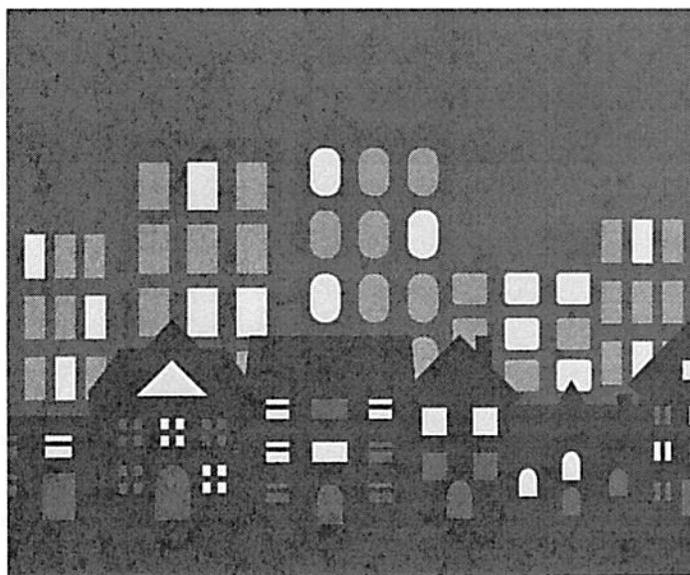


Squeezed between missed rental income and bills you owe? Help is available

During the COVID-19 pandemic, many landlords are getting reduced rental income and finding it difficult to make ends meet. Rental assistance programs can help you and your tenants cover missed payments and underpayments caused by the COVID-19 pandemic.

The U.S. Treasury Department has made billions of dollars available to state, local, and tribal government agencies to provide emergency rental assistance to qualifying households. The rental aid is distributed through your state and local community organizations.



Consider the cost of an eviction

Eviction can be costly and difficult for both renters and landlords. It may be in your best interest to work with your tenants to make a plan for how they will pay back their remaining rent. Have a conversation with your tenant to find the right alternative to eviction.

How to take advantage of programs for rental assistance

Programs that provide help with rent work in different ways, depending on how each state, local, or tribal government establishes its program. Some programs require you to apply for help that covers your tenants' unpaid rent. Some programs allow the tenant to apply for help with their own rent payments, although the tenant might need your help completing the application.

Emergency rental assistance can cover back rent, including utilities, that came due during the COVID-19 pandemic, for eligible tenants, depending on local rules and availability. In addition, tenants may get help with future rent payments, up to three months at a time.

Local programs are eager to work with landlords in their communities. Each rental assistance program has conditions, and landlords and tenants should contact the program in their area to find out how to get started. Locate the programs in your area at cfpb.gov/govassist.

Pause your mortgage payments with forbearance

If the COVID-19 pandemic has made it difficult to pay your mortgage, contact your mortgage servicer immediately. You may be eligible for forbearance, which temporarily pauses or reduces your monthly mortgage payments. Forbearance is not automatic. To request forbearance, you'll need to reach out to your servicer. Learn more about forbearance at cfpb.gov/govpause.

About us

The Consumer Financial Protection Bureau (CFPB) is a 21st century agency that helps consumer finance markets work by making rules more effective, by consistently and fairly enforcing those rules, and by empowering consumers to take more control over their economic lives.

Learn more at consumerfinance.gov.

The U.S. Department of the Treasury's mission is to maintain a strong economy and create economic and job opportunities by promoting the conditions that enable economic growth and stability at home and abroad, strengthen national security by combating threats and protecting the integrity of the financial system, and manage the U.S. Government's finances and resources effectively.



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Worried about missed rent payments or eviction? Help is available

During the coronavirus pandemic, millions of renters have struggled to make their monthly payments. If you're having trouble paying your rent, utilities, or other housing-related costs, rental assistance may be available to you.

The U.S. Treasury Department has made billions of dollars available to state, local, and tribal government agencies to provide emergency rental assistance to qualifying households.

Find financial assistance for rent

The Emergency Rental Assistance program was created to help renters cover their housing-related costs and stay in stable housing during the pandemic. The rental aid is distributed through your state and local governments.

Programs that provide help with rent work in different ways, depending on how each state, local, or tribal government establishes its program. You may be able to apply for rental assistance yourself, or you may need to work with your landlord to submit the application.

Find where to apply

To find the state or local agency where you can apply for rental assistance, visit cfpb.gov/govrent. If you can't find a program in your area, call 2-1-1 or your local housing authority for assistance.



To qualify, you must have experienced financial hardship during the COVID-19 pandemic, meet local income requirements, and be behind on your rent. Your eligibility depends on your local program, so it is a good idea to check out your options if you are concerned about your rental debts.

Emergency rental assistance can help you cover back rent that came due during the COVID-19 pandemic. Depending on local rules and availability, you may get help with future rent payments, up to three months at a time. Local programs may also cover utilities, home energy, and other costs, including electricity, gas, fuel, oil, water, sewer, and trash removal. Rental assistance may also cover reasonable late fees, Internet service to your home, and moving expenses and other rental-related fees – such as security deposits, application fees, or screening fees.

Ask for additional help

Take advantage of free housing help

If you'd like help from a local expert, contact the Department of Housing and Urban Development (HUD)'s housing counseling program. Call 800-569-4287 or visit consumerfinance.gov/find-a-housing-counselor.

Consult a lawyer

Your local bar association or legal aid office may be able to connect you with free or low-cost legal help.

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