Bureau Resources
The CFPB’s housing portal helps consumers act

- The CFPB’s interagency housing portal has resources to help consumers understand protections and actions they can take to get help.
- Includes information on behalf of CFPB, FHFA, HUD, USDA, and VA.
- Contains videos, plain language explanations, links to relevant resources, and action steps.
Housing Portal

Step-by-step instructions to help renters

▪ Avoid eviction
▪ Get help paying rent and utilities
▪ Make a plan to catch up on rent
▪ Know their tenant and debt collections rights
▪ Talk to a local expert
Housing Portal: Resources for Renters

Explains how to get protection under the CDC moratorium – step by step.

Take action to avoid eviction using the CDC order

To help people stay in stable housing during the COVID-19 pandemic, the Centers for Disease Control and Prevention (CDC) issued an order that means you may be protected from eviction.

You may need to take action now to avoid eviction.

Watch how to avoid eviction

Take action now. In just a few minutes you can understand the steps you should take under the CDC order.
Housing Portal

Explains tenant rights

▪ Notice of the CDC order if a debt collector is trying to evict
▪ Freedom from harassment and false or misleading statements by a debt collector
▪ Common state or local rights
▪ Rights of domestic violence survivors
▪ Freedom from housing discrimination

Your tenant and debt collection rights

As a renter, you have local, state and federal rights during the pandemic. These may help you stay in your home.

Find out about eviction protections

To help people stay in stable housing during the COVID-19 pandemic, the Centers for Disease Control and Prevention (CDC) issued an order that means you may be protected from eviction. You need to take action now. If you already gave a signed Declaration to the person or company you rent from, you do not need to give them a new one.

Follow the step-by-step guide for signing a CDC Declaration form

Your rights under the federal Fair Debt Collection Practices Act (FDCPA)

When you owe money to your landlord or utility company and someone else is trying to collect the money, that person could be a debt collector. Maybe a lawyer or law firm is representing your landlord, or maybe a collection agency is trying to collect the back rent you owe. If so, the lawyer, law firm, or company may be a debt collector under federal law.

Federal law says that debt collectors can't use unfair or deceptive practices to try and collect a debt. This means if a debt collector harasses you, makes false or misleading statements about the CDC Order, or says misleading things in order to collect rent, they are breaking federal law.

cfpb.gov/covidrent
Resources are available in seven languages (including English)

- Spanish, Traditional Chinese, Vietnamese, Korean, Tagalog, and Arabic language materials are available online.

- Resources include:
  - Housing portal pages
  - Other COVID-19 resources

- Spanish language videos are also available online:
  - Aplazamientos de hipotecas en la Ley CARES
  - 5 Pasos para que solicite un aplazamiento de hipoteca por causa del coronavirus
  - Tres pasos que inquilinos en problemas pueden tomar para retrasar el desalojo

consumerfinance.gov/es/coronavirus/asistencia-hipotecas-y-viviendas/
Federal emergency rental assistance

- $45 billion in stimulus funding
- Money can be used to cover rent, utilities, and other housing costs incurred due to COVID-19
- Payments usually go directly to landlords and utility companies (renters may get payments in certain situations)
- Money may be available to help with moving costs

Visit this rental assistance directory from the National Low Income Housing Coalition
Federal emergency rental assistance: NLIHC database

COVID-19 Emergency Rental Assistance Programs

Some states and localities have more than one program. For a complete list of programs with more information, please consult the accompanying table or NLIHC's full COVID-19 Rental Assistance Database at https://bit.ly/3hQUdce. Last updated 5/10/21.

Visit the rental assistance directory from the National Low Income Housing Coalition
Help is available

- **Talk to a lawyer**
  
  If your landlord is threatening to evict you, or you need help understanding your rights, talk to a lawyer. You may qualify for free legal aid.
  
  [Contact your local bar association or legal aid office](#)

- **Contact a housing counselor**
  
  Take advantage of free housing help. Get help from a HUD-certified housing counselor.
  
  Call [800-569-4287](tel:800-569-4287) or [find a housing counselor](#)
Complaints

My landlord is violating my rights as a tenant

Contact legal aid

My landlord is violating the CDC Order

Legal aid and Justice.gov/DisasterComplaintForm

I have a debt collection complaint

Consumerfinance.gov/complaint or call (855) 411-2372
Sharing Our Resources
Use our digital toolkit

Our toolkit contains:

- Emails
- Social media messages
- Graphics
- Videos
- Printable flyers

Please share our plug-and-play messages in newsletters, blogs, email blasts, and social media

Social Media

- Are you having trouble paying rent due to the coronavirus pandemic? Learn what protections you qualify for and what other resources are available to help. [https://go.usa.gov/xxmKQ6 via @CFPB #ProtectYourHouse](https://go.usa.gov/xxmKQ6 via @CFPB #ProtectYourHouse)

- If you are struggling to pay your rent due to the coronavirus pandemic, you may have protections to help you avoid eviction. Learn more. [https://go.usa.gov/xxmKQ6 via @CFPB #ProtectYourHouse](https://go.usa.gov/xxmKQ6 via @CFPB #ProtectYourHouse)

- For the estimated 8.8 million households behind on their rent, help may be available. Learn more. [https://go.usa.gov/xxmKQ6 via @CFPB #ProtectYourHouse](https://go.usa.gov/xxmKQ6 via @CFPB #ProtectYourHouse)

Videos

English: Watch how to avoid eviction
[https://www.youtube.com/watch?v=oDDmNuXazqg&list=PLrfdRUlJzRf277FR7vIfMpotFKhhQ7G7tM&index=23](https://www.youtube.com/watch?v=oDDmNuXazqg&list=PLrfdRUlJzRf277FR7vIfMpotFKhhQ7G7tM&index=23)

Español: Tres pasos que inquilinos en problemas pueden tomar para retrasar el desalojo
[https://youtu.be/CFMN7Z9yC94](https://youtu.be/CFMN7Z9yC94)
Digital toolkit: Flyer

COVID-19 and your money
Struggling with money problems because of the COVID-19 pandemic?
Get on track with facts and help from the CFPB:

- Avoid eviction or foreclosure
- Evite el desalojo o la ejecución hipotecaria
- Cara for your family’s budget
- Cuide su presupuesto familiar

The Consumer Financial Protection Bureau is a U.S. government agency that makes sure banks, lenders, and other financial companies treat you fairly. We’re on your side.

consumerfinance.gov/covid-relief

El COVID-19 y su dinero
¿Tiene problemas de dinero por culpa de la pandemia del COVID-19?
Encuentre los datos y la asistencia que necesita del CFPB:

- Deal with student loans
- Maneje sus préstamos estudiantiles
- Stay on top of bills
- Manténgase al día con sus deudas
- Steer clear of scams
- Evite las estafas
- Know your rights
- Conozca sus derechos

La Oficina para la Protección Financiera del Consumidor (CFPB, siglas en inglés), es una agencia gubernamental que se asegura de que bancos, prestamistas y otras compañías financieras le traten justamente. Estamos aquí para usted.

consumerfinance.gov/covid-alivio