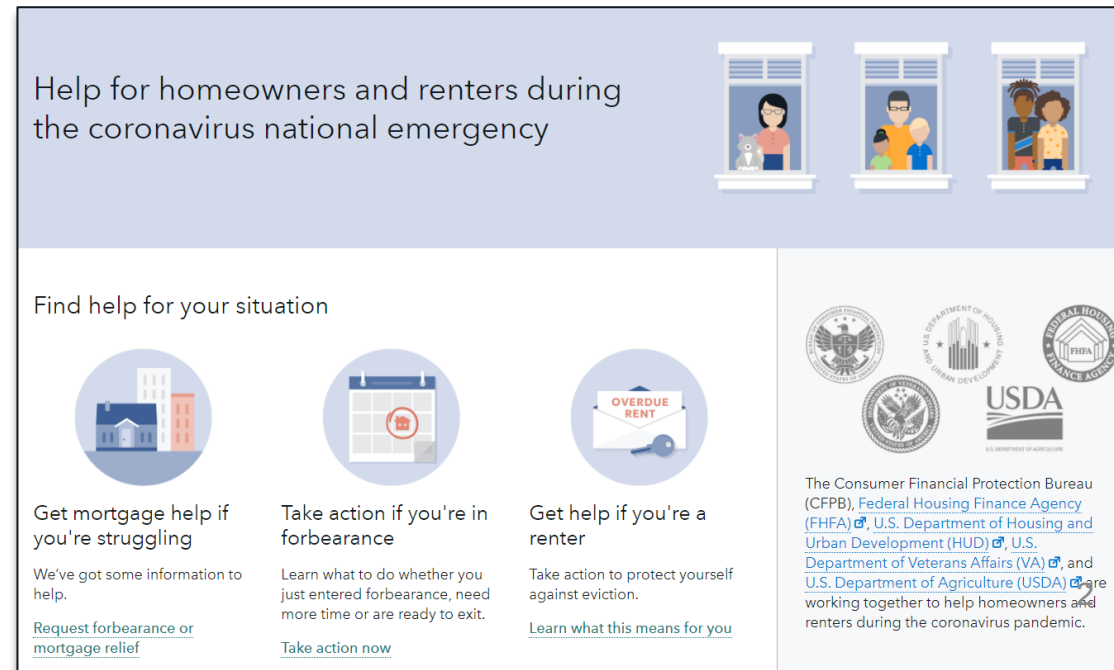


# Bureau Resources


# 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.




Help for homeowners and renters during the coronavirus national emergency

Find help for your situation

- 


Get mortgage help if you're struggling

We've got some information to help.

[Request forbearance or mortgage relief](#)
- 

Take action if you're in forbearance

Learn what to do whether you just entered forbearance, need more time or are ready to exit.

[Take action now](#)
- 

Get help if you're a renter

Take action to protect yourself against eviction.

[Learn what this means for you](#)

The Consumer Financial Protection Bureau (CFPB), Federal Housing Finance Agency (FHFA), U.S. Department of Housing and Urban Development (HUD), U.S. Department of Veterans Affairs (VA), and U.S. Department of Agriculture (USDA) are working together to help homeowners and renters during the coronavirus pandemic.

# 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






### Help for renters

[Español](#) | [繁體中文](#) | [简体中文](#) | [Tiếng Việt](#) | [한국어](#) | [Tagalog](#) | [العربية](#)

If you're having trouble making rent payments as a result of the coronavirus pandemic, you're not alone.


Federal, state, and local governments are offering help with housing expenses and avoiding eviction. Find out what this means for you, and what you can do.

- [Take action to avoid eviction](#)
- [Get help paying rent and utilities](#)
- [Make a plan to catch up on rent](#)
- [Know your tenant and debt collection rights](#)
- [Talk to a local expert](#)

SHARE & PRINT     

### Take action to avoid eviction

You need to take action to protect yourself from eviction. These protections aren't automatic. Keep reading to find out how.



Sign the CDC Declaration and send it to your landlord

You may have the right to stay in your home. The Centers for Disease Control and Prevention (CDC) halted most evictions to prevent the spread of coronavirus. But, you must take action to use this right.

[See the steps to take and get started today](#)

# 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.



# 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*

# Federal emergency rental assistance

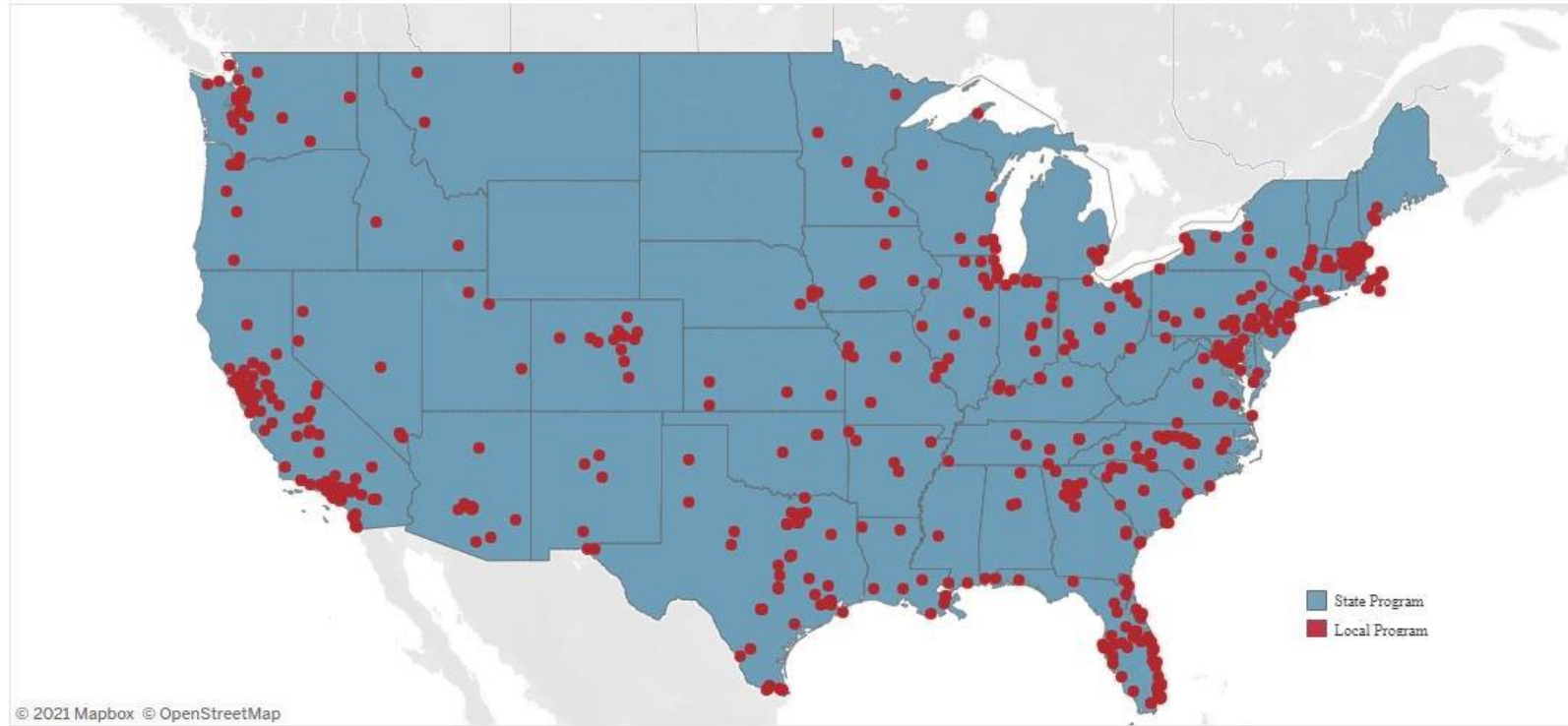
---

- \$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.



Consumer Financial  
Protection Bureau

[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](https://www.justice.gov/DisasterComplaintForm)

I have a debt collection complaint

[Consumerfinance.gov/complaint](https://consumerfinance.gov/complaint) or call [\(855\) 411-2372](tel:8554112372)

# 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



Consumer Financial  
Protection Bureau

## 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/xHXQG> 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/xHXQA> via @CFPB #ProtectYourHouse
- For the estimated 8.8 million households behind on their rent, help may be available. Learn more. <https://go.usa.gov/xHXQ6> via @CFPB #ProtectYourHouse

## Videos

English: Watch how to avoid eviction

<https://www.youtube.com/watch?v=oODmNuXazgg&list=PLrfmdUIWzRF2T7FR7vIMpotRKhhQ7G7tM&index=23>

Español: Tres pasos que inquilinos en problemas pueden tomar para retrasar el desalajo

<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



Deal with student loans

Maneje sus préstamos estudiantiles



Stay on top of bills

Manténgase al día con sus deudas



Care for your family's budget

Cuide su presupuesto familiar



Steer clear of scams

Evite las estafas



Know your rights

Conozca sus derechos

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](https://consumerfinance.gov/covid-relief)

中文 • Tiếng Việt • 한국어 • Tagalog



## 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:

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](https://consumerfinance.gov/covid-alivio)

