

# 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](https://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](https://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.

## 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](https://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.