





## **i** Help is available for renters

The CDC moratorium ended on August 26, 2021, but help is available. Apply for money to cover rent and utilities today.

[Start with a program in your area](https://cfpb.gov/coronavirus/mortgage-and-housing-assistance/renter-protections/find-help-with-rent-and-utilities/) ([cfpb.gov/coronavirus/mortgage-and-housing-assistance/renter-protections/find-help-with-rent-and-utilities/](https://cfpb.gov/coronavirus/mortgage-and-housing-assistance/renter-protections/find-help-with-rent-and-utilities/))

# How federal rental assistance works

English [Español](https://cfpb.gov/es/coronavirus/asistencia-hipotecas-y-viviendas/protecciones-arrendatario) ([cfpb.gov/es/coronavirus/asistencia-hipotecas-y-viviendas/protecciones-arrendatario](https://cfpb.gov/es/coronavirus/asistencia-hipotecas-y-viviendas/protecciones-arrendatario))

[中文](https://cfpb.gov/language/zh/coronavirus/mortgage-and-housing-assistance/renter-protections/emergen) ([cfpb.gov/language/zh/coronavirus/mortgage-and-housing-assistance/renter-protections/emergen](https://cfpb.gov/language/zh/coronavirus/mortgage-and-housing-assistance/renter-protections/emergen))

[Tiếng Việt](https://cfpb.gov/language/vi/coronavirus/mortgage-and-housing-assistance/renter-protections/emerc) ([cfpb.gov/language/vi/coronavirus/mortgage-and-housing-assistance/renter-protections/emerc](https://cfpb.gov/language/vi/coronavirus/mortgage-and-housing-assistance/renter-protections/emerc))

[한국어](https://cfpb.gov/language/ko/coronavirus/mortgage-and-housing-assistance/renter-protections/emerg) ([cfpb.gov/language/ko/coronavirus/mortgage-and-housing-assistance/renter-protections/emerg](https://cfpb.gov/language/ko/coronavirus/mortgage-and-housing-assistance/renter-protections/emerg))


[Tagalog](https://cfpb.gov/language/tl/coronavirus/mortgage-and-housing-assistance/renter-protections/emerc) ([cfpb.gov/language/tl/coronavirus/mortgage-and-housing-assistance/renter-protections/emerc](https://cfpb.gov/language/tl/coronavirus/mortgage-and-housing-assistance/renter-protections/emerc))

[العربية](https://cfpb.gov/language/ar/coronavirus/mortgage-and-housing-assistance/renter-protections/emergen) ([cfpb.gov/language/ar/coronavirus/mortgage-and-housing-assistance/renter-protections/emergen](https://cfpb.gov/language/ar/coronavirus/mortgage-and-housing-assistance/renter-protections/emergen))

State and local programs are distributing billions of dollars in rental assistance to help renters stay housed during the pandemic. Rental assistance helps renters and landlords make ends meet.



If you're a renter having trouble paying your rent, utilities, or other housing costs - or if you're a landlord trying to stay afloat with tenants in this situation - help may be available. State and local programs are taking applications from renters and landlords to distribute money from the U.S. Department of Treasury's Emergency Rental Assistance (ERA) program in their own communities.

If you're a landlord, you may think of rental assistance as help for renters. But  right now, most federal emergency rental assistance programs accept applications from landlords. Where renters can apply, they often need your help to complete the process and make payments to you.

## Questions and answers about federal rental assistance

- How do I apply for emergency rental assistance?
  - What does emergency rental assistance cover?
  - Am I eligible for emergency rental assistance?
  - How can I show that I am eligible?
  - How are rental assistance payments made?
  - Special living situations
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## How do I apply for emergency rental assistance?

You apply through your local emergency rental assistance (ERA) program. Each local program has some flexibility in how they set up policies and procedures to suit the needs of their local community. For example, in some areas, you can apply for rental assistance yourself. In other areas, landlords need to submit an application first.

[Find a rental assistance program for your state, tribe, or local area \(cfpb.gov/consumer-protection/mortgage-and-housing-assistance/renter-protections/find-help-with-rent-and-utilities/\)](https://cfpb.gov/consumer-protection/mortgage-and-housing-assistance/renter-protections/find-help-with-rent-and-utilities/)

Use the search bar to find programs in your area. If you cannot find any program in your area, call 2-1-1 or your local housing authority for assistance.

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## What does emergency rental assistance cover?

**The federal ERA Program allows local programs to cover rent, utilities, and home energy costs.** This includes electricity, gas, fuel oil, water and sewer, and trash removal. If your landlord normally pays for utilities or home energy costs, these are counted as part of your rent.

Rental assistance may also cover:

- Reasonable late fees (if not included in your rental or utility debt)
- Internet service to your home
- Moving expenses and other rental-related fees (such as security deposits, application fees, or screening fees) for families who have to move

Some programs may also provide housing counseling, case management, legal representation, and other housing stability services.

[Talk to your local program to find out how they can help \(cfpb.gov/coronavirus/mortgage-and-housing-assistance/renter-protections/find-help-with-rent-and-utilities/\)](https://www.cfpb.gov/coronavirus/mortgage-and-housing-assistance/renter-protections/find-help-with-rent-and-utilities/)

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Can I get help with the cost of moving to a new home?

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How much financial help can I get?

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If I don't need help with rent, can I still get help with utilities, heating and cooling bills, the cost of moving, or other costs?

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Can I get help with rent and utility bills from last year?

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Do I have to be behind on rent to get help?

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Can rental assistance cover the cost of a hotel or motel room?

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## Am I eligible for emergency rental assistance?

To be eligible for help covering your rent, you must have an agreement to pay rent for your home or mobile home lot. You don't necessarily need to have a signed lease, and your home could be an apartment, house, mobile home, or other place.

These three statements also need to be true:

1. At least one member of your household has:
  - Qualified for unemployment or should qualify
  - Lost income
  - Owed large expenses, OR
  - Had other financial hardships
2. Your household income is below a certain amount, based on where you live
3. At least one member of your household is experiencing housing instability, which means they are at risk of becoming homeless or would have trouble

finding a stable place to live

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Where can I find out if my household qualifies for rental help?

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I own my home. Can I get help to cover my mortgage, utility, or energy costs?

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## How can I show that I am eligible?

Eligibility is based on a renter household's financial situation and housing needs.

When you apply for emergency rental help, you will be asked to show that your income is eligible and that you're experiencing housing instability. If you're a landlord, eligibility is based on your tenant's household needs, and you'll be asked to show that your tenant's household is eligible for assistance.

You must sign a written statement that the information in your application is correct and complete, and that you will use the emergency rental assistance for the costs it is meant to cover.

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What kind of proof can I use to show my income?

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What can I use to show housing instability?

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How can I show where I live and how much rent I agreed to pay?

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How can I show that I owe money for utility or home energy costs?

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## Will my local program send the rental assistance to me or to my landlord or utility provider?

It depends on how your local program works.

In some cases, the program may contact your landlord or utility provider and ask them to accept emergency rental assistance to pay off what you owe. If they do not agree, or if they do not respond within seven days (or within five days, if the program contacts your landlord by phone, text, or e-mail), your local program may be able to give the money to you. Then you must use the

money to pay the landlord or utility yourself.

In other cases, your local program might give you the money right away, without first contacting your landlord. Either way, you must then use the money to pay what you owe.

[Check with your local program for details \(cfpb.gov/coronavirus/mortgage-and-housing-assistance/renter-protections/find-help-with-rent-and-utilities/\)](https://cfpb.gov/coronavirus/mortgage-and-housing-assistance/renter-protections/find-help-with-rent-and-utilities/)

**Starting May 7, 2021, landlords who accept direct payments of future rent are not allowed to evict you for not paying rent** during the period covered by the rental assistance. When programs make direct payments to landlords to cover back rent, guidance strongly encourages them to prohibit eviction for 30 to 90 days after the period covered by rental assistance.

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## Special living situations

Find out if emergency rental assistance applies to your special situation.

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I was living somewhere else, earlier in the pandemic.

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I receive a federal rent subsidy.

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I live in a manufactured or mobile home.

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I am a Tribal member living on non-Tribal lands, or a nontribal member living on Tribal lands.


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I have a “rent-to-own” agreement with my landlord.

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I live in a houseboat.

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The questions and answers above are based on the Department of the Treasury’s revised Frequently Asked Questions on [emergency rental assistance \(ERA\)](https://home.treasury.gov/policy-issues/coronavirus/assistance-for-state-local-and-tribal-governments/emergency-rental-assistance-program)  (https://home.treasury.gov/policy-issues/coronavirus/assistance-for-state-local-and-tribal-governments/emergency-rental-assistance-program).

Program requirements may differ at the local level. It’s always a good idea to talk with your local program.