

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



Consumer Financial  
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