

# CFPB RESOURCES: HELPING PATRONS WITH RENTAL ASSISTANCE



## Consumer Finance Protection Bureau Guides:

<https://www.consumerfinance.gov/coronavirus/mortgage-and-housing-assistance/>

Federal, state, and local programs are distributing billions of dollars to help renters and landlords make ends meet in order to avoid eviction. The Consumer Finance Protection Bureau (CFPB) has excellent guides directed at renters and landlords that explain their options and answer a series of common questions. This job aid highlighting CFPB Resources is *for library staff assisting patrons*.

## Find Local Help with Rent and Utilities

[consumerfinance.gov/renthelp](https://consumerfinance.gov/renthelp)

It's important to recognize that there is significant local variation in the law. Use the link above to search for the state, county, and/or tribe program(s) that applies to the renter's or landlord's community. If more than one program is found, start with the one closest to the patron's location. If no program is found in the relevant area, call 2-1-1 or the local housing authority for assistance.

Refer to your local information to help patrons determine if they qualify and what kind of evidence they will need to provide to indicate their eligibility.

- Enter the state or territory in the first search box. This brings up an option to search for a specific county.
- Enter tribe or tribal lands (if applicable) in the second search box.

## Help for Renters

[consumerfinance.gov/renters](https://consumerfinance.gov/renters)

This CFPB site answers general questions that renters might have about Emergency Rental Assistance (ERA):

- Applying for ERA
- What is covered by ERA
- Eligibility requirements
- How payments are made
- Special living situations

## Eligibility for ERA

It may be useful to prepare patrons for the requirements of eligibility, based on the information about their local programs.

The following conditions apply *generally* for ERA:

- The renter will need to have an agreement to pay rent for their home or mobile home lot. It doesn't necessarily need to be a signed lease, and the "home" could be an apartment, house, mobile home, or other place.
- At least one member of the household:
  - Has qualified for unemployment or should qualify
  - Has lost income
  - Is owed large expenses, OR
  - Has had other financial hardships
- The household income is below a certain amount, based on location
- At least one member of the household is experiencing housing instability, which means they are at risk of becoming homeless or would have trouble finding a stable place to live

The final section of the CFPB page covers special situations, such as previously receiving a federal rent subsidy or being a Tribal member living on non-Tribal lands.

## Help for Landlords

[consumerfinance.gov/landlords](https://consumerfinance.gov/landlords)

Rental assistance is not just for the benefit of tenants. Landlords are an important part of the rental economy. They may have lost needed income when tenants are unable to pay full or any rent over a period of time. They may be falling behind on their own mortgage payments. Rental assistance can help recover lost revenue and get a small landlord's finances back on track.

Direct landlords to the CFPB information ([consumerfinance.gov/landlords](https://consumerfinance.gov/landlords)) that they may need to know, including:

- The need to apply on behalf of tenants
- Tips for starting a conversation with a tenant about payment agreements
- Exploring forbearance to pause mortgage payments
- Where to find a HUD-approved housing counseling agency in their area

This eviction resource is part of the Improving Access to Civil Legal Justice initiative. In partnership with the Legal Services Corporation, OCLC's WebJunction provides resources that focus on strengthening library staff's ability to respond to eviction questions with confidence and close the justice gap in their communities.

<https://oc.lc/eviction-resources>