



HUD Center for Faith Based and Neighborhood Partnerships

Resources for Renters Facing Eviction: Questions and Answers

With the expiration of the nationwide eviction moratorium on July 31, 2021, HUD and other agencies are providing information and resources for renters at risk of eviction. Below are frequently asked questions and relevant resources.

I'm Facing Eviction or Behind on My Rent. What Can I Do?

The [Emergency Rental Assistance Program \(ERAP\)](#) can provide up to 18 months back rent, utilities, moving expenses, late fees, and other expenses. Specific coverage and income eligibility limits depend on where you live.

This program is run by states and large cities. Benefits and eligibility requirements depend on where you live. To find out the benefits available to you, visit

<https://home.treasury.gov/policy-issues/coronavirus/assistance-for-state-local-and-tribal-governments/emergency-rental-assistance-program/program-index> .

- Scroll down to expand your state, and then look for your city or county. If you do not see your city or county, click on the link for your state.
- The link will take you to the application page and information **specific to your location.**
- Most local and state websites will have links for tenants or landlords. **These websites are your portal to learn about what is available to you and apply.**

What are Key Differences Between the Eviction Moratorium and the Emergency Rental Assistance Program? 10 Things to Know.

1. A moratorium is just a “pause” on evictions—you still owe the rent.
2. This nationwide eviction moratorium (“pause”) will end July 31, 2021
3. If you still have back rent at that time, you will be at risk of eviction.
4. If you are behind on rent, you will need to apply for the Emergency Rental Assistance Program. This program is specifically for people who could not pay their rent due to COVID.
 - Apply before the deadline, because processing your application can take time.
5. The Emergency Rental Assistance Program is run by your state, county, or large city.
6. Specifics of benefits and eligibility depend on where you live, but can cover up to 18 months of back rent.
7. Both landlords and tenants can apply for assistance.
8. **To find the program nearest you, visit [this link](#) and look for your state, county or city to go to the application.**
9. The Emergency Rental Assistance Program is the main program to help with back rent, **but you must take action to apply.**
10. This flyer also lists other resources available to help you.

I want to talk to someone about my housing situation.

If you are facing eviction or foreclosure and want to get advice and learn about options for your specific situation, you can contact a HUD-approved housing counseling agency for advice.

- These organizations exist to help you learn about your options to stay in your home. **The advice is free if you cannot afford to pay.**
- To find a housing counseling agency near you, visit <https://www.hud.gov/findacounselor> or call **800-569-4287**.

I want to learn more about mortgage and housing assistance during COVID-19:

- Visit the Consumer Financial Protection Bureau: <https://www.consumerfinance.gov/coronavirus/mortgage-and-housing-assistance/>

I am at risk of losing my home and want to learn more about housing resources:

Individuals at risk of losing their home or who need support related to housing should visit <https://www.usa.gov/finding-home> or <https://www.hudexchange.info/housing-and-homeless-assistance/> or the U.S. Interagency Council on Homelessness at <https://www.usich.gov/>

I want to learn more about housing vouchers

Housing choice vouchers (often called Section 8 vouchers) are distributed by local public housing agencies (PHAs). To find out more about what housing vouchers are and how to access them, visit

https://www.hud.gov/topics/housing_choice_voucher_program_section_8 or click [here](#).

I am a veteran at risk of homelessness—what resources are available to me?

If you are a veteran experiencing homelessness, visit <https://www.va.gov/homeless/> or <https://www.va.gov/homeless/hud-vash.asp> to learn about programs for veterans experiencing or at risk of homelessness.

Where can I find other resources to help my family?

- If you have questions about the Economic Impact Payments or Child Tax Credits, visit <https://www.irs.gov>
- If you have lost someone during COVID-19, visit FEMA's funeral assistance page at <https://www.fema.gov/disaster/coronavirus/economic/funeral-assistance>
- If you need health care, visit <https://www.healthcare.gov>

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HUD Center for Faith-Based and Neighborhood Partnerships is here to serve you. For questions, please contact HUD Center for Faith-Based and Neighborhood Partnerships at (202) 708-2404 or partnerships@hud.gov

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