

## **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://link.edgepilot.com/s/bc173080/9ceUqddgGU\\_hWC82A7YK7g?u=https://home.treasury.gov/policy-issues/coronavirus/assistance-for-state-local-and-tribal-governments/emergency-rental-assistance-program/program-index](https://link.edgepilot.com/s/bc173080/9ceUqddgGU_hWC82A7YK7g?u=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

### **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



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

- Visit the Consumer Financial Protection Bureau: <https://link.edgepilot.com/s/4088db1e/BFtoqneB0ebUujpeZGGdA?u=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://link.edgepilot.com/s/87cb4623/0SuDwvitN0Gjyy1QQ3lrSw?u=https://www.usa.gov/finding-home> or <https://www.hudexchange.info/housing-and-homeless-assistance/> or the U.S. Interagency Council on Homelessness <https://www.usich.gov/>

**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://link.edgepilot.com/s/a50c948bd56Zf0lw50Wg6ZlccDYrTQ?u=https://www.irs.gov/>
- If you have lost someone during COVID- 19, visit FEMA's funeral assistance page at [https://link.edgepilot.com/s/165c66fb/KVBqVn7o7kypNO\\_97PM58g?u=https://www.fema.gov/disaster/coronavirus/economic/funeral-assistance](https://link.edgepilot.com/s/165c66fb/KVBqVn7o7kypNO_97PM58g?u=https://www.fema.gov/disaster/coronavirus/economic/funeral-assistance)
- If you need health care, visit <https://link.edgepilot.com/s/e2ff577d/3QXLTSEeREy-iBx8FJ2t6Q?u=https://www.healthcare.gov/>