

# COVID-19 Recovery Related Resources

August 11-12, 2021



# Disclaimer

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This presentation is being made by a Consumer Financial Protection Bureau representative on behalf of the Bureau. It does not constitute legal interpretation, guidance, or advice of the Consumer Financial Protection Bureau. Any opinions or views stated by the presenter are the presenter's own and may not represent the Bureau's views.

# Consumers lack awareness of their options

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- Protections exist for homeowners and renters who are struggling during the COVID-19 pandemic.
- Not all protections are automatic – homeowners and renters may need to take action. Some steps can be complex.
- Many are still unaware of their rights and how to find help.
- The CFPB and our interagency partners have plain-language resources.

**We need your help to boost awareness.**



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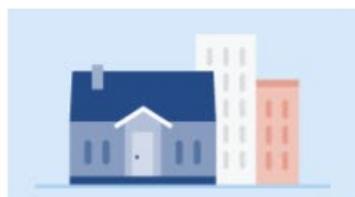
# The CFPB's housing portal helps consumers act

Help for homeowners and renters during the coronavirus national emergency



Español | 繁體中文 | Tiếng Việt | 한국어 | Tagalog | العربية

Find help for your situation



Help for homeowners



Help for renters



Help for landlords

The Consumer Financial Protection Bureau (CFPB), [Federal Housing Finance Agency \(FHFA\)](#), U.S. Department of Housing and Urban Development (HUD), U.S. Department of Veterans Affairs (VA), and U.S. Department of Agriculture (USDA) are working together to help homeowners and renters during the coronavirus pandemic.



FEDERAL CORONAVIRUS RESOURCES



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# Housing Portal: Resources for Homeowners

## Help for Homeowners

[Learn About Forbearance](#)

[Find Your Servicer To See What You Qualify For](#)

[Request Forbearance](#)

[Extend Your Forbearance](#)

[Exit Your Forbearance](#)

[Avoid Foreclosure](#)

[Protections for Reverse Mortgage Borrowers](#)

## Help for Renters

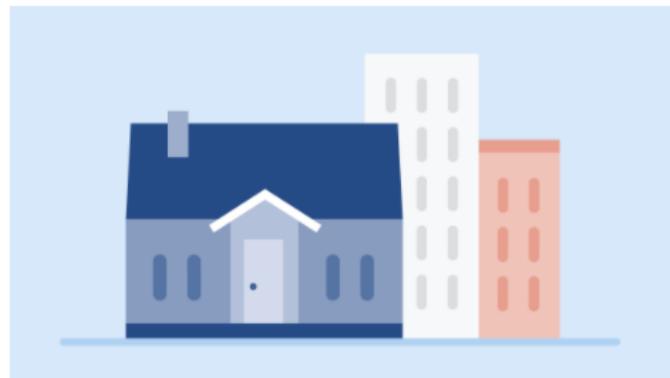
## Help for Landlords

[Housing Insecurity Media Toolkit](#)

## Help for homeowners

[Español](#) | [繁體中文](#) | [Tiếng Việt](#) | [한국어](#) | [Tagalog](#) | [العربية](#)

If you've had trouble making mortgage payments because of a COVID-19 related hardship, we have information to help. Whether you're entering forbearance, need more time, or are ready to exit, we have information on what to do next.



## Action steps

- [Learn about forbearance](#)
- [Find your servicer](#)
- [Request forbearance](#)
- [Extend your forbearance](#)
- [Exit your forbearance](#)
- [Avoid foreclosure](#)



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[consumerfinance.gov/coronavirus/mortgage-and-housing-assistance/help-for-homeowners/](https://consumerfinance.gov/coronavirus/mortgage-and-housing-assistance/help-for-homeowners/)

# Housing Portal: Resources for Homeowners

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## Get expert help

### Talk to a housing counselor

For help talking to your mortgage servicer or understanding your options, contact a HUD-approved housing counseling agency in your area. Housing counselors can develop a tailored plan of action and help you work with your mortgage company, at no cost to you.

[Talk to a housing counselor](#)

### Talk to a lawyer

If you need a lawyer, there may be resources to assist you, and you may qualify for free legal services through legal aid. If you're a servicemember, you should consult with your local [Legal Assistance Office](#).

[Find a lawyer in your state](#)

### Submit a complaint

If you have a complaint with your mortgage or forbearance plan, tell us about your issue—we'll forward it to the company and work to get you a response, generally within 15 days.

[Submit a complaint](#)



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[consumerfinance.gov/coronavirus/mortgage-and-housing-assistance/help-for-homeowners/](https://consumerfinance.gov/coronavirus/mortgage-and-housing-assistance/help-for-homeowners/)

# Housing Portal: Resources for Homeowners

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## Protections for reverse mortgage borrowers

If the COVID-19 pandemic has made it harder for you to meet your reverse mortgage loan responsibilities, you're not alone. Fortunately, there are options and resources available to you.

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The [responsibilities for Home Equity Conversion Mortgages \(HECMs\)](#), the most common type of reverse mortgages, include occupying your home as your primary residence, paying your property taxes or homeowners' insurance on-time, and keeping your home in good condition.

Usually, if you are unable to meet these loan obligations your lender or loan servicer will notify you that your loan is "due and payable," meaning it may be in default and foreclosed upon. The lender or loan servicer may also call a reverse mortgage loan due and payable [when the reverse mortgage borrower dies](#).



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[consumerfinance.gov/coronavirus/mortgage-and-housing-assistance/help-for-homeowners/](https://consumerfinance.gov/coronavirus/mortgage-and-housing-assistance/help-for-homeowners/)

# Housing Portal: Resources for Renters

Step-by-step instructions to help renters:

- Avoid eviction
- Get help paying rent and utilities
- Make a plan to catch up on rent
- Know their tenant and debt collections rights
- Talk to a local expert

## Help for renters

[Español](#) | [繁體中文](#) | [简体中文](#) | [Tiếng Việt](#) | [한국어](#) | [Tagalog](#) | [العربية](#)

If you're having trouble making rent payments as a result of the coronavirus pandemic, you're not alone.

Federal, state, and local governments are offering help with housing expenses and avoiding eviction. Find out what this means for you, and what you can do.

- [Take action to avoid eviction](#)
- [Get help paying rent and utilities](#)
- [Make a plan to catch up on rent](#)
- [Know your tenant and debt collection rights](#)
- [Talk to a local expert](#)

### SHARE & PRINT



### Take action to avoid eviction

You need to take action to protect yourself from eviction. These protections aren't automatic. Keep reading to find out how.



### Sign the CDC Declaration and send it to your landlord

You may have the right to stay in your home. The Centers for Disease Control and Prevention (CDC) halted most evictions to prevent the spread of coronavirus. But, you must take action to use this right.

[See the steps to take and get started today](#)



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[cfpb.gov/covidrent](#)

# Housing Portal: Rental Assistance Finder

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## Find help with rent and utilities

If you're looking for help with housing costs, you're not alone.

State and local organizations are distributing federal rental assistance in their communities. The money can help landlords and renters who are struggling to keep up with rent and other bills.

Many programs take applications from both landlords and renters.

**Search below to find your local program.** If you find more than one program, start with the closest one to you.

- [See who qualifies and how the money can be used](#)
- [Need help applying? Find a housing counselor](#)

### Find rental assistance programs

For your state or territory

Select your state or territory

For your tribe or the tribal lands where you live (if applicable)

Only tribes with rental assistance programs are listed.

Select the tribe or tribal lands



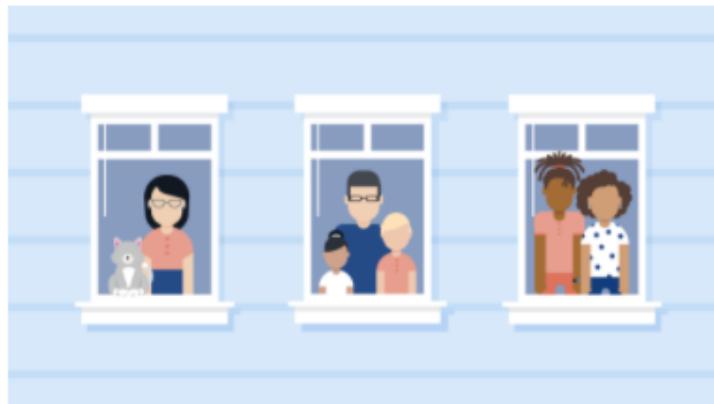
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[consumerfinance.gov/renthelp](http://consumerfinance.gov/renthelp)

# Housing Portal: Resources for Landlords

## Help for landlords

The COVID-19 pandemic has caused money struggles for both renters and landlords. You're an important part of the rental economy. If your rental income has fallen, you can take advantage of options to keep you in control of your property and your financial situation.



### Ideas that can help

- You may be entitled to recover rent through local programs
- Stay in control by working through all your options
- Explore forbearance to pause your mortgage payments



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[consumerfinance.gov/coronavirus/mortgage-and-housing-assistance/help-for-landlords/](https://consumerfinance.gov/coronavirus/mortgage-and-housing-assistance/help-for-landlords/)

# Housing Portal: Videos in English and Spanish

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- Visit our YouTube playlists for the latest videos.



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[consumerfinance.gov/es/coronavirus/asistencia-  
hipotecas-y-viviendas/](https://consumerfinance.gov/es/coronavirus/asistencia-hipotecas-y-viviendas/)

# Resources are available in seven languages

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- Spanish, Traditional Chinese, Vietnamese, Korean, Tagalog, and Arabic language materials are available online.
- Include:
  - Housing portal pages
  - Other COVID-19 resources
- Spanish language videos are also available online:
  - *Aplazamientos de hipotecas en la Ley CARES*
  - *5 Pasos para que solicite un aplazamiento de hipoteca por causa del coronavirus*
  - *Tres pasos que inquilinos en problemas pueden tomar para retrasar el desalojo*

# Use our digital toolkit

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## Housing insecurity media toolkit

This shareable content is designed to help you spread important information about the CFPB's tools and resources related to housing insecurity during the coronavirus pandemic.

- [Email](#)
- [Social Media](#)
- [Handouts](#)

The CFPB is committed to providing up-to-date information and resources to help consumers protect and manage their finances in the wake of the coronavirus pandemic. Thank you for helping us spread timely and important information for renters, homeowners and other consumers who've been affected by these difficult financial times. By collaborating with partners like you, we can provide consumers with the facts and tips they need to understand their rights, beware of scams, and learn how to access financial assistance programs such as forbearance, mortgage relief, and eviction help.



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[consumerfinance.gov/coronavirus/mortgage-and-housing-assistance/housing-insecurity-media-toolkit/](https://consumerfinance.gov/coronavirus/mortgage-and-housing-assistance/housing-insecurity-media-toolkit/)

# Other COVID-19 Resources

## Protecting your finances during the coronavirus pandemic

The CFPB is committed to providing consumers with up-to-date information and resources to protect and manage their finances during this difficult time.



[Español](#) | [中文](#) | [Tiếng Việt](#) | [한국어](#) | [Tagalog](#)

### Resources to help you make financial decisions

#### Mortgage and housing assistance

If you're concerned about how to pay your mortgage or rent, we have information on what to do now, and what your options are for mortgage and rental relief.

[Learn about mortgage and housing assistance](#)

#### Managing your finances

We have resources to help you protect and manage your finances if you are facing financial difficulties as a result of the pandemic.

[See resources to help manage your finances](#)

#### Student loans

#### Avoiding scams

### FEDERAL CORONAVIRUS RESOURCES

#### White House Coronavirus Task Force

Information about COVID-19 from the White House Coronavirus Task Force in conjunction with CDC, HHS, and other agency stakeholders.

[Visit coronavirus.gov](#)

#### Centers for Disease Control and Prevention

The latest public health and safety information for United States consumers and the medical and health provider community on COVID-19.

[Visit the CDC COVID-19 page](#)



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[consumerfinance.gov/coronavirus](#)

# Thank you!



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