

TENANT RESOURCES



SpringFour is here to help. The following guide provides information about resources for renters. This guide is intended as a free resource for tenants to help them find the assistance they need when facing eviction, looking for emergency rental assistance, or looking for affordable rental housing.

SpringFour is committed to providing the most recent information available. Please note that some of the resources listed may have changed after publication.

[Para ver la información de este documento en Español Haz Clic Aquí](#)

KNOW WHAT TO DO IF YOU'RE FACING EVICTION

If you received a demand for rent, an eviction notice, or an eviction lawsuit, the Consumer Finance Protection Bureau (CFPB) has information to help you understand your [rights as a tenant](#) and [what next steps to take](#).

If an eviction lawsuit has **not** been filed, and you want to stay in your home:

- Apply for federal money to cover rent, utilities, and other housing costs. The CFPB has additional information on [emergency financial assistance](#). (See section 3 of this document to find your state program)
- Talk with your landlord to see if you can [work out a repayment plan](#).

If an eviction lawsuit **has** been filed against you:

- Talk with a lawyer. Find a [free legal aid](#) program in your state.
- Apply for federal money to cover rent, utilities, and other housing costs. The CFPB has additional information on [emergency financial assistance](#). (See section 3 of this document to find your state program)
- Contact the court clerk and get information about your case, including the deadline to file a response, any court dates set, and whether the court offers mediation or housing counseling. [LawHelp.org](#) can provide help on how to file an Answer to the eviction lawsuit.

If a court has ruled you can be evicted:

- [Emergency rental assistance](#) programs may offer assistance for moving costs and a security deposit.
- Ask if the eviction can be stopped if you pay the rent that is owed.

CONTACT AN ADVOCACY ORGANIZATION FOR HELP



The [Eviction Lab](#) lists Eviction Moratoriums in your area and has [questions and answers](#) about what to expect from the eviction process and what to expect from housing court.



[Just Shelter](#) provides contact information by state for organizations providing housing assistance, legal aid, and information on tenant rights.



Free [Legal Aid](#) is available in every state for low-income individuals.



If you have experienced **discrimination**, contact the HUD Office of Fair Housing and Equal Opportunity to [file a complaint](#). You can also contact your state Fair Housing Assistance Program (FHAP) Agency. [Find your state FHAP here](#).

FIND RENTAL ASSISTANCE

The American Rescue Plan Act provides funds for an [Emergency Rental Assistance program](#) (ERA) for renters who have experienced a financial hardship due to the coronavirus outbreak; have a household income at or below 80 percent of the area median; and can demonstrate a risk of experiencing homelessness or housing instability. Tenants and landlords are eligible to apply for past due and future rent and utility assistance, plus an additional three months as demonstrated by need (and based on availability of funds).

Additionally, many state and local government entities are expanding rental assistance programs to help pay for rent that is owed. If you are not eligible for ERA or the program is no longer available, you may be eligible for another program in your state, city, or county.

Find Emergency Rental Assistance in your state

AK	AL	AZ	AR	CA
CO	CT	DE	DC	FL
GA	HI	IA	ID	IL
IN	KS	KY	LA	MA
MD	ME	MI	MN	MO
MS	MT	NC	ND	NE
NH	NJ	NM	NV	NY
OH	OK	OR	PA	RI
SC	SD	TN	TX	UT
VA	VT	WA	WI	WV
WY				

CONSIDER HOUSING COUNSELING

Whether your goal is to identify an affordable rental unit; learn rights and responsibilities as a tenant; prepare for homeownership; or find emergency rental assistance, a HUD-certified housing counselor can help you assess your situation and explain what options are generally available.

[Rental counseling](#) focuses on budgeting and understanding affordable rental costs, making sound rental housing decisions, understanding tenant rights and responsibilities, and helping families manage their rental payments and navigate financial shock.

Counselors can also assist with determining your eligibility for tenant-based or project-based [rental assistance](#) programs that will help lower the cost of rental housing for low-income families and individuals.

In a financial crisis, counselors can help renters find emergency rent and utility assistance programs, legal services, and financial supports or food assistance. They can also provide budgeting and financial counseling to help renters create action plans to increase their financial security and housing stability.

Help is available in-person at local organizations or nationwide by phone.

HUD-CERTIFIED RENTAL COUNSELING AGENCIES



balancepro.org
(800) 777-7526



Moneymanagement.org
(866) 889-9347



greenpath.com
(877) 408-6727



Incharge.org
(877) 412-2994



Credit.org
(800) 431-8157