

Get help paying rent and bills

English [Español](https://cfpb.gov/es/vivienda/inseguridad-habitacional/asistencia-para-inquilinos/encuentr) (cfpb.gov/es/vivienda/inseguridad-habitacional/asistencia-para-inquilinos/encuentr)



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

State, tribal, and local organizations distribute money to help renters struggling to keep up with rent and other bills.

Programs providing rental assistance

Start with local organizations

State, tribal, and local organizations are the best place to start when you are looking for help paying your rent. You can:

1. Search the Internet for rental assistance in your town or city, your county, and your state or your tribal nation
2. Ask at local government offices like your town hall, city council, or representative's office
3. Visit organizations like your local library or cultural center

Contact 211

If you need help finding options to pay your rent, or utility bills so you can stay in your home, 211 can help you identify available resources. Call 211 from a cell phone or landline to speak to a local specialist today, or [search their website for rental help resources near you](https://www.211.org/get-help/housing-expenses) [↗](https://www.211.org/get-help/housing-expenses) (<https://www.211.org/get-help/housing-expenses>).

Tip about timing

After applying it may take several weeks to receive rental assistance funds. [If you're worried about eviction, here are some steps to take now.](https://cfpb.gov/coronavirus/mortgage-and-housing-assistance/renter-protections/what-to-do-if-youre-facing-eviction/) (cfpb.gov/coronavirus/mortgage-and-housing-assistance/renter-protections/what-to-do-if-youre-facing-eviction/)

Help with utility bills

Get year-round help with utility bills by [contacting your local Low Income Home Energy Assistance Program \(LIHEAP\) office](https://www.acf.hhs.gov/ocs/low-income-home-energy-assistance-program-liheap) [↗](https://www.acf.hhs.gov/ocs/low-income-home-energy-assistance-program-liheap) (<https://www.acf.hhs.gov/ocs/low-income-home-energy-assistance-program-liheap>) or calling the National Energy Assistance Referral Hotline at (866)-674-6327.

Rental housing counseling

Housing counselors can help you find resources in your area and make a plan. Some HUD-approved housing counseling agencies offer low- or no-cost rental housing counseling. Not every housing counselor offers rental housing counseling, so once you've found counseling agencies in your area, review the services they offer to make sure that "rental" appears on the list.

If you'd like help from a local expert who offers rental housing counseling, call [800-569-4287](tel:8005694287) or [find a HUD-approved housing counseling agency online](https://cfpb.gov/find-a-housing-counselor/) (cfpb.gov/find-a-housing-counselor/).

Subsidized housing and housing choice vouchers

The U.S. Department of Housing and Urban Development (HUD) offers programs to help pay rent.

- In subsidized housing, the government pays apartment owners to offer reduced rents to tenants with low incomes. To apply for subsidized housing, [search for a participating subsidized housing community using the HUD map](https://resources.hud.gov/) [↗](https://resources.hud.gov/) (<https://resources.hud.gov/>).
- Housing choice vouchers (also known as Section 8) can pay for all or part of the rent for privately owned housing. The vouchers can be used by families with low incomes, seniors, and people with disabilities. You can use them for privately owned single-family homes, townhouses, and apartments. [Find and contact your local public housing agency](https://www.hud.gov/program_offices/public_indian_housing/pha/contacts) [↗](https://www.hud.gov/program_offices/public_indian_housing/pha/contacts) (https://www.hud.gov/program_offices/public_indian_housing/pha/contacts) to learn more about your eligibility for a housing choice voucher.

Know your legal rights as a renter

Legal help with evictions

If your landlord is threatening to evict you, or you need help understanding your rights, talk to a lawyer. You may qualify for free legal aid, based on your income.

[Contact your local bar association or legal aid](https://cfpb.gov/askcfpb/1549) (cfpb.gov/askcfpb/1549)

How to deal with people collecting overdue rent or utilities

When you owe money for rent or utilities and someone else is trying to collect the money, that person could be a debt collector. If a lawyer is representing your landlord, or a collection agency is trying to collect the back rent or utilities you owe, the lawyer or company may be considered a debt collector under federal law.


Federal law says that debt collectors can't use unfair or deceptive practices to try and collect a debt. This means if a debt collector harasses you or makes false or misleading statements to collect rental debt, they may be breaking federal law.

If you believe that a debt collector is using an unfair practice when collecting a debt, you can [submit a complaint](https://cfpb.gov/complaint/) (cfpb.gov/complaint/) or call [\(855\) 411-2372](tel:8554112372).

Errors in your tenant screening reports shouldn't keep you from finding a new home

Negative rental information, like records of eviction filings or rental payments in debt collection that appear on your credit report, can have a huge impact on your [ability to find rental housing](https://cfpb.gov/askcfpb/2102). Many landlords use a [tenant screening report](https://cfpb.gov/askcfpb/2102) (cfpb.gov/askcfpb/2102) to help them decide whether to rent to you, and how much to charge you for a security deposit.

[Find out how to check for and dispute errors in your tenant screening report \(cfpb.gov/about-us/blog/errors-in-your-tenant-screening-report-shouldnt-keep-you-from-finding-a-place-to-call-home/\)](https://www.consumerfinance.gov/blog/errors-in-your-tenant-screening-report-shouldnt-keep-you-from-finding-a-place-to-call-home/)

 An official website of the United States government