Good morning, I am Tracy Wade from the Barrows event management team. I will go over some logistics before the game. Please be aware this event is being recorded and will capture WebCam images and divorces all speakers. The recording will be shared publicly by the Bureau. Your attendance here is construed as your consent to these terms. The link for closed captioning will be placed in the chat box, which is located near the bottom of the WebEx window. If you are having any issues with your audio, click on the audio button near the bottom of your screen. The audio options are located within the circle button with three dots near the bottom of the WebEx window. There, you will receive guidance on switching your audio to your telephone. If you have any questions about the tool that will be demoed today, please visit the chatterbox. Select all panelists, typing a question and click send. To just the way you are viewing the WebEx, click on the layout at the top of the screen. There, you can toggle between the different WebEx viewers. For technical support during the event, send a message in the chat box to the host and I will provide assistance. I will turn the event over to Delicia Hand, acting assistant director for the Bureau's department of education and external affairs.

Thank you, Tracy and thank you to all of you for joining us today for this webinar hosted by the CFPB. My name is Delicia Hand, acting associate director for consumer education and external affairs at the CFPB. Today's webinar will walk through one of the newest resources of the Bureau is offering is a part of its efforts to support homeowners and renters facing housing security as a result of the financial hardships brought on by the Covid-19 pandemic. Today's release of the rental assistance finder is a new centerpiece of our efforts to increase consumer awareness and understanding of the resources available in their communities to help keep renters in their homes and avoid the heartache and financial pain of eviction. It also serves as a vital resource for landlords, especially the smaller mom and pop landlords, who are struggling under their own financial pressures as a result of the pandemic. You are all here because you care as much as we do at the CFPB about the challenges homeowners, renters, and landlords are struggling with everyday. We thank you for joining us in doing all we can to connect them to the resources they so critically need. With that, it is my honor to introduce the Bureau's acting director Dave Uejio. Dave.

Thank you for that kind introduction and thanks everybody for joining us today. At the CFPB, we are taking an all hands on deck approach to respond to the housing effects of the pandemic. Helping people stay in their homes as we heal and recover from the Covid-19 pandemic is a top peyote for me and the CFPB. We have worked hard to get the word out on housing relief options for people who need them. We have toolkits , blogs, reports, bulletins, regulations, videos, press releases, and other online resources for the media, homeowners, mortgage servicers, renters, and landlords. Today, I am so pleased to announce another great resource, the renter assistance finder tool. This online tool, available on our housing portal at [www.consumerfinance.gov/renthelp](http://www.consumerfinance.gov/renthelp) can help renters and assistance paying rent, utilities and other assistance. This table is our latest action in the topic the nation the government keeping families safe and secure. All across the country, renters and landlords have struggled to make ends meet during the pandemic. Almost 50% of renters saw their incomes dropped over the last year, which has contributed to millions of renters being behind on their rental payments. That is a serious threat to the economy and the well-being of families. The struggles of renters have been most pronounced among black and Hispanic families, who are more likely to rent than white families and more likely to currently be behind on that rent. And eviction wave would hit communities of color the hardest and expose them to long-term health, social, and economic damage. The long-term damage would be particularly acute for black women. Small landlords too are disproportionately people of color in disproportionately lower income. Small landlords who on the majority of single family and duplex rental homes have been hit hard by the pandemic, even as the large, professionally managed landlord businesses have only experienced slight drops in their income. At the CFPB, we want these small landlords to know that we have help for them too. Using our tool, you can find local rental assistance options that can help put money back in your pocket. All evictions come with a cost for both the landlord and the tenant. As we see a resurgence of Covid-19 due to the spread of the Delta variant, they also carry the risk of increasing individual and community exposure to a deadly disease. As I noted in the statement with them acting chair of the FTC, Rebecca Kelly Slaughter, we are investigating eviction practices, particularly by a multistate landlords. Eviction management services, and private equity firms to ensure compliance with the law. When we have authority, we will not tolerate illegal practices that displace families. Congress allocated $46 billion to help landlords and renters. The Treasury Department, along with state and local governments have been hard at work setting up the systems to get that many are located. Today's tool will help both landlords and tenants find the money they need to move forward together. The advisor in our office of consumer education is now going to demonstrate the tool. Thank you.

Thank you Dave and good morning everyone. First off, I want to as I am getting the screens are set here, I just want to start by acknowledging the hard work not just the Bureau team but also our colleagues at Trish Regan United States digital service, and the dedicated staff at the national low income housing coalition. Screen share here. There we go. Any tool like this is only as good as the data behind it and without the collaboration of treasury, USPS and national low income housing coalition, we could not provide a resource like this. Before getting to the tool itself, I want to flag that this is a complex system, the emergency medical assistance program with funding coming from the federal government but implemented through over 700 state and local programs, including programs at the state, county, city level, as well as through troubled the designated housing entities. Turning to the tool itself, which is aimed at trying to provide easy understandable access to that complex system for the first thing I want to note is the rental assistance finder is an important piece of a broader set of resources for homeowners, renters, and landlords available on [www.consumerfinance.gov/housing](http://www.consumerfinance.gov/housing). For anyone who wants about the rental assistance article with the specific URL of the tool [www.consumerfinance.gov/renthelp](http://www.consumerfinance.gov/renthelp), they can easily export the rest of the resources the left-hand navigation, including additional information around eligibility criteria and broader programmatic issues currently emergency medical assistance program. Getting to the tool itself, you can see at the top of the screen we offer some explanatory text but we have kept that text very brief in order to get users into the generality of the tool as quickly as possible. Now, the tool is essentially a filtering function so if none of the filters are entered, what you see is the list of all 481 rental assistance programs loaded into the underlying data. I want to acknowledge up front there are more programs than 481. The criteria for being in the tool is whether or not there is a public access point for renters or landlords to begin the process. They can be either, typically that will be a web portal or of some sort but can also be a phone number. As more programs do not such a public access point, you should see that number rise, the number of programs in the tool itself. Going back to how the tool works, we start off with a filter for state or territory. We'll see once you click on the search box, you see a pulldown menu so you can scroll down to select your state or territory. It is also a type ahead function. You can just start entering the first few letters. Also like Virginia to demonstrate this. And you should be able to narrow down the list of states and territories and you can select the one most appropriate to the user. Now, scrolling down. I will come back to the travel, trouble filter as well. Filtering by Virginia and was the 481 programs down to 3. Virginia, Chesterfield County and Fairfax County. Again, there is relatively brief information provided in the results. We are trying to focus the users of the tool, the renters and not need this as quickly as possible on the key information, which is how to start the process. We briefly describe the state or territory of residence, the name of the program, and the type, meaning is it a state, county, city, or tribal program. I really focused on this action step of getting started. A link to the best access point of the program. Scrolling back up. For larger states, I will use Texas as an example. You will see there are 31 programs that meet the criteria of Texas for the state and territory folder. For any state where there are more than five programs, and additional filter will pop up to narrow the results by county. So, scroll down and select Dallas County in Texas. Now there are only five programs that meet the combined criteria of Texas and Dallas. Texas, Dallas City, Dallas County, Garland Texas and Irving, Texas just outside of Dallas. So, we advise consumers at the outset that when there is more than one program that show up in the results, they start with the program closest to them. Scrolling back down to the Dallas, Texas results, if someone lives in the Dallas City lines, they should start with the Dallas City program. If they live outside of the Dallas City lines but in Dallas County, they should start at the county program. Similarly, if they reside in a part of Garland or Irving that is in Dallas County, we would recommend starting with Garland or Irving and then going to Dallas County. Scrolling back up, turning back to the tribal or tribal lands alter, there are well over 100 approved tribally designated housing entities approved by treasury for participation in the program. You can select the range of programs that have a public access point through this drop-down. You can choose the tribal filter if you are a member of the tribe was on trouble lands, depending on the program criteria for that specific tribally designated housing entity. To make up a use case, they are a member of the Apache tribe of Oklahoma, they could at that. This is an additive filter. It won't narrow the results, it will add the Apache tribe of Oklahoma program to the results. I also want to flag a couple of big picture features but to quickly sum up, we have tried to keep this as easy to use and focused as possible to quickly get people to the best portal to begin the process at their state or local level. I did want to flag that we have built this tool with a mobile first approach. We know that roughly 70 to 75% of the traffic we see to the interagency housing portal, especially on the renters side is coming through mobile devices. Can't actually screen share my mobile phone to show you this but if you shrink down the screen size to roughly the dimensions of a mobile device, you can see this is how the program or how the page will show up on screen. Part of why we focused on narrowing results anytime there is more than 5 is so there is not a very long list that people have to scroll through on a mobile device. Some other big picture pieces I wanted to flag. Today's release is just an English version, the list which version of the tool. We are going on is's language version of the tool as well. We have a sense of urgency there. That is next on our list. We will keep you all posted one that is ready to go live. And I also want to flag that we do intend to keep everything on the tool beyond just providing a Spanish-language version. We will seek to add, we are exploring ways of seeking to buy the more relevant information in the results things like our, our pogroms accepting applications are not Lyft can we provide greater specificity to any program and again, we will keep you updated as we add more from tonality to the tool. Again, I do want to thank our colleagues at U.S. Treasury, USDS, and the national low income housing coalition. In closing, I will just note that the Bureau and other agency partners have been working closely together to provide assistance to homeowners and renters since April of 2020 and we will continue to do so. The launch of this tool is a significant step but we are by no means done. In the coming weeks, we will do all that we can to connect homeowners, renters, and landlords with the resources they need to stay in their homes and in control of their finances. With that, I will thank you again for joining and I believe if there is time, we can take a few questions and I will turn it back to you, Delicia.

Thank you so much. If you do have a question, you are able to note that question in the chat function in the bottom right of the WebEx screen. We do have a couple of questions and I will just read them to you, Per. The first question is, can you receive relief from multiple programs or is there a limit?

Much of the program implementation is at the local level and I think the best place to direct those questions are to the programs in the area. A national level response won't be as effective. I would direct questions about program limits and eligibility criteria to the local programs in the area.

Okay. Next question we have is whether you could elaborate on your comment about living on tribal land, specifically the person doesn't have to be Native American.

I would urge contacting the program for the tribally designated housing entity but the way, the statutory framework has been set up in the guidance from treasury, the eligibility criteria can include living on tribal lands, not just being a member of the tribe itself. Again, I would direct the questions specifically to the local program.

Thank you. Are there any plans to open up an API for developers to query the data directly?

I think but I would do is direct people for deeper questions on the data to the national low income housing coalition, which has a publicly available sort of massive database of a range of different the questions. I would direct folks to the national low income housing center website.

We've got quite a few coming. Next question, could you please confirm if the resources will be updated on the website and the funds from some programs will be depleted.

We will be continually updating the program. Of any program updates will not be real-time like to the second but we would be continually updating the data and the tool itself.

Thank you. Is there any guidance on the qualifications that renters must have to qualify for funds?

There is, I think you can still see my screen, on the left-hand navigation, you see the menu option to find help with paying your rent, this is a page full of additional resources and sort of a question and answer format but not exactly on a range of different issues on the federal emergency rental assistance program. Again, sort of beating a dead horse but the specific program requirements can also be set at the local level so I do always encourage people to check with local programs but there is a general guidance here on the housing portal as well.

This next one addresses mortgage payments. Are there any programs that assist in paying past due or gets payments and not just telling them until the end of the year?

There is. That program has a slow start, the homeowners assistance fund, the treasury is also administering is beginning to stand up now. I think you can look for more and more information on that. There were $10 billion established for that funded through the American rescue plan. Again, more guidance from treasury and from the state housing authorities that will be implementing those programs will be coming in the weeks to come. Yes is the answer, there will be assistance for homeowners as well.

Great. Looks like we've got time to do another. We still have some questions going through so I will just keep going, if that's okay.

Yes please.

What should someone do if a county or city is not listed in the drop-down but has a program?

So, any program administered this can certainly just let us know and we will coordinate with our colleagues at treasury and USDS or directly with treasury and we can provide an email inbox. I will put one in the chat any moment. Please do let us know if it is not listed and we can load that into the data. For consumers or renters, if a program, I will just try and do a quick example so American Samoa, for example, if there is not information currently available, what the tool will do for anyone using it is a direct them to the resources in the area that may help them best identify additional resources, especially housing counselors providing rental assistance and advice about how to get information about how to get advice on legal rights.

Great. Seems like maybe the last question here is can people apply to more than one assistance program, for example, state and county program?

We encourage you to start with your local program. You, I think again you would have to direct the specific program requirements to the program but I would not encourage people to submit multiple applications, I would start with your local program. The most local program.

Next question, any pathway to homelessness services assistance?

It is a great question. Among the additional iterations we will be working on in the coming weeks are providing more assistance to people who do, in fact, you get displaced from their housing for both homeowners and renters. That information not currently available in the housing portal but is high on our list of the next iterations.

Looks like that is all we've got here. If there are additional questions in the chat. All right. With that, we are at the end of this webinar. I want to thank everyone again for taking the time today to participate in this demonstration of our rent resistance finder tool. As a reminder, this tool is available at [www.consumerfinance.gov/renthelp](http://www.consumerfinance.gov/renthelp). And, it is now live on our website . This webinar has concluded. Thank you again for participating today.