

Family Resource Housing Guide

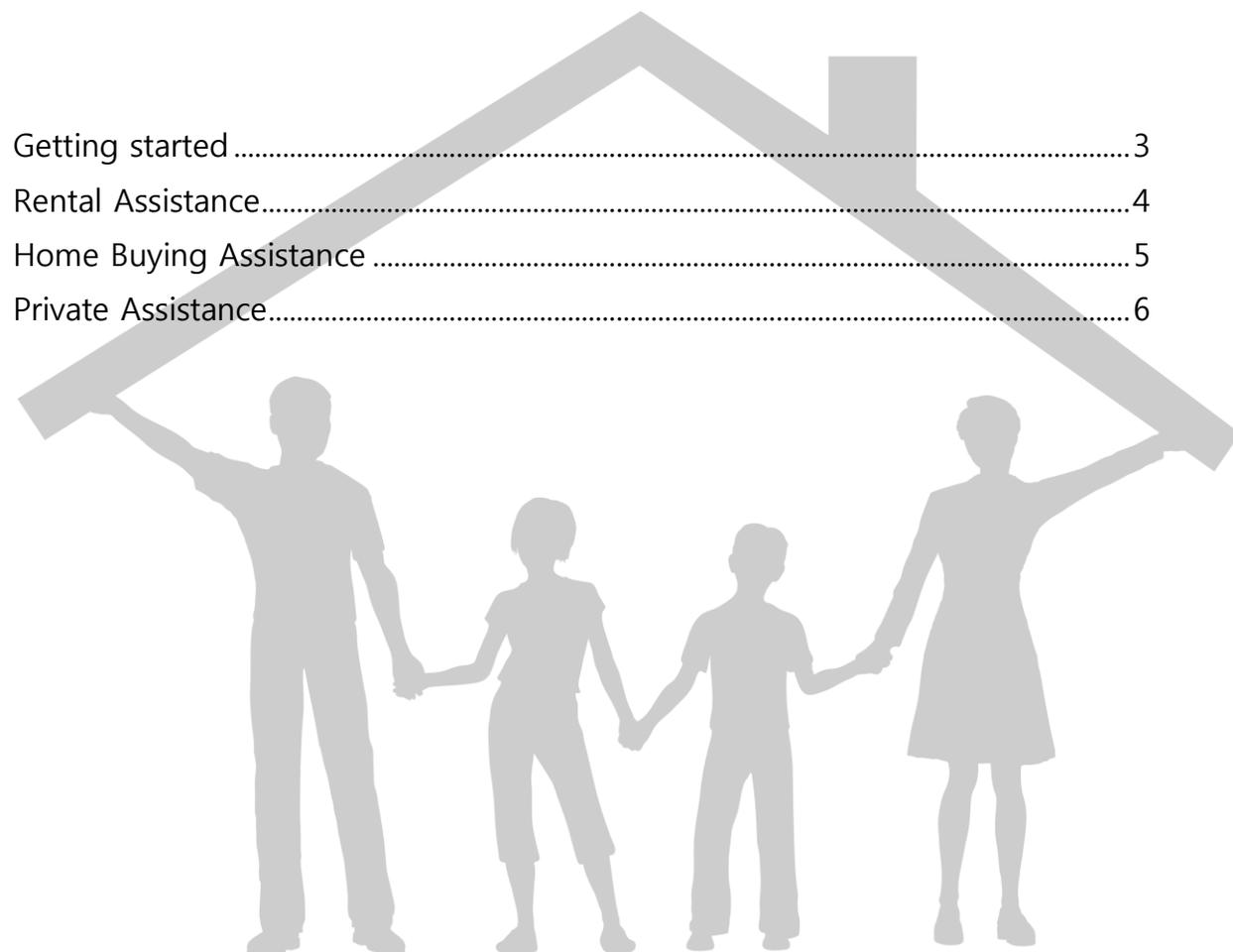
A Guide to Low-Income Housing Assistance



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Getting Started

Finding safe and affordable housing can be difficult, but don't give up. There are several public and private resources available to assist you. This guide is designed to help you identify and benefit from currently available assistance programs.

Getting The Most From This Guide

To get the most from this guide, be sure to read it in its entirety. If your time is limited, you can save and keep this document for later reading. We recommend saving it to your desktop then thoroughly reading one section per day until you have applied for all possible resources. You can also print this guide.

Be sure to click the several links within this guide; they will take you to various webpages that contain further information. They may also link to various online applications and resources. Though this can take some time, obtaining housing assistance often requires applying for several programs.

Lastly, should you require further assistance, visit [Family Resource Hub](https://www.familyresourcehub.org), or email us direct at contact@familyresourcehub.org.



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Getting Rental Assistance from Federal Government

The US Department of Housing and Urban Development (HUD) offers several assistance programs for renting, home buying, and homeownership. Let's first look at the various rental assistance programs.

Low-Rent Apartments

The government gives funds directly to apartment owners, allowing them to lower the rents they charge low-income tenants. You can [find low-rent apartments](#) for senior citizens and people with disabilities, as well as for families and individuals.

Public Housing

[Public housing](#) was established to provide decent and safe rental housing for eligible low-income families, the elderly, and persons with disabilities. Public housing comes in all sizes and types, from scattered single-family houses to high-rise apartments for elderly families. Your local Public Housing Agency can provide further information regarding low-rent options available to you.

Section 8 Housing (HCVP)

The [Housing Choice Voucher Program](#) (HCVP), also known as 'Section 8', is a federal program that provides financial assistance to those who qualify. The program helps low-income families and individuals, the elderly, and persons with disabilities by paying a portion of monthly rents due to landlords of homes and apartments.



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Home Buying Assistance from Federal Government

In addition to rental assistance, HUD offers various programs and services to help you purchase or keep a home. If you are interested in owning a home, or if you're struggling to pay your existing mortgage, these programs may be of benefit.

Housing Counseling

If you need advice on buying a home, renting, avoiding foreclosure, or credit issues, counselors are available to provide free or low-cost advice. Contact your local housing [counseling agency here](#), or call HUD's interactive voice system at (800) 569-4287.

Home Buying

Additionally, you might consider [buying a home through Housing and Urban Development](#) (HUD). HUD sells properties in every state. A HUD home is a 1-to-4 unit residential property acquired by HUD as a result of a foreclosure action on an FHA-insured mortgage. HUD becomes the property owner and offers it for sale to recover the loss on the foreclosure claim. Often these properties are sold at highly discounted rates.

Making Home Affordable

Have your expenses increased due to medical bills? Are you picking up the pieces after a separation or divorce? Or maybe you're trying to get by with less because your hours were cut or your business stumbled? Whatever the case, it's important to be proactive, and the [Making Home Affordable Act](#) offers real help.



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Getting Assistance from Non-Governmental Agencies

If you have applied for housing assistance at the state or federal level with no success, you may consider appealing to privately funded organizations. Privately funded organizations, usually NPOs, offer housing assistance programs and savings programs designed to help individuals improve their lives.

Habitat for Humanity

Habitat for Humanity is a non-profit, Christian housing ministry that believes every person should have a decent, safe, and affordable place to live. You can learn more about receiving [assistance from Habitat for Humanity](#) here.

Individual Development Account

An Individual Development Account is a matched savings account, usually set up by a community organization for the purpose of helping low to mid-income families save money toward the purchase of a home, or to be used for education or launching a small business. [Learn about IDAs](#).

Act On These Tips

Now that you have some tools, you should be on your way to finding affordable housing. Again, visit the links in this guide for further information and additional resources. And feel free to contact us direct at contact@familyresourcehub.org.



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