

Finding Housing Help for Your Family



What Is Affordable Housing?

Safe, stable housing is important for children's health and well-being. A home is considered affordable when you can pay your rent or mortgage and still have money for food, gas, clothes, and other needs.

It may be challenging to find safe and affordable housing in some communities. The following information can help you locate available resources in your community.

How Can You Find Housing Help in Your Community?

Help is available for your family. Below are information and resources that may be helpful to find affordable housing:

- **Your local public housing agency** manages rentals for low-income families. They also offer vouchers that can be used to pay all or part of your rent. Find your local agency at https://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/pha/contacts.
- **Subsidized housing providers** offer lower rent for low-income families. You will need to apply to each complex directly. Search by State at <https://resources.hud.gov/#>. Most places will have waiting lists, so it's a good idea to apply everywhere you qualify. Keep a list of where you've applied and be sure to let them all know if you move or change your phone number.
- **Housing counselors** in your area can be found online (<https://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>) or by calling 1.800.569.4287.

- **Transitional housing options** can help families recover from a crisis, such as homelessness, domestic violence, or addiction. Visit 211.org for help finding transitional housing and other resources in your area.
- **Homebuyer assistance programs** through your city's housing department can help if you are ready to think about buying a home. If you already own your home but are struggling to make your payments, visit <https://www.makinghomeaffordable.gov/pages/default.aspx>.

If Your Family Is Homeless

- **The Homeless Shelter Directory** (<https://www.homelessshelterdirectory.org/>) offers a list of shelters and organizations that can help in every State. Click on the Resources tab for links to free medical and dental care, food pantries, low-income housing, income support, and more.
- **The National Center for Homeless Education** (<https://nche.ed.gov/>) can explain your child's education rights while your family is homeless.

This tip sheet was created using information from experts in national organizations that work to prevent child maltreatment and promote well-being. At <https://www.childwelfare.gov/topics/preventing/preventionmonth/resources/tip-sheets/>, you can download this tip sheet and get more parenting tips, or call 800.394.3366.