



Housing

Individuals experiencing Long COVID may need financial assistance to maintain their home or housing assistance to find affordable housing. If you are experiencing housing insecurity due to the loss of a loved one from COVID, then you may have options through federal supports. Several federal programs are available that can help. This section covers five topics

- Fair Housing Act
- Assistance for Renters
- Assistance for Homeowners
- Affordable Housing Programs
- Utilities Assistance.

If you are facing eviction because you could not pay your rent or need other legal assistance related to housing benefits, you may want to review the Legal Assistance section in the **Know Your Rights** section.

Fair Housing Act

The Fair Housing Act protects people, including people with disabilities such as Long COVID, from discrimination when they are renting or buying a home, getting a mortgage, seeking housing assistance, or engaging in other housing-related activities. Additional protections apply to federally-assisted housing.

- Do you have a question? Contact the Department of Housing and Urban Development Office of Fair Housing and Equal Opportunity (FHEO) intake specialist by calling 1 (800) 669-9777 or 1 (800) 877-8339.
- Would you like more information about filing a complaint? Visit [How to File a Complaint | U.S. Department of Housing and Urban Development FHEO \(hud.gov\)](#)

Not Sure Where to Start?

Q. Worried about falling behind on rent for your home?

A. Find emergency rental assistance programs in your area by visiting [Find Help with Rent and Utilities | Consumer Financial Protection Bureau \(ConsumerFinance.gov\)](#).

Visit the HUD Housing Counseling Office at [Office of Housing Counseling | HUD.gov / U.S. Department of Housing and Urban Development \(HUD\)](#)

You can also visit the Office of Fair Housing and Equal Opportunity to [File a Complaint – Main Page | HUD.gov / U.S. Department of Housing and Urban Development \(HUD\)](#)

Q. Are you homeless or have you recently lost your home?

A. Reach out to the Housing Authority in your state at [PHA Contact Information - HUD | HUD.gov / U.S. Department of Housing and Urban Development \(HUD\)](#).

Find Homeless Assistance programs in your area by visiting [Need Homeless Assistance? - HUD Exchange](#).



Assistance for Renters

Emergency Rental Assistance Program

State and local organizations can help landlords and renters struggling to keep up with rent and other bills. Many programs take applications from both landlords and renters.

- Find rental assistance program in your area, visit [Find Help with Rent and Utilities | Consumer Financial Protection Bureau \(ConsumerFinance.gov\)](#)

If you are facing eviction because you could not pay your rent, you may want to review the Legal Assistance section in the ***Know Your Rights*** section.

Assistance for Homeowners

Homeowner Assistance Fund

The purpose of the Homeowner Assistance Fund (HAF) is to prevent homeowners from losing their homes due to mortgage delinquencies, foreclosures, loss of utilities or home energy services, and displacement of homeowners experiencing financial hardship after January 21, 2020. Funds from the HAF may be used for assistance with mortgage payments, homeowner's insurance, utility payments, and other specified purposes.

- Find out if you are eligible for HAF, visit [Help for Homeowners | Consumer Financial Protection Bureau ConsumerFinance.gov](#)
- Find a HAF program in your state or tribal community, visit [Homeowner Assistance Fund | National Council of State Housing Agencies \(ncsha.org\)](#)

Rural Housing Repair Loans and Grants

The Rural Housing Repair Loans and Grants program provides loans and grants to very low-income homeowners to repair, improve, modernize, or to remove health and safety hazards in their rural dwellings. Grants may be arranged for recipients who are 62 years and older and can be used only to pay for repairs and improvements to remove health and safety hazards.

- Find information about the Rural Housing Repair Loans program, visit [Single Family Housing Repair Loans Grants | U.S. Department of Agriculture Rural Development \(rd.usda.gov\)](#) or call the USDA Information Hotline (202) 720-2791
- Apply for a loan or grant, visit [USDA Service Center Agencies eForms \(forms.sc.egov.usda.gov\)](#)
- Contact your state's Rural Development field office, visit [USDA Service Centers Locator \(offices.sc.egov.usda.gov/locator/app\)](#)



Affordable Housing Programs

Housing Voucher Programs

HUD has several voucher programs, which provide ongoing rental assistance to eligible households, including ones targeted to people with disabilities, older adults, and Veterans, to help them access affordable housing.

- Find information on housing choice voucher programs, visit [HCV Programs and Initiatives | HUD.gov / U.S. Department of Housing and Urban Development \(HUD\)](#)
- Learn more about voucher options from public housing agencies in your state, territory or tribal community, visit [PHA Contact Information | U.S. Department of Housing and Urban Development \(HUD.gov\)](#)

Homelessness Assistance Programs

Homelessness assistance programs provide funding to states and local governments and nonprofit providers to serve individuals and families who are affected by homelessness.

- Learn more about homelessness assistance programs in your area, visit [Need Homeless Assistance? - HUD Exchange](#)
- Find resources about homelessness assistance programs, visit [Homelessness Resources and Programs | HHS.gov](#)

Public Housing

Public housing was established to provide decent and safe rental housing for eligible low-income families, the elderly, and persons with disabilities. Local housing authorities operate public housing in all sizes and types, from scattered single-family houses to high rise apartments for elderly families.

- Learn more about public housing, visit [HUD's Public Housing Program | U.S. Department of Housing and Urban Development \(HUD.gov\)](#)
- Learn more about public housing in your state, territory or tribal community, visit [PHA Contact Information | U.S. Department of Housing and Urban Development \(HUD.gov\)](#)
- Find contact information for the Housing and Urban Development field offices, visit [Local Offices | HUD.gov / U.S. Department of Housing and Urban Development \(HUD\)Local Offices | U.S. Department of Housing and Urban Development \(HUD.gov\)](#)



Assisted Multifamily Housing

Private owners of multifamily developments offer housing at assisted rents under contract with HUD. Some types of developments are designed to serve older people or individuals with disabilities and offer service coordinators.

- Learn more about private assisted multifamily housing: [Rental Assistance | U.S. Department of Housing and Urban Development \(hud.gov\)](#)
- Search for an assisted multifamily apartment: [Resource Locator | U.S. Department of Housing and Urban Development \(resources.hud.gov\)](#)

Utilities Assistance

Low Income Home Energy Assistance Program

The Low Income Home Energy Assistance Program (LIHEAP) assist families with energy costs. The program provides federally funded assistance in managing costs associated with home energy bills, energy crises, weatherization, and energy-related minor home repairs.

- Find information about LIHEAP programs in your state or territory, visit [LIHEAP Map State and Territory Contact Listing | The Administration for Children and Families \(hhs.gov\)](#)
- Find information about LIHEAP programs in your tribal community, visit [LIHEAP Map Tribal Contact Listing | The Administration for Children and Families \(hhs.gov\)](#)
- Reach a representative, call the National Energy Assistance Referral (NEAR) hotline at 1 (866) 674-6327

Low Income Household Water Assistance Program

Low Income Household Water Assistance Program (LIHWAP) provides funds to assist households that are behind in paying their water or wastewater bills. States, territories and tribes administer the program.

- Learn more about the LIHWAP program, visit [LIHWAP | The Administration for Children and Families \(hhs.gov\)](#)
- Find information about LIHWAP programs in your state or territory, visit [LIHWAP Map State and Territory Contact Listing | The Administration for Children and Families \(hhs.gov\)](#)
- Find information about LIHWAP programs in your tribal community, visit [LIHWAP Tribal Contact Listing | The Administration for Children and Families \(hhs.gov\)](#)

Visit the full [Services and Supports for Longer-Term Impacts of COVID-19 Report](#).