

Eviction, Foreclosure, and Homelessness Prevention Resources for LGBTQ+ Elders

As an LGBTQ+ older adult, you might experience financial insecurity as you age that can lead to housing instability.

The possibilities of eviction, foreclosure, or other unexpected housing crises might impact you now or in the future. It is important to remember that there is support available through a network of national and



local resources for housing crisis prevention. This robust network of national resources can help support you in a time of housing uncertainty.

FOR RENTERS

NEIGHBORWORKS' EVICTION PREVENTION GUIDE

NeighborWorks America creates opportunities for people to live in affordable homes, improve their lives and strengthen their communities. NeighborWorks' Eviction Prevention Guide can support you if you are at risk of losing your housing and provides resources to help prevent eviction. [Download the guide here.](#)

TAGS: Renting; Eviction

NATIONAL LOW INCOME HOUSING COALITION

The National Low Income Housing Coalition (NLIHC) is dedicated to achieving racially and socially equitable public policy that ensures people with the lowest incomes have quality homes that are accessible and affordable in communities of their choice. They provide the following resources for renters in need of emergency rental assistance. If you or someone you know needs emergency rental assistance, you can:

- **Call 2-1-1 or visit www.211.org.** 2-1-1 will connect you to a local call center that can share information about local programs that might be able to help.
- **Find your local rental assistance program using NLIHC's [database](#).** More than 1,000 emergency rental assistance (ERA) programs have been created

or expanded since the pandemic, and Congress has provided \$46 billion to help renters remain stably housed. If you haven't yet, **apply right away** — it will take time for the money to get to you and your landlords.

- **Contact a legal aid attorney.** Get further guidance from a legal aid attorney. A list of legal aid organizations can be found [here](#) and [here](#). You may want to get further guidance from a legal aid attorney. You can find a list [here](#) and [here](#).
- **Contact your representatives and senators.** District office staff often know of available state/local resources, and it's very important that your members of Congress hear about the housing challenges you are facing.
- **The CARES Act requires landlords to provide a 30-day notice to tenants prior to eviction.** This Act covers properties supported by HUD, USDA, and Treasury (Low Income Housing Tax Credit), and properties with federally backed mortgages (e.g., FHA, Fannie Mae, and Freddie Mac). This [searchable database](#) might help you to identify if your apartment is covered by the CARES Act.

TAGS: Renting; Rental Assistance; Legal Aid; Local Support; Eviction



THE HOPE™ HOTLINE:

1-888-995-HOPE (4673)

The HOPE Hotline offers free renter counseling and education to support people in addressing housing concerns. Professional, caring counselors will work with you to assess your situation, explain the options or solutions available, and help you create a detailed action plan. You will get referrals to local, statewide, and national resources. The HOPE Hotline does not directly administer rental assistance programs or offer financial support to renters. The HOPE Hotline is administered by the Homeownership Preservation Foundation and its affiliate, GreenPath, which are trusted, national nonprofits dedicated to guiding consumers onto the path of sustainable homeownership and improving their overall financial health. [Learn more here](#), or call 1-888-995-4673.

TAGS: Renting; Counseling; Local Support

THE NATIONAL COUNCIL ON AGING

The National Council on Aging believes aging well is something every American deserves — regardless of identity, income, or location. They deliver resources, tools, best practices, and advocacy to ensure that you can age with health and financial security.

- **State and county rental assistance programs:** In response to the dire financial impact of the COVID-19 pandemic, the government provided funding to states for emergency rental assistance programs to assist those who may have fallen into hard times. While most of these temporary programs are no longer accepting applications, there may be rental assistance available in your community. Visit this [Consumer Financial Protection Bureau \(CFPB\) page](#) to find rental

assistance programs and help with other bills such as utilities.

- **Can older adults get public housing and housing vouchers?** Public housing provides eligible low-income families, including older adults and adults with disabilities, a place to call home and ranges from scattered single-family houses to high rise apartments. Housing vouchers (sometimes referred to as Section 8) can help you afford a rental that is not limited to specific housing units.
- **[Find your local housing authority](#) to see if you qualify for public housing or a housing voucher.** The U.S. Department of Housing and Urban Development (HUD) also has [a search tool](#) you can use to find an apartment or home with reduced rent in your area and landlords who accept Section 8 housing vouchers.
- Waiting lists for public and Section 8 housing vary across the country, but in many cases, the waiting list for public housing is shorter than for Section 8 housing.

TAGS: Renting; Rental Assistance; Housing Voucher

USDA RURAL DEVELOPMENT

USDA Rural Development operates over fifty financial assistance programs for a variety of rural applications. Select a category that best describes your situation and see what RD can do to assist you. [The Multifamily Housing Rental Assistance program](#) provides payments to owners of USDA-financed Rural Rental Housing or Farm Labor Housing projects on behalf of low-income tenants unable to pay their full rent.

TAGS: Renting; Rental Assistance; Rural



POTENTIAL ACTION ITEMS FOR RENTERS

- ✓ **Contact your local housing authority** to see if you qualify for public housing or a housing voucher. Apply to join the waiting list.
- ✓ **Search for rental assistance programs** in your community online and by using NLIHC's [database](#). Visit the [Consumer Financial Protection Bureau \(CFPB\) page](#) to find other rental assistance programs and help with other bills.
- ✓ **If you need assistance identifying local resources, call the HOPE Hotline** at 1-888-995-4673, call 2-1-1, or visit www.211.org for information about local programs that might be able to help.
- ✓ **Find a [USDA Rural Development Program](#)** to access rental assistance.
- ✓ **Get further guidance from a legal aid attorney.**



FOR THOSE SEEKING HOUSING

NATIONAL COALITION FOR THE HOMELESS

NCH is a national network of people who are currently experiencing or who have experienced homelessness, activists, and advocates, community-based and faith-based service providers, and others committed to a single mission: To end and prevent homelessness while ensuring the immediate needs of those experiencing homelessness are met and their civil rights are respected and protected. They envision a world where everyone has a safe, decent, accessible and affordable home. NCH has a range of housing crisis resources.

- **Do you need housing insecurity help now?**
Unfortunately, emergency shelter, housing assistance, and many other basic human/social services are drastically underfunded and are unable to meet the needs of our communities. The National Coalition for the Homeless [offers tips and resources](#) that can provide some direction. If you are experiencing mental health challenges and would like to speak with a caring person at any time, call 1-800-Miss-You to reach [Miracle Messages](#), or 988 for the [Suicide & Crisis Life Line](#).
- **Transitional Housing:** In some communities, transitional housing is an option for people who are experiencing homelessness. Transitional housing programs vary greatly across the country as far as who they serve and what their requirements are. You will have to fill out an application and make an appointment for an interview. Follow through with as many of these programs as possible.
- **Regional Resources:** There are lots of great organizations working to help prevent and end

homelessness and hunger across the country. See NCH's [list of community resources](#) to see if they note resources in your area.

TAGS: Homeless; Temporary Shelter; Transitional Housing; Local Support; Crisis; Housing Voucher

HUD EXCHANGE

The U.S. Department of Housing and Urban Development's HUD Exchange has a range of resources on foreclosure prevention and emergency assistance.

- **HUD Exchange homeless assistance by state:**
Do you need homeless assistance? Contact a person in your local community who helps people who are experiencing or at risk of homelessness [here](#).
- **Find your local housing authority to see if you qualify for public housing or a housing voucher.**
HUD also has [a search tool](#) you can use to find an apartment or home with reduced rent in your area and landlords who accept Section 8 housing vouchers.
 - Waiting lists for public and Section 8 housing vary across the country, but in many cases, the waiting list for public housing is shorter than for Section 8 housing.

TAGS: Homelessness; Local Support

NATIONAL COMMUNITY ACTION PARTNERSHIP

National Community Action Partnership provides a partial list of community action agencies across the country. Explore [their map](#) by typing in your city or zip code to find a Community Action Agency in your area. You can also explore their [list of state associations](#).

TAGS: Homelessness; Local Support



POTENTIAL ACTION ITEMS FOR THOSE SEEKING HOUSING

- ✓ **Contact your local housing authority**
to see if you qualify for public housing or a housing voucher. Apply to join the waiting list.
- ✓ **If you need assistance identifying local resources**, call the [HOPE Hotline](#) at 1-888-995-4673, call 2-1-1, or visit [www.211.org](#) for information about local programs that might be able to help.
- ✓ **Fill out applications and make appointments** for an interview at transitional housing programs.
- ✓ **Find a community action agency** in your area by exploring [this map](#). Use this [list of state associations](#) to identify resources in your area.
- ✓ **Explore NCH's offering of tips and resources** that can provide some direction for your situation.
- ✓ **If you are experiencing mental health challenges** and would like to speak with a caring person at any time, call 1-800-Miss-You to reach [Miracle Messages](#), or 988 for the [Suicide & Crisis Life Line](#).



FOR HOMEOWNERS

HUD EXCHANGE

The U.S. Department of Housing and Urban Development's HUD Exchange has a range of resources on foreclosure prevention and emergency assistance.

- **Foreclosure prevention:** If you are a homeowner facing foreclosure, you need to know what options are available. The path to foreclosure is determined by state law. However, homeowners are also protected under federal consumer protection laws and may have options for avoiding foreclosure depending upon the mortgage lender. For information related to working with homeowners struggling to make mortgage payments because of COVID-19, visit the [COVID-19 Emergency Information for Housing Counselors page](#).
- **Foreclosure prevention counseling:** Foreclosure prevention counseling can help homeowners like you understand the [foreclosure process in your state](#), identify available options for avoiding foreclosure, and gain advice and resources to help decide alternatives. The nationwide network of HUD participating housing counseling agencies has been helping consumers across America for more than 50 years by providing the answers you need to make informed housing decisions.
- [Search here](#) to find a HUD participating housing counseling agency near you.
- Visit the [Homeowner Assistance Fund \(HAF\)](#) page for additional resources.

TAGS: Homeownership; Counseling; Foreclosure; Assistance Fund



USDA RURAL DEVELOPMENT

USDA Rural Development operates over fifty financial assistance programs for a variety of rural applications. Select a category that best describes your situation and see what RD can do to assist you.

TAGS: Homeownership; Assistance Fund; Home Repair; Lending; Rural

THE HOPE™ HOTLINE:

1-888-995-HOPE (4673)

When you call the Homeowner's HOPE® Hotline, experts will work with you to develop a plan tailored to your unique situation. Falling behind on mortgage payments can happen for many reasons, from job losses and rising interest rates to overwhelming debt loads. Call the hotline for free expert advice.

TAGS: Homeownership; Counseling; Foreclosure



POTENTIAL ACTION ITEMS FOR HOMEOWNERS

- ✓ **Visit the [Homeowner Assistance Fund \(HAF\)](#) page** for resources or call the HOPE Hotline at 1-888-995-4673.
- ✓ **Find a [USDA Rural Development Program](#)** to assist in home repair or lending.
- ✓ **Find a [HUD participating housing counseling agency](#)** near you to help identify available options and resources to avoid foreclosure.

