

What Are My Housing Options?

Now that you are working, you may decide to look at housing options. You may want to move closer to work, move out of your family's home and live independently, rent an apartment or buy your own home. As you consider your housing options, it is important to figure out how much you can budget for housing costs. For more information on budgeting, read the [Preparing for a Job](#) section of the [Secure Your Financial Future Toolkit](#). The resources below can help you make housing decisions to best meet your needs.

Where Can I Find Housing Support?

The U.S. Department of Housing and Urban Development, a government agency that helps people obtain and maintain affordable housing, sponsors [housing counseling agencies](#) that have the local knowledge to help you understand and evaluate your options. If public housing is an option, you can talk to your local [public housing agency](#) to get more information, such as information about [housing choice vouchers](#).

Housing counselors throughout the country provide advice on the rental market, home ownership, credit, mortgage delinquency, default resolution and foreclosures. The Consumer Financial Protection Bureau's (CFPB) [find a housing counselor search tool](#) allows you to locate a counselor near you. They can offer you independent advice about budgeting for the best housing option, how to decide on rental options and whether a particular set of mortgage loan terms is a good fit based on your objectives and circumstances—often at little or no cost.

Rental Assistance

If you are a renter having trouble paying your rent, federal, state and local government agencies may be able to offer relief. The [CFPB](#) and [U.S. Department of Treasury](#) have information on rental assistance programs that may can help.

Home Mortgage Support

If you currently own a home, at some point you may encounter issues paying your mortgage, which without help may lead to [foreclosure](#). If you find yourself in this situation, the [CFPB checklist on how to avoid foreclosure](#) provides four simple steps to help you take control of the situation.

What if I receive Supplemental Security Income (SSI)? If you are an individual receiving [SSI](#), you may be wondering if you can own a home, and the answer is yes. Means-tested public benefit programs, such as [Medicaid](#), the [Supplemental Nutrition Assistance Program \(SNAP\)](#) and SSI allow you to own one home, as long as you live in that home. The Social Security

Administration's [Spotlight on Resources](#) provides a list of resources that generally do not count towards SSI asset and resource limits.

Protection from Discrimination

[The Fair Housing Act](#) prohibits housing discrimination based on an individual's race, color, religion, sex, national origin, familial status, disability or the [disability of anyone associated with them](#). In addition, you have the right to ask for a reasonable accommodation during the application process and as part of an agreement for renting or purchasing. Federal nondiscrimination laws require housing providers to make reasonable accommodations and modifications for individuals with disabilities. In addition, federal law prohibits housing providers from refusing residency to persons with disabilities or placing conditions on their residency because they require reasonable accommodations or modifications.

Wrap Up

Remember, when selecting housing options, it is important to figure out how much you can set aside for housing costs. For more information on budgeting, please refer to the [Preparing for a Job](#) section of the [Secure Your Financial Future Toolkit](#).