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## **Housing Options for People Living with HIV in the US**

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## Getting Started

Having a safe, permanent and affordable place to live is important to everyone's quality of life. Housing is especially necessary if you are living with HIV. Having stable housing, clean water, bathrooms, refrigeration, and food makes it much easier to take your HIV drugs and stay healthy.

Finding affordable housing can sometimes be difficult. A good place to begin is a housing assistance program or AIDS service organization (ASO) in your area. To find a local ASO, use this [Health Services Directory](#). Housing Opportunities for Persons with AIDS (HOPWA) is a housing resource for people living with HIV and has programs in many cities in the United States (US). To see if there is a HOPWA

program in your area, visit the [HOPWA website](#).

Once you find a housing program or ASO, call and ask to speak with the "housing search advocate" or "someone to help me look for housing." The housing advocate can explain the different options available to you and help you with applications.

## General Information

Different housing programs help people in different situations. For example, some only help single people and some only help families. Ask your housing advocate what the eligibility requirements are for the programs in your area. Eligibility requirements are the conditions you have to meet to be considered for a specific housing program. If you do not meet these requirements, you will not be considered for the program. It is important to know that, even if you meet all of a program's eligibility requirements, you may not be accepted into the program (e.g., they may not have space).

Other examples of eligibility requirements include:

- Income level/employment status
- HIV status and/or the stage of your illness
- Age
- Gender
- Other health problems, disabilities, mental illness, or [substance abuse problems](#)
- Criminal record

How much rent you pay depends on the type of housing you find. If you get housing through a government program, the program will provide some help with rent. Generally, you will pay about one third of your household income towards rent and utilities and the program will pay the rest.

Finding affordable housing can sometimes be difficult. A good place to begin is a housing assistance program or AIDS service organization (ASO) in your area.

Sometimes people are [discriminated](#) against when they are looking for housing because of race, sexual orientation, gender identities and expressions, physical disability (including HIV), or source of income. If you think this is the case, let your housing advocate know and ask about assistance from a legal advocate.

**Unless you are applying for housing specifically for people living with HIV, you are NOT required to [disclose](#) your HIV status to the housing agency. You may need a letter from a public agency or your healthcare provider stating you have a disability, but it does NOT need to include your HIV status.**

## Housing Options

Different housing options are available in different places. Check to see what is available in your community.

## Emergency Housing

- Provided by shelters, churches, community groups, YMCAs, YWCAs
- Allows you to stay for 30 to 90 days
- May be able to find you more permanent housing
- Sometimes does not allow you to stay there during the day
- Some emergency housing has special requirements, such as only for people escaping [intimate partner \(domestic\) violence](#), or only for those with young children

## **Transitional Housing**

- Housing you can stay in for a short time (up to three years), so it is important to have a plan for moving on to more permanent housing
- These programs can help you find permanent housing and, if necessary, a source of stable income while you are living there
- Sometimes you have to share an apartment or share a kitchen and bathroom
- Some programs are just for people living with HIV and/or people in recovery from drug or alcohol abuse

## **HIV Residential Program**

- Permanent housing for people living with HIV
- You can stay there as long as you pay your rent and follow the rules
- Some programs provide you with your own apartment
- Some programs provide you with your own bedroom and you have to share a bathroom and kitchen
- A residential program often provides a lot of support and help

## **HIV Scattered-Site Housing**

HIV-specific housing programs called "scattered-site housing" are agencies that refer you to a building or help you find an apartment in the community.

- A social service agency rents the apartment to you, or you may have the lease in your name
- Sometimes can assist with telephone, heating, electric and moving costs
- May provide HIV case management services
- You can stay in your apartment as long as you pay the rent and follow the rules

## **Public Housing Authorities**

Public housing authorities offer several different housing assistance programs for low-income people and persons living with disabilities (including HIV). Not every community has a housing authority; however, many larger cities do.

Housing authorities provide multiple types of assistance:

- Housing in buildings they own - "public housing"
- Rental assistance subsidies (help paying rent) - subsidies are not attached to a particular apartment or building. You need to find an apartment in the community and the subsidy helps pay the rent and utilities.
- Project-based - units are set aside in buildings

Eligibility for these programs is based on your family's household size and income, and in some cases, your current living status (if homeless) and age (for senior housing). If social security is your only source of income, you are probably eligible.

If you fear you could become homeless, you may be able to find emergency assistance programs in your area that can help pay rent or bills.

Some agencies have special housing available for the elderly and people with disabilities. If you are living with a disability, let the housing authority know when you apply. However, you do not need to tell them your specific disability (i.e., you do not have to tell them that you are living with HIV).

There may be more than one housing authority in the area where you want to live, especially if you are looking in a large city. You will need to contact each housing authority to find out where they take applications, what is available, and how long you may be on the waiting list. In many cases, you will be on the waiting list for months or even years, so apply as soon as possible. Fill out applications at as many authorities as you can, even places that might not be your first choice. See the [Additional Resources](#) section for US Department of Housing and Urban Development (HUD) resources.

Links at the US Department of Housing and Urban Development (HUD) website provide [contact information](#) for local public housing agencies and other resources for your [state](#).

## Private Rental Market

You can try to find an apartment through the newspapers, online listings (e.g., Craigslist), or a realtor. If you do this, you will have to pay full rent. However, you may be able to find a program that will assist you with the rent through a subsidy (financial assistance). Ask your housing advocate about this option.

If you rent an apartment and get a subsidy, you will pay a portion of your household income towards rent and utilities. The housing agency or program will pay the rest directly to the landlord. You do not need to tell your landlord why you are receiving a subsidy—that information is confidential.

## Homelessness

Homelessness is a problem that affects many people in the US, including many people living with HIV. Treating your HIV and taking care of your overall health can be difficult if you are homeless.

If you are homeless, some programs provide a range of services, including shelter, food, counseling, and job-skills training. For help and resource information, contact a local homeless assistance agency or go to HUD's homelessness assistance [website](#) or the National Coalition for the Homeless [website](#). You may also be able to get some assistance from the 211 [help line](#) or your local branch of The Salvation Army for emergency housing (though this organization has been known for discrimination against the LGBTQ community – read more [here](#) – and advocates a specific religion).

If you fear you could become homeless, you may be able to find emergency assistance programs in your area that can help pay rent or bills. Some programs are run by the state, county, or local division of housing assistance, or by the division of social/human services. Use this [services locator](#) to find housing assistance in your area. Some religious groups and non-profit organizations may also offer emergency help.

Homeowners with problems that could result in losing their homes can contact a HUD-approved housing-counseling agency for advice on defaults, foreclosures, and credit issues. The HUD [website](#) has contact information for homeowners needing help. The [Homeownership Preservation Foundation](#) also provides advice at 888-995-HOPE (4673).

## Special Considerations for Women

Finding the right housing for women living with HIV can have its own set of challenges. Many women living with HIV do not earn enough money to afford a decent place to live because they are taking care of children, spouses, and other family members. Women may find that they qualify for housing, while their loved ones – especially male partners and teenage sons – do not.

It can be helpful to look beyond HIV-related housing for women and families. There may be housing and shelter options available for women who have experienced [intimate partner violence](#), for [pregnant women](#), for women [coming out of jail](#), and for women needing [substance abuse treatment](#). Talk to your case manager or housing advocate about the people you are caring for and your housing needs in order to find the best program for you.

If you have exhausted all traditional housing options and are still struggling, there are a few final steps you can take. First, consider reaching out to local HIV/AIDS organizations, as they may have emergency assistance funds or connections to hidden resources. Remember to reach out to your local support group, if you have one. Sometimes, the best way to find help is to ask other people in your same situation and see how they are navigating the system. You can also contact legal aid organizations to explore disability housing protections or appeal previous denials. Lastly, if your state's housing support is severely lacking, emailing your state representative to demand better funding and policies for people living with HIV can help drive systemic change.

*Some information in this article is adapted from the AIDS Housing Corporation booklet "[How to Get a Place Called Home](#)."*

## Additional Resources

Select the links below for additional material related to housing and HIV.

- [HIV & Housing Resources \(National HIV/AIDS Housing Coalition\)](#)
- [Rental Assistance \(US Department of Housing and Urban Development\)](#)
- [Housing Opportunities for Persons with AIDS \(HOPWA\)](#)
- [Access to Stable Housing and Other Basic Necessities Huge Factor for People Liv...](#)
- [National HIV/AIDS Housing Coalition](#)
- [Housing and Health \(HIV.gov\)](#)
- [Housing \(The Center for HIV Law & Policy\)](#)
- [Housing Resources by State \(U.S. Department of Housing and Urban Development\)](#)
- [Stable Housing Is Health Care for People Living with HIV \(TheBodyPro\)](#)



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