



# Direct Household Assistance

Jurisdictions can establish financial assistance programs that provide direct monetary assistance to low-income renters, owners, and first-time homebuyers. Forms of assistance can include monthly rent and utility support for low-income households; grants and loans for low-income homeowners undertaking weatherization and repair; or grants and loans for first-time homebuyers for down payment, closing costs and mortgage assistance.

## BACKGROUND

To cover temporary financial hardships and prevent homelessness, mortgage, rental, and utility assistance programs provide families with low-interest loans or grants to bridge a gap in payment. This offers stability and safety for low-income households. In the central Puget Sound region, state funding for transitional housing and rental assistance is distributed through county human services offices and non-profit organizations. Utility assistance programs are typically offered through the winter and early spring months. These direct assistance programs are generally only available to very low-income residents.

Many financial assistance programs aid low- to moderate-income households in purchasing a home. Down-payment assistance programs offer subsidized loans to low- and moderate-income homebuyers who would otherwise qualify for mortgages but are unable to afford to pay a large sum of money at a single time. Organizations that offer [alternative ownership](#) arrangements, such as community land trusts, offer down-payment grants that raise the purchasing power of prospective homeowners.

Grant and loan funds are also available for low-income homeowners for rehabilitation and weatherization of their homes through [preservation and rehabilitation](#) programs.

## TOOL PROFILE

### Objectives

[Housing in Centers and Near Transit](#)

[Housing Options in Expensive Markets](#)

[Missing Middle Density](#)

[Mitigate Residential Displacement](#)

[Addressing Racial Inequities](#)

### Type of Tool

**Renter/Homeowner Assistance**

### Project Type

**Single family**

**Multifamily**

**Ownership**

**Rental**