Alabama: Help for Homeowners and Renters

Financial assistance for low-income, older, and disabled homeowners and renters · 27 programs listed

Programs are grouped by category, with what each provides, who qualifies, the income limits, and how to reach it. Dollar figures and income limits carry the year they apply to, since they change annually.

WHERE TO START

Alabama delivers most of this help through federal programs run by state agencies and through local partners, so for many programs the practical first calls are Alabama Ageline at **1-800-243-5463** (Alabama Department of Senior Services) for aging and disability supports, your local **Community Action Agency** for weatherization and energy bill help, your **county revenue commissioner / tax assessor** for property tax exemptions, and **2-1-1** (211 Connects Alabama) as a 24/7 front door for everything else. One important thing to understand up front: Alabama's property tax relief for older adults and people with disabilities is delivered entirely through outright **exemptions**, not deferrals, and the state has no circuit breaker or assessment freeze.

PLEASE CHECK BEFORE YOU ACT ON THIS

We look up each program on the website of the organization that runs it. Most of this page was confirmed on July 24, 2026. 4 of the 27 entries below are marked **Not confirmed**, which means the program's own website would not open for us. Treat those as a lead worth following, not as settled fact.

Dollar amounts, income limits, and deadlines change, sometimes in the middle of a year. Confirm the details with the program itself before you make a decision about your home or your money. This sheet is information, not advice about your own situation.

Home modification and aging in place

State of Alabama Independent Living (SAIL) Medicaid Waiver

SERVICE STATE

WHO IT IS FOR	either (services delivered in the person's home; ownership not required)
WHO RUNS IT	Alabama Department of Rehabilitation Services (ADRS), under the Alabama Medicaid Agency (1915(c) HCBS waiver)
WHAT YOU GET	Waiver-covered services with no published dollar cap; explicitly includes environmental (home) modifications and prescribed assistive technology, plus personal care, PERS, and respite (2026)
WHO QUALIFIES	18+, with disability onset before age 63
INCOME LIMIT	Medicaid long-term care financial limits (institutional, about 300% of the SSI Federal Benefit Rate; roughly $2,982/mo in 2026), $2,000 asset limit
HOW TO APPLY	Call SAIL toll-free 1-844-602-7245 or contact a local ADRS office

If you share your home: this program does not count a home seeker's income, so sharing your home does not affect it.

1-844-602-7245 (SAIL); 800-671-6837 (ADRS) https://www.rehab.alabama.gov/services/sail

Elderly and Disabled (E&D) Medicaid Waiver

SERVICE · STATE · EITHER · NOT CONFIRMED

> We could not open this program's own website to check these details, so they may be out of date or incomplete. Please call or visit the program before relying on anything here.

WHO RUNS IT	Alabama Medicaid Agency and Alabama Department of Senior Services (ADSS)
WHAT YOU GET	In-home supports to prevent nursing-facility placement: personal care, homemaker, companion, respite, adult day health, home-delivered meals, and case management (2026)
WHO QUALIFIES	65+, or younger if disabled; must be at risk of nursing-facility placement
INCOME LIMIT	Medicaid LTC financial limits (about 300% of the SSI Federal Benefit Rate, roughly $2,982/mo in 2026; $2,000 asset limit)
HOW TO APPLY	Call 1-800-AGE-LINE (1-800-243-5463) or contact your local Area Agency on Aging / ADRC

> **If you share your home:** this program does not count a home seeker's income, so sharing your home does not affect it.

1-800-243-5463; 334-242-5743 (ADSS) https://alabamaageline.gov/medicaid-waiver-programs/

ADRS Rehabilitation Engineering and Assistive Technology (RE&AT) / APTAT

SERVICE · STATE · EITHER

WHO RUNS IT	Alabama Department of Rehabilitation Services (ADRS)
WHAT YOU GET	In-kind assistive technology and home-accessibility services: evaluations, wheelchair ramps, door/bath/kitchen/bedroom adaptations, environmental control systems, device reuse, short-term device loans; a credit-based Ability Loan option also exists (no cash grant)
WHO QUALIFIES	any age (APTAT AT resource is open to all Alabamians; RE&AT engineering services generally require enrollment in an ADRS program)
INCOME LIMIT	none for APTAT information, reuse, and loan services (not means-tested)
HOW TO APPLY	Contact APTAT at 800-782-7656 for device services/loans, or ask an ADRS counselor for a RE&AT engineering referral

800-671-6837 (ADRS); 800-782-7656 (APTAT); TTY 800-499-1816 https://rehab.alabama.gov/services/re-and-at

Aging and Disability Resource Centers (ADRC) / Area Agencies on Aging (One Door Alabama)

SERVICE · STATE · EITHER · NOT CONFIRMED

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WHO RUNS IT	Alabama Department of Senior Services (ADSS), delivered through 13 regional Area Agencies on Aging
WHAT YOU GET	Free single-entry point: screening, options counseling, eligibility and application help, referral to in-home supports and regional aging-in-place programs
WHO QUALIFIES	primarily 60+, and adults with disabilities of any age
INCOME LIMIT	none for the ADRC intake/referral function (downstream programs may have their own limits)
HOW TO APPLY	Call 1-800-AGE-LINE (1-800-243-5463) or contact your local AAA/ADRC

1-800-243-5463; ageline@adss.alabama.gov https://alabamaageline.gov/adrc/

Home repair and deferred maintenance

USDA Section 504 Single-Family Housing Repair Loans and Grants (Alabama delivery)

LOAN AND GRANT · FEDERAL-IN-STATE · NOT CONFIRMED

> We could not open this program's own website to check these details, so they may be out of date or incomplete. Please call or visit the program before relying on anything here.

WHO IT IS FOR	homeowner (must own and occupy the home in an eligible rural area)
WHO RUNS IT	USDA Rural Development, Alabama State Office (delivered via area/local RD offices)
WHAT YOU GET	Loan up to $40,000 at 1% fixed for 20 years; grant up to $10,000 (age 62+, to remove health/safety hazards); combined lifetime up to $50,000 ($55,000 in a declared disaster area) (2026)
WHO QUALIFIES	any for the loan; 62+ for the grant
INCOME LIMIT	Very-low income (at or below 50% of Area Median Income; county-specific limits via the USDA eligibility site, 2026)
HOW TO APPLY	Contact your local/area Alabama Rural Development office; submit Form RD 410-4; accepted year-round

> **If you share your home:** a home seeker's income counts toward this program's income test, so it can change what you qualify for.

Area offices: Tuscaloosa (205) 553-1733; Montgomery (334) 725-3321; Huntsville (256) 532-1677 https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-repair-loans-grants/al

CDBG Housing Rehabilitation (non-entitlement communities)

GRANT STATE

WHO IT IS FOR	homeowner (owner-occupied rehab; some CDBG activities also aid renters)
WHO RUNS IT	Alabama Department of Economic and Community Affairs (ADECA), Community and Economic Development Division (HUD funds passed through the state to local governments)
WHAT YOU GET	No statewide per-home figure; funds flow to cities and counties by competitive award (Gov. Ivey awarded about $17 million to 44 communities in January 2026), and each local program sets its own per-home assistance (2026)
WHO QUALIFIES	no age requirement
INCOME LIMIT	Projects must primarily benefit low-and-moderate-income persons; owner-occupied rehab typically requires household income at or below 80% of Area Median Income, set by the local program (2026)
HOW TO APPLY	Homeowners cannot apply to ADECA directly; apply through your city or county when it has an active CDBG housing-rehab grant. ADECA funds the local government.

If you share your home: a home seeker's income counts toward this program's income test, so it can change what you qualify for.

(334) 242-0492 (ADECA Community and Economic Development Division) https://adeca.alabama.gov/cdbg/housing-rehabilitation/

Alabama has no standalone, state-funded general home-repair grant program for older or low-income homeowners. Repair dollars are routed through federal channels (USDA Section 504 in rural areas, CDBG rehab through local governments) and, for storm resilience, the Strengthen Alabama Homes fortified-roof grant. Weatherization (WAP) also addresses some health/safety repairs.

Weatherization and energy efficiency

Weatherization Assistance Program (WAP)

SERVICE STATE

WHO IT IS FOR	either (renters eligible with owner permission for alterations)
WHO RUNS IT	Alabama Department of Economic and Community Affairs (ADECA); delivered by local Community Action Agencies across the state
WHAT YOU GET	Free professional energy audit and in-kind improvements (insulation, air sealing, heating/cooling repair or replacement, mandatory health and safety checks); no cash to the applicant (Gov. Ivey awarded over $6.3 million statewide in June 2026)
WHO QUALIFIES	no minimum; elderly (60+) prioritized
INCOME LIMIT	At or below 200% of the Federal Poverty Level (2026)
HOW TO APPLY	ADECA does not accept applications; contact the Community Action Agency serving your county (list on the ADECA WAP page or via 2-1-1)

If you share your home: a home seeker's income counts toward this program's income test, so it can change what you qualify for.

(334) 242-5100 (ADECA); apply through your local Community Action Agency https://adeca.alabama.gov/weatherization/

TVA EnergyRight Home Uplift

SERVICE UTILITY

WHO IT IS FOR	homeowner (single-family/manufactured home occupant)
WHO RUNS IT	Tennessee Valley Authority (TVA) EnergyRight, delivered through participating local power companies in the TVA region of north Alabama
WHAT YOU GET	Free home energy upgrades (HVAC, insulation, air sealing, electric water heaters, appliances) averaging about $10,000 per home, roughly $500/year savings (2026)
WHO QUALIFIES	no age requirement
INCOME LIMIT	Income-qualified; specific threshold set by the participating local power company (2026). Must live in a single-family or post-1976 manufactured home on a permanent foundation
HOW TO APPLY	Apply through your participating local power company; homeuplift.mytva.com/qualify or 1-888-986-7262

If you share your home: a home seeker's income counts toward this program's income test, so it can change what you qualify for.

1-888-986-7262 https://energyright.com/residential/home-uplift/

Alabama Power Residential Rebates and Incentives

REBATE UTILITY

WHO IT IS FOR	homeowner (some measures require ownership); active Alabama Power account
WHO RUNS IT	Alabama Power (Southern Company)
WHAT YOU GET	2026: smart thermostat up to $200; high-efficiency heat pump (from gas) $1,000; electric water heater $600; Level-2 EV charger $500
WHO QUALIFIES	any
INCOME LIMIT	none (not income-tested)
HOW TO APPLY	Apply through the online rebate portals for each measure

https://www.alabamapower.com/residential/save-money-and-energy/rebates-and-incentives.html

Utility bill assistance and discounts

Low Income Home Energy Assistance Program (LIHEAP)

GRANT FEDERAL-IN-STATE

WHO IT IS FOR	either (anyone responsible for home heating/cooling costs)
WHO RUNS IT	Alabama Department of Economic and Community Affairs (ADECA); delivered by county Community Action Agencies
WHAT YOU GET	Heating and cooling bill assistance paid to the utility, plus a crisis/emergency component for disconnection; amount varies by household and season (2026)
WHO QUALIFIES	no minimum; elderly (60+) prioritized
INCOME LIMIT	At or below 150% of the Federal Poverty Level (2026); liquid-asset cap around $3,000
HOW TO APPLY	Contact your county Community Action Agency (ADECA does not take applications); many use online schedulers. Heating season runs roughly November to May

If you share your home: a home seeker's income counts toward this program's income test, so it can change what you qualify for.

2-1-1 (211 Connects Alabama) for referral; (334) 242-5100 (ADECA) https://adeca.alabama.gov/liheap/

Alabama Power Low Income Assistance (SSI / Medicaid for Low Income Families discount)

DISCOUNT UTILITY

WHO IT IS FOR	either (any Alabama Power residential account holder receiving SSI/MLIF)
WHO RUNS IT	Alabama Power (Southern Company)
WHAT YOU GET	$14.50 monthly credit toward the customer charge, plus exemption from certain state utility license-tax fees (2026)
WHO QUALIFIES	any
INCOME LIMIT	No separate income test by the utility; qualify by receiving SSI or Medicaid for Low Income Families (MLIF)
HOW TO APPLY	Contact Alabama Power customer service to enroll

If you share your home: this program does not count a home seeker's income, so sharing your home does not affect it.

https://www.alabamapower.com/residential/billing-and-payment-options/payment-assistance-programs.html

Project SHARE

GRANT NONPROFIT

WHO IT IS FOR	either (must be responsible for the energy bill)
WHO RUNS IT	The Salvation Army (Alabama-Louisiana-Mississippi division), funded by Alabama Power and rural electric cooperatives
WHAT YOU GET	Limited emergency/crisis energy-bill grant per household, funds permitting; per-household amount not published (2026)
WHO QUALIFIES	60 or older (or disabled)
INCOME LIMIT	Low-income, need-based; specific threshold not published
HOW TO APPLY	Apply at a local Salvation Army / Project SHARE office; call 205-328-2420

> **If you share your home:** a home seeker's income counts toward this program's income test, so it can change what you qualify for.

205-328-2420 https://www.salvationarmyusa.org/usa-southern-territory/alabama-louisiana-and-mississippi/birmingham-area-command/project-share

Alabama Business Charitable Trust Fund (ABC Trust)

GRANT NONPROFIT EITHER

WHO RUNS IT	ABC Trust (Alabama Power-affiliated charitable trust), delivered through county Community Action Agencies
WHAT YOU GET	Crisis/emergency energy-bill assistance; per-household amount not published (2026)
WHO QUALIFIES	any
INCOME LIMIT	Low-income / temporary financial hardship, need-based
HOW TO APPLY	Apply through your county Community Action Agency (find one via 2-1-1)

> **If you share your home:** a home seeker's income counts toward this program's income test, so it can change what you qualify for.

2-1-1 for a local Community Action Agency https://www.alabamapower.com/residential/billing-and-payment-options/payment-assistance-programs.html

Property tax relief

Regular Homestead Exemption (H-1)

EXEMPTION STATE

WHO IT IS FOR	homeowner (owner-occupied primary residence)
WHO RUNS IT	Alabama Department of Revenue, Property Tax Division (filed with the county revenue commissioner / tax assessor)
WHAT YOU GET	2026: up to $4,000 of assessed value exempt from state property tax and up to $2,000 exempt from county property tax, on an owner-occupied home up to 160 acres
WHO QUALIFIES	any (under 65)
INCOME LIMIT	none
HOW TO APPLY	File with the county revenue commissioner / tax assessor where the property is located; must occupy the home on the first day of the tax year

334-242-1525 (Property Tax Division) https://www.revenue.alabama.gov/property-tax/homestead-exemptions/

Homestead Exemption for Homeowners Age 65 and Older (H-2 / H-3 / H-4)

EXEMPTION STATE

WHO IT IS FOR	homeowner (owner-occupied primary residence)
WHO RUNS IT	Alabama Department of Revenue, Property Tax Division (filed with the county revenue commissioner / tax assessor)
WHAT YOU GET	2026: owners 65+ are FULLY exempt from ALL STATE property taxes regardless of income. County taxes depend on income: if combined net taxable income (owner plus spouse) is $12,000 or less, the home is fully exempt from ALL ad valorem taxes (state and county) up to 160 acres (H-3); if income exceeds $12,000, full state exemption plus up to $2,000 (or up to $5,000 in counties not collecting school tax) of assessed value exempt from county tax (H-4)
WHO QUALIFIES	65 or older
INCOME LIMIT	2026: no income limit for the state exemption; $12,000 combined net taxable income (owner and spouse, from the income tax return) is the threshold for the full county exemption (H-3)
HOW TO APPLY	File with the county revenue commissioner / tax assessor with proof of age and income (tax return); some counties require annual income re-verification for H-3/H-4

If you share your home: this program does not count a home seeker's income, so sharing your home does not affect it.

334-242-1525 https://www.revenue.alabama.gov/property-tax/homestead-exemptions/

Homestead Exemption for Permanently and Totally Disabled or Blind Persons

EXEMPTION STATE

WHO IT IS FOR	homeowner (owner-occupied primary residence)
WHO RUNS IT	Alabama Department of Revenue, Property Tax Division (filed with the county revenue commissioner / tax assessor)
WHAT YOU GET	2026: full exemption from ALL ad valorem taxes (state and county) on the owner-occupied home up to 160 acres, regardless of income and regardless of age, for a permanently and totally disabled owner; legally blind owners receive a full state exemption plus a county exemption
WHO QUALIFIES	any age
INCOME LIMIT	2026: none
HOW TO APPLY	File with the county revenue commissioner / tax assessor with proof of permanent and total disability (typically two physician certifications or proof of a government disability award) or of legal blindness

334-242-1525 https://www.revenue.alabama.gov/property-tax/homestead-exemptions/

Ad Valorem Exemption for Disabled Veterans (VA Specially Adapted Housing)

EXEMPTION STATE HOMEOWNER

WHO RUNS IT	Alabama Department of Revenue with the Alabama Department of Veterans Affairs (filed with the county revenue commissioner / tax assessor)
WHAT YOU GET	2026: FULL exemption from all Alabama ad valorem property taxes on a home acquired or specially adapted with a VA Specially Adapted Housing grant, regardless of the home's value
WHO QUALIFIES	any age
INCOME LIMIT	2026: none
HOW TO APPLY	File with the county revenue commissioner / tax assessor with VA documentation of the Specially Adapted Housing grant

334-242-1525 (DOR); 334-242-5077 (Alabama Dept. of Veterans Affairs) https://myarmybenefits.us.army.mil/Benefit-Library/State/Territory-Benefits/Alabama

Alabama has no statewide property tax deferral (there is no lien-based, repaid-with-interest program), no statewide circuit-breaker credit, and no statewide assessment freeze for older adults. All Alabama relief for older adults and for disabled, blind, and veteran owners is delivered through outright exemptions (no repayment). A statewide 7% annual cap on assessed-value increases exists (Act 2024-344) but is not means-tested relief for older adults; a few counties (e.g., Jefferson) have local freeze-type limits.

Insurance-related help

Alabama Insurance Underwriting Association (AIUA / coastal wind Beach Pool)

SERVICE STATE

WHO IT IS FOR	homeowner (coverage is property-based)
WHO RUNS IT	Alabama Insurance Underwriting Association (state-mandated residual-market association, in cooperation with the Alabama Department of Insurance)
WHAT YOU GET	Access to last-resort wind and property (fire/extended coverage) insurance on eligible coastal properties when coverage is unavailable in the private market; flood is not covered (2026)
WHO QUALIFIES	any age
INCOME LIMIT	none
HOW TO APPLY	Apply through a licensed Alabama insurance agent, who submits to AIUA after confirming private coverage is unavailable

https://www.aiua.org/about-aiua

Alabama SHIP (State Health Insurance Assistance Program) Medicare counseling

SERVICE FEDERAL-IN-STATE EITHER NOT CONFIRMED

We could not open this program's own website to check these details, so they may be out of date or incomplete. Please call or visit the program before relying on anything here.

WHO RUNS IT	Alabama Department of Senior Services (ADSS), delivered through local Area Agencies on Aging / ADRCs
WHAT YOU GET	Free, unbiased one-on-one counseling on Medicare, Medicare Advantage, Medigap, Part D, Medicare Savings Programs, Extra Help/LIS, plan comparisons, claims, and appeals
WHO QUALIFIES	Medicare beneficiaries (typically 65+, and under-65 beneficiaries with disabilities)
INCOME LIMIT	none to receive counseling (counselors screen for income-based programs)
HOW TO APPLY	Call Alabama Ageline at 1-800-243-5463 to reach a local SHIP counselor

1-800-243-5463; 334-242-5743; ageline@adss.alabama.gov https://alabamaageline.gov/ship/

Strengthen Alabama Homes (SAH) FORTIFIED Roof Grant

GRANT STATE

WHO IT IS FOR	homeowner (owner-occupied single-family only; no rentals, condos, townhomes, or mobile homes)
WHO RUNS IT	Alabama Department of Insurance
WHAT YOU GET	2026: grant up to $10,000 toward a FORTIFIED roof / wind-mitigation retrofit on an owner-occupied single-family home; the FORTIFIED designation triggers a mandated discount on the wind portion of the homeowner's insurance premium
WHO QUALIFIES	any age
INCOME LIMIT	Income documentation (IRS Form 1040) is collected, but the program is not strictly low-income-only; confirm current-cycle parameters at application (2026)
HOW TO APPLY	Create an online profile at strengthenalabamahomes.com, submit documentation, select a certified FORTIFIED evaluator and contractor; must carry active homeowners and wind insurance

If you share your home: this program does not clearly say how it treats another adult in the home. Confirm with the program before anyone moves in.

1-800-433-3966; SAH@insurance.alabama.gov https://www.strengthenalabamahomes.com/

Alabama has no program that directly pays or subsidizes a homeowner's ongoing insurance premium. The only state premium-relief mechanisms are indirect: the Strengthen Alabama Homes FORTIFIED grant (which yields a mandated wind-premium discount) and carrier wind-mitigation discounts for FORTIFIED construction.

⌂ HomeShare-relevant extras

We did not identify a program in this category. That does not always mean none exists, so it is worth asking your city or county.

Alabama has no statewide ADU mandate and no statewide residential building code; each city/county sets its own rules. As of June 2026 Birmingham was only exploring a future ADU ordinance (none adopted); Huntsville/Madison County adopted 2018 IBC Appendix Q (accommodates compact ADUs); Jefferson County permits ADUs in some districts but caps them near 200 sq ft. A homeshare-relevant policy field, not a grant.

Alabama has no statewide renter property tax credit or rebate. However, home seekers who rent can qualify for LIHEAP energy assistance directly and for Weatherization (with landlord permission), and can access local rent/utility help via 2-1-1.

211 Connects Alabama (statewide information and referral)

SERVICE NONPROFIT EITHER

WHO RUNS IT	United Ways of Alabama, delivered through local United Way 2-1-1 call centers
WHAT YOU GET	Free, confidential information and referral for food, utilities, services for older adults, rental/utility assistance, and connections to LIHEAP, Weatherization, and other supports; available 24/7/365
WHO QUALIFIES	any
INCOME LIMIT	none
HOW TO APPLY	Dial 2-1-1, or call/text 888-421-1266; search online at 211connectsalabama.org

If you share your home: this program does not count a home seeker's income, so sharing your home does not affect it.

2-1-1; 888-421-1266 https://www.211connectsalabama.org/211-connects-alabama/

Programs that work the same in every state

Some of the biggest sources of help are federal and work much the same everywhere, including USDA Section 504 home repair, LIHEAP energy assistance, the Weatherization Assistance Program, and VA housing grants. They are described once, in detail, at homeshareoregon.org/benefits/federal-programs, and the entries above give you the Alabama contacts.

ONE MORE OPTION

Sharing your home is not on this list, but it belongs beside it.

Every program here helps you afford the home you have. Home sharing does something different: it turns a spare room into steady income and company. It is worth considering before you sell, before you move, and before things get harder to manage alone. Learn more at **homeshareoregon.org/share**.