Alaska: Help for Homeowners and Renters

Financial assistance for low-income, older, and disabled homeowners and renters · 25 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

Alaska delivers most of this help through the Department of Health and the Alaska Housing Finance Corporation (AHFC), and there is no statewide property or income tax. For many programs the practical first calls are the Aging and Disability Resource Centers (ADRC) at **1-855-565-2017** for in-home supports and modifications, your regional weatherization provider through AHFC for energy help, your local borough or municipal assessor for property tax relief, and the Division of Public Assistance (DPA) at **800-478-7778** for heating assistance and senior cash benefits. Alaska specifics run through everything here: high-cost rural energy, the Permanent Fund Dividend (PFD) as a fall lump sum that can affect income tests, and delivery through regional and tribal housing authorities.

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 25 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

Alaskans Living Independently (ALI) Medicaid waiver - environmental modifications

SERVICE STATE

WHO IT IS FOR	homeowner (or renter with landlord permission)
WHO RUNS IT	Alaska Dept. of Health, Division of Senior and Disabilities Services (SDS); Medicaid financial eligibility via Division of Public Assistance (DPA)
WHAT YOU GET	Home and environmental modifications (ramps, bathroom and accessibility adaptations) authorized in the care plan based on assessed need; no fixed dollar cap published (2026)
WHO QUALIFIES	21+ (serves older adults and adults with physical disabilities)
INCOME LIMIT	Medicaid long-term-care/waiver financial limits (commonly 300% of the SSI federal benefit rate, about $2,901/mo individual in 2025; dollar figure not published on the state HCBS page)
HOW TO APPLY	Request an assessment through SDS (907-269-3666) or the ADRC (1-855-565-2017); Medicaid financial eligibility determined by DPA

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

907-269-3666 (SDS); 1-855-565-2017 (ADRC) https://health.alaska.gov/en/services/hcbs-waivers/

Adults with Physical and Developmental Disabilities (APDD) Medicaid waiver - environmental modifications

SERVICE STATE

WHO IT IS FOR	homeowner (or renter with landlord permission)
WHO RUNS IT	Alaska Dept. of Health, Division of Senior and Disabilities Services (SDS); DPA for financial eligibility
WHAT YOU GET	Waiver-funded environmental/home modifications based on assessed need; no fixed dollar cap published (2026)
WHO QUALIFIES	21+
INCOME LIMIT	Medicaid income and resource limits (dollar figure not on the state HCBS page; about 300% SSI federal benefit rate commonly applied)
HOW TO APPLY	Contact SDS at 907-269-3666 for an assessment; ADRC 1-855-565-2017 for options counseling

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

907-269-3666 (SDS); 1-855-565-2017 (ADRC) https://health.alaska.gov/en/services/hcbs-waivers/

Housing Accessibility Improvement Program (HAIP)

GRANT NONPROFIT

WHO IT IS FOR	either (rentals require landlord cooperation)
WHO RUNS IT	Alaska Community Development Corporation (AlaskaCDC); funded by the State of Alaska Dept. of Health and the Alaska Mental Health Trust Authority
WHAT YOU GET	Up to $20,000 for owner-occupied homes; up to $15,000 for rentals; average award about $14,000 (application cycle through 12/31/2026)
WHO QUALIFIES	any (includes frail elderly)
INCOME LIMIT	No formal income limit (2026); preference for lower-income households needing costly modifications
HOW TO APPLY	Download the application at alaskacdc.org; apply through 12/31/2026 or until funds are exhausted

https://www.alaskacdc.org/housing-accessibility-improvement-program.html

Aging and Disability Resource Centers (ADRC) of Alaska

SERVICE STATE EITHER

WHO RUNS IT	Alaska Dept. of Health, Division of Senior and Disabilities Services (SDS); regional partner agencies
WHAT YOU GET	Free information, options counseling, and referral to home-modification, assistive technology, and in-home service programs
WHO QUALIFIES	any
INCOME LIMIT	none (information and referral service)
HOW TO APPLY	Call 1-855-565-2017 (statewide); regional offices in Anchorage, Mat-Su, Fairbanks/Interior, Kenai/Kodiak, Southeast, and Western Alaska

1-855-565-2017 https://health.alaska.gov/en/services/aging-and-disability-resource-centers-adrc/

Home repair and deferred maintenance

USDA Section 504 Home Repair Loans and Grants

LOAN AND GRANT | FEDERAL-IN-STATE | HOMEOWNER | 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	USDA Rural Development, Alaska State Office (Rural Housing Service)
WHAT YOU GET	Loan up to $40,000 at 1% fixed for up to 20 years; grant up to $10,000 lifetime (up to $15,000 in a declared disaster area); combined up to $50,000 (2026)
WHO QUALIFIES	any for the loan; 62+ for the grant
INCOME LIMIT	Very-low income (at or below 50% of area median; borough-specific USDA limits, 2026)
HOW TO APPLY	Contact the USDA RD Alaska State Office and confirm the property is in an eligible rural area; year-round intake. State office (907) 283-6640

> **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.

(907) 283-6640 https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-repair-loans-grants-19

AHFC Renovation Loan Programs (Second for Renovation, Purchase/Refinance Renovation)

LOAN | STATE | HOMEOWNER

WHO RUNS IT	Alaska Housing Finance Corporation (AHFC), through AHFC-approved lenders
WHAT YOU GET	Second for Renovation up to $100,000 (with alternative evaluation) or up to $574,912 with appraisal; terms up to 30 years (2026)
WHO QUALIFIES	any (standard mortgage underwriting)
INCOME LIMIT	No published low-income cap; standard credit/income qualification through the lender (2026)
HOW TO APPLY	Contact an AHFC-approved lender (list on the AHFC site); AHFC 907-338-6100 or 800-478-2432

> **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.

907-338-6100; 800-478-2432 https://www.ahfc.us/buy/renovation-loan-programs

Alaska Community Development Block Grant (CDBG) - housing rehabilitation

GRANT | 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 (only through a local grantee's rehab project, if one exists)
WHO RUNS IT	Alaska Dept. of Commerce, Community and Economic Development (DCCED), Division of Community and Regional Affairs (DCRA)
WHAT YOU GET	Grants to municipalities, tribes, and nonprofits; housing rehabilitation is a possible activity only where a community elects it (FY2026)
WHO QUALIFIES	n/a (recipients are local governments and nonprofits, not individuals)
INCOME LIMIT	HUD low/moderate-income national objective applies to end beneficiaries; no individual income application
HOW TO APPLY	Individuals cannot apply directly; a resident must go through a locally-run CDBG-funded rehab project if their municipality or tribe operates one. DCRA Grants 907-269-7906; caa@alaska.gov

907-269-7906 https://www.commerce.alaska.gov/web/dcra/GrantsSection/CDBG.aspx

Alaska has no standalone statewide direct-to-homeowner repair grant for older adults or people with disabilities. Deferred-maintenance help instead runs through USDA Section 504 (rural), AHFC weatherization, regional/tribal housing authorities, and locally-run CDBG rehab projects.

Weatherization and energy efficiency

Weatherization Assistance Program (WAP)

SERVICE | STATE

WHO IT IS FOR	either (renters eligible with landlord consent)
WHO RUNS IT	Alaska Housing Finance Corporation (AHFC), via regional weatherization providers and housing authorities
WHAT YOU GET	Free energy-efficiency improvements: air sealing, insulation, heating-system repair/upgrade, ventilation, and health/safety items (FY2026)
WHO QUALIFIES	any (elderly households prioritized)
INCOME LIMIT	Income-qualified per AHFC FY2026 income guidelines (dollar table in separate AHFC documentation, not on the consumer page)
HOW TO APPLY	Review the income guidelines, then contact the weatherization provider serving your region; AHFC 907-338-6100 or 800-478-2432

> **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.

907-338-6100; 800-478-2432 https://www.ahfc.us/efficiency/weatherization

Weatherization Assistance Program (RurAL CAP provider)

SERVICE NONPROFIT

WHO IT IS FOR	either (rentals require a landlord-tenant agreement)
WHO RUNS IT	Rural Alaska Community Action Program (RurAL CAP), an AHFC-designated provider
WHAT YOU GET	Free air sealing, insulation, ventilation, heating-system improvements, smoke/CO detectors, and energy education; no charge to the participant (FY2026)
WHO QUALIFIES	any (elderly prioritized under WAP)
INCOME LIMIT	Income-qualified under WAP rules (AHFC FY2026 income table)
HOW TO APPLY	Download the correct application (Rural Alaska, Anchorage, or Juneau) at ruralcap.org and submit; RurAL CAP 907-279-2511 or 800-478-7227

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.

907-279-2511; 800-478-7227 https://ruralcap.org/program/weatherization/

Alaska Residential Energy Rebates (Home Energy Rebate / IRA-funded rebates)

GRANT STATE HOMEOWNER

WHO RUNS IT	Alaska Housing Finance Corporation (AHFC), using federal Inflation Reduction Act funds
WHAT YOU GET	New Home Construction Rebate $10,000 (open, 2026). Income-tiered HOMES and High-Efficiency Electric Home (HEEHR) retrofit/electrification rebates NOT yet launched as of 2026-07-24
WHO QUALIFIES	any
INCOME LIMIT	New Home rebate: no income cap. Pending HEEHR/HOMES rebates expected to be income-tiered (rules not yet published)
HOW TO APPLY	New Home Construction Rebate at alaskahousingenergy.us; sign up for AHFC email updates for the pending retrofit programs; AHFC 907-338-6100 or 800-478-2432

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.

907-338-6100; 800-478-2432 https://www.ahfc.us/efficiency/programs-for-homeowners/alaska-residential-energy-rebates

Utility bill assistance and discounts

Heating Assistance Program (HAP) - Alaska LIHEAP

GRANT FEDERAL-IN-STATE EITHER

WHO RUNS IT	Alaska Dept. of Health, Division of Public Assistance (DPA)
WHAT YOU GET	Seasonal heating benefit paid directly to the heat/utility vendor as an account credit (Oct 1 to Apr 30); amount varies by income, household size, region, and fuel type (2025-2026 season)
WHO QUALIFIES	any (households note members age 60+ for outreach)
INCOME LIMIT	At or below 150% of federal poverty guidelines. 2025-2026 monthly limits: 1 person $2,443; 2 $3,303; 3 $4,162; 4 $5,023; 5 $5,883; 6 $6,742; plus $860 for each additional person. Must also have at least $200/yr out-of-pocket heating cost
HOW TO APPLY	Apply after Oct 1 (non-crisis deadline Apr 30) online, in person, by mail, fax, or email to a DPA office; DPA 800-478-7778; liheap@alaska.gov

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.

800-478-7778 (TDD/Relay 711) https://health.alaska.gov/en/services/division-of-public-assistance-dpa-services/heating-assistance/

Power Cost Equalization (PCE)

DISCOUNT STATE EITHER

WHO RUNS IT	Alaska Energy Authority (AEA); rates set with the Regulatory Commission of Alaska
WHAT YOU GET	Per-kWh subsidy applied automatically as a bill credit on the first 500 kWh per month per residential customer in eligible rural communities; example about $800/household/year in Nome, roughly halving the effective residential rate (recent reported years)
WHO QUALIFIES	any
INCOME LIMIT	None; eligibility is geographic (rural high-cost communities), not income-tested
HOW TO APPLY	No individual application; the local rural electric utility applies the credit automatically for accounts in eligible communities. AEA 907-771-3000

907-771-3000 (AEA) https://gis.data.alaska.gov/datasets/DCCED::power-cost-equalization-pce-program/about

No permanent income-qualified or age-based electricity/gas rate discount exists at the major Alaska utilities checked. Chugach Electric, Golden Valley Electric Association (GVEA), and Enstar Natural Gas all confirmed referral-only (LIHEAP/HAP referral, payment arrangements, and member-donation charity funds such as GVEA Good Cents/Benevolent Fund), not a standing low-income tariff. Most Alaska electric utilities are member-owned cooperatives. The functional low-income help is the vendor-credit model (HAP pays the utility directly) plus PCE for rural electric.

Property tax relief

Senior Citizen and Disabled Veteran Property Tax Exemption

EXEMPTION · STATE · HOMEOWNER · 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	Local borough/municipal assessors under state mandate; state oversight by DCCED/DCRA, Office of the State Assessor
WHAT YOU GET	First $150,000 of assessed value of the primary residence is exempt (AS 29.45.030(e); 2026)
WHO QUALIFIES	65+; or a surviving spouse 60+ of a qualified person; disabled veterans qualify at any age
INCOME LIMIT	None; this exemption is age/status-based, not income-tested (2026)
HOW TO APPLY	File with your local borough or municipal assessor by the local deadline (the Anchorage deadline is March 15)

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.commerce.alaska.gov/web/dcra/LocalGovernmentResourceDesk/TaxationAssessment/PropertyTaxExemptionsinAlaska.aspx

Municipality of Anchorage property tax exemptions (senior, disabled veteran, and residential)

EXEMPTION · COUNTY-CITY · HOMEOWNER

WHO RUNS IT	Municipality of Anchorage, Property Appraisal Division
WHAT YOU GET	Senior 65+ exemption up to $150,000; disabled veteran exemption up to $150,000; separate residential exemption of 40% of assessed value up to $75,000 for any owner-occupied home (2026)
WHO QUALIFIES	65+ (reached before Jan 1); surviving spouse 60+ for the senior/vet exemption; the residential exemption has no age requirement
INCOME LIMIT	None; Anchorage does not offer a low-income or hardship individual exemption
HOW TO APPLY	File with Anchorage Property Appraisal by March 15 annually; 907-343-6770

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

907-343-6770 https://www.muni.org/Departments/finance/property_appraisal/Exemption/pages/default.aspx

Matanuska-Susitna Borough exemptions (additional senior exemption and income-tested hardship exemption)

EXEMPTION COUNTY-CITY HOMEOWNER

WHO RUNS IT	Matanuska-Susitna Borough, Division of Assessment
WHAT YOU GET	State-mandated $150,000 exemption PLUS an optional borough additional exemption up to $129,720 of assessed value (2026, adjusts annually by the Anchorage-MSA housing price index); a separate hardship exemption caps real property tax at 2% of gross household income
WHO QUALIFIES	65+, or a disabled veteran, or a surviving spouse 60+; must also be Permanent Fund Dividend eligible
INCOME LIMIT	Additional senior exemption: not income-tested. Hardship exemption: gross family income at or below 135% of the federal poverty guideline and net worth under $250,000 (2026)
HOW TO APPLY	File with the Mat-Su Borough Division of Assessment (2026 SCIT/DVET application); 907-861-8642

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.

907-861-8642 https://www.codepublishing.com/AK/MatanuskaSusitnaBorough/html/MatanuskaSusitnaBorough03/MatanuskaSusitnaBorough0315.html

No property tax deferral for older adults or people with disabilities (a lien repaid with interest) exists statewide or in Anchorage, Mat-Su, or the Fairbanks North Star Borough (FNSB deferral authority under FNSBC 8.08 is for economic-development/rehabilitation only, not older adults). Alaska also has no state income-based circuit-breaker credit. The state-mandated $150,000 senior/veteran exemption is the primary tool.

Insurance-related help

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.

Alaska Medicare Information Office / State Health Insurance Assistance Program (SHIP)

SERVICE STATE EITHER

WHO RUNS IT	Alaska Dept. of Health, Division of Senior and Disabilities Services (federally funded by the Administration for Community Living)
WHAT YOU GET	Free one-on-one Medicare counseling, plan comparison, appeals help, and Medicare Savings Program screening; includes Senior Medicare Patrol fraud/error detection
WHO QUALIFIES	Medicare-eligible (65+ or disabled)
INCOME LIMIT	none
HOW TO APPLY	Call 1-800-478-6065 (Anchorage 907-269-3680); doh.mio.info@alaska.gov

1-800-478-6065; 907-269-3680 https://health.alaska.gov/en/services/medicare-counseling/

Medicare Savings Programs (QMB, SLMB, QI, QDWI)

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	Alaska Dept. of Health - Division of Public Assistance (eligibility) and Division of Health Care Services (payment)
WHAT YOU GET	Pays Medicare premiums (QMB also pays Part A/B deductibles and coinsurance; SLMB and QI pay the Part B premium; QDWI pays the Part A premium)
WHO QUALIFIES	Medicare-eligible (65+ or under 65 with disability)
INCOME LIMIT	QMB up to 100% FPG; SLMB up to 120% FPG; QI up to 135% FPG; QDWI up to 200% FPG; resource limits apply (indexed annually, 2026)
HOW TO APPLY	Apply through DPA; 800-478-7778 (Alaska Relay 711) or the Alaska Connect portal

> **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.

800-478-7778 http://dpaweb.hss.state.ak.us/manuals/adltc/580/580_medicare_premium_assistance.htm

HomeShare-relevant extras

Contact the ADRC and Alaska 2-1-1 for roommate and housing navigation.

Anchorage Accessory Dwelling Unit (ADU) zoning reform

SERVICE | COUNTY-CITY | HOMEOWNER

WHO RUNS IT	Municipality of Anchorage (Assembly; Office of Community Planning and Development)
WHAT YOU GET	Policy, not cash: allows ADUs across residential and commercial zones, removed the owner-occupancy requirement and the 2-bedroom cap, and raised the maximum floor area to 900 to 1,200 sq ft (adopted Jan 2023, effective Feb 2023)
WHO QUALIFIES	any
INCOME LIMIT	none
HOW TO APPLY	Building/zoning permit via the Anchorage Office of Community Planning and Development; 907-343-7900

907-343-7900 https://www.sightline.org/2023/03/17/anchorage-adopts-model-adu-reforms/

Alaska 2-1-1 (statewide information and referral)

SERVICE NONPROFIT EITHER

WHO RUNS IT	United Way of Anchorage (funded by the State of Alaska, Municipality of Anchorage, AHFC, and the Alaska Community Foundation)
WHAT YOU GET	Free referral to community, health, and social services, including rent and utility assistance providers
WHO QUALIFIES	any
INCOME LIMIT	none
HOW TO APPLY	Dial 2-1-1 or 1-800-478-2221 (Mon-Fri 8:30am to 5pm); online searchable database

2-1-1; 1-800-478-2221 https://alaska211.org/faq/

Alaska Senior Benefits Program

GRANT STATE EITHER

WHO RUNS IT	Alaska Dept. of Health, Division of Public Assistance (DPA)
WHAT YOU GET	Monthly cash payment of $250, $175, or $125 depending on income (tiers effective April 1, 2025). Individual limits: $250/mo up to $14,663/yr; $175/mo up to $19,550/yr; $125/mo up to $34,213/yr. Married couple: $250/mo up to $19,823/yr; $175/mo up to $26,430/yr; $125/mo up to $46,253/yr
WHO QUALIFIES	65+
INCOME LIMIT	See tiers above (2025 figures, effective April 1, 2025); assets and savings are NOT counted
HOW TO APPLY	Apply via Alaska Connect or DPA 800-478-7778 (TDD/Relay 711); request a paper form at 888-620-1111

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.

800-478-7778 https://health.alaska.gov/en/services/division-of-public-assistance-dpa-services/senior-benefits-program/

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 Alaska 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**.