Arizona: Help for Homeowners and Renters

Financial assistance for low-income, older, and disabled homeowners and renters · 22 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

Verified 2026-07-25. Dollar figures and income limits carry the year they apply to, since they change annually.

Arizona delivers most of this help locally, so for many programs the practical first calls are your local Community Action Agency for energy and weatherization help (statewide energy assistance call center **1-866-494-1981**, agency list at des.az.gov/CommunityActionAgencies), your county assessor for property tax relief, and **2-1-1 Arizona** or your regional Area Agency on Aging for in-home supports (find yours at arizonaaging.org/area-agencies). One structural quirk to remember: Arizona runs weatherization through the Department of Housing but energy bill assistance (LIHEAP) through the Department of Economic Security, even though you apply for both through the same local agencies.

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 25, 2026. 2 of the 22 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

Arizona Long Term Care System (ALTCS) home modifications (AHCCCS / Medicaid HCBS)

SERVICE STATE

WHO IT IS FOR	homeowner (or renter with landlord permission)
WHO RUNS IT	Arizona Health Care Cost Containment System (AHCCCS)
WHAT YOU GET	Home and community based services authorized in the member's care plan, which can include home modifications (ramps, grab bars, bathroom and doorway modifications), attendant and personal care, and homemaker services
WHO QUALIFIES	any (aged and/or physically or developmentally disabled adults who require a nursing-facility level of care)
INCOME LIMIT	Medicaid long-term care financial limits (2026: about $2,901/mo individual income cap; $2,000 asset limit)
HOW TO APPLY	Apply through Health-e-Arizona Plus (healthearizonaplus.gov) or an ALTCS office; call 602-417-4000 or 1-800-654-8713 to request an assessment

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

602-417-4000; 1-800-654-8713 https://www.azahcccs.gov/Members/GetCovered/Categories/ALTCS.html

Arizona Loans for Assistive Technology (AzLAT) / Arizona Technology Access Program (AzTAP)

LOAN, SERVICE | STATE | EITHER

WHO RUNS IT	AzTAP, Northern Arizona University Institute for Human Development
WHAT YOU GET	Low-interest, flexible-term loans to purchase assistive technology of all types, which can include home accessibility modifications, ramps, and vehicle modifications; plus free AT information, device demonstration, and short-term device loans
WHO QUALIFIES	any age
INCOME LIMIT	none stated (an alternative-financing loan; approval is based on ability to repay, not an income ceiling)
HOW TO APPLY	Apply at applications.aztap.org; call 602-728-9534 or 1-800-477-9921; email AskAzTAP@nau.edu

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

602-728-9534; 1-800-477-9921 https://aztap.org/

Area Agency on Aging in-home services, family caregiver support, and benefits assistance

SERVICE | STATE | EITHER

WHO RUNS IT	Arizona's regional Area Agencies on Aging, a statewide network covering all 15 counties and Tribal communities, with state oversight by the Arizona Dept. of Economic Security, Division of Aging and Adult Services (DAAS)
WHAT YOU GET	In-home services, family caregiver support, benefits assistance, health promotion, behavioral health, and long-term care ombudsman help, plus referral to home-safety and modification resources for adults who do not qualify for ALTCS
WHO QUALIFIES	60+, and adults living with a disability and their family caregivers
INCOME LIMIT	no strict income test; Older Americans Act services prioritize greatest social and economic need, often on a sliding-scale or voluntary-donation basis
HOW TO APPLY	Find the Area Agency on Aging for your county at arizonaaging.org/area-agencies, or dial 2-1-1 (2-1-1 Arizona); in Maricopa County call the 24-hour Senior HELP LINE at 602-264-4357 or 1-888-783-7500

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.

211; 602-264-4357 or 1-888-783-7500 (Area Agency on Aging, Region One 24-hour Senior HELP LINE) https://arizonaaging.org/area-agencies/

Home repair and deferred maintenance

Owner-Occupied Housing Rehabilitation Program (HOME / CDBG)

GRANT, FORGIVABLE LOAN | STATE

WHO IT IS FOR	homeowner (owner-occupant; principal residence for the prior 12 months)
WHO RUNS IT	Arizona Dept. of Housing (ADOH); delivered locally by counties, cities, and nonprofit sub-recipients
WHAT YOU GET	Repair, rehabilitation, or reconstruction to correct code violations and health and safety hazards, including accessibility work, rebuilding on the same lot, and replacing substandard manufactured housing; provided as a grant or a forgivable loan secured by a lien and forgiven if you remain in the home through the recapture period
WHO QUALIFIES	any (older adults and people with disabilities are often prioritized locally)
INCOME LIMIT	Gross household income at or below 80% of Area Median Income, by household size
HOW TO APPLY	Apply through the local administering agency for where you live, which is a county or city housing department or a nonprofit sub-recipient, not the state. The linked page is the Pinal County program (Rehabilitation Specialist 520-866-6012); ask your own county or city housing department whether it runs an owner-occupied rehabilitation program

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.

520-866-6012 (Pinal County Rehabilitation Specialist) https://www.pinal.gov/169/Owner-Occupied-Housing-Rehabilitation-Pr

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, Arizona State Office (Single Family Housing)
WHAT YOU GET	Loan up to $40,000 at 1% fixed for 20 years; grant up to $10,000 (age 62+); combined up to $50,000 (2026)
WHO QUALIFIES	any for the loan; 62+ for the grant
INCOME LIMIT	Very-low income (below 50% of Area Median Income; county-specific limits via the USDA eligibility site, 2026)
HOW TO APPLY	Contact the Arizona USDA Rural Development Single Family Housing office at 602-280-8765 (SM.RD.AZ.SFH.SO@usda.gov); confirm the property is in an eligible rural area

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.

602-280-8765 https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-repair-loans-grants/az

Rebuilding Together Valley of the Sun - Safe at Home

SERVICE, GRANT | NONPROFIT | HOMEOWNER

WHO RUNS IT	Rebuilding Together Valley of the Sun (nonprofit)
WHAT YOU GET	Free home safety and fall-prevention modifications: grab bars, handheld showerheads, tub bars, toilet risers and rails, wheelchair ramps, smoke detectors, night lights, and non-slip mats, following a home safety assessment
WHO QUALIFIES	older adults and vulnerable adults prioritized
INCOME LIMIT	low-income (income verification required; program-defined)
HOW TO APPLY	Download the application at rtvos.org/safe-at-home or call 480-774-0237 (clientservices@rtvos.org)

> **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.

480-774-0237 https://www.rtvos.org/safe-at-home

Weatherization and energy efficiency

Weatherization Assistance Program (WAP)

SERVICE | FEDERAL-IN-STATE

WHO IT IS FOR	either (renters eligible with landlord permission)
WHO RUNS IT	Arizona Dept. of Housing, via local Community Action Agencies
WHAT YOU GET	Free home energy assessment and improvements: air sealing, attic insulation and ventilation, duct sealing, repair or replacement of heating and cooling equipment, efficient light sources, high-efficiency appliances, and carbon monoxide detectors (SRP contributes up to $9,000 per home in its territory)
WHO QUALIFIES	any (priority for households that include older adults, people with disabilities, or children)
INCOME LIMIT	At or below 200% of the Federal Poverty Level. 2026 limits published by the City of Phoenix: $31,920 for 1 person, $43,280 for 2, $54,640 for 3, $66,000 for 4, $77,360 for 5, plus $11,360 for each additional member
HOW TO APPLY	Apply through the weatherization provider for your county; the Arizona Dept. of Housing contracts with local sub-grantee agencies, most of them Community Action Agencies, and they take applications. In Phoenix, call 602-534-4444 or email rehab.nsd@phoenix.gov; other examples are Mesa 480-833-9200 and the agency list at des.az.gov/CommunityActionAgencies

> **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.

602-534-4444 (City of Phoenix weatherization) https://www.phoenix.gov/administration/departments/nsd/housing-repairs/weatherization.html

Utility income-qualified weatherization (APS, SRP, TEP)

SERVICE UTILITY EITHER

WHO RUNS IT	Arizona Public Service (APS), Salt River Project (SRP), and Tucson Electric Power (TEP), delivered through local Community Action Agencies
WHAT YOU GET	No-cost energy-efficiency upgrades (insulation, shade screens, duct sealing, AC repair or replacement) funded by the utilities to supplement WAP; SRP contributes up to $9,000 per eligible home
WHO QUALIFIES	any
INCOME LIMIT	Income-qualified, aligned with WAP (about 200% of the Federal Poverty Level), 2025-26
HOW TO APPLY	Apply through your local Community Action Agency; SRP lists agency numbers such as Phoenix 602-495-0700 and Mesa 480-833-9200

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.

https://www.srpnet.com/customer-service/residential-electric/weatherization-assistance-program

Utility bill assistance and discounts

Low Income Home Energy Assistance Program (LIHEAP) and Power AZ

GRANT 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	Arizona Dept. of Economic Security (DES), Community Services Division, via local Community Action Agencies
WHAT YOU GET	Energy-bill benefit of $160 to $640 over a 12-month period, plus a one-time crisis payment of up to $500 for households facing disconnection or urgent hardship (2026)
WHO QUALIFIES	any
INCOME LIMIT	Up to 60% of State Median Income for LIHEAP; the state Power AZ companion, launched March 2026, extends to 100% of State Median Income, about $8,998 per month for a household of four
HOW TO APPLY	Apply online at era.azdes.gov, by phone at 1-866-494-1981, or with a paper application through a local Community Action Agency; one application is screened for both LIHEAP and Power AZ

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.

1-866-494-1981 https://des.az.gov/liheap

APS Energy Support Program (and Energy Support with Medical)

DISCOUNT UTILITY EITHER

WHO RUNS IT	Arizona Public Service (APS)
WHAT YOU GET	25% discount (up to $95/mo) or 60% discount (up to $165/mo) on the electric bill; the Medical version offers 35% or 60% (2026 guidelines effective July 1, 2026)
WHO QUALIFIES	any
INCOME LIMIT	Tiered by household size (2026: e.g., 1 person up to $2,660/mo for 25% or $1,010.67/mo for 60%; 4 people up to $5,500/mo for 25% or $2,089.73/mo for 60%)
HOW TO APPLY	Apply online at aps.com or request a mail application; call (844) 309-5655

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.

844-309-5655 https://www.aps.com/en/Residential/Account/Assistance-Programs/Energy-Support-Program

TEP Lifeline low-income discount

DISCOUNT UTILITY EITHER

WHO RUNS IT	Tucson Electric Power (TEP)
WHAT YOU GET	Monthly bill credit of $20 for newly enrolled customers; grandfathered tiers of $31 (senior/Lifeline), $42, or $64 (medical) for existing customers (Rider 21 tariff)
WHO QUALIFIES	any (a senior/medical tier exists)
INCOME LIMIT	At or below 200% of the Federal Poverty Level (see TEP income-guidelines chart), 2025-26
HOW TO APPLY	Apply via tep.com or call TEP Customer Care at 520-623-7711

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.

520-623-7711 https://www.tep.com/customer-assistance-programs/

Southwest Gas Low Income Ratepayer Assistance (LIRA)

DISCOUNT UTILITY EITHER

WHO RUNS IT	Southwest Gas (Arizona)
WHAT YOU GET	A discounted monthly basic service charge plus a 30% reduction on the per-therm gas rate; separate Bill Assistance and Energy Share emergency funds also available
WHO QUALIFIES	any
INCOME LIMIT	Income-qualified (thresholds on the LIRA qualification page; not stated on the summary page)
HOW TO APPLY	Apply through the LIRA portal at myaccount.swgas.com; questions to 877-860-6020

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.

877-860-6020 https://www.swgas.com/en/az-special-programs

Property tax relief

Senior Property Valuation Protection Option (senior freeze, Form 82104)

FREEZE STATE HOMEOWNER

WHO RUNS IT	Arizona Dept. of Revenue (apply through your county assessor)
WHAT YOU GET	Freezes the property's Limited Property Value (the value taxes are figured on) for a renewable three-year period; it does not lower the tax rate or forgive tax
WHO QUALIFIES	65+
INCOME LIMIT	2026: $47,712 (single owner) or $59,640 (two or more owners), averaged over the prior three years
HOW TO APPLY	File Form 82104 with your county assessor; must be 65+, have owned and lived in the home at least two years; renew in the last six months of the three-year term

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.

602-255-3381 (Arizona Dept. of Revenue) https://azdor.gov/forms/property-tax-forms/senior-property-valuation-protection-option

Exemption for widows/widowers, persons with a total and permanent disability, and disabled veterans (ARS 42-11111)

EXEMPTION STATE HOMEOWNER

WHO RUNS IT	Arizona county assessors (statute ARS 42-11111)
WHAT YOU GET	Exempts up to $4,188 of assessed value (2026, indexed annually); 100% service-connected disabled veterans may be fully exempt
WHO QUALIFIES	any
INCOME LIMIT	2026: income cannot exceed $34,901 (no minor children residing) or $41,870 (with a qualifying child); the exemption also phases out if total assessment exceeds $28,459
HOW TO APPLY	File an affidavit with your county assessor and re-verify annually; deadlines are set by each county assessor

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.

https://www.azleg.gov/ars/42/11111.htm

Property Tax Refund (Credit) Claim for elderly/disabled (Form 140PTC)

CREDIT/REBATE STATE

WHO IT IS FOR	either (renters claim via Arizona Form 201, Renter's Certificate of Property Taxes Paid)
WHO RUNS IT	Arizona Dept. of Revenue
WHAT YOU GET	Refundable income-tax credit for property taxes (or property tax paid through rent); maximum credit $502; amount set by two income schedules on the form
WHO QUALIFIES	65+ (or any age if receiving SSI Title 16 payments)
INCOME LIMIT	2025 tax year: total household income less than $3,751 (living alone) or less than $5,501 (living with others)
HOW TO APPLY	File Arizona Form 140PTC with your state income tax return (or standalone); renters attach Form 201 from the landlord

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.

602-255-3381 (Arizona Dept. of Revenue) https://azdor.gov/sites/default/files/document/FORMS_INDIVIDUAL_2025_140PTCi.pdf

Residential Property Tax Deferral (ARS 42-17301 et seq.)

DEFERRAL STATE HOMEOWNER

WHO RUNS IT	Arizona county assessors / county treasurers (state statute)
WHAT YOU GET	Postpones (defers) payment of property taxes; the deferred amount becomes due when the owner dies, sells, or stops using the home as a residence (a lien secures repayment)
WHO QUALIFIES	70+
INCOME LIMIT	Total Arizona taxable income cannot exceed $10,000; property value cannot exceed $150,000; no mortgage newer than 5 years; prior taxes paid
HOW TO APPLY	Apply annually through your county assessor; both spouses must meet all requirements if married

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.

https://www.mohave.gov/departments/assessor/program-enrollment/tax-deferral/

Insurance-related help

Arizona has no FAIR plan or state last-resort homeowners insurance pool. For owners who cannot find coverage (often wildfire-risk areas), the Dept. of Insurance and Financial Institutions (DIFI) maintains a list of insurers willing to write in higher-risk areas; consumer help 602-364-2499.

Arizona has no state-run homeowners insurance premium assistance or subsidy. Discounts come only from private insurers (age 55+/retiree, security systems, bundling, loyalty). Caution: some property-tax programs and any mortgage require carrying insurance, so dropping coverage to save money can have side effects.

State Health Insurance Assistance Program (SHIP) Medicare counseling

SERVICE STATE EITHER

WHO RUNS IT	Arizona State Health Insurance Assistance Program, a federally funded program delivered through the Area Agency on Aging network
WHAT YOU GET	Free, in-depth, objective Medicare counseling, plan comparison during Open Enrollment, and help applying for the Medicare Savings Programs and Extra Help (the Part D low-income subsidy); the affiliated Senior Medicare Patrol helps prevent, detect, and report health care fraud, errors, and abuse
WHO QUALIFIES	Medicare-eligible (65+, or younger with a qualifying disability)
INCOME LIMIT	none for counseling. The programs it helps you apply for do have limits: for 2025, the Medicare Savings Programs used a monthly income limit of $1,781 for one person or $2,400 for a couple, and Extra Help used $1,976 for one person or $2,664 for a couple
HOW TO APPLY	Call the Arizona SHIP Senior Help Line at 1-800-432-4040 or visit azship.org

1-800-432-4040 https://azship.org/

HomeShare-relevant extras

East Valley Senior Home Sharing Program

SERVICE NONPROFIT

WHO IT IS FOR	either (matches home providers with home seekers)
WHO RUNS IT	Tempe Community Action Agency (TCAA) with partners AZCEND and Aster Aging
WHAT YOU GET	Free matching of older adults as home-sharing roommates to split living expenses, with background checks and support; aimed at preventing homelessness among older adults
WHO QUALIFIES	60+
INCOME LIMIT	no set limit; participants must show they can independently cover basic living expenses (proof of income) and care for themselves
HOW TO APPLY	Sign up at evseniorhomesharing.org or call 480-422-8922 ext. 5882 (TCAA, 2146 E Apache Blvd, Tempe)

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

480-422-8922 https://tempeaction.org/get-help/housing-stability/east-valley-senior-home-sharing-program.html

Statewide ADU law (HB 2720 / ARS 9-461.18 and 9-416.18)

SERVICE · STATE · HOMEOWNER

WHO RUNS IT	Arizona Legislature; implemented by municipal planning departments
WHAT YOU GET	Requires cities and towns over 75,000 population to allow at least one accessory dwelling unit (attached, detached, or internal) on single-family lots as a permitted use, plus a second ADU if it is a restricted-affordable unit; caps ADU size at 75% of the main dwelling or 1,000 sq ft
WHO QUALIFIES	any
INCOME LIMIT	none
HOW TO APPLY	Contact your city or town planning department; in cities that did not adopt compliant rules by January 1, 2025, ADUs are permitted on residential lots by default

https://www.azleg.gov/legtext/56leg/2R/summary/H.HB2720_020724_GOV.DOCX.htm

Renter-side supports (Form 140PTC renter credit; LIHEAP and weatherization for renters)

STATE · RENTER

TYPE OF HELP	credit/rebate, grant, service
WHO RUNS IT	Arizona Dept. of Revenue (140PTC); DES and ADOH via Community Action Agencies (energy)
WHAT YOU GET	Renters 65+ or on SSI can claim the Form 140PTC property-tax credit (up to $502) using landlord Form 201; renters also qualify for LIHEAP bill help and, with landlord permission, weatherization
WHO QUALIFIES	65+ or SSI for 140PTC; any age for energy programs
INCOME LIMIT	140PTC: household income under $3,751 (alone) or $5,501 (with others), 2025; energy programs up to ~60% SMI / 200% FPL
HOW TO APPLY	140PTC with the state tax return (attach Form 201); energy help through a local Community Action Agency (1-866-494-1981)

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.

602-255-3381 (DOR); 1-866-494-1981 (energy) https://azdor.gov/sites/default/files/document/FORMS_INDIVIDUAL_2025_140PTCi.pdf

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 Arizona 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.