



Arkansas: 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

Arkansas delivers most of this help either through the Department of Human Services (for Medicaid and aging services) or through the Arkansas Energy Office at the Department of Energy and Environment (for weatherization and energy bills), with property tax relief handled by county assessors and collectors. The practical first calls are the **Choices in Living Resource Center at 1-866-801-3435** for in-home supports and aging questions, your **local community action agency / community-based organization** for weatherization and LIHEAP (statewide line **1-888-233-0326**), and your **county assessor** for property tax relief. Note two important gaps up front: Arkansas has **no FAIR plan** for last-resort home insurance, and its utilities offer **no permanent low-income rate discount** (only crisis help).

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. 5 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

ARChoices in Homecare (Medicaid HCBS waiver) - home modifications

SERVICE

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We could not open this program's own website to check these details, so they may be out of date or incomplete.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 (or renter with landlord permission)
WHO RUNS IT	Arkansas Dept. of Human Services, Division of Aging, Adult, and Behavioral Health Services (DAABHS) / Division of Medical Services
WHAT YOU GET	Home modifications for safety and accessibility (grab bars, wheelchair ramps), plus personal care, attendant care, and personal emergency response, as authorized in the care plan
WHO QUALIFIES	65+, or adults 21-64 with a physical disability
INCOME LIMIT	Medicaid long-term care limits (2026: ~\$2,982/mo individual income cap; \$2,000 asset limit; home equity limit ~\$752,000)
HOW TO APPLY	Apply through Access Arkansas, your local DHS county office, or the Choices in Living Resource Center at 1-866-801-3435; requires an intermediate nursing-facility level-of-care determination

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

1-866-801-3435 (Choices in Living Resource Center) <https://humanservices.arkansas.gov/learn-about-programs/programs-for-adults-seniors/>

ICAN - Increasing Capabilities Access Network (statewide Assistive Technology program)

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	Arkansas Rehabilitation Services, Arkansas Division of Workforce Services
WHAT YOU GET	Free assistive technology device demonstration, short-term device loan, a reuse/reutilization program, and funding-source information; devices range from simple aids to computerized speech and mobility equipment
WHO QUALIFIES	any
INCOME LIMIT	none (free to any Arkansan with a disability or health condition regardless of age, disability type, income, or geography)
HOW TO APPLY	Contact ICAN at 1-800-330-0632 or 501-296-1600, or visit ar-ican.org

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

1-800-330-0632 <https://dws.arkansas.gov/ar-rehabilitation-services/access-accommodations/increasing-capabilities-access-network-ican/>

Area Agencies on Aging / Choices in Living Resource Center (information, referral, in-home supports)

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	Arkansas DHS, DAABHS, via eight regional Area Agencies on Aging
WHAT YOU GET	Free information, options counseling, and referral to in-home services (personal care, homemaker/chore, meals-on-wheels, transportation); some AAAs coordinate minor home repair and accessibility work through grants and volunteers
WHO QUALIFIES	60+ (information/referral for any age)
INCOME LIMIT	none for information and referral (specific services may be income-tested by the local AAA)
HOW TO APPLY	Call the Choices in Living Resource Center at 1-866-801-3435, or find your regional AAA via the DHS map; central Arkansas is served by CareLink at 501-372-5300

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.

1-866-801-3435 <https://humanservices.arkansas.gov/divisions-shared-services/aging-adult-behavioral-health-services/area-agencies-on-aging/>

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 (Arkansas State Office and area offices)
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 (\$15,000 grant / \$55,000 combined in declared disaster areas)
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 Arkansas USDA Rural Development area office (Harrison 870-741-8600 x4; Jonesboro 870-972-4671 x4; Forrest City 870-633-3055 x4; Monticello 870-367-8400 x4; Pine Bluff 870-534-3200 x4; Hope 870-777-8800 x4; Russellville 479-968-3497 x4); 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.

870-741-8600 (Harrison area office) <https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-repair-loans-grants-28>

State Community Development Block Grant (CDBG) - housing rehabilitation

GRANT STATE

WHO IT IS FOR	homeowner (renters can benefit from locally administered rehab)
WHO RUNS IT	Arkansas Economic Development Commission (AEDC), Arkansas Dept. of Commerce
WHAT YOU GET	Grants of \$75,000 to \$500,000 to non-entitlement cities and counties; local governments may use funds for housing rehabilitation and related activities that benefit low-to-moderate-income residents
WHO QUALIFIES	any
INCOME LIMIT	Household must be low-to-moderate income (at or below 80% of area median income); set by the local grantee
HOW TO APPLY	You cannot apply directly; assistance flows through a city or county that receives a State CDBG award. Ask your city/county about active rehab programs. AEDC Grants Management: Jean Noble, 501-682-7389

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.

501-682-7389 <https://www.arkansasedc.com/community-resources/community-development-block-grant>

Arkansas has no single statewide home-repair or healthy-homes grant. Home repair help is assembled from USDA Section 504 (rural), local CDBG/HOME rehab, Area Agency on Aging referrals, and nonprofits such as Rebuilding Together affiliates and the Nehemiah Project.

Weatherization Assistance Program (WAP)

SERVICE STATE

WHO IT IS FOR	either (renters eligible with landlord permission)
WHO RUNS IT	Arkansas Energy Office (AEO), Arkansas Dept. of Energy and Environment, via local community action agencies / community-based organizations
WHAT YOU GET	Free energy audit, air sealing, insulation, HVAC repair/replacement, and health-and-safety measures (CO and smoke detectors); average of about \$5,000 in improvements per home
WHO QUALIFIES	any (households with SSI or LIHEAP recipients are categorically eligible)
INCOME LIMIT	At or below 200% of the Federal Poverty Guidelines (2026)
HOW TO APPLY	Apply through your local community action agency / CBO; statewide info at the Arkansas Energy Office, 1-888-233-0326 or 501-682-0744 (ee.help.energy@arkansas.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.

1-888-233-0326 <https://adeq.state.ar.us/energy/assistance/wap.aspx>

Entergy Arkansas Low-Income Solutions Program

SERVICE UTILITY

WHO IT IS FOR	either (single-family, apartments, and manufactured homes; owners and renters)
WHO RUNS IT	Entergy Arkansas (utility efficiency program, delivered by authorized trade allies)
WHAT YOU GET	Free home energy assessment and no-cost weatherization plus health-and-safety upgrades: air sealing, duct sealing, ceiling insulation, AC tune-ups, and direct-install measures (efficient showerheads, aerators, advanced power strips)
WHO QUALIFIES	head of household 65+ qualifies (or any LIHEAP-eligible household)
INCOME LIMIT	LIHEAP-eligible (at or below the LIHEAP threshold) OR head of household age 65+
HOW TO APPLY	Call 1-866-627-9177 or find a trade ally at entergyartradeally.com

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.

1-866-627-9177 <https://www.entergyarkansas.com/energyefficiency/residential/low-income-solutions>

Arkansas has no additional state-funded weatherization program. Weatherization is delivered through the federal WAP (Arkansas Energy Office), LIHEAP-funded weatherization, and utility efficiency programs.

⚡ Utility bill assistance and discounts

Low Income Home Energy Assistance Program (LIHEAP) - regular and crisis

GRANT FEDERAL-IN-STATE EITHER

WHO RUNS IT	Arkansas Energy Office (AEO), Arkansas Dept. of Energy and Environment, via community-based organizations in all 75 counties
WHAT YOU GET	Regular benefit (fixed, based on income, household size, and energy source) toward winter heating and summer cooling; crisis benefit up to a policy maximum to prevent disconnection or restore service
WHO QUALIFIES	any
INCOME LIMIT	Set by the annual Arkansas LIHEAP Income Eligibility Chart (2026); generally at or below 60% of state median income / 200% FPG
HOW TO APPLY	Apply through your local CBO (do NOT send applications to the state office); find your CBO via the Arkansas Energy Office, 1-888-233-0326 or 501-682-0744 (aeoliheap@arkansas.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.

1-888-233-0326 <https://adeq.state.ar.us/energy/assistance/liheap.aspx>

Entergy Arkansas - The Power to Care

GRANT UTILITY EITHER

WHO RUNS IT	Entergy Arkansas (donation-funded), delivered through local nonprofit agencies
WHAT YOU GET	Emergency bill-payment assistance (one-time crisis help), funded by customer and shareholder donations; not a monthly discount
WHO QUALIFIES	60+ (or any age if disabled)
INCOME LIMIT	Set by the administering nonprofit agency (low-income; emergency need)
HOW TO APPLY	Contact a local Power to Care agency (list at entergyarkansas.com); general Entergy Arkansas customer service 1-800-368-3749

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.

1-800-368-3749 <https://www.entergy.com/care>

Arkansas investor-owned utilities offer no permanent income-qualified rate discount. Entergy Arkansas's help is limited to crisis assistance (Power to Care), LIHEAP, deferred payment arrangements, and level/average billing. The same is true for other Arkansas utilities.

Property tax relief

Homestead Property Tax Credit (Amendment 79)

CREDIT STATE HOMEOWNER

WHO RUNS IT	Arkansas Dept. of Finance and Administration, Assessment Coordination Division (apply through county assessor)
WHAT YOU GET	Flat credit against property tax on a principal residence: up to \$500 (through 2025) increasing to up to \$600 beginning with 2026 tax bills
WHO QUALIFIES	any (must own and occupy the home as a principal residence)
INCOME LIMIT	none
HOW TO APPLY	Apply once with your county assessor's office; the credit then renews automatically

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.dfa.arkansas.gov/office/arkansas-assessment-coordination-division/real-property/property-tax-relief/>

Assessed Value Freeze for homeowners 65+ or disabled (Amendment 79)

FREEZE STATE HOMEOWNER

WHO RUNS IT	Arkansas Dept. of Finance and Administration, Assessment Coordination Division (apply through county assessor)
WHAT YOU GET	Freezes the taxable assessed value of the homestead at its value on the assessment date after the owner turns 65 or becomes disabled (or buys the home), shielding it from future reappraisal increases
WHO QUALIFIES	65+ (or any age if disabled)
INCOME LIMIT	none
HOW TO APPLY	Apply for the freeze with your county assessor's office

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.dfa.arkansas.gov/office/arkansas-assessment-coordination-division/real-property/property-tax-relief/>

Disabled Veteran (and surviving spouse/dependent) Property Tax Exemption

EXEMPTION STATE HOMEOWNER **NOT CONFIRMED**

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WHO RUNS IT	Arkansas Dept. of Veterans Affairs / county collector; authorized under Ark. Code 26-3-306
WHAT YOU GET	Full exemption from all state property taxes on the homestead and personal property of a qualifying veteran (or eligible surviving spouse / dependent minor children)
WHO QUALIFIES	any
INCOME LIMIT	none
HOW TO APPLY	Submit your VA Summary of Benefits letter (and rating decision) to your county collector; surviving spouses provide a DIC/affidavit. Re-verify annually (some counties set an Oct 15 deadline)

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.washingtoncountyar.gov/government/departments-a-e/collector/tax-exemption-for-disabled-veterans>

Arkansas has no property tax deferral program (no lien-based delay of taxes). Its relief for older adults and people with disabilities is the assessed-value freeze plus the flat Homestead Credit, and for veterans a full exemption.

Insurance-related help

Arkansas does not operate a FAIR Plan or state last-resort property insurance pool. Homeowners declined in the standard market must use the surplus-lines / excess market through a licensed agent. Contact the Arkansas Insurance Department consumer line (1-800-282-9134) for help finding coverage.

SHIIP - Senior Health Insurance Information Program (Medicare counseling)

SERVICE STATE EITHER

WHO RUNS IT	Arkansas Insurance Department, Arkansas Dept. of Commerce
WHAT YOU GET	Free, unbiased one-on-one Medicare counseling, plan comparison, and screening for Extra Help and Medicare Savings Programs
WHO QUALIFIES	Medicare-eligible (65+ or disabled)
INCOME LIMIT	none (screening can connect low-income beneficiaries to premium help)
HOW TO APPLY	Call 1-800-224-6330 (or 501-371-2782) to reach a local SHIIP counselor

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

1-800-224-6330 <https://insurance.arkansas.gov/consumer-assistance/medicare-resources/shiip/>

Arkansas has no state-run homeowners insurance premium assistance or discount program. Premium savings come from private-insurer discounts (age 55+/retiree, security systems, bundling).

🏠 HomeShare-relevant extras

No dedicated homeshare/shared-housing matching program was identified in Arkansas.

Arkansas has no statewide law requiring cities to permit accessory dwelling units. ADU eligibility is set locally by each city/county zoning code, and rules vary widely. There is no statewide ADU construction grant.

Arkansas has no statewide renter property tax credit or rebate. Home seekers who rent can still qualify for LIHEAP energy assistance, WAP/Energy weatherization (with landlord permission), and the Entergy age-65 efficiency pathway. Rental subsidy programs (Housing Choice Vouchers, HOME) run through the Arkansas Development Finance Authority and local housing authorities.

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 Arkansas 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.