California: Help for Homeowners and Renters

Financial assistance for low-income, older, and disabled homeowners and renters · 30 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

California delivers most of this help either through counties and local grantees or through the four big investor-owned utilities, so the practical first calls are usually the Aging and Disability Resource Connection (ADRC) at **1-800-510-2020** for in-home supports and modifications, your local Community Action Agency (find it through CSD at **1-866-675-6623**) for weatherization and energy help, your utility for rate discounts, and your county assessor for property tax relief. A key theme: California has no single statewide home-repair grant that pays homeowners directly, so repair money almost always reaches owners through a local CalHome or CDBG grantee or a repair nonprofit.

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. 1 of the 30 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

Home and Community-Based Alternatives (HCBA) Waiver

SERVICE STATE

WHO IT IS FOR	either (services follow the person in their home, owned or rented)
WHO RUNS IT	California Dept. of Health Care Services (DHCS)
WHAT YOU GET	Medi-Cal waiver services that include environmental accessibility adaptations (home modifications such as ramps, grab bars, and bathroom access) and assistive technology, authorized in the care plan (2026)
WHO QUALIFIES	any (must meet a nursing-facility level of care)
INCOME LIMIT	Must be Medi-Cal eligible; long-term-care financial rules apply (2026: roughly $1,800/mo income for a single applicant; higher income can be handled through allowances)
HOW TO APPLY	Contact the HCBA waiver agency serving your county, or your county Medi-Cal office; DHCS waiver line can direct you

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

916-552-9105 (DHCS waiver/provider line) https://www.dhcs.ca.gov/services/Pages/HCBSWaiver.aspx

In-Home Supportive Services (IHSS)

SERVICE STATE

WHO IT IS FOR	either (must live in own home, owned or rented, not a facility)
WHO RUNS IT	California Dept. of Social Services (CDSS), delivered by county IHSS offices
WHAT YOU GET	Paid in-home personal care and domestic assistance hours based on a county social-worker assessment; supports aging in place but does not directly fund structural home modifications (2026)
WHO QUALIFIES	any (aged, blind, or disabled individuals)
INCOME LIMIT	Tied to Medi-Cal eligibility rather than a fixed dollar figure; recipients over certain limits may have a Medi-Cal share of cost (2026)
HOW TO APPLY	Submit form SOC 295 to your county IHSS office; a county social worker conducts an in-home assessment

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

County IHSS offices vary (no single statewide intake line); CDSS IHSS fraud hotline 1-888-717-8302 https://www.cdss.ca.gov/in-home-supportive-services

Aging and Disability Resource Connection (ADRC) / Area Agencies on Aging

SERVICE STATE EITHER

WHO RUNS IT	California Dept. of Aging (CDA), via local Area Agencies on Aging and Independent Living Centers
WHAT YOU GET	Free information, options counseling, and No Wrong Door connection to long-term services and supports, including referrals to home-modification and repair resources
WHO QUALIFIES	primarily 60+ for Older Americans Act services; ADRC serves people of all ages
INCOME LIMIT	none (information and referral service)
HOW TO APPLY	Call 1-800-510-2020 or contact your local ADRC / Area Agency on Aging (find via the CDA service-area map)

1-800-510-2020 https://aging.ca.gov/Providers_and_Partners/Aging_and_Disability_Resource_Connection/ADRC_Program_Overview/

Ability Tools (California Assistive Technology Act Program)

SERVICE AND LOAN NONPROFIT EITHER

WHO RUNS IT	California Foundation for Independent Living Centers (CFILC), under the federal Assistive Technology Act
WHAT YOU GET	Free short-term device lending and reused/refurbished assistive technology; the Freedom Tech program offers low-interest financial loans to buy AT and home-access equipment such as ramps and stair lifts (2026)
WHO QUALIFIES	any
INCOME LIMIT	None for device lending/reuse; Freedom Tech loans are credit-based, not income-tested
HOW TO APPLY	Find a local Device Lending and Demonstration Center or AT reuse center via abilitytools.org; apply for Freedom Tech loans through CFILC

1-800-390-2699 (statewide AT network line; confirm at abilitytools.org) https://abilitytools.org/

Home repair and deferred maintenance

CalHome Program (owner-occupied rehabilitation)

LOAN STATE HOMEOWNER (OWNER-OCCUPIED)

WHO RUNS IT	California Dept. of Housing and Community Development (HCD); delivered by local government and nonprofit grantees
WHAT YOU GET	Deferred-payment, low-interest loans for owner-occupied rehabilitation and repair; loan amounts set by local grantees within HCD limits (most recent statewide round awarded about $126 million to grantees, 2024)
WHO QUALIFIES	any
INCOME LIMIT	Low-income households at or below 80% of area median income (standard CalHome rule; confirm current AMI with the local grantee, 2025-2026)
HOW TO APPLY	Apply through your local CalHome grantee (a city, county, or nonprofit that holds a CalHome award), not directly to HCD

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.hcd.ca.gov/funding/reporting-and-compliance-grant/calhome

Community Development Block Grant (CDBG) housing rehabilitation, non-entitlement

GRANT STATE

WHO IT IS FOR	either (homeowner rehab is common)
WHO RUNS IT	California HCD administers HUD CDBG funds for non-entitlement (smaller/rural) jurisdictions
WHAT YOU GET	Federal funds passed to jurisdictions; homeowner rehab is commonly delivered by the local grantee as a deferred or forgivable loan. Amounts set by the local program (2025-2026)
WHO QUALIFIES	any
INCOME LIMIT	Low- and moderate-income households up to 80% of county median income, adjusted for family size (2025-2026)
HOW TO APPLY	Apply through your participating non-entitlement city or county CDBG program, not directly to HCD

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.hcd.ca.gov/funding/cdbg

USDA Section 504 Home Repair Loans and Grants (California)

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)
WHO RUNS IT	USDA Rural Development, California State Office
WHAT YOU GET	Loans up to $40,000 at 1% fixed for 20 years; grants up to $10,000 for owners 62+ to remove health and safety hazards; combined up to $50,000, or up to $55,000 in declared disaster areas (2025 pilot limits)
WHO QUALIFIES	any for the loan; 62+ for the grant
INCOME LIMIT	Very-low income, at or below 50% of area median income, set by county (2025)
HOW TO APPLY	Apply year-round through the California USDA Rural Development office; 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.

https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-repair-loans-grants-9

Rebuilding Together (California affiliates)

SERVICE NONPROFIT HOMEOWNER (OWNER-OCCUPIED)

WHO RUNS IT	Rebuilding Together, Inc. (national nonprofit) via local California affiliates
WHAT YOU GET	Free critical home repairs and accessibility modifications (roof, window, door, bathroom and kitchen safety, grab bars, ramps) delivered by volunteers and partners at no cost to the homeowner (2025-2026)
WHO QUALIFIES	any (strong focus on older adults)
INCOME LIMIT	Low-income; thresholds set by each local affiliate (commonly around 80% AMI, 2025-2026)
HOW TO APPLY	Find and apply to a local California affiliate via the national affiliate locator; eligibility and intake are handled locally

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://rebuildingtogether.org/

Weatherization and energy efficiency

Weatherization Assistance Program (WAP)

SERVICE FEDERAL-IN-STATE

WHO IT IS FOR	either (renters eligible, landlord consent typically required)
WHO RUNS IT	California Dept. of Community Services and Development (CSD), via local service providers and community action agencies
WHAT YOU GET	No-cost home energy-efficiency upgrades plus health and safety improvements (insulation, air sealing, appliance measures); value varies by home (2025-2026)
WHO QUALIFIES	any
INCOME LIMIT	Income-qualified per DOE WAP guidelines; automatically eligible via LIHEAP, CalFresh/SNAP, or SSI (2025-2026)
HOW TO APPLY	Use the Find Services in Your Area zip-code locator on the CSD page to find your local provider, then contact them; or call the CSD helpline

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.

1-866-675-6623 https://www.csd.ca.gov/Pages/Assistance-HomeEnergyEfficiency.aspx

Energy Savings Assistance (ESA) Program

SERVICE UTILITY

WHO IT IS FOR	either (renters and homeowners; some measures such as furnace or water-heater replacement are limited to eligible homeowners)
WHO RUNS IT	PG&E, SCE, SDG&E, SoCalGas (CPUC-regulated investor-owned utilities); primary page is PG&E
WHAT YOU GET	No-cost weatherization and energy-efficiency measures (heat pump water heaters, furnaces, lighting, refrigerator replacement, weatherization, home energy assessment); home must be at least 5 years old. Income guidelines valid through May 31, 2027
WHO QUALIFIES	any
INCOME LIMIT	Income-qualified by household size (guidelines valid through 5/31/2027); auto-qualify via CalFresh, Medi-Cal, TANF, or SSI (2025-2026)
HOW TO APPLY	Apply online through your utility's ESA application (PG&E: energyinsight.pge.com/esaApplication) or by phone, then schedule a home assessment; SCE, SDG&E, and SoCalGas each run their own ESA application

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.

1-800-933-9555 (PG&E) https://www.pge.com/en/save-energy-and-money/energy-saving-programs/energy-savings-assistance-program.html

Low-Income Weatherization Program (LIWP)

SERVICE STATE EITHER

WHO RUNS IT	California Dept. of Community Services and Development (CSD), via local service providers
WHAT YOU GET	No-cost energy efficiency, solar PV, and heat-pump measures, delivered mainly through the Farmworker Housing and Multi-Family components (2025-2026)
WHO QUALIFIES	any
INCOME LIMIT	Income-qualified per component; thresholds set at the local-provider level (2025-2026)
HOW TO APPLY	Use the CSD Find Services in Your Area locator, then contact the local service provider; or call the CSD helpline

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.

1-866-675-6623 https://www.csd.ca.gov/Pages/Assistance-HomeEnergyEfficiency.aspx

Utility bill assistance and discounts

California Alternate Rates for Energy (CARE)

DISCOUNT UTILITY

WHO IT IS FOR	either (renters eligible, including sub-metered tenants billed in their own name)
WHO RUNS IT	PG&E, SCE, SDG&E, SoCalGas (CPUC-regulated); primary page is PG&E
WHAT YOU GET	Ongoing monthly discount of about 20% or more on gas and about 30% to 35% on electricity (2025-2026)
WHO QUALIFIES	any
INCOME LIMIT	By household size (2025-2026 CPUC table): 1-2 persons $42,300; 3 $53,300; 4 $64,300; 5 $75,300; 6 $86,300; each additional +$11,000. Auto-qualify via Medi-Cal, CalFresh/SNAP, WIC, or SSI
HOW TO APPLY	Apply online at your utility (PG&E: energyinsight.pge.com/carefera), by mail, or by email; periodic recertification required

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.

1-866-743-5832 (PG&E CARE/FERA) https://www.pge.com/en/account/billing-and-assistance/financial-assistance/california-alternate-rates-for-energy-program.html

Family Electric Rate Assistance (FERA)

DISCOUNT UTILITY EITHER (RENTERS ELIGIBLE)

WHO RUNS IT	PG&E, SCE, SDG&E (CPUC-regulated; electric only)
WHAT YOU GET	18% discount on the electric bill only, no gas discount (2025-2026)
WHO QUALIFIES	any
INCOME LIMIT	Households of 3 or more only, income just above CARE limits (2025-2026 CPUC table): 3 $66,625; 4 $80,375; 5 $94,125; 6 $107,875; each additional +$13,750
HOW TO APPLY	Use the same combined CARE/FERA application at PG&E, SCE, or SDG&E (online, mail, or email)

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.

1-866-743-5832 (PG&E CARE/FERA) https://www.cpuc.ca.gov/industries-and-topics/electrical-energy/electric-costs/care-fera-program

Low Income Home Energy Assistance Program (LIHEAP)

GRANT | FEDERAL-IN-STATE | EITHER (RENTERS ELIGIBLE)

WHO RUNS IT	California Dept. of Community Services and Development (CSD), via local service providers
WHAT YOU GET	One-time bill-payment assistance paid to the utility, energy crisis intervention to avoid disconnection or fuel emergencies, and referral to weatherization; amount varies by energy burden (2025-2026)
WHO QUALIFIES	any
INCOME LIMIT	Income-qualified, commonly up to about 60% of state median income; confirm with the local provider (2025-2026)
HOW TO APPLY	Contact your local LIHEAP provider (locate via CSD Find Services in Your Area), apply online at caliheapapply.com, or call the CSD helpline; crisis cases are prioritized

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.

1-866-675-6623 https://www.cpuc.ca.gov/consumer-support/financial-assistance-savings-and-discounts/liheap

Medical Baseline Program (medical baseline allowance)

DISCOUNT | UTILITY

WHO IT IS FOR	either (any residential customer; renters eligible)
WHO RUNS IT	PG&E, SCE, SDG&E, SoCalGas (CPUC-regulated); primary page is PG&E
WHAT YOU GET	Extra monthly energy at the lowest baseline price (PG&E: about 500 kWh electricity and/or 25 therms gas per month), or a 12% discount on certain rate plans; also extra advance notice before Public Safety Power Shutoffs (2025-2026)
WHO QUALIFIES	any
INCOME LIMIT	None; eligibility is based on medical need, not income (2025-2026)
HOW TO APPLY	Apply online (PG&E: pge.com/mblapp), by mail, or by email; a licensed medical practitioner must certify the qualifying condition or device; recertification every 2 to 4 years

1-877-660-6789 (PG&E) https://www.pge.com/en/account/billing-and-assistance/financial-assistance/medical-baseline-program.html

California has no permanent statewide low-income water bill assistance program. The AB 401 framework for a permanent low-income water rate program has not been implemented. Ask your local water utility about its own low-income rate discount or arrearage program, and call 211.

Property tax relief

Property Tax Postponement (PTP) Program

DEFERRAL STATE HOMEOWNER

WHO RUNS IT	California State Controller's Office (SCO)
WHAT YOU GET	The state pays all or part of the annual property taxes on the primary residence; the deferred amount accrues 5% simple interest per year (2025-2026 program year)
WHO QUALIFIES	62 or older, OR blind, OR disabled (any one qualifies)
INCOME LIMIT	$55,181 or less total household income (2025-2026 program year, based on 2024 income)
HOW TO APPLY	Call the SCO PTP team at 1-800-952-5661 or email postponement@sco.ca.gov to request an application; file between October 1 and February 10

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.

1-800-952-5661 https://www.sco.ca.gov/ard_ptp_faq.html

Homeowners' Exemption

EXEMPTION STATE HOMEOWNER

WHO RUNS IT	County Assessor (oversight by the California State Board of Equalization)
WHAT YOU GET	Reduces the taxable assessed value of the primary residence by $7,000, saving roughly $70 or more per year depending on the local rate (2025-2026)
WHO QUALIFIES	any
INCOME LIMIT	none (not income-tested)
HOW TO APPLY	File claim form BOE-266 with your county assessor; must occupy the dwelling as principal residence as of the January 1 lien date

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

1-916-274-3350 (BOE general; apply through your county assessor) https://boe.ca.gov/proptaxes/homeexem.htm

Disabled Veterans' Exemption

EXEMPTION STATE HOMEOWNER

WHO RUNS IT	County Assessor (oversight by the California State Board of Equalization)
WHAT YOU GET	Basic exemption $175,298 of assessed value; low-income exemption $262,950 of assessed value (2025 amounts, adjusted annually for inflation)
WHO QUALIFIES	any (based on disability status)
INCOME LIMIT	None for the basic exemption; $78,718 or less household income for the enhanced low-income exemption (2025)
HOW TO APPLY	File claim form BOE-261-G (and BOE-261-GNT annually for the low-income version) with your county assessor, with a VA disability rating letter and discharge proof

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

1-800-952-5626 (CalVet); apply through your county assessor https://www.boe.ca.gov/proptaxes/dv_exemption.htm

Proposition 19 base-year value transfer

EXEMPTION STATE HOMEOWNER

WHO RUNS IT	County Assessor (oversight by the California State Board of Equalization)
WHAT YOU GET	Lets a qualified homeowner carry their existing low Proposition 13 base-year value to a replacement primary residence anywhere in California, avoiding reassessment to full market value; savings vary by property (effective April 1, 2021)
WHO QUALIFIES	55 or older, OR severely and permanently disabled, OR a wildfire/Governor-declared disaster victim
INCOME LIMIT	none (not income-tested)
HOW TO APPLY	File with the county assessor where the replacement home is located (BOE-19-B for age 55+, BOE-19-D for disabled, BOE-19-V for disaster); buy or build the replacement within 2 years of selling and file within 3 years

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

1-916-274-3350 (BOE general); apply through your county assessor https://www.boe.ca.gov/prop19/

> *California has no active general income-based circuit-breaker credit or property-tax assessment freeze for older adults. The former Senior Citizens Property Tax Assistance Program and the Senior/Blind/Disabled Renter Assistance Program (once run by the Franchise Tax Board) had funding suspended in 2008-09 and were repealed; they are not accepting applications. The active substitutes are the PTP deferral and the flat Homeowners' Exemption above.*

Insurance-related help

California FAIR Plan (last-resort property/fire insurance)

SERVICE STATE

WHO IT IS FOR	either (owner-occupied and tenant-occupied residential up to 4 units)
WHO RUNS IT	California FAIR Plan Association (overseen by the California Dept. of Insurance)
WHAT YOU GET	Access to basic property/fire insurance for high-risk homes that cannot get coverage on the open market; the policyholder pays the full premium (this is access, not a subsidy)
WHO QUALIFIES	any
INCOME LIMIT	none
HOW TO APPLY	Apply through any licensed California insurance broker or agent after a diligent search shows coverage is unavailable in the standard market; there is no extra cost for using a broker

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

1-800-927-4357 (California Dept. of Insurance consumer hotline) https://www.cfpnet.com/

HICAP (Health Insurance Counseling and Advocacy Program)

SERVICE STATE EITHER

WHO RUNS IT	California Dept. of Aging (CDA), delivered through local Area Agencies on Aging
WHAT YOU GET	Free, confidential one-on-one counseling and advocacy on Medicare, Medicare Advantage, Part D, Medigap and long-term-care insurance, claims, and appeals
WHO QUALIFIES	65+ (and people under 65 with Medicare-qualifying disabilities, plus those approaching Medicare eligibility)
INCOME LIMIT	none
HOW TO APPLY	Call 1-800-434-0222 to reach the local HICAP office, or use the Find Services in My County locator on the CDA website

1-800-434-0222 https://aging.ca.gov/Programs_and_Services/Medicare_Counseling/

California has no state-funded program that pays down or subsidizes homeowners or fire insurance premiums for homeowners who are low income, older, or disabled. The FAIR Plan provides access to last-resort coverage but the policyholder pays full premium. Options are limited to FAIR Plan access, shopping via a broker, mandated mitigation discounts (Safer from Wildfires), and the Dept. of Insurance consumer hotline (1-800-927-4357) for complaints and mediation.

⌂ HomeShare-relevant extras

Statewide ADU and JADU law and technical assistance

SERVICE STATE

WHO IT IS FOR	homeowner (benefits renters indirectly by adding shareable units)
WHO RUNS IT	California Dept. of Housing and Community Development (HCD), Division of Codes and Standards
WHAT YOU GET	Enabling policy plus free technical assistance (ADU Handbook updated 2026); state ADU/JADU statutes were renumbered by SB 477 (2024) and include AB 68 (2019) and the SB 9 lot-split/duplex framework
WHO QUALIFIES	any (any property owner)
INCOME LIMIT	none
HOW TO APPLY	No application to HCD; homeowners apply for ADU permits through their local city or county. Submit technical-assistance questions via HCD's ADU portal

1-800-952-8356 https://www.hcd.ca.gov/building-standards/adu

CalHFA ADU Grant Program (paused)

GRANT STATE HOMEOWNER

WHO RUNS IT	California Housing Finance Agency (CalHFA)
WHAT YOU GET	Up to $40,000 to reimburse pre-development and non-recurring closing costs (design, permits, soil tests, impact fees). Reflects the last active round; funding is currently closed
WHO QUALIFIES	any
INCOME LIMIT	CalHFA county-based ADU income limits applied when active; not currently applicable
HOW TO APPLY	Not currently accepting applications; monitor CalHFA eNews for any new funding round. When active, applied through a CalHFA-approved lender

> **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.

1-877-922-5432 (CalHFA general) https://www.calhfa.ca.gov/adu/index.htm

California Nonrefundable Renter's Credit

CREDIT STATE RENTER

WHO RUNS IT	California Franchise Tax Board (FTB)
WHAT YOU GET	$60 (single, or married/RDP filing separately) or $120 (head of household, married/RDP filing jointly, or qualifying surviving spouse) for the 2025 tax year
WHO QUALIFIES	any
INCOME LIMIT	2025 AGI of $53,994 or less (single or married/RDP filing separately); $107,987 or less (married/RDP jointly, head of household, or qualifying widow(er))
HOW TO APPLY	Claim on the California income tax return (Form 540, 540 2EZ, or 540NR); must have paid California rent for at least half the year on a non-tax-exempt property and not be claimed as a dependent

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

1-800-852-5711 (FTB general) https://www.ftb.ca.gov/file/personal/credits/nonrefundable-renters-credit.html

Front Porch Home Match (formerly Covia HomeMatch)

SERVICE NONPROFIT EITHER

WHO RUNS IT	Front Porch (Front Porch Communities and Services)
WHAT YOU GET	Free, staff-facilitated homeshare matching that connects home providers (a spare room, ADU, or in-law unit) with home seekers, with screening and match support
WHO QUALIFIES	any (strong focus on older adults)
INCOME LIMIT	none stated (2026)
HOW TO APPLY	Complete the online Request Information form at frontporch.net/homematch or contact the county program office

510-350-4367 (Alameda); 925-956-7385 (Contra Costa); 415-456-9068 (Marin); 415-351-1000 (San Francisco) https://frontporch.net/homematch/

HIP Housing Home Sharing Program

SERVICE NONPROFIT EITHER

WHO RUNS IT	HIP Housing (Human Investment Project, Inc.)
WHAT YOU GET	Free home-sharing match service pairing people who have space to share with people seeking affordable housing in San Mateo County
WHO QUALIFIES	any (serves older adults, people with disabilities, and working families)
INCOME LIMIT	none stated as a hard test (2026)
HOW TO APPLY	Contact HIP Housing via hiphousing.org (Home Sharing Program); serves San Mateo County

650-348-6660 (main line; confirm at hiphousing.org) https://hiphousing.org/

National Shared Housing Resource Center directory

SERVICE NONPROFIT EITHER

WHO RUNS IT	National Shared Housing Resource Center (NSHRC)
WHAT YOU GET	Free national directory (by state) of independent nonprofit homesharing programs, used to locate a local California homeshare match program for referral
WHO QUALIFIES	any
INCOME LIMIT	none
HOW TO APPLY	Use the online Program Directory (by state) to find and contact a local homesharing program; NSHRC itself does not run matches

https://nationalsharedhousing.org/

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 California 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**.