Colorado: 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

Colorado delivers most of this help either through Medicaid (Health Care Policy and Financing), through the county assessor and Department of Revenue for tax relief, or through local agencies for energy and repair work. For many participants the practical first calls are the statewide Aging and Disability Resource line (ADRC) at **1-844-265-2372** for in-home supports and modifications, **1-866-432-8435 (1-866-HEAT-HELP)** for energy help, and your county assessor for property tax exemptions. Colorado has both a true senior exemption and a statewide rebate that reaches renters, so it is worth checking whether you qualify for either.

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 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

Medicaid HCBS Home Modification Benefit (Home Accessibility Adaptations)

SERVICE · STATE

WHO IT IS FOR	homeowner (or renter with landlord permission); member must reside in the home being modified
WHO RUNS IT	Colorado Dept. of Health Care Policy and Financing (HCPF)
WHAT YOU GET	Physical accessibility adaptations (ramps, roll-in showers, grab bars, door widening, lifts); up to a $14,000 lifetime maximum on the Elderly, Blind and Disabled (EBD), Brain Injury, Community Mental Health Supports, and Complementary and Integrative Health waivers (figures current to the page's 2026 update)
WHO QUALIFIES	any (the EBD waiver requires 65+, or 18-64 with a disability or blindness)
INCOME LIMIT	Medicaid long-term care financial limits (roughly 300% of the SSI federal benefit rate income cap plus an asset limit; exact 2026 dollar figures not printed on the benefit page)
HOW TO APPLY	Enroll in a qualifying HCBS waiver through a Case Management Agency, then request the modification through your case manager; HCPF Member Contact Center 1-800-221-3943

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

1-800-221-3943 (HCPF Member Contact Center) https://hcpf.colorado.gov/home-modification-benefit

Community First Choice (CFC)

SERVICE STATE

WHO IT IS FOR	either (service follows the person in their home)
WHO RUNS IT	Colorado Dept. of Health Care Policy and Financing (HCPF)
WHAT YOU GET	Medicaid state-plan long-term services and supports (personal care, homemaker, health maintenance, life skills), available agency-based or self-directed via CDASS/IHSS; no fixed dollar cap, based on assessed need. Implemented statewide July 1, 2025
WHO QUALIFIES	any (adults and children; commonly used by older adults aging in place)
INCOME LIMIT	Standard Medicaid long-term care financial eligibility (about 300% of the SSI federal benefit rate income cap plus an asset limit; exact 2025 figures not stated on the resource page)
HOW TO APPLY	Apply for Health First Colorado (Medicaid) and request a functional assessment; services coordinated through a Case Management Agency; Member Contact Center 1-800-221-3943

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

1-800-221-3943 (Member Contact Center); State Relay 711 https://hcpf.colorado.gov/community-first-choice-resources

Assistive Technology Act Program of Colorado (Center for Inclusive Design and Engineering)

SERVICE NONPROFIT EITHER

WHO RUNS IT	University of Colorado, Center for Inclusive Design and Engineering (CIDE); federally funded under the Assistive Technology Act
WHAT YOU GET	Free device demonstrations, short-term device loans, a device reuse/exchange marketplace (AT Exchange), and an AT funding-source database; not a direct cash grant
WHO QUALIFIES	any (all ages, including older adults)
INCOME LIMIT	none (for demonstrations and the AT Exchange)
HOW TO APPLY	Contact CIDE by phone or email; browse the AT Exchange and AT funding sources online

303-315-1288; cide@ucdenver.edu https://www.ucdenver.edu/center-for-innovative-design-and-engineering/community-engagement/colorado-assistive-technology-act-program

Aging and Disability Resources for Colorado (ADRC) and Area Agencies on Aging

SERVICE · STATE · EITHER

WHO RUNS IT	Colorado Dept. of Human Services, State Unit on Aging; delivered by 16 regional Area Agencies on Aging
WHAT YOU GET	Free options counseling and information/referral connecting older adults and people with disabilities to long-term supports; regional AAAs may also fund minor home modification/repair, chore, and in-home services (availability varies by region)
WHO QUALIFIES	60+ (and adults with disabilities); some AAA services target frail or at-risk older adults
INCOME LIMIT	none for counseling/referral (Older Americans Act services target greatest social and economic need; voluntary donations may be requested)
HOW TO APPLY	Call the statewide ADRC line 1-844-265-2372 (1-844-COL-ADRC) or contact your regional Area Agency on Aging

1-844-265-2372 (statewide ADRC); 303-866-5700 (CDHS) https://cdhs.colorado.gov/our-services/older-adult-services/state-unit-on-aging/aging-and-disability-resources-for-colorado

Home repair and deferred maintenance

USDA Section 504 Home Repair Loans and Grants (Colorado)

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, Colorado State Office
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 ($55,000 in declared disaster areas). Grants must remove health and safety hazards (2025-26 figures)
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). Property must be in an eligible rural area
HOW TO APPLY	Apply year-round through a local USDA Rural Development area 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.

Denver 720-544-2927; Delta 970-399-8199; Alamosa 719-992-3653; codirinquiries@co.usda.gov https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-repair-loans-grants-16

Brothers Redevelopment Home Modification and Repair Program

GRANT, SERVICE · NONPROFIT · HOMEOWNER

WHO RUNS IT	Brothers Redevelopment, Inc. (Colorado nonprofit)
WHAT YOU GET	Free accessibility modifications (ramps, roll-in showers, grab bars, door widening) and exterior/interior repairs (roofing, siding, gutters, sewer, plumbing, electrical, flooring, HVAC) for elderly and disabled homeowners; per-project value varies
WHO QUALIFIES	targets elderly homeowners (specific age threshold set per funding source)
INCOME LIMIT	income-qualified (low-income; specific limits set per funding source/jurisdiction, often CDBG/HOME thresholds, and not published on the program page)
HOW TO APPLY	Denver metro: 303-685-4225 or HMR@brothersredevelopment.org. Pikes Peak region: 719-666-7181

> **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.

303-685-4225 (Denver metro); 719-666-7181 (Colorado Springs / Pikes Peak) https://brothersredevelopment.org/home-mods-repairs/

Owner-Occupied Rehabilitation and CDBG Local Housing Rehab (non-entitlement communities)

LOAN · STATE · HOMEOWNER (OWNER-OCCUPIED)

WHO RUNS IT	Colorado Dept. of Local Affairs (DOLA), Division of Housing (CDBG for non-entitlement areas administered via the state Division of Housing / Division of Local Government)
WHAT YOU GET	Low-interest amortized or deferred rehabilitation loans through regional housing organizations to address health and safety hazards; CDBG funds local owner-occupied rehab in rural/small non-entitlement communities. Amounts and terms vary by regional revolving fund
WHO QUALIFIES	any (income-eligible homeowners)
INCOME LIMIT	Income-eligible homeowners; CDBG rehab typically requires household income at or below 80% area median income (limits set per local program)
HOW TO APPLY	Contact the Division of Housing or a regional housing organization; non-entitlement local governments apply to the state Division of Housing for CDBG funds on a project basis

> **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.

303-864-7810 (Division of Housing); dola_doh_helpdesk@state.co.us https://doh.colorado.gov/colorado-division-housing-resources

Habitat for Humanity of Metro Denver Home Repair Program

GRANT, SERVICE | NONPROFIT

WHO IT IS FOR	homeowner (own and occupy in the City and County of Denver 1+ year; mobile homes and reverse-mortgaged homes excluded)
WHO RUNS IT	Habitat for Humanity of Metro Denver (Colorado nonprofit)
WHAT YOU GET	Critical exterior repairs and accessibility modifications (roofing, windows, doors, gutters, siding, fences, wheelchair ramps) on a shared-cost and sweat-equity model; homeowner pays a percentage of cost
WHO QUALIFIES	any (accessibility repairs benefit older/disabled owners)
INCOME LIMIT	2025 monthly gross household income limits by size: 1 person $4,905; 2 $5,605; 3 $6,305; 4 $7,005; 5 $7,570; 6 $8,130; 7 $8,690; 8 $9,250. Must be current on mortgage/property tax and carry homeowner's insurance
HOW TO APPLY	Complete the online eligibility questionnaire; if pre-qualified, submit an application by email, fax, or mail (applications periodically closed with an interest list)

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.

720-496-2726; homerepairapp@habitatmetrodenver.org https://habitatmetrodenver.org/home-programs/home-repair/home-repair-program/

Weatherization and energy efficiency

Colorado Weatherization Assistance Program (WAP)

SERVICE | STATE

WHO IT IS FOR	either (renters need property owner permission; mobile/manufactured homes eligible; homes weatherized in the prior 15 years ineligible)
WHO RUNS IT	Colorado Energy Office (CEO), delivered through regional local providers
WHAT YOU GET	Free energy audit and weatherization: air sealing, insulation, furnace repair or replacement, LED lighting, high-efficiency appliances, limited air-source heat pumps, and incidental health and safety repairs; no cash to the household
WHO QUALIFIES	any (priority for 60+, people with disabilities, and families with young children)
INCOME LIMIT	At or below 60% of state median income (households 1-7) or 200% of the federal poverty level (households 8+), or up to 80% area median income for certain utility customers; automatic qualification with LEAP, SNAP, SSI, TANF, or Aid to the Needy Disabled (2026)
HOW TO APPLY	Apply online through the CEO weatherization portal or request a paper application from a local weatherization provider; process is application, free audit, service, then inspection

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.

Energy Resource Center 720-236-1321 (Denver metro); Energy Outreach Colorado 303-825-8750 (multifamily) https://energyoffice.colorado.gov/weatherization-assistance-program

Energy Resource Center (ERC) Weatherization Services

SERVICE NONPROFIT

WHO IT IS FOR	either (renters need owner permission)
WHO RUNS IT	Energy Resource Center (nonprofit delivery agency for CEO WAP)
WHAT YOU GET	Free whole-home energy audits and weatherization: insulation, appliance efficiency upgrades, home safety and detection services, and some solar solutions; no cost to income-qualified households
WHO QUALIFIES	any (income-qualified Colorado residents)
INCOME LIMIT	Income-qualified per Colorado WAP guidelines (up to roughly 80% AMI / 60% SMI; auto-qualify with LEAP, SNAP, SSI, TANF, or Aid to the Needy Disabled)
HOW TO APPLY	Contact the regional ERC office serving your county, or apply through the CEO weatherization 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.

720-236-1321 (Denver metro); 719-591-0772 (Pikes Peak); 970-617-2801 (Northern CO); 970-463-7020 (Northeastern CO); 719-587-9492 (San Luis Valley) https://erc-co.org/

Xcel Energy Income-Qualified Home Efficiency / Home Energy Squad

SERVICE UTILITY

WHO IT IS FOR	either (Xcel electric and/or gas customers)
WHO RUNS IT	Xcel Energy (Public Service Company of Colorado), administered by CLEAResult
WHAT YOU GET	Free in-home energy assessment plus installed measures (LED bulbs, weatherstripping, door sweeps, low-flow fixtures, smart thermostat); the Plus visit adds attic and pipe insulation with combustion safety testing, covering 50% to 100% of upgrade costs by eligibility
WHO QUALIFIES	any
INCOME LIMIT	Income-qualified (specific thresholds not published on the enrollment page)
HOW TO APPLY	Schedule online via the program page, call 303-446-7910 (option 1), or email the program administrator

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.

303-446-7910 (option 1) https://xcelenergycores.clearesult.com/income-qualified

Utility bill assistance and discounts

Low-income Energy Assistance Program (LEAP)

GRANT FEDERAL-IN-STATE

WHO IT IS FOR	either (renters qualify if they pay heating costs directly or as part of rent, unless in subsidized housing)
WHO RUNS IT	Colorado Dept. of Human Services (CDHS)
WHAT YOU GET	Winter heating bill assistance paid directly to the heating-fuel vendor; can also fund repair or replacement of the home's primary heating system. Benefit scales with heating fuel cost, income, and funding (2025-26 season)
WHO QUALIFIES	any
INCOME LIMIT	At or below 60% of state median income. 2025-26 monthly limits: 1 person $3,607; 2 $4,717; 3 $5,827; 4 $6,938; 5 $8,048; 6 $9,158; add about $208 per additional person
HOW TO APPLY	Apply online via Colorado PEAK, by phone at 1-866-432-8435 (1-866-HEAT-HELP), or by mail to the county office. Season window Nov 1, 2025 through April 30, 2026

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.

1-866-432-8435 (1-866-HEAT-HELP) https://cdhs.colorado.gov/leap

Energy Outreach Colorado (EOC) Bill Payment Assistance

GRANT NONPROFIT

WHO IT IS FOR	either (applicant must pay the bill directly to a utility or fuel provider)
WHO RUNS IT	Energy Outreach Colorado (nonprofit)
WHAT YOU GET	Emergency crisis assistance for past-due heating and electric bills, disconnected service, or low fuel, paid to the utility or fuel provider; grant amount varies by need and funding
WHO QUALIFIES	any
INCOME LIMIT	Program income limits apply (generally aligned with low-income thresholds up to about 80% area median income; detailed on EOC's income-qualification page)
HOW TO APPLY	Visit a local partner agency with photo ID and past-due bill (locator at energyoutreach.org/find-agency), or call 1-866-432-8435 for heating emergencies

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.

1-866-432-8435 (1-866-HEAT-HELP) https://energyoutreach.org/get-bill-payment-assistance/

Percentage of Income Payment Plan (PIPP)

DISCOUNT STATE

WHO IT IS FOR	either (must be the utility account holder for Xcel Energy, Black Hills Energy, Colorado Natural Gas, or Atmos Energy)
WHO RUNS IT	Energy Outreach Colorado, under the Colorado Public Utilities Commission
WHAT YOU GET	Ongoing income-based bill relief that caps combined household electric and/or gas bills at 6% of annual household income (2025-26)
WHO QUALIFIES	any
INCOME LIMIT	Household income below 80% of area median income for the region
HOW TO APPLY	Enroll via referral after qualifying for LEAP, EOC Bill Payment Assistance, or WAP, or apply directly for a referral at energyoutreach.org/pipp; Xcel customers may call 866-975-7327

> **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.

866-975-7327 (Xcel assistance line); 303-894-2070 / 800-456-0858 (PUC Consumer Assistance) https://energyoutreach.org/pipp/

Black Hills Energy Affordability Program (BHEAP)

DISCOUNT UTILITY

WHO IT IS FOR	either (Black Hills Energy account holders; gas customers auto-enrolled when qualified, electric customers must apply)
WHO RUNS IT	Black Hills Energy
WHAT YOU GET	Bill-payment assistance credit scaled to household income as a percent of the federal poverty level; requires Budget Billing enrollment. Lowest-income applicants prioritized, subject to annual funding
WHO QUALIFIES	any
INCOME LIMIT	Household income at or below 200% of the federal poverty level
HOW TO APPLY	Apply online at blackhillsenergy.com or get a printed application from a local assistance agency; must also participate in LEAP and accept Budget Billing (decision in 30-45 days)

> **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.

888-890-5554 https://www.blackhillsenergy.com/billing-and-payments/energy-assistance-programs/black-hills-energy-affordability-program

Property tax relief

Senior Property Tax Exemption (Senior Homestead Exemption)

EXEMPTION STATE HOMEOWNER

WHO RUNS IT	County Assessor (applications) with oversight by CO Dept. of Local Affairs, Division of Property Taxation
WHAT YOU GET	Exempts 50% of the first $200,000 of the actual value of the primary residence (up to $100,000 in value removed from taxation), 2026 tax year
WHO QUALIFIES	65 or older (born on or before Jan. 1, 1961 for the 2026 tax year)
INCOME LIMIT	None; there is no income test for the senior exemption
HOW TO APPLY	File a short-form application with your county assessor by July 15 (late applications July 16 to Aug. 15). Must have owned and occupied the home as primary residence continuously for 10 years

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

303-864-7777 (Division of Property Taxation) https://dpt.colorado.gov/property-tax-exemption-for-senior-citizens-and-veterans-with-a-disability

Disabled Veteran and Gold Star Spouse Property Tax Exemption

EXEMPTION STATE HOMEOWNER

WHO RUNS IT	CO Dept. of Local Affairs, Division of Property Taxation; veterans apply through the County Assessor, Gold Star spouses through DPT
WHAT YOU GET	Exempts 50% of the first $200,000 of actual value of the primary residence (up to $100,000 in value), the same amount as the senior exemption
WHO QUALIFIES	any (no age requirement)
INCOME LIMIT	None; no income test
HOW TO APPLY	Obtain the application from DPT or the county assessor; veterans must file with the County Assessor by July 1 (late window to Aug. 1 for good cause); Gold Star spouses file with DPT

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

303-864-7777 (Division of Property Taxation) https://dpt.colorado.gov/property-tax-exemption-for-veterans-with-a-disability-and-gold-star-spouses

Colorado Property Tax Deferral Program

DEFERRAL STATE HOMEOWNER

WHO RUNS IT	CO Dept. of the Treasury, in partnership with county treasurers
WHAT YOU GET	State pays deferred property taxes; the amount is recorded as a junior lien and repaid WITH accrued interest when the home is sold or the owner dies or moves. Combined liens may not exceed 75% of actual value; no reverse mortgages allowed
WHO QUALIFIES	65 or older (senior category); also active-duty military called into service (no age requirement for the military category)
INCOME LIMIT	No income limit for the senior/military categories (eligibility is based on home equity, taxes being current, and the lien limit)
HOW TO APPLY	Apply each year between Jan. 1 and April 1 online at colorado.propertytaxdeferral.com or via a paper application through the county treasurer; all prior property taxes must be paid in full

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

303-866-5327 (cotreasproptax@state.co.us) https://treasury.colorado.gov/programs/property-tax-deferral

Property Tax/Rent/Heat Credit (PTC) Rebate

REBATE STATE

WHO IT IS FOR	either (homeowners AND renters; also those who paid heating expenses)
WHO RUNS IT	CO Dept. of Revenue, Taxation Division
WHAT YOU GET	Up to $1,178 for 2025 (rebate of property tax, rent, and/or heat expenses paid) on a sliding scale by income, plus a possible TABOR add-on (about $38 married / $19 single)
WHO QUALIFIES	65 or older, or a surviving spouse age 58 or older (people with a disability could historically qualify at any age, but as of Jan. 1, 2026 those under 65 with a disability use the new Disability Assistance Credit instead)
INCOME LIMIT	2025 total income limits: $19,094 (single) / $25,788 (married filing jointly)
HOW TO APPLY	File form DR 0104PTC online via Revenue Online or by paper/mail; 2025 rebate claims accepted through Dec. 31, 2027

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

303-238-7378 (CO Dept. of Revenue Taxpayer Helpline) https://tax.colorado.gov/PTC-rebate

Insurance-related help

Colorado FAIR Plan (Fair Access to Insurance Requirements)

SERVICE STATE

WHO IT IS FOR	homeowner (and commercial property owners)
WHO RUNS IT	Colorado FAIR Plan Association (statutory nonprofit association), overseen by the CO Division of Insurance
WHAT YOU GET	Last-resort limited property (fire) insurance at set rates for owners who cannot obtain coverage in the standard market; funded by assessments on insurers, not public dollars. Not premium assistance and not subsidized
WHO QUALIFIES	any
INCOME LIMIT	none (not income-based)
HOW TO APPLY	Apply through a licensed, registered Colorado agent who verifies eligibility; typically requires at least three declinations from standard insurers

833-554-5425 (Customer Care) https://coloradofairplan.com/

Colorado State Health Insurance Assistance Program (SHIP)

SERVICE STATE EITHER

WHO RUNS IT	Colorado Division of Insurance, with local partner agencies statewide
WHAT YOU GET	Free, unbiased one-on-one Medicare counseling: enrollment and eligibility help, Part D drug-plan comparisons, Medigap options, and referrals to cost-assistance programs (Extra Help / Low-Income Subsidy, Medicare Savings Programs, Medicaid)
WHO QUALIFIES	Medicare beneficiaries (typically 65+, and younger people with disabilities on Medicare)
INCOME LIMIT	none to receive counseling (counselors can screen for income-based programs like Extra Help and Medicare Savings Programs)
HOW TO APPLY	Call the statewide SHIP line to be connected to a local counselor; no application needed

1-888-696-7213 (Spanish 866-665-9668) https://doi.colorado.gov/ship

Colorado has no state-run homeowners insurance premium subsidy or discount program for homeowners who are older, low income, or disabled. The closest state intervention is the FAIR Plan, which guarantees access to coverage but is not subsidized and does not lower premiums.

⌂ HomeShare-relevant extras

Sunshine Home Share Colorado (homeshare matching)

SERVICE NONPROFIT

WHO IT IS FOR	either (home providers are homeowners; home seekers are typically renters)
WHO RUNS IT	Sunshine Home Share Colorado (501(c)(3) nonprofit)
WHAT YOU GET	Facilitated home-sharing matches pairing older home providers with home seekers for affordable housing, added income, help around the house, and reduced isolation; rent set between the matched parties
WHO QUALIFIES	any (home providers must be 55 or older; home seekers have no stated age minimum)
INCOME LIMIT	none stated
HOW TO APPLY	Contact by phone at 303-915-8264 or via the website contact form; staff conduct screening and facilitated matching

303-915-8264 https://sunshinehomeshare.org

Colorado ADU law (HB24-1152) and ADU Grant / CHFA financing

SERVICE STATE HOMEOWNER

WHO RUNS IT	Colorado General Assembly; Dept. of Local Affairs (DOLA), Division of Local Government; financing via Colorado Housing and Finance Authority (CHFA)
WHAT YOU GET	State law requires 'subject jurisdictions' to allow one accessory dwelling unit as an accessory use through administrative approval. The ADU Grant Program funds local governments for pre-approved plans, fee reductions, and homeowner technical assistance; CHFA offers homeowner ADU financing (interest-rate buydown and credit enhancement), which are loans not grants
WHO QUALIFIES	any
INCOME LIMIT	n/a for the policy; CHFA financing targets low-to-moderate-income borrowers
HOW TO APPLY	No individual application for the mandate; homeowners in a qualifying jurisdiction pursue an ADU permit through their local government. CHFA ADU financing is available to homeowners in ADU Supportive Jurisdictions; contact DOLA DLG

303-864-7720 (DOLA Division of Local Government) https://dlg.colorado.gov/accessory-dwelling-units

Property Tax/Rent/Heat (PTC) Rebate for renters

REBATE STATE RENTER

WHO RUNS IT	CO Dept. of Revenue, Taxation Division
WHAT YOU GET	Cash rebate of up to $1,178 for 2025 for low-income RENTERS who are older adults or people with disabilities, based on rent paid (also covers heat costs), on a sliding scale by income, plus a possible TABOR add-on
WHO QUALIFIES	65 or older, or a surviving spouse age 58 or older (people with a disability could historically qualify at any age; those under 65 now use the Disability Assistance Credit)
INCOME LIMIT	2025 total income limits: $19,094 (single) / $25,788 (married filing jointly)
HOW TO APPLY	File form DR 0104PTC online via Revenue Online or by paper/mail; 2025 claims accepted through Dec. 31, 2027

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

303-238-7378 (CO Dept. of Revenue Taxpayer Helpline) https://tax.colorado.gov/PTC-rebate

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 Colorado 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**.