Connecticut: Help for Homeowners and Renters

Financial assistance for low-income, older, and disabled homeowners and renters · 23 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

Connecticut delivers most of this help through two channels: **2-1-1** (United Way of Connecticut), which is the practical front door for energy assistance, weatherization, and aging-and-disability referrals, and the **local town assessor**, who handles every property tax program. For Medicare and benefits counseling, the statewide **CHOICES** line is **1-800-994-9422**. For any current-year income limit, confirm the exact figure with the specific program, since the state and utilities adjust them annually.

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 23 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

Connecticut Home Care Program for Elders (CHCPE)

SERVICE · STATE

WHO IT IS FOR	either (renter needs landlord permission for any modification)
WHO RUNS IT	Connecticut Dept. of Social Services (DSS), Community Options Unit
WHAT YOU GET	In-home long-term care services including care management, personal care attendant, homemaker, chore, adult day health, meals, and assistive technology; minor home modifications can be authorized in a care plan
WHO QUALIFIES	65+
INCOME LIMIT	Two tracks: a state-funded track for higher-income applicants (with cost sharing) and a Medicaid-waiver track using Medicaid long-term care financial limits (2026 Medicaid income cap about $2,901/mo; asset limits apply)
HOW TO APPLY	Call DSS / the CHCPE toll-free line or apply through your Area Agency on Aging; access point My Place CT and 2-1-1

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

1-800-445-5394 (DSS) https://portal.ct.gov/dss/health-and-home-care/connecticut-home-care-program-for-elders/connecticut-home-care-program-for-elders-chcpe

Connecticut Tech Act Project (assistive technology)

SERVICE, LOAN | STATE | EITHER

WHO RUNS IT	Connecticut Dept. of Aging and Disability Services (ADS); NEAT Center at Oak Hill partner
WHAT YOU GET	Free device demonstrations, short-term device loans (several weeks), refurbished/reused equipment at reduced cost, and a low-interest AT financial loan program to purchase devices; Bridging the Digital Divide serves older adults
WHO QUALIFIES	any (Bridging the Digital Divide targets older adults)
INCOME LIMIT	none for demos/device loans/reuse; the AT financial loan is credit-based
HOW TO APPLY	Contact the CT Tech Act Project through cttechact.com or ADS

https://cttechact.com/

Aging and Disability Services / Area Agencies on Aging and MyPlaceCT (ADRC)

SERVICE | STATE | EITHER

WHO RUNS IT	Connecticut Dept. of Aging and Disability Services (ADS) and the five Area Agencies on Aging
WHAT YOU GET	Free information, options counseling, benefits screening, and referral to in-home supports, accessibility work, and home modifications
WHO QUALIFIES	any (focus on 60+ and adults with disabilities)
INCOME LIMIT	none (information and referral)
HOW TO APPLY	Call 2-1-1, visit myplacect.org, or contact your regional Area Agency on Aging

2-1-1 (statewide); 1-800-994-9422 (CHOICES line at the AAAs) https://portal.ct.gov/ads/programs-and-services

Home repair and deferred maintenance

Owner-Occupied Housing Rehabilitation (CDBG Small Cities Program)

LOAN | STATE | HOMEOWNER

WHO RUNS IT	Connecticut Dept. of Housing (DOH) administers the Small Cities CDBG program; delivered by participating municipalities
WHAT YOU GET	Typically 0% interest deferred loans up to about $30,000 per single-family home for repairs, roofing, energy efficiency, accessibility, mold, lead abatement, and utility-system work; lien with no monthly payments, repaid on sale or refinance (amounts set by each town)
WHO QUALIFIES	any
INCOME LIMIT	Low- and moderate-income owner-occupants (HUD area median income limits; thresholds set by the local program)
HOW TO APPLY	Apply through your town/city housing rehabilitation office; DOH does not fund individuals directly

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.mansfieldct.gov/2035/Housing-Rehabilitation-Program

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 (Connecticut area offices: Windsor and Norwich)
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)
WHO QUALIFIES	any for the loan; 62+ for the grant
INCOME LIMIT	Very-low income (county-specific USDA limits, 2026)
HOW TO APPLY	Email RD.SNE.DirectHousing@usda.gov or call the Windsor office (860-902-5382) or Norwich office (860-887-3604 x4); confirm the property is in an eligible rural area at eligibility.sc.egov.usda.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.

860-902-5382 (Windsor); 860-887-3604 x4 (Norwich) https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-repair-loans-grants-0

Crumbling Foundations Assistance (pyrrhotite concrete)

GRANT, SERVICE | STATE | HOMEOWNER

WHO RUNS IT	Connecticut Dept. of Housing (DOH); testing reimbursement via Capitol Region Council of Governments; claims via Connecticut Foundation Solutions Indemnity Company (CFSIC)
WHAT YOU GET	State testing reimbursement: core testing 50% up to $2,000, visual inspection 100% up to $400. CFSIC has paid foundation-replacement claims for eligible owners (subject to available funding)
WHO QUALIFIES	any
INCOME LIMIT	none (based on foundation damage, not income)
HOW TO APPLY	Contact the DOH Crumbling Foundations homeowner advocate; for claims, register with CFSIC (crumblingfoundations.org)

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

860-270-8090 (DOH homeowner advocate, Lena Holleran) https://portal.ct.gov/DOH/DOH/Programs/Crumbling-Foundations

Weatherization and energy efficiency

Weatherization Assistance Program (WAP)

SERVICE STATE

WHO IT IS FOR	either (renters eligible with landlord permission)
WHO RUNS IT	Connecticut Dept. of Energy and Environmental Protection (DEEP), delivered through the Community Action Agency network
WHAT YOU GET	Free heating-system tune-ups and repairs, blower-door air sealing, attic and sidewall insulation, and health and safety inspections
WHO QUALIFIES	any (priority for elderly, people with disabilities, families with children, high-energy users)
INCOME LIMIT	At or below 60% of Connecticut state median income (2025-2026; same as the energy assistance program)
HOW TO APPLY	Call 2-1-1 to find a local intake site or email DEEP.Weatherization@ct.gov; application is joint with the Connecticut Energy Assistance 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.

2-1-1 https://portal.ct.gov/DEEP/Energy/Weatherization/Weatherization-in-Connecticut

Home Energy Solutions - Income Eligible (HES-IE)

SERVICE UTILITY EITHER (RENTERS ELIGIBLE)

WHO RUNS IT	Energize Connecticut, delivered by Eversource and United Illuminating (utility ratepayer funded)
WHAT YOU GET	No-cost in-home energy assessment plus insulation, air sealing, and energy-saving measures for income-eligible customers
WHO QUALIFIES	any
INCOME LIMIT	Income-eligible (aligned with state median income thresholds / receipt of energy assistance)
HOW TO APPLY	Call Energize Connecticut at 1-877-WISE-USE (1-877-947-3873) or contact Eversource / United Illuminating

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.

1-877-947-3873 (Energize CT) https://portal.ct.gov/DEEP/Energy/Weatherization/Weatherization-in-Connecticut

Connecticut has no standalone home-oil weatherization program. Instead, oil, kerosene, and propane (deliverable-fuel) homes are served directly by the standard Weatherization Assistance Program and by the Connecticut Energy Assistance Program's deliverable-fuel benefit.

Utility bill assistance and discounts

Connecticut Energy Assistance Program (CEAP / LIHEAP)

GRANT | FEDERAL-IN-STATE

WHO IT IS FOR	either (renters with heat included may qualify for a lower benefit)
WHO RUNS IT	Connecticut Dept. of Social Services (DSS), through local Community Action Agencies
WHAT YOU GET	Basic heating benefit $295 to $645 for the 2025-2026 season (by household size, income, and heating source), plus crisis/emergency and deliverable-fuel benefits
WHO QUALIFIES	any
INCOME LIMIT	At or below 60% of state median income (2025-2026: about $47,764 for 1 person, $91,854 for 4), or automatic if receiving SNAP/SSI/TANF/other DSS benefits
HOW TO APPLY	Apply through your local Community Action Agency; call 2-1-1 to find your agency

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.

2-1-1 https://portal.ct.gov/heatinghelp/connecticut-energy-assistance-program-ceap

Eversource Low Income Discount Rate (LIDR)

DISCOUNT | UTILITY | EITHER (THE ACCOUNT HOLDER)

WHO RUNS IT	Eversource Energy (Connecticut)
WHAT YOU GET	Permanent monthly bill discount of 5%, 15%, 20%, 40%, or 50%, tiered by household income or benefit level (applies to about the first 1,200 kWh for heating customers, 800 kWh for non-heating)
WHO QUALIFIES	any
INCOME LIMIT	Tiered by household size and income (2025-2026 example, family of 4: 5% up to $91,854; 15% up to $67,837; 20% up to $51,440; 40% up to $40,188; 50% up to $32,150), or by receipt of DSS benefits
HOW TO APPLY	Enroll via documentation through a Community Action Agency, online, mail, or fax; if DSS certifies a qualifying benefit, enrollment renews automatically. Phone 800-286-2828

If you share your home: a home seeker's income counts toward this program's income test, so it can change what you qualify for.

800-286-2828 https://www.eversource.com/residential/account-billing/payment-assistance/discount-rate/ct

United Illuminating (UI) Low Income Discount Rate (LIDR)

DISCOUNT UTILITY EITHER (THE ACCOUNT HOLDER) 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	United Illuminating (Avangrid)
WHAT YOU GET	Through Aug 2, 2026: 10% (Tier 1) or 50% (Tier 2) discount on monthly charges. Effective Aug 3, 2026: five tiers of 5%, 15%, 20%, 40%, or 50%
WHO QUALIFIES	any
INCOME LIMIT	Income-based by household size (single-person example: Tier 1 up to $47,764, Tier 2 up to $25,040), or by receipt of SNAP/TANF/Medicaid/HUSKY/SSI/energy assistance
HOW TO APPLY	Submit income/benefit documentation by email (hardship@uinet.com), fax (866-260-1009), or mail; re-verified yearly

> **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.uinet.com/low-income-discount-rate

Operation Fuel (Generation Power CT)

GRANT NONPROFIT 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	Operation Fuel, Inc. (nonprofit), via partner fuel-bank agencies
WHAT YOU GET	One-time energy grant of up to $500 toward any energy source (oil, electric, gas, propane, kerosene, wood, pellets)
WHO QUALIFIES	any (serves elderly, disabled, working families, and those in crisis)
INCOME LIMIT	Household income at or below 75% of state median income
HOW TO APPLY	Apply through a partner agency (fuel bank); use the Fuel Bank Finder or call 2-1-1

> **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.

2-1-1 https://fuelbank.operationfuel.org/get-help/residents/

Property tax relief

Homeowners' Elderly/Disabled Circuit Breaker Tax Relief Program

CREDIT STATE HOMEOWNER

WHO RUNS IT	Connecticut Office of Policy and Management (OPM); applied for at the local assessor's office
WHAT YOU GET	Graduated property tax credit of $150 to $1,250 for married couples and $150 to $1,000 for single persons, based on income (state-reimbursed to towns)
WHO QUALIFIES	65+ (or a surviving spouse 50+); or totally disabled at any age
INCOME LIMIT	2025 program year (2024 income): about $46,300 single / $56,500 married (OPM adjusts these limits annually)
HOW TO APPLY	File with your town assessor's office between February 1 and May 15

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.

860-418-6290 (OPM homeowner info line) https://portal.ct.gov/opm/igpp/grants/tax-relief-grants/homeowners--elderlydisabled-circuit-breaker-tax-relief-program

Renters' Rebate for Elderly/Disabled Renters

REBATE STATE RENTER

WHO RUNS IT	Connecticut Office of Policy and Management (OPM); applied for at the municipal assessor or social services office
WHAT YOU GET	Cash rebate up to $900 for married couples and up to $700 for single persons, on a graduated income scale using rent and utility payments made (state-funded)
WHO QUALIFIES	65+ (or surviving spouse 50+); or 18+ and receiving Social Security Disability
INCOME LIMIT	2025 program year (2024 income): about $46,300 single / $56,500 married (OPM adjusts annually; same schedule as the circuit breaker)
HOW TO APPLY	File with your town's assessor or social services office between April 1 and September 30 (no extensions); rebates paid by November 30

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.

860-418-6377 (OPM) https://portal.ct.gov/opm/igpp/grants/tax-relief-grants/renters--rebate-for-elderly-disabled-renters-tax-relief-program

Veterans property tax exemptions (basic, disabled, and income-qualified additional)

EXEMPTION STATE HOMEOWNER

WHO RUNS IT	Local assessor's office (state-mandated under CGS 12-81 / 12-81f / 12-81g); state-reimbursed
WHAT YOU GET	Basic wartime exemption (assessed value, town base often $1,500-$3,000); larger amounts for disabled veterans by VA rating; a state additional exemption that doubles the basic amount for income-qualified veterans; and a full dwelling (plus up to 2 acres) exemption for veterans with a 100% permanent and total service-connected disability (effective Oct 1, 2024)
WHO QUALIFIES	any
INCOME LIMIT	None for the basic and standard disabled-veteran exemptions; the state additional (income-qualified) exemption uses 2025 limits of about $46,300 single / $56,500 married; towns may adopt a higher local additional exemption
HOW TO APPLY	File the DD-214 with the town clerk and apply at the assessor's office; the income-qualified additional exemption filing period is February 1 to October 1

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.southingtonct.gov/departments/assessors_department/exemption_programs/veteran_s_exemption_program.php

Local option tax relief, freeze, and deferral for older adults and people with disabilities (municipal)

COUNTY-CITY HOMEOWNER

TYPE OF HELP	credit, exemption, freeze, or deferral (varies by town)
WHO RUNS IT	Individual municipalities (authorized by CGS 12-129n, 12-170v tax freeze, and local deferral ordinances)
WHAT YOU GET	Varies widely by town: additional credits/abatements, a tax freeze that caps the tax at a base-year amount, and in some towns a deferral (lien repaid later, sometimes with interest)
WHO QUALIFIES	usually 65+ (or disabled); set locally
INCOME LIMIT	Set by each municipality (often higher than the state circuit-breaker limit)
HOW TO APPLY	Contact your town assessor to ask which local programs exist and their income limits and deadlines

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.

860-418-6290 (OPM) https://portal.ct.gov/opm/igpp/grants/tax-relief-grants/homeowners--elderlydisabled-circuit-breaker-tax-relief-program

Insurance-related help

Connecticut FAIR Plan (last-resort property insurance)

SERVICE STATE HOMEOWNER

WHO RUNS IT	Connecticut Property Insurance Placement Facility (Connecticut FAIR Plan)
WHAT YOU GET	Access to basic property (fire) insurance for owners who cannot obtain coverage in the standard market
WHO QUALIFIES	any
INCOME LIMIT	none
HOW TO APPLY	Apply through a licensed Connecticut insurance producer/agent

860-528-9546 https://www.ctfairplan.com/

CHOICES (State Health Insurance Assistance Program / SHIP)

SERVICE STATE EITHER

WHO RUNS IT	Connecticut Dept. of Aging and Disability Services, the five Area Agencies on Aging, and the Center for Medicare Advocacy
WHAT YOU GET	Free, unbiased Medicare counseling; plan comparison (Advantage and Part D); and screening for Medicaid, the Medicare Savings Program, and Extra Help
WHO QUALIFIES	Medicare-eligible (65+ or disabled)
INCOME LIMIT	none for counseling (screens for income-based cost help)
HOW TO APPLY	Call CHOICES at 1-800-994-9422

1-800-994-9422 https://portal.ct.gov/ads/programs-and-services/choices

Connecticut has no state-run homeowners insurance premium assistance or discount program. Premium savings come from private-insurer discounts (age 55+/retiree, security/monitoring, bundling, loyalty) and from the CT Insurance Department's rate-comparison resources.

⌂ HomeShare-relevant extras

Accessory dwelling unit (ADU) / accessory apartment law (Public Act 21-29)

SERVICE | STATE | HOMEOWNER | NOT CONFIRMED

> We could not open this program's own website to check these details, so they may be out of date or incomplete. Please call or visit the program before relying on anything here.

WHO RUNS IT	Local planning and zoning departments (state framework under PA 21-29); technical support via CT Dept. of Housing / OPM
WHAT YOU GET	State law establishing a framework for accessory dwelling units in residential zones (with a municipal opt-out); supports adding an in-law/accessory unit or sharing a home
WHO QUALIFIES	any
INCOME LIMIT	none
HOW TO APPLY	Contact your town planning and zoning department to confirm local ADU rules and whether the town opted out

https://www.cga.ct.gov/2021/FC/PDF/2021HB-06107-R000716-FC.PDF

Shared-housing / homeshare matching referral

SERVICE | NONPROFIT | 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	HomeShare Connecticut (host program); National Shared Housing Resource Center (directory)
WHAT YOU GET	Matching of home providers (often older homeowners) with home seekers (often renters), with screening and support
WHO QUALIFIES	any (providers often 60+)
INCOME LIMIT	none
HOW TO APPLY	Contact HomeShare Connecticut; the National Shared Housing Resource Center directory lists shared-housing programs

https://www.nationalsharedhousing.org/program-directory

Renter-side supports (Renters' Rebate, energy assistance, weatherization)

REBATE, GRANT, SERVICE | STATE | RENTER

WHO RUNS IT	OPM (Renters' Rebate); DSS/DEEP and Community Action Agencies (energy)
WHAT YOU GET	Elderly/disabled renters may receive the Renters' Rebate (up to $900 married / $700 single); renters may also receive CEAP energy assistance and weatherization (with landlord permission)
WHO QUALIFIES	varies (Renters' Rebate 65+ or disabled; energy programs any age)
INCOME LIMIT	Renters' Rebate ~$46,300 single / $56,500 married (2025); CEAP/WAP at 60% of state median income
HOW TO APPLY	Renters' Rebate at the town assessor/social services (April 1 to Sept 30); energy assistance via Community Action Agencies (call 2-1-1)

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.

2-1-1 https://portal.ct.gov/opm/igpp/grants/tax-relief-grants/renters--rebate-for-elderly-disabled-renters-tax-relief-program

Programs that work the same in every state

Some of the biggest sources of help are federal and work much the same everywhere, including USDA Section 504 home repair, LIHEAP energy assistance, the Weatherization Assistance Program, and VA housing grants. They are described once, in detail, at homeshareoregon.org/benefits/federal-programs, and the entries above give you the Connecticut 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**.