Florida: Help for Homeowners and Renters

Financial assistance for low-income, older, and disabled homeowners and renters · 24 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

In Florida, most help for older adults and people with disabilities runs through the aging network, so for many programs the single most useful first call is the **Elder Helpline at 1-800-96-ELDER (1-800-963-5337)**, which connects to your local Aging and Disability Resource Center (ADRC). For home repair, the first stop is your county or city SHIP office; for property tax, your county property appraiser (exemptions) or county tax collector (deferral).

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. 3 of the 24 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

Statewide Medicaid Managed Care Long-Term Care (SMMC-LTC) home accessibility adaptation

SERVICE STATE

WHO IT IS FOR	homeowner (or renter with landlord permission)
WHO RUNS IT	Florida Agency for Health Care Administration (AHCA) and Florida Dept. of Elder Affairs (DOEA), delivered by managed-care plans
WHAT YOU GET	Home accessibility adaptation and environmental modifications (ramps, grab bars, widened doorways) as authorized in the plan of care, plus personal care, homemaker, adult day care, and other long-term care services
WHO QUALIFIES	65+, or 18+ with a disability
INCOME LIMIT	Medicaid long-term care financial limits (2025: about $2,901/mo individual income cap and $2,000 asset limit); must be found at nursing-facility level of care by the CARES unit
HOW TO APPLY	Call the Elder Helpline at 1-800-96-ELDER (1-800-963-5337) for a CARES assessment and ADRC intake; financial eligibility through DCF ACCESS

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

1-800-963-5337 (Elder Helpline); 850-414-2000 (DOEA) https://elderaffairs.org/programs-and-services/statewide-medicaid-managed-care-long-term-care-program/

Community Care for the Elderly (CCE) and Home Care for the Elderly (HCE)

SERVICE | STATE | EITHER

WHO RUNS IT	Florida Dept. of Elder Affairs, via Area Agencies on Aging and local lead agencies
WHAT YOU GET	In-home supports that can include home repairs, environmental modifications, adaptive alterations, security devices, personal care, homemaker, case management, and respite
WHO QUALIFIES	60+
INCOME LIMIT	No hard income cap for eligibility (functional need based); services carry an income-based co-payment / sliding-scale cost share
HOW TO APPLY	Call the Elder Helpline at 1-800-96-ELDER (1-800-963-5337) or your local Aging and Disability Resource Center (ADRC) for assessment

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

1-800-963-5337 (Elder Helpline); 850-414-2000 https://elderaffairs.org/programs-and-services/community-care-for-the-elderly-cce-program/

FAAST (Florida Alliance for Assistive Services and Technology) assistive technology

SERVICE, LOAN | STATE | EITHER

WHO RUNS IT	FAAST, Inc. (Florida's Assistive Technology Act program, federally funded under the AT Act)
WHAT YOU GET	Device demonstrations, short-term device loans (15 to 35 days), an equipment reuse/exchange, and the Florida New Horizon Loan Program (low-interest financing for assistive technology with flexible credit criteria)
WHO QUALIFIES	any (Floridians of any age with a disability)
INCOME LIMIT	None for device loans/demonstrations; the New Horizon financial loan is credit-based
HOW TO APPLY	Contact FAAST or a Regional Demonstration Center; New Horizon Loan applications online or by phone at (850) 487-3278 ext. 104

(850) 487-3278 https://faast.org/

Aging and Disability Resource Centers (ADRC) and Elder Helpline

SERVICE | STATE | EITHER

WHO RUNS IT	Florida Dept. of Elder Affairs, via 11 Area Agencies on Aging
WHAT YOU GET	Free information, screening, options counseling, and referral to in-home supports, modifications, and benefits
WHO QUALIFIES	any (focus on 60+ and adults with disabilities)
INCOME LIMIT	None (information and referral service)
HOW TO APPLY	Call 1-800-96-ELDER (1-800-963-5337) to reach your local ADRC

1-800-963-5337 https://elderaffairs.org/resources/aging-and-disability-resource-centers-adrcs/

Home repair and deferred maintenance

State Housing Initiatives Partnership (SHIP) owner-occupied rehabilitation and repair

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.

TYPE OF HELP	grant, deferred/forgivable loan
WHO RUNS IT	Florida Housing Finance Corporation (funds distributed to all 67 counties and eligible cities that administer locally)
WHAT YOU GET	Owner-occupied rehabilitation, emergency repair, and accessibility work; commonly a deferred, forgivable, interest-free loan (for example forgiven over 5 to 15 years). Amounts and terms are set by each local government
WHO QUALIFIES	any (many local strategies set aside funds for elderly and special-needs households)
INCOME LIMIT	Up to 120% of area median income; at least 30% of funds must serve very-low income (50% AMI) and 30% low income (80% AMI). 2026 example: 80% AMI for a 4-person household is about $91,750 in Hillsborough County
HOW TO APPLY	Apply through your county or city SHIP / housing office (Florida Housing 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.

850-488-4197 (Florida Housing Finance Corporation) https://www.floridahousing.org/programs/special-programs/ship---state-housing-initiatives-partnership-program

My Safe Florida Home Program (hurricane hardening grants and inspections)

GRANT, SERVICE | STATE | HOMEOWNER

WHO RUNS IT	Florida Dept. of Financial Services
WHAT YOU GET	Free wind-mitigation home inspection; matching grant up to $10,000 for hurricane-hardening improvements (roof, windows, doors, roof-to-wall connections, garage doors, secondary water barriers). Reported average insurance savings about $932/year
WHO QUALIFIES	any (low-income applicants 60+ are a priority group)
INCOME LIMIT	Inspections free to all eligible homesteads; grant priority tiers use household income: Group 1 is low-income 60+ (at or below 80% of county median), then low-income any age, then moderate-income 60+ and moderate-income any age (below 120% of county median)
HOW TO APPLY	Apply online at mysafeflhome.com when the application window opens; site-built, homesteaded single-family homes only

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.

561-640-6734 https://mysafeflhome.com/

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 (Florida and Virgin Islands State Office, Gainesville)
WHAT YOU GET	Loan up to $40,000 at 1% fixed for 20 years; grant up to $10,000 for owners age 62+ to remove health and safety hazards; combined up to $50,000
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 on the USDA eligibility site, 2026)
HOW TO APPLY	Contact the Florida USDA Rural Development State Office (352-338-3400) and 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.

352-338-3400 **https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-repair-loans-grants**

Weatherization and energy efficiency

Weatherization Assistance Program (WAP)

SERVICE | FEDERAL-IN-STATE

WHO IT IS FOR	either (renters served with owner consent)
WHO RUNS IT	Florida Dept. of Commerce (FloridaCommerce, formerly DEO), via local weatherization / community action agencies
WHAT YOU GET	Free energy audit and measures: insulation, air sealing, health and safety fixes (detectors, exhaust fans), water heater and lighting improvements, solar screens, and HVAC or refrigerator replacement when diagnostics warrant. Not a window-replacement program
WHO QUALIFIES	any (priority for 60+, people with disabilities, and families with children under 12)
INCOME LIMIT	At or below 200% of the federal poverty guidelines (2026)
HOW TO APPLY	Apply through your local weatherization / community action agency; find your provider via FloridaCommerce

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https://floridajobs.org/community-development/Weatherization-Assistance-Program

> *Florida has no separate state-funded weatherization program beyond the federal WAP (which FloridaCommerce administers) plus LIHEAP-funded weatherization support. Florida's major investor-owned utilities (FPL, Duke Energy Florida) offer efficiency rebates and free energy audits but no permanent income-qualified free-weatherization program comparable to some other states.*

Utility bill assistance and discounts

Low-Income Home Energy Assistance Program (LIHEAP)

GRANT | FEDERAL-IN-STATE | EITHER

WHO RUNS IT	Florida Dept. of Commerce (FloridaCommerce), via local community action agencies
WHAT YOU GET	One regular home-energy benefit per 12 months plus crisis benefits (one in the heating season and one in the cooling season) applied to the utility bill; can also cover an electric deposit
WHO QUALIFIES	any
INCOME LIMIT	At or below 60% of Florida state median income (FFY 2025-2026)
HOW TO APPLY	Apply online at floridaliheap.com or through your local community action agency

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https://floridajobs.org/community-development/Low-Income-Home-Energy-Assistance-Program

Emergency Home Energy Assistance for the Elderly Program (EHEAP)

GRANT | STATE | EITHER

WHO RUNS IT	Florida Dept. of Elder Affairs, via Area Agencies on Aging
WHAT YOU GET	Emergency payment toward a home-energy bill (or heating/cooling equipment repair) for older households facing an energy emergency such as a past-due bill or disconnection notice
WHO QUALIFIES	at least one household member 60+
INCOME LIMIT	Low-income (income limit set under the LIHEAP-funded state plan; confirm the current figure with the ADRC)
HOW TO APPLY	Call the Elder Helpline at 1-800-96-ELDER (1-800-963-5337) or your local Area Agency on Aging / ADRC

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.

1-800-963-5337 https://elderaffairs.org/programs-and-services/housing-resources-and-assistance/

FPL Care to Share (emergency bill assistance)

GRANT UTILITY EITHER

WHO RUNS IT	Florida Power & Light, distributed through community agencies (for example the Salvation Army)
WHAT YOU GET	One-time emergency assistance toward a past-due FPL bill, funded by customer and company donations and paid through partner agencies
WHO QUALIFIES	any
INCOME LIMIT	Income-qualified crisis need (set by the administering partner agency)
HOW TO APPLY	Search FPL.com 'financial assistance by county' for the local partner agency, or contact the local Salvation Army; FPL customer service 1-800-226-3545

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.

1-800-226-3545 https://www.fpl.com/help/assistance.html

Duke Energy Florida Share the Light Fund (emergency bill assistance)

GRANT UTILITY EITHER

WHO RUNS IT	Duke Energy Florida, distributed through community agencies
WHAT YOU GET	Emergency energy-bill assistance funded by customer and company donations, paid to households in need through local agency partners
WHO QUALIFIES	any
INCOME LIMIT	Income-qualified crisis need (set by the administering partner agency)
HOW TO APPLY	Contact Duke Energy or a local community agency partner; Duke Energy Florida customer service 1-800-700-8744

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.

1-800-700-8744 https://www.duke-energy.com/community/share-the-light-fund

Property tax relief

Homestead exemption (base) and Save Our Homes assessment cap

EXEMPTION STATE HOMEOWNER

WHO RUNS IT	County property appraiser (Florida Dept. of Revenue oversight)
WHAT YOU GET	Homestead exemption up to $50,000 off assessed value ($25,000 for all taxes plus an additional $25,000 on value between $50,000 and $75,000, not applied to school taxes). Save Our Homes caps annual assessment increases on the homestead at 3% or the CPI change, whichever is lower
WHO QUALIFIES	any
INCOME LIMIT	None
HOW TO APPLY	File with your county property appraiser by March 1 (one-time filing; 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://floridarevenue.com/property/Pages/Taxpayers_Exemptions.aspx

Additional homestead exemption for persons 65 and older (low-income senior exemption)

EXEMPTION STATE HOMEOWNER

WHO RUNS IT	County property appraiser (adopted by local ordinance; Florida Dept. of Revenue sets the income limit)
WHAT YOU GET	Additional homestead exemption up to $50,000 (amount set by the county or city ordinance), and a separate long-term-residency exemption that can equal 100% of assessed value for owners who have lived in the home 25+ years where just value is below $250,000
WHO QUALIFIES	65+
INCOME LIMIT	Household adjusted gross income at or below the DOR limit, adjusted annually by CPI (about $36,600 for 2024; confirm the current year's figure with your county property appraiser)
HOW TO APPLY	File with your county property appraiser by March 1 and submit household income documentation

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://floridarevenue.com/property/Documents/pt110.pdf

Homestead property tax deferral

DEFERRAL STATE HOMEOWNER

WHO RUNS IT	County tax collector (Florida Dept. of Revenue oversight; Chapter 197, Florida Statutes)
WHAT YOU GET	Defers part or all of the annual homestead property tax: taxes exceeding 5% of prior-year household income may be deferred (3% for owners 65+); if prior-year household income was under $10,000, all ad valorem taxes may be deferred
WHO QUALIFIES	any (more generous thresholds at 65+)
INCOME LIMIT	Based on household income tests above; owners 65+ use the annually adjusted income limit for that exemption
HOW TO APPLY	File Form DR-570 with your county tax collector by March 31 following the year the taxes were assessed

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://floridarevenue.com/property/Pages/Taxpayers.aspx

Disabled veteran and surviving spouse property tax exemptions

EXEMPTION STATE HOMEOWNER

WHO RUNS IT	County property appraiser (Florida Dept. of Revenue oversight)
WHAT YOU GET	$5,000 exemption for veterans with a 10% or greater service-connected disability; total (100%) homestead exemption for veterans with a service-connected total and permanent disability (and for their surviving spouse); a homestead assessment discount for combat-related disabled veterans 65+ equal to the VA disability percentage
WHO QUALIFIES	any (the additional discount requires age 65+)
INCOME LIMIT	None
HOW TO APPLY	File with your county property appraiser with VA disability documentation (by March 1)

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

https://floridarevenue.com/property/Documents/pt109.pdf

Disability and widow/widower property tax exemptions (including low-income total-disability exemption)

EXEMPTION STATE HOMEOWNER

WHO RUNS IT	County property appraiser (Florida Dept. of Revenue oversight)
WHAT YOU GET	$500 exemption for widows/widowers; $500 exemption for persons with a qualifying disability; full homestead exemption for quadriplegics; and a full homestead exemption for persons who are totally and permanently disabled and meet a household income limit (hemiplegics, paraplegics, and others who are wheelchair-dependent or legally blind)
WHO QUALIFIES	any
INCOME LIMIT	None for the $500 exemptions and the quadriplegic exemption; the full total-and-permanent-disability exemption for non-quadriplegics is income-tested (annually adjusted limit)
HOW TO APPLY	File with your county property appraiser with a physician certification or other required proof (by March 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://floridarevenue.com/property/Pages/Taxpayers_Exemptions.aspx

Insurance-related help

Citizens Property Insurance Corporation (last-resort homeowners insurer)

SERVICE STATE

WHO IT IS FOR	homeowner (renters/condo unit owners have separate policy forms)
WHO RUNS IT	Citizens Property Insurance Corporation (state-created not-for-profit)
WHAT YOU GET	Access to residential property insurance for owners who cannot obtain comparable coverage in the private market (or whose only private offer is more than 20% above the comparable Citizens premium)
WHO QUALIFIES	any
INCOME LIMIT	None
HOW TO APPLY	Apply through a licensed Florida insurance agent who writes Citizens policies

866-411-2742 https://www.citizensfla.com/

SHINE (Serving Health Insurance Needs of Elders) Medicare counseling

SERVICE STATE EITHER

WHO RUNS IT	Florida Dept. of Elder Affairs, via Area Agencies on Aging (Florida's State Health Insurance Assistance Program)
WHAT YOU GET	Free, unbiased, confidential counseling on Medicare, Medicaid, prescription help, and cost-assistance programs including Medicare Savings Programs that can pay Part B premiums
WHO QUALIFIES	Medicare-eligible (65+ or disabled)
INCOME LIMIT	None (counseling service)
HOW TO APPLY	Call the Elder Helpline at 1-800-96-ELDER (1-800-963-5337) to reach a local SHINE counselor

1-800-963-5337 https://www.floridashine.org/

Florida has no state program that directly pays or subsidizes homeowners insurance premiums for low-income or older owners. The closest indirect help is the My Safe Florida Home program (see Home repair), whose free wind-mitigation inspection and hardening grant can EARN insurance premium discounts (reported average savings about $932/year).

HomeShare-relevant extras

National Shared Housing Resource Center program directory (homeshare referral)

SERVICE NONPROFIT EITHER

WHO RUNS IT	National Shared Housing Resource Center (nonprofit clearinghouse)
WHAT YOU GET	Searchable directory of independent home-sharing / shared-housing match programs by state, to help match older home providers with home seekers
WHO QUALIFIES	any (many member programs focus on older adults)
INCOME LIMIT	None
HOW TO APPLY	Search the program directory at nationalsharedhousing.org/program-directory or email info@nationalsharedhousing.org

https://nationalsharedhousing.org/

Live Local Act (affordable housing, homeowner and renter assistance, zoning)

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	Florida Housing Finance Corporation
WHAT YOU GET	Statewide affordable housing law (2023, amended since) that funds rental and homeownership programs (including Hometown Heroes down-payment assistance) and preempts local zoning to allow more affordable multifamily development
WHO QUALIFIES	any
INCOME LIMIT	Program-specific (very-low to moderate income; Hometown Heroes uses household income limits)
HOW TO APPLY	See floridahousing.org/live-local-act; Hometown Heroes down-payment assistance is accessed through participating lenders

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.

850-488-4197 https://www.floridahousing.org/live-local-act

Florida has no statewide renter tax credit or rebate; the state levies no personal income tax, so there is no income-tax mechanism for one. Home seekers who rent can still access LIHEAP and EHEAP energy assistance, WAP weatherization (with owner consent), and Live Local Act rental assistance, plus local rent and deposit help through 211.

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 Florida 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**.