Georgia: 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

Georgia delivers most of this help locally, so for many programs the practical first calls are the Aging and Disability Resource Connection (ADRC) at **1-866-552-4464** for in-home supports, home modifications, and Medicare counseling; your local Community Action Agency for weatherization and energy help; and your county tax commissioner for property tax relief. Georgia has no single statewide homeshare platform and no statewide ADU mandate, so home sharing options come from the metro Atlanta program plus local referrals.

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. 2 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

Medicaid Elderly and Disabled Waiver home modifications (CCSP and SOURCE)

SERVICE · STATE

WHO IT IS FOR	homeowner (or renter with landlord permission)
WHO RUNS IT	Georgia Dept. of Community Health (DCH), Medicaid, operated with the Division of Aging Services via Area Agencies on Aging / ADRC
WHAT YOU GET	Environmental accessibility adaptations (home modifications) authorized in the care plan, plus emergency response services, personal support, adult day health, and home-delivered meals
WHO QUALIFIES	65+ (or 0 to 64 with a physical disability) who meet a nursing-facility level of care
INCOME LIMIT	Medicaid long-term care financial limits (2026: about $2,901/mo individual income cap; $2,000 asset limit)
HOW TO APPLY	Request an assessment through the Aging and Disability Resource Connection (ADRC) at 1-866-552-4464 or your local Area Agency on Aging

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

1-866-552-4464 (ADRC); 877-423-4746 (Georgia Medicaid) https://medicaid.georgia.gov/programs/all-programs/waiver-programs

Independent Care Waiver Program (ICWP) home modifications

SERVICE STATE

WHO IT IS FOR	homeowner (or renter with landlord permission)
WHO RUNS IT	Georgia Dept. of Community Health (DCH), Medicaid; case management via Alliant / Georgia Medical Care Foundation (GMCF)
WHAT YOU GET	Home modifications, specialized medical equipment, personal support, home health, counseling, and emergency response services
WHO QUALIFIES	21 to 64
INCOME LIMIT	Medicaid long-term care financial limits (2026: about $2,901/mo individual income cap; $2,000 asset limit)
HOW TO APPLY	Call Alliant/GMCF at 800-982-0411 or 888-669-7195, or visit www.gmcf.org

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

800-982-0411; 888-669-7195 https://medicaid.georgia.gov/programs/all-programs/waiver-programs

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

SERVICE STATE EITHER

WHO RUNS IT	Georgia Dept. of Human Services, Division of Aging Services (12 regional Area Agencies on Aging)
WHAT YOU GET	Free information, options counseling, eligibility screening, and referral to in-home supports, home modifications, and long-term care programs
WHO QUALIFIES	any (focus on older adults and people with disabilities)
INCOME LIMIT	none (information, referral, and screening service)
HOW TO APPLY	Call the statewide ADRC line 1-866-552-4464 or contact your regional Area Agency on Aging

1-866-552-4464 https://aging.georgia.gov/programs-and-services/adrc

Tools for Life (Georgia's Assistive Technology Act Program)

SERVICE STATE EITHER

WHO RUNS IT	Georgia Institute of Technology, Center for Inclusive Design and Innovation (CIDI)
WHAT YOU GET	Device demonstrations, short-term device loans (try before you buy), device reuse/exchange, and guidance on funding sources for assistive technology
WHO QUALIFIES	any age with a disability, and older adults
INCOME LIMIT	none (device demo, loan, and reuse services are not income-tested)
HOW TO APPLY	Contact Tools for Life through gatfl.gatech.edu or cidi.gatech.edu/services/toolsforlife

https://cidi.gatech.edu/services/toolsforlife

Home repair and deferred maintenance

Community HOME Investment Program (CHIP)

GRANT STATE HOMEOWNER

WHO RUNS IT	Georgia Dept. of Community Affairs (DCA), using federal HOME funds
WHAT YOU GET	Owner-occupied housing rehabilitation delivered through local grantees (grants up to $500,000 to the local administrator; assistance per home set locally)
WHO QUALIFIES	any
INCOME LIMIT	Low-income (HOME limits, generally at or below 80% of area median income)
HOW TO APPLY	DCA does not fund individuals; apply through your local government, public housing authority, or nonprofit that received a CHIP grant. Contact your city/county housing office or DCA for a current grantee

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://dca.georgia.gov/affordable-housing/housing-development/home-investment-partnership-program-home/community-home

Homeowner Rehabilitation and Reconstruction Program (HRRP)

GRANT STATE HOMEOWNER

WHO RUNS IT	Georgia Dept. of Community Affairs (DCA), using CDBG Disaster Recovery funds from HUD
WHAT YOU GET	Grant-funded rehabilitation or reconstruction (roof, electrical, plumbing, HVAC, foundation, code upgrades, elevation) delivered through vetted builders
WHO QUALIFIES	any
INCOME LIMIT	Typically at or below 80% of area median income
HOW TO APPLY	Apply through DCA when your county is a designated disaster county; call 404-679-4840

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.

404-679-4840 https://dca.georgia.gov/homeowner-rehabilitation-and-reconstruction-program-hrrp-faqs

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 (Georgia 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)
WHO QUALIFIES	any for the loan; 62+ for the grant
INCOME LIMIT	Very-low income (county-specific limits via the USDA eligibility site, 2026)
HOW TO APPLY	Email GA502Applications@usda.gov or call 706-552-2541; 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.

706-552-2541 https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-repair-loans-grants/ga

Georgia has no statewide program that pays home-repair grants directly to individual homeowners. State repair help flows through locally administered CHIP/CDBG grants, USDA Section 504 in rural areas, disaster-only HRRP, and local nonprofits (Rebuilding Together, Habitat, Area Agency on Aging minor-home-repair funds).

Weatherization and energy efficiency

Weatherization Assistance Program (WAP)

SERVICE · STATE

WHO IT IS FOR	either (renters served; owner-occupied focus, landlord permission needed for rentals)
WHO RUNS IT	Georgia Environmental Finance Authority (GEFA), via local Community Action Agencies
WHAT YOU GET	Free energy audit, air sealing, insulation, HVAC repair/upgrade, and water/lighting efficiency measures
WHO QUALIFIES	any (priority for the elderly, people with disabilities, and families with children)
INCOME LIMIT	At or below 200% of the Federal Poverty Level (2026)
HOW TO APPLY	Apply through your local Community Action Agency (find yours via the GEFA WAP page); GEFA main line 404-584-1000

> **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.

404-584-1000 https://gefa.georgia.gov/weatherization-assistance-program

Georgia has no standing state-funded low-income energy-efficiency or rebate program beyond WAP. Additional efficiency help comes from utility programs (Georgia Power Home Energy Improvement rebates, EMC/municipal programs) and federal IRA/HEEHRA rebates administered as they roll out.

Utility bill assistance and discounts

Low Income Home Energy Assistance Program (LIHEAP)

GRANT | FEDERAL-IN-STATE | EITHER

WHO RUNS IT	Georgia Dept. of Human Services, Division of Family and Children Services (DFCS), via local Community Action Agencies
WHAT YOU GET	Energy bill payment assistance plus crisis intervention for heating/cooling emergencies that threaten health or safety
WHO QUALIFIES	any (early application window reserved for 65+ and homebound households)
INCOME LIMIT	At or below 60% of Georgia's state median income (2026)
HOW TO APPLY	Apply through your local Community Action Agency; statewide info 877-423-4746 or 1-800-436-7442

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.

877-423-4746 https://dfcs.georgia.gov/services/low-income-home-energy-assistance-program-liheap

Georgia Power Income-Qualified Discount

DISCOUNT | UTILITY | EITHER

WHO RUNS IT	Georgia Power
WHAT YOU GET	$33.50 per month bill discount (2026)
WHO QUALIFIES	any (one path is age 65+ with income at or below 200% FPG)
INCOME LIMIT	Qualify by any one path: age 65+ with household income at or below 200% of Federal Poverty Guidelines (2026: about $31,920 for 1, $43,280 for 2), OR receipt of SSDI, SSI, or a HUD Housing Choice Voucher
HOW TO APPLY	Apply online at georgiapower.com/residential/assistance/income-qualified-discount.html

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

1-888-660-5890 https://www.georgiapower.com/residential/assistance/income-qualified-discount.html

Project SHARE

GRANT UTILITY EITHER

WHO RUNS IT	The Salvation Army (Georgia), funded by Georgia Power customer/employee donations with a 150% company match
WHAT YOU GET	One-time emergency financial help toward energy bills (and other crisis needs) for households in temporary crisis
WHO QUALIFIES	any (assists older adults and households with disabilities among others)
INCOME LIMIT	Crisis/need-based (set by the local Salvation Army; not a fixed percent of poverty)
HOW TO APPLY	Apply through your local Salvation Army chapter; details at projectshareinfo.com; year-round

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.georgiapower.com/our-impact/community/giving-back/project-share.html

Property tax relief

Standard homestead exemption (and HB 581 statewide floating homestead)

EXEMPTION STATE HOMEOWNER

WHO RUNS IT	County tax commissioner / board of assessors (state law, Georgia Dept. of Revenue)
WHAT YOU GET	$2,000 deducted from assessed value for county and school taxes (O.C.G.A. 48-5-44); HB 581 adds an optional statewide floating homestead cap tying taxable value growth to inflation in counties that did not opt out
WHO QUALIFIES	any owner-occupant
INCOME LIMIT	none
HOW TO APPLY	File once with your county tax commissioner/assessor by April 1 for the tax year

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

https://dor.georgia.gov/property-tax-homestead-exemptions

Homestead exemptions for older adults (age 65 county $4,000; age 62 school up to $10,000)

EXEMPTION STATE HOMEOWNER

WHO RUNS IT	County tax commissioner / board of assessors (state law, Georgia Dept. of Revenue)
WHAT YOU GET	$4,000 off county taxes at age 65 (O.C.G.A. 48-5-47); up to $10,000 off school taxes at age 62 (O.C.G.A. 48-5-52). Many counties add larger local age-based and school exemptions on top
WHO QUALIFIES	62+ (school) or 65+ (county)
INCOME LIMIT	Net income of applicant and spouse must not exceed $10,000 for the prior year; Social Security is excluded up to the annual maximum (about $96,432 in 2025)
HOW TO APPLY	File with your county tax commissioner/assessor by April 1, with proof of age and income

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

https://dor.georgia.gov/property-tax-homestead-exemptions

Floating inflation-proof homestead exemption (age 62+)

EXEMPTION STATE HOMEOWNER

WHO RUNS IT	County tax commissioner / board of assessors (state law, Georgia Dept. of Revenue)
WHAT YOU GET	Exempts the increase in assessed value above the base year for county taxes (excludes bonded debt), effectively freezing county taxable value against inflation (O.C.G.A. 48-5-47.1)
WHO QUALIFIES	62+
INCOME LIMIT	Combined household income not exceeding $30,000 for the prior year
HOW TO APPLY	File with your county tax commissioner/assessor by April 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://dor.georgia.gov/property-tax-homestead-exemptions

Disabled Veteran / Surviving Spouse homestead exemption

EXEMPTION STATE HOMEOWNER

WHO RUNS IT	County tax commissioner / board of assessors (state law, Georgia Dept. of Revenue)
WHAT YOU GET	Exempts $121,812 of assessed value (2025 amount; indexed annually) from county, school, and municipal taxes (O.C.G.A. 48-5-48.4)
WHO QUALIFIES	any
INCOME LIMIT	none
HOW TO APPLY	File with your county tax commissioner/assessor by April 1 with VA documentation

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

https://dor.georgia.gov/property-tax-homestead-exemptions

Homestead property tax deferral for the elderly

DEFERRAL 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	County tax official/tax commissioner (state law, O.C.G.A. 48-5-70 through 48-5-84)
WHAT YOU GET	Defers payment of homestead property taxes; deferred taxes plus interest become a lien repaid when the home is sold, transferred, or the owner dies. Applies only to the first $50,000 of assessed value
WHO QUALIFIES	62+
INCOME LIMIT	Gross household income of $15,000 or less for the prior calendar year; deferral denied if total deferred taxes/interest plus other liens exceed 85% of the home's fair market value
HOW TO APPLY	File with your county tax official on or before April 1 each year; must renew annually

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://law.justia.com/codes/georgia/title-48/chapter-5/article-2/part-2/section-48-5-72/

Insurance-related help

Georgia Underwriting Association (Georgia FAIR Plan)

SERVICE STATE

WHO IT IS FOR	homeowner (and some renter/dwelling coverage)
WHO RUNS IT	Georgia Underwriting Association (state-mandated residual insurer pool; overseen by the Office of Insurance and Safety Fire Commissioner)
WHAT YOU GET	Access to basic property (fire) and, where offered, liability coverage for owners who cannot obtain insurance in the standard market
WHO QUALIFIES	any
INCOME LIMIT	none (last-resort market, not income-based)
HOW TO APPLY	Apply through a licensed Georgia insurance agent; consumer questions to the Office of Insurance and Safety Fire Commissioner 1-800-656-2298

1-800-656-2298 (Georgia insurance consumer services) https://georgiaunderwriting.com/

GeorgiaCares / Georgia SHIP (Medicare counseling)

SERVICE STATE EITHER

WHO RUNS IT	Georgia Dept. of Human Services, Division of Aging Services
WHAT YOU GET	Free, unbiased Medicare counseling, plan comparison, claims/appeals help, and screening for programs that lower Medicare out-of-pocket costs
WHO QUALIFIES	Medicare-eligible (65+ or disabled)
INCOME LIMIT	none for counseling (some referred programs are income-tested)
HOW TO APPLY	Call 1-866-552-4464 (select option 4) to reach a certified counselor

1-866-552-4464 https://aging.georgia.gov/georgia-ship

Georgia has no state-run homeowners insurance premium assistance or discount program. Savings come from private-insurer discounts (age 55+/retiree, security systems, bundling, wind-mitigation) and from the FAIR Plan only as last-resort access, not price relief.

⌂ HomeShare-relevant extras

Atlanta Senior Home Share (HomeShare ATL)

SERVICE NONPROFIT EITHER

WHO RUNS IT	Dorothy C. Benson Senior Multipurpose Complex, in collaboration with Jewish Family and Career Services (JF&CS) Atlanta
WHAT YOU GET	Facilitated matching of older homeowners with vetted home seekers to share housing costs, utilities, and companionship
WHO QUALIFIES	older adults (home providers) and home seekers of various ages
INCOME LIMIT	none
HOW TO APPLY	Contact the Dorothy C. Benson Complex at 404-613-4900 (Sandy Springs / metro Atlanta)

404-613-4900 https://bensoncenter.org/atlanta-senior-home-share

National Shared Housing Resource Center (statewide referral)

SERVICE NONPROFIT EITHER

WHO RUNS IT	National Shared Housing Resource Center (nonprofit)
WHAT YOU GET	Directory of homeshare/shared-housing matching programs to locate services outside metro Atlanta
WHO QUALIFIES	any
INCOME LIMIT	none
HOW TO APPLY	Search the program directory at nationalsharedhousing.org

https://www.nationalsharedhousing.org/

Georgia has no statewide law requiring cities to allow accessory dwelling units (ADU rules are set locally; Atlanta and a few cities have loosened them) and no statewide renter property tax credit or rebate. Renters can still access LIHEAP, WAP (with landlord permission), and Project SHARE.

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 Georgia 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**.
