Hawaii: Help for Homeowners and Renters

Financial assistance for low-income, older, and disabled homeowners and renters · 37 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

Last verified July 25, 2026. Hawaii runs most help for older adults and people with disabilities through the county Area Agencies on Aging and the state Executive Office on Aging. The single best statewide starting phone number is the Aging and Disability Resource Center (ADRC) No Wrong Door line at (808) 643-2372 (643-ADRC), TTY (808) 643-0889, email adrc@doh.hawaii.gov. On Oahu the Elderly Affairs Senior Helpline is (808) 768-7700. For energy and weatherization help, participants apply through their island Community Action Agency, not a central office: Honolulu Community Action Program (Oahu) 808-447-5440 or 808-488-6834; Maui Economic Opportunity 808-249-2970 or 808-249-2990; Hawaii County Economic Opportunity Council 808-731-7009; Kauai Economic Opportunity 808-245-4077. Property tax relief is entirely county-run (Honolulu, Maui, Hawaii, Kauai), each with its own exemptions and deadlines. Two important structural facts for Hawaii: there is no CARE-style permanent income-qualified electric rate discount at either Hawaiian Electric or KIUC, and there is no state-run CDBG program, so housing-rehab dollars flow through the counties.

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 25, 2026. 9 of the 37 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

Med-QUEST QUEST Integration Medicaid 1115 Waiver: Environmental Accessibility Adaptations and Home Maintenance (HCBS)

SERVICE · STATE · EITHER

WHO RUNS IT	Hawaii Department of Human Services, Med-QUEST Division (MQD)
WHAT YOU GET	No published dollar cap. Environmental accessibility adaptations (ramps, grab bars, widened doorways) and home maintenance are covered home and community based long-term services and supports when medically necessary and authorized by the member's health plan (2026).
WHO QUALIFIES	No fixed minimum age. Member must meet nursing-facility level of care.
INCOME LIMIT	Must meet Medicaid LTSS financial eligibility (aged, blind, disabled and long-term-care limits). 2026 limits vary; confirm with Med-QUEST.
HOW TO APPLY	Enroll in Medicaid QUEST Integration, obtain a physician level-of-care determination, then request the service through your QUEST Integration health plan or Community Care Management Agency.

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.

https://medquest.hawaii.gov/content/medquest/en/members-applicants/quest-integration-coverage/medical-benefits.html

Kupuna Care Program

SERVICE STATE EITHER

WHO RUNS IT	Hawaii Executive Office on Aging (State Department of Health) with four county Area Agencies on Aging; on Oahu delivered by the City and County of Honolulu Elderly Affairs Division
WHAT YOU GET	In-home and community aging-in-place supports: case management, personal care, homemaker, chore, adult day care, respite, home-delivered meals, transportation. Cost-sharing may apply based on income and ability to pay. No fixed dollar grant (2026).
WHO QUALIFIES	60 or older
INCOME LIMIT	No hard income limit. Cost-sharing is based on income and ability to pay (2026).
HOW TO APPLY	Call the statewide ADRC line (808) 643-2372 or your county Area Agency on Aging. On Oahu call the Senior Helpline (808) 768-7700.

> **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.

(808) 768-7700 Oahu Senior Helpline; (808) 643-2372 statewide ADRC https://elderlyaffairs.com/services/eligibility-requirements/

Aging and Disability Resource Center (ADRC): No Wrong Door information, assistance, and options counseling

SERVICE STATE EITHER

WHO RUNS IT	Hawaii Executive Office on Aging (State Department of Health) with four county Area Agencies on Aging
WHAT YOU GET	Free information, referral, options counseling, and case management connecting kupuna and people with disabilities to long-term supports including home modification and repair resources. No direct cash benefit.
WHO QUALIFIES	Primarily 60 or older; also serves adults with disabilities and family caregivers.
INCOME LIMIT	None for information and assistance.
HOW TO APPLY	Call (808) 643-2372 (643-ADRC), TTY (808) 643-0889, email adrc@doh.hawaii.gov, or contact your county Area Agency on Aging. A local ADRC responds within about 3 business days.

(808) 643-2372 https://hawaiiadrc.org/

Assistive Technology Resource Centers of Hawaii (ATRC): State AT Act Program and AT Alternative Financing loans

LOAN NONPROFIT EITHER

WHO RUNS IT	Assistive Technology Resource Centers of Hawaii (ATRC), Hawaii's federally designated State Assistive Technology Act program (funded by the Administration for Community Living, HHS)
WHAT YOU GET	Low-interest AT financing loans that can fund assistive technology including home accessibility modifications, ramps, and vehicle modifications. Also free short-term device loans, demonstrations, and device reuse. Specific loan amounts and rates are not published online; obtained by contacting ATRC (2026).
WHO QUALIFIES	Any age; people with disabilities and older adults.
INCOME LIMIT	AT financing loan is based on creditworthiness and ability to repay, not a fixed income limit. Device loan and demonstration services have no income limit.
HOW TO APPLY	Contact ATRC at (808) 532-7110, info@atrc.org, or 200 N. Vineyard Blvd., Suite 430, Honolulu, HI 96817. Ask for the Financial Loan Program.

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.

(808) 532-7110 https://atrc.org/at-funding-guide/

Home repair and deferred maintenance

USDA Rural Development Section 504 Single Family Housing Repair Loans and Grants

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, Hawaii and Western Pacific Area Office (Hilo)
WHAT YOU GET	Grants up to $10,000 (up to $15,000 in a presidentially declared disaster area) for homeowners age 62 and older to remove health and safety hazards. Repair loans up to $40,000 at 1% fixed interest for 20 years. Combined assistance up to $50,000, or $55,000 in disaster areas (2026).
WHO QUALIFIES	Any age for the repair loan; 62 or older for the grant.
INCOME LIMIT	Household income at or below the county very-low-income limit (about 50% of area median income). 2026 limits vary by county; verify on the USDA eligibility site.
HOW TO APPLY	Apply year-round through the USDA Rural Development Hawaii office in Hilo. Call (808) 933-8380. Applications accepted on an ongoing basis (Oct 1 through Sep 30).

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.

(808) 933-8380 (USDA RD, Room 311, Federal Building, 154 Waianuenue Ave, Hilo, HI 96720) https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-repair-loans-grants-22

City and County of Honolulu Rehabilitation Loan Program

LOAN | COUNTY-CITY | HOMEOWNER

WHO RUNS IT	City and County of Honolulu, Department of Community Services, Community Assistance Division, Rehabilitation Loan Branch (CDBG-funded)
WHAT YOU GET	Zero-interest (0%) rehabilitation loans up to $300,000 (larger amounts case-by-case), 20-year repayment term, subject to available equity in the property (2024).
WHO QUALIFIES	No age requirement.
INCOME LIMIT	Low- and moderate-income owner-occupants. May 2024 limits ranged from $77,950 (1-person household) to $164,798 (10-person household).
HOW TO APPLY	Contact the Rehabilitation Loan Branch at (808) 768-7076, 51 Merchant Street, 1st Floor, Honolulu, HI 96813. Processing is lengthy (a year or more).

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.

(808) 768-7076 https://www.honolulu.gov/dcs/cad/

County of Hawaii Home Improvement Loan Program (HILP)

LOAN | COUNTY-CITY | 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 of Hawaii, Office of Housing and Community Development (CDBG and HOME funded)
WHAT YOU GET	Loans from $2,500 to $50,000 at 3% simple interest, payments deferred 15 years with balance due at end of term. Homeowners age 62 or older or persons with disabilities may receive 50% forgiveness of loan principal (2026).
WHO QUALIFIES	Open to eligible low- and moderate-income homeowners; those 62 or older qualify for 50% principal forgiveness.
INCOME LIMIT	Low- and moderate-income homeowners (HUD income limits, generally at or below 80% of area median income). Specific 2026 dollar figures not published on the page; confirm with OHCD.
HOW TO APPLY	Contact the Office of Housing and Community Development at ohcdloans@hawaiicounty.gov, Hilo (808) 961-8379 or Kona (808) 323-4300. Must occupy the dwelling as primary residence.

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.

(808) 961-8379 Hilo; (808) 323-4300 Kona https://www.housing.hawaiicounty.gov/community-resources/home-improvement-loan-program-hilp

Honolulu Habitat for Humanity Critical Home Repair Program

SERVICE NONPROFIT HOMEOWNER

WHO RUNS IT	Honolulu Habitat for Humanity (nonprofit)
WHAT YOU GET	Critical repairs and accessibility modifications performed for existing low-income homeowners on Oahu on affordable terms. Specific cost or subsidy terms not published; contact the affiliate.
WHO QUALIFIES	No fixed age; serves low-income homeowners including older adults.
INCOME LIMIT	Low-income homeowners. Income guidelines apply; specific thresholds not published on the site.
HOW TO APPLY	Contact Honolulu Habitat for Humanity at (808) 767-4091, info@honoluluhabitat.org, 680 Iwilei Road, Suite 675, Honolulu, HI 96817. Use the Apply for Housing link on the website.

> **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.

(808) 767-4091 https://www.honoluluhabitat.org/programs

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

GRANT FEDERAL-IN-STATE HOMEOWNER

WHO RUNS IT	HUD Honolulu Field Office administers CDBG for Hawaii's non-entitlement counties (Hawaii, Kauai, Maui). The State of Hawaii declined to run a State CDBG program, so there is NO state CDBG administering agency (not HHFDC and not DBEDT). The City and County of Honolulu is a direct HUD entitlement grantee.
WHAT YOU GET	Federal block grant funds passed to counties, which fund local owner-occupant rehabilitation and repair loan programs. Homeowners do not apply to HUD directly; they access CDBG dollars through county-run repair programs.
WHO QUALIFIES	Set by each county program.
INCOME LIMIT	CDBG serves low- and moderate-income households (generally at or below 80% of area median income). Specific figures set by each county.
HOW TO APPLY	Apply through your county housing office: Honolulu DCS Rehabilitation Loan Branch (808) 768-7076; County of Hawaii OHCD (808) 961-8379; and the Maui County and Kauai County housing and community development offices. HUD Honolulu Field Office oversees non-entitlement counties.

> **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.

https://www.hud.gov/program_offices/comm_planning/cdbg/hawaiian-counties

Weatherization and energy efficiency

Hawaii Weatherization Assistance Program (WAP)

SERVICE FEDERAL-IN-STATE EITHER

WHO RUNS IT	State of Hawaii Department of Labor and Industrial Relations, Office of Community Services (OCS); delivered by four county Community Action Agencies
WHAT YOU GET	No cash; free installation of energy efficiency measures (LED lighting, low-flow fixtures, advanced power strips, heat pump or solar water heaters, room AC, refrigerator replacement). Value varies per home (2026).
WHO QUALIFIES	No minimum; households with elderly members age 60 and over receive priority
INCOME LIMIT	At or below 200% of the Federal Poverty Guidelines (2026)
HOW TO APPLY	Contact your county Community Action Agency: Honolulu Community Action Program (Oahu) 808-447-5440; Maui Economic Opportunity 808-249-2990; Hawaii County Economic Opportunity Council 808-731-7009; Kauai Economic Opportunity 808-245-4077. Renters need landlord permission.

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.

808-586-8681 (OCS) https://labor.hawaii.gov/ocs/service-programs-index/weatherization-assistance-program/

Hawaii Energy: Energy Smart for Homes (ES4H) direct install

SERVICE UTILITY EITHER

WHO RUNS IT	Hawaii Energy (public benefits fee program administered by Leidos under the Hawaii Public Utilities Commission)
WHAT YOU GET	Free energy-saving LED bulbs, water-saving fixtures, and advanced power strips; potential savings up to $340 per year (2026)
WHO QUALIFIES	No age requirement
INCOME LIMIT	Available to H-HEAP (LIHEAP) participants, so tied to H-HEAP income limits (60% of State Median Income, 2026)
HOW TO APPLY	Sign up at HawaiiEnergy.com/ES4Hsignup or email HawaiiEnergy@leidos.com

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.

808-537-5577 (Hawaii Energy) https://hawaiienergy.com/for-homes/rebates/

GEM$ (Green Energy Money Saver) On-Bill Program

LOAN STATE EITHER

WHO RUNS IT	Hawaii Green Infrastructure Authority (HGIA), within the Department of Business, Economic Development and Tourism
WHAT YOU GET	On-bill financing for solar water heating and rooftop solar with no upfront cost; repaid through the electric bill (2026). Enhanced incentives for lower-income households.
WHO QUALIFIES	No age requirement
INCOME LIMIT	Open to homeowners and renters; low- to moderate-income households (varies by component, some up to 140% Area Median Income) qualify for enhanced benefits (2026)
HOW TO APPLY	Apply online at gems.hawaii.gov/participate-now/for-homeowners/ or call HGIA

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.

808-587-3868 https://gems.hawaii.gov/save-on-your-energy-bill-programs-for-hawaii-households/

Hawaii Energy Residential Rebates

GRANT UTILITY EITHER

WHO RUNS IT	Hawaii Energy (public benefits fee program administered by Leidos under the Hawaii Public Utilities Commission)
WHAT YOU GET	Cash rebates for efficient water heating (heat pump/solar), ENERGY STAR appliances, LED lighting, and HVAC/cooling; amounts vary by measure (2025-2026 program year). First-come, first-served subject to funds.
WHO QUALIFIES	No age requirement
INCOME LIMIT	None; open to all residential electric ratepayers in the service area
HOW TO APPLY	Apply at hawaiienergy.com/for-homes/rebates or call Hawaii Energy

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

808-537-5577 https://hawaiienergy.com/for-homes/rebates/

KIUC Qualifying Member Appliance Replacement

SERVICE UTILITY 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	Kauai Island Utility Cooperative (KIUC)
WHAT YOU GET	Free efficient refrigerator or water heater replacement (2026)
WHO QUALIFIES	Targeted to low-income adults age 60 and over
INCOME LIMIT	Income-qualified low-income members (specific threshold not published on source page, 2026)
HOW TO APPLY	See kiuc.coop/appliance-programs or contact KIUC member services

> **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.

808-246-4300 https://kiuc.coop/appliance-programs

Utility bill assistance and discounts

Hawaii Home Energy Assistance Program (H-HEAP) Energy Credit (formerly LIHEAP)

GRANT FEDERAL-IN-STATE EITHER

WHO RUNS IT	State of Hawaii Department of Human Services, Benefit, Employment and Support Services Division (BESSD); intake by county Community Action Agencies
WHAT YOU GET	One-time credit to the electric or gas account, $375 minimum to $1,400 maximum, set by a point system (2026 program year)
WHO QUALIFIES	No minimum; adults age 60 and over receive priority points and an early application period
INCOME LIMIT	At or below 60% of State Median Income for household sizes 1-10 (150% of poverty for 11+) (2026)
HOW TO APPLY	Apply during June only through your county Community Action Agency: HCAP (Oahu) 808-488-6834 (in-person only); MEO (Maui/Molokai/Lanai) 808-249-2970; HCEOC (Hawaii Island) 808-731-7009 option 1; KEO (Kauai) 808-245-4077 x242, liheap@keoinc.org

> **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.

808-488-6834 (HCAP Oahu) https://humanservices.hawaii.gov/bessd/liheap/

H-HEAP Emergency Crisis Intervention (formerly LIHEAP crisis)

GRANT · FEDERAL-IN-STATE · EITHER

WHO RUNS IT	State of Hawaii Department of Human Services, BESSD; intake by county Community Action Agencies
WHAT YOU GET	One-time crisis credit up to $700 to restore or prevent disconnection, up to the amount owed on the disconnect notice (2026 program year)
WHO QUALIFIES	No minimum; elderly/disabled priority
INCOME LIMIT	At or below 60% of State Median Income for household sizes 1-10 (150% of poverty for 11+) (2026)
HOW TO APPLY	Apply year-round (monthly approvals limited and fill quickly) through your county Community Action Agency; must have a disconnection notice. HCAP (Oahu) 808-488-6834; MEO 808-249-2970; HCEOC 808-731-7009 opt 1; KEO 808-245-4077 x242

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.

808-488-6834 (HCAP Oahu) https://humanservices.hawaii.gov/bessd/liheap/

Hawaiian Electric Special Medical Needs Discounted Rate

DISCOUNT · UTILITY · EITHER

WHO RUNS IT	Hawaiian Electric (HECO, Hawaii Electric Light, Maui Electric)
WHAT YOU GET	$0.04 per kWh discount on the first 500 kWh per month on the Non-Fuel Energy Charge; maximum savings $20 per month (2026)
WHO QUALIFIES	No age requirement
INCOME LIMIT	None (no income test); qualification is by medical condition certified by a Hawaii-licensed physician
HOW TO APPLY	Complete the enrollment form with a licensed physician's signature and mail to Hawaiian Electric, Attn: Credit Department, P.O. Box 2750, Honolulu, HI 96840 (do not submit electronically)

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

808-548-7311 (Hawaiian Electric customer service) https://www.hawaiianelectric.com/billing-and-payment/payment-assistance/special-medical-needs

KIUC / KEO Low Income Assistance Program

GRANT NONPROFIT EITHER

WHO RUNS IT	Kauai Economic Opportunity (KEO), funded by the KIUC Charitable Foundation
WHAT YOU GET	One-time bill credit once per rolling 12-month period (2026)
WHO QUALIFIES	No age requirement
INCOME LIMIT	Income-qualified low-income Kauai members (specific threshold not published on source page, 2026)
HOW TO APPLY	Call KEO at 808-245-4077 x242 or email keo@keoinc.org

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.

808-245-4077 x242 https://kiuc.coop/payment-assistance

Hawaii Gas has no dedicated low-income assistance program; gas bills are instead covered under H-HEAP (which credits gas or electric accounts). Statewide water assistance historically ran through the federal LIHWAP, but that funding has lapsed; confirm current availability.

Property tax relief

Honolulu Home Exemption (basic and age 65+ tier)

EXEMPTION COUNTY-CITY 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	City and County of Honolulu, Real Property Assessment Division (RPAD)
WHAT YOU GET	Basic home exemption $120,000 off assessed value for owner-occupants under age 65; age 65 and older $160,000 off assessed value. Reflects tax year 2025-2026.
WHO QUALIFIES	Under 65 for basic tier; 65 and older for enhanced tier (age reached by the assessment date)
INCOME LIMIT	None (home exemption is not income tested)
HOW TO APPLY	File the home exemption claim (Form BFS-RP-P-3) with RPAD; deadline September 30. One-time filing that carries forward; the age 65+ tier applies automatically once age is on record.

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

(808) 768-3799 https://www.realpropertyhonolulu.com/tax-relief-and-forms/exemptions/

Honolulu Real Property Tax Credit for Homeowners (low-income circuit breaker)

EXEMPTION · COUNTY-CITY · HOMEOWNER

WHO RUNS IT	City and County of Honolulu, Department of Budget and Fiscal Services, Division of Treasury (Tax Relief Section)
WHAT YOU GET	Credit equals the amount of taxes owed that exceeds 3% of the titleholders' combined gross income, effectively capping tax at 3% of income. Applies to the 2026-2027 tax year (based on 2023 income for the current cycle brochure).
WHO QUALIFIES	No age requirement
INCOME LIMIT	Combined gross income of all titleholders cannot exceed $80,000; must have a home exemption in effect and own no other property anywhere
HOW TO APPLY	File the Real Property Tax Credit application with the Division of Treasury annually; must be received or postmarked by September 30.

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.

(808) 768-3205 https://www.honolulu.gov/bfs/wp-content/uploads/sites/62/2024/07/Real_Property_Tax_Credit_Information_Brochure_2025_-_2026.pdf

Maui County Home Exemption (owner-occupant)

EXEMPTION · COUNTY-CITY · HOMEOWNER

WHO RUNS IT	County of Maui, Department of Finance, Real Property Assessment Division
WHAT YOU GET	Reduces net taxable assessed value by $300,000 and reclassifies the property into the lower-taxed Owner-occupied class. Applies to the 2026-2027 tax year (affects the February 2027 payment).
WHO QUALIFIES	No age requirement; Maui has no separate age tier for the home exemption
INCOME LIMIT	None (not income tested)
HOW TO APPLY	File the home exemption application with the Real Property Assessment Division; deadline December 31 for the following assessment year.

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

(808) 270-7297 https://www.mauicounty.gov/756/Tax-Relief-Programs

Maui County Circuit Breaker Tax Credit

EXEMPTION · COUNTY-CITY · HOMEOWNER

WHO RUNS IT	County of Maui, Department of Finance, Real Property Assessment Division
WHAT YOU GET	Credits a portion of property tax the following year when real property taxes exceed about 2.0% of the owner's gross income; requires having received a home exemption for at least 5 of the prior 6 tax years.
WHO QUALIFIES	No age requirement
INCOME LIMIT	Not stated as a fixed dollar cap; benefit triggers when taxes exceed roughly 2% of gross income (IRS income documentation required)
HOW TO APPLY	File the Circuit Breaker Tax Credit application with IRS income documentation during the August 1 to December 31 window.

> **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.

(808) 270-7297 https://www.mauicounty.gov/756/Tax-Relief-Programs

Hawaii County (Big Island) Home Exemption (basic and age-based tiers)

EXEMPTION · COUNTY-CITY · 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 of Hawaii, Real Property Tax Division
WHAT YOU GET	Age 60 to 69 total home exemption about $80,000; age 70 and older about $100,000; basic exemption for owners under 60 is roughly $40,000 to $50,000 (needs county confirmation).
WHO QUALIFIES	Under 60 basic; enhanced tiers at 60 to 69 and 70 and older
INCOME LIMIT	None (age-tiered, not income tested)
HOW TO APPLY	File the home exemption claim with the Real Property Tax Division; deadline typically December 31 (confirm with the county).

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

(808) 961-8201 Hilo; (808) 323-4880 Kona https://www.hawaiipropertytax.com/

Kauai County Home Exemption (basic and age-based tiers)

EXEMPTION | COUNTY-CITY | 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 of Kauai, Department of Finance, Real Property Assessment Division
WHAT YOU GET	Basic home exemption $220,000 off assessed value; age 60 to 69 $240,000; age 70 and older $260,000. Reflects the 2026-2027 tax relief cycle.
WHO QUALIFIES	Under 60 basic; enhanced tiers at 60 to 69 and 70 and older (age-based increase applied automatically)
INCOME LIMIT	None for the standard home exemption (not income tested)
HOW TO APPLY	File Form P-3 home exemption with the Real Property Assessment Division; must occupy 271+ days per year or be a registered Kauai voter. Deadline September 30.

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

(808) 241-4224 https://www.kauai.gov/Government/Departments-Agencies/Finance/Real-Property-Tax/Assessment/ExemptionTax-Relief-Information

Kauai County Low-Income and Very Low-Income Tax Relief (additional exemption, circuit-breaker credit, home preservation limit)

EXEMPTION | COUNTY-CITY | 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 of Kauai, Department of Finance, Real Property Assessment Division
WHAT YOU GET	Additional $120,000 exemption plus 50% refuse fee reduction for household income at or below 80% of Kauai median household income; very low-income credit (income at or below 50% of median) equals the difference between market taxes and 3% of combined gross income; home preservation limit caps tax at the greater of 3% of combined gross income or $500.
WHO QUALIFIES	No age requirement
INCOME LIMIT	80% of Kauai median household income for the additional $120,000 exemption; 50% of median for the very low-income credit
HOW TO APPLY	File the low-income exemption, very low-income credit, or home preservation limit forms with Kauai Real Property Assessment annually; deadline September 30.

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.

(808) 241-4224 https://www.kauai.gov/Government/Departments-Agencies/Finance/Real-Property-Tax/Assessment/ExemptionTax-Relief-Information

Totally Disabled Veteran Real Property Tax Exemption (HRS 246-31, all four counties)

EXEMPTION | COUNTY-CITY | 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 real property tax offices (Honolulu RPAD, Maui RPAD, Hawaii County Real Property Tax Division, Kauai Real Property Assessment)
WHAT YOU GET	Property owned and occupied by a totally disabled veteran (or their widow/widower) is exempt from real property tax except the county minimum tax: Maui $150, Kauai $150, Honolulu about $300. Kauai also offers a $50,000 exemption for 80% to 100% service-connected disability with a $150 minimum tax.
WHO QUALIFIES	No age requirement
INCOME LIMIT	None (not income tested)
HOW TO APPLY	File the veteran disability exemption form (for example Kauai Form P-6 with P-3, or the equivalent county form) with the county real property office, with VA disability documentation.

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

(808) 241-4224 Kauai; (808) 768-3799 Honolulu; (808) 270-7297 Maui; (808) 961-8201 Hawaii County https://www.kauai.gov/Government/Departments-Agencies/Finance/Real-Property-Tax/Assessment/ExemptionTax-Relief-Information

Insurance-related help

Hawaii Property Insurance Association (HPIA) Basic Property Insurance (insurer of last resort / FAIR plan)

SERVICE | STATE | HOMEOWNER

WHO RUNS IT	Hawaii Property Insurance Association (unincorporated association of Hawaii insurers; administered by Marsh)
WHAT YOU GET	Basic property (dwelling fire) insurance for those unable to obtain coverage in the private market. Maximum dwelling limit $450,000 (2026); deductible options $500, $1,000, $2,000, or $3,000; $250 deposit premium to bind. Premiums are among the highest in Hawaii and coverage is less comprehensive than the voluntary market.
WHO QUALIFIES	Any
INCOME LIMIT	None. Not income tested; eligibility is based on inability to obtain coverage in the private (voluntary) market.
HOW TO APPLY	Applications must be submitted to HPIA by a licensed Property and Casualty insurance agent. A $250 deposit premium is required to bind coverage. Contact a local P and C agent to apply.

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

808-585-3524 https://www.hpiainfo.com/

Hawaii SHIP (State Health Insurance Assistance Program), formerly Sage PLUS Program

SERVICE STATE EITHER

WHO RUNS IT	Hawaii Department of Health, Executive Office on Aging (federally funded, volunteer-based)
WHAT YOU GET	Free one-on-one Medicare counseling: coverage and cost questions, Medigap and Medicare Advantage comparisons, prescription drug plan help, coverage while traveling, preventive benefits, and referral to financial assistance for Medicare costs. No monetary benefit.
WHO QUALIFIES	Medicare-eligible (generally 65+, or under 65 with a qualifying disability), plus families, caregivers, and people approaching Medicare eligibility
INCOME LIMIT	None; service is not income tested.
HOW TO APPLY	Call the statewide line or visit hawaiiship.org to schedule free counseling with a trained volunteer counselor.

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

808-586-7299; toll-free 1-888-875-9229; TTY 1-866-810-4379 https://www.hawaiiship.org/

Hawaii Hurricane Relief Fund (HHRF) hurricane property insurance

SERVICE STATE HOMEOWNER

WHO RUNS IT	Hawaii Hurricane Relief Fund (state agency under DCCA Insurance Division); Program Administrator Marsh USA, LLC
WHAT YOU GET	Hurricane-only commercial property insurance. Reactivated in 2024. Serves ONLY Condominium and Townhouse Associations of Apartment Owners (AOAOs), not individual homeowners; associations must have buildings valued over $10 million (2024) and have been denied coverage by at least two state-licensed insurers.
WHO QUALIFIES	n/a (condo/townhouse associations, not individuals)
HOW TO APPLY	AOAOs apply through servicing facilities HEMIC Insurance Managers, Inc. and Zephyr Insurance Company, Inc.; program administered by Marsh USA.

808-585-3500 https://cca.hawaii.gov/ins/hhrf/

> *None identified. No state, county, utility, or nonprofit program was found that pays or subsidizes homeowners/hazard insurance premiums for Hawaii homeowners who are low income, older, or disabled. HPIA provides access to last-resort coverage but not premium subsidies. Homeowners struggling with housing costs may check the county-run Homeowner Assistance Fund (federal ARPA program) for mortgage/related costs, but it is not a dedicated insurance-premium assistance program.*

HomeShare-relevant extras

Housing Choice Voucher Program (Section 8)

SERVICE FEDERAL-IN-STATE RENTER

WHO RUNS IT	Hawaii Public Housing Authority (HPHA), funded by HUD
WHAT YOU GET	Tenant-based rental subsidy in the private market. Tenant pays about 30% of adjusted monthly income; HPHA pays the remainder up to a zip-code payment standard.
WHO QUALIFIES	Any (elderly, disabled, or family households)
INCOME LIMIT	Family income at or below 50% of area median income for the county (HUD income limits, 2026); U.S. citizenship or eligible immigration status required.
HOW TO APPLY	Apply through HPHA when the waitlist is open (Oahu program); see the How to Apply section on the HPHA website. Waitlists open periodically.

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.

808-204-9042 https://hpha.hawaii.gov/programs-and-resources/voucher-programs

State Rent Supplement Program

SERVICE STATE RENTER

WHO RUNS IT	Hawaii Public Housing Authority (HPHA), state funded
WHAT YOU GET	Shallow rent subsidy of up to $500 per month (2026) for eligible low-income families in the private rental market.
WHO QUALIFIES	Any
INCOME LIMIT	Low-income; uses eligibility criteria similar to the HCV/Section 8 program (generally at or below 50% area median income). Confirm current limits with HPHA.
HOW TO APPLY	Apply through HPHA; contact the HPHA Section 8 / voucher office for current availability and waitlist status.

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.

808-204-9042 https://hpha.hawaii.gov/programs-and-resources/voucher-programs

Accessory Dwelling Unit (ADU) / Ohana Unit program, City and County of Honolulu

SERVICE · COUNTY-CITY · HOMEOWNER

WHO RUNS IT	City and County of Honolulu, Department of Planning and Permitting (DPP)
WHAT YOU GET	Zoning/permitting policy allowing homeowners to add a second rentable dwelling. Under Ordinance 25-2 (effective September 30, 2025): ADU up to 500 sq ft on lots under 5,000 sq ft, up to 1,000 sq ft on lots 5,000 sq ft and larger; one off-street parking stall (may be compact), waivable near transit; not allowed on Condominium Property Regime lots or lots that already have an ohana unit or two principal dwellings.
WHO QUALIFIES	Any (property owner)
INCOME LIMIT	None; not income tested.
HOW TO APPLY	Submit an Ohana/ADU Pre-Form to DPP (routed to Board of Water Supply, Dept. of Environmental Services or State DOH, Dept. of Transportation Services, and Honolulu Fire Department as applicable), then a full permit application. Contact DPP.

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

808-768-8000 (DPP main) https://www.honolulu.gov/dpp/

Homesharing Hawaii

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	Hawaii Intergenerational Network (nonprofit)
WHAT YOU GET	Home-sharing matchmaking service that pairs older homeowners who have a spare room with home seekers/renters who provide rent and often companionship or help around the house. Conducts background checks and interviews, facilitates introductions, and recommends a two-week trial before longer commitments.
WHO QUALIFIES	Older home providers (approx. 60+); home seekers may be any age
INCOME LIMIT	Not income tested (matching service).
HOW TO APPLY	Contact Homesharing Hawaii via homesharinghawaii.org to register as a home provider or home seeker.

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

https://homesharinghawaii.org/

Shared Housing (62+) and Senior Housing Solutions

SERVICE NONPROFIT EITHER

WHO RUNS IT	Catholic Charities Hawaii (nonprofit)
WHAT YOU GET	Affordable shared-living opportunities for adults 62 and older to reduce costs and foster community, plus housing counseling, guidance on affordable housing options, and support moving into or maintaining permanent housing.
WHO QUALIFIES	62+
INCOME LIMIT	Designed for low-income older adults; specific income limits not published on the page. Confirm with the agency.
HOW TO APPLY	Call the Catholic Charities Hawaii office for your island to learn about or apply to the Shared Housing (62+) program.

> **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.

Oahu 808-521-4357; Hawaii Island 808-961-7050; Maui 808-873-4673; Kauai 808-241-4673 https://www.catholiccharitieshawaii.org/housing-solutions-for-seniors/

Aging and Disability Resource Center (ADRC) referral and information service

SERVICE STATE EITHER

WHO RUNS IT	Hawaii Department of Health, Executive Office on Aging (EOA), with county Area Agencies on Aging
WHAT YOU GET	Free information, assistance, and referral to long-term supports and services, including housing assistance, case management, caregiver respite, homemaker/personal care, meals, transportation, and legal help. Local office responds within about 3 business days.
WHO QUALIFIES	Older adults (generally 60+) and individuals with disabilities; also family caregivers
INCOME LIMIT	None for information and referral (not income tested).
HOW TO APPLY	Call the statewide ADRC line or submit the online help request form specifying your county (Hawaii, Honolulu, Kauai, or Maui).

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

808-643-ADRC (808-643-2372); TTY 808-643-0889 https://hawaiiadrc.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 Hawaii 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**.
