Idaho: Help for Homeowners and Renters

Financial assistance for low-income, older, and disabled homeowners and renters · 27 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

A guide to financial-assistance programs for low-income, older, and disabled homeowners and renters in Idaho. Verified against primary state, federal, and utility sources on 2026-07-25. For each program, this page says whether sharing your home could affect your eligibility. Where a source does not spell that out, confirm with the program before anyone moves in. Idaho's single most important statewide entry point is the Idaho CareLine (dial 2-1-1, or 1-800-926-2588), which routes callers to the local Community Action Agency that delivers weatherization, LIHEAP, and most utility grants.

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. 2 of the 27 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

Aged and Disabled (A&D) Medicaid Waiver: Environmental Accessibility Adaptations

SERVICE · STATE · HOMEOWNER

WHO RUNS IT	Idaho Department of Health and Welfare, Division of Medicaid
WHAT YOU GET	No fixed dollar cap in regulation. Covers minor housing adaptations necessary for greater independence: ramps, lifts, doorway widening, bathroom modifications, and electrical or plumbing installations to accommodate medical equipment. Excludes carpeting, roof repair, and central air conditioning.
WHO QUALIFIES	65 or older; adults 18 to 64 qualify with a Social Security Administration disability designation
INCOME LIMIT	Must qualify for Medicaid long term care. Income limit is roughly 300 percent of the SSI Federal Benefit Rate (approximately 2,829 per month for a single applicant in 2024) with an asset limit near 2,000 for a single applicant. Confirm current year figures with the Department.
HOW TO APPLY	Apply for Medicaid long term care and A&D waiver services through your regional Idaho Department of Health and Welfare office; a care plan authorizes the adaptation.

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

2-1-1 (Idaho CareLine, 1-800-926-2588) https://healthandwelfare.idaho.gov/services-programs/medicaid-health/medicaid-home-and-community-based-services

Idaho Assistive Technology Financing Program (Low Interest Loans)

LOAN NONPROFIT EITHER

WHO RUNS IT	Idaho Assistive Technology Project, Center on Disabilities and Human Development, University of Idaho, with partner lenders
WHAT YOU GET	Loans up to 60,000 per applicant. About 5 percent APR for most loans; rates vary for adapted vehicles and home modifications (as of 2023).
WHO QUALIFIES	No age requirement
INCOME LIMIT	No income threshold. Applicant must demonstrate ability to repay and creditworthiness; disability related credit issues are considered.
HOW TO APPLY	Contact Mellowdee Brooks at mellowd@uidaho.edu or call 1-800-432-8324 to request an application.

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

1-800-432-8324 https://idahoat.org/get-AT/finance-loans

Idaho Commission on Aging Chore and Home Maintenance and Repair Assistance (Older Americans Act Title III)

SERVICE STATE EITHER

WHO RUNS IT	Idaho Commission on Aging, delivered through local Area Agencies on Aging
WHAT YOU GET	In-kind chore and minor home maintenance services, including installation of grab bars and wheelchair ramps, seasonal yard work, heavy cleaning, and minor household maintenance. No published dollar limit; service availability varies by area and funding.
WHO QUALIFIES	Generally 60 or older (Older Americans Act Title III)
INCOME LIMIT	No strict income limit. Services are targeted to older adults in greatest social and economic need; voluntary contributions may be requested.
HOW TO APPLY	Contact your local Area Agency on Aging for a needs assessment, or call the Idaho Commission on Aging.

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.

(208) 334-3833 or (877) 471-2777 https://aging.idaho.gov/home-maintenance-repair-assistance/

Home repair and deferred maintenance

USDA Single Family Housing Repair Loans and Grants (Section 504), Idaho delivery

LOAN | 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, Idaho State Office
WHAT YOU GET	Loans up to 40,000 at a fixed 1 percent interest rate for up to 20 years. Grants up to 10,000 for homeowners age 62 and older. Combined loan and grant up to 50,000 (55,000 in a presidentially declared disaster area). Amounts current as of 2026.
WHO QUALIFIES	No age minimum for the repair loan; grants require age 62 or older
INCOME LIMIT	Very low income, defined as at or below the very low income limit by county (generally below 50 percent of area median income). Unable to obtain affordable credit elsewhere.
HOW TO APPLY	Contact the Idaho Rural Development single family housing team by email at IdahoSFH@usda.gov or the state office; applications are accepted year round. Submit Form RD 410-4 and related forms through the local office.

> **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.

(208) 378-5600 (Idaho State Office); Single Family Housing email IdahoSFH@usda.gov https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-repair-loans-grants-1

Idaho Community Development Block Grant (CDBG), housing rehabilitation activity

GRANT | 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	Idaho Department of Commerce (state administering agency for HUD CDBG non-entitlement funds)
WHAT YOU GET	Grants to eligible local governments range from about 30,000 to 500,000 depending on project category. Individual homeowners do not apply to the state; benefits reach households only through a locally sponsored rehabilitation project if a city or county offers one.
INCOME LIMIT	Funded activities must benefit at least 51 percent low and moderate income persons; individual household assistance in a local rehab program targets low to moderate income households.
HOW TO APPLY	Only incorporated cities or counties with populations under 50,000 apply to the Idaho Department of Commerce. Residents should contact their city or county to ask whether a CDBG funded housing rehabilitation program is available.

> **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.

208-334-2470 https://commerce.idaho.gov/communities/grants/cdbg/

Idaho HOME Program, Homeowner Rehabilitation activity

LOAN STATE HOMEOWNER

WHO RUNS IT	Idaho Housing and Finance Association (IHFA), designated administrator of Idaho's HOME funds
WHAT YOU GET	Rehabilitation assistance for income eligible homeowners; per unit amounts vary by activity and are set in the annual HOME Administrative Plan. No single published figure. Often structured as a deferred or forgivable loan depending on the delivering subrecipient.
INCOME LIMIT	Low income households, generally at or below 80 percent of area median income per the 2026 HOME income limits published by IHFA; limits vary by county and household size.
HOW TO APPLY	Contact the IHFA HOME Programs Department; homeowner rehabilitation is typically delivered through qualified subrecipients and nonprofits under published Notices of Funding Availability.

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.

208.331.4700 or 855.505.4700 https://www.idahohousing.com/federal-programs/home-program/

Weatherization and energy efficiency

Idaho Weatherization Assistance Program (WAP)

SERVICE FEDERAL-IN-STATE EITHER

WHO RUNS IT	Idaho Department of Health and Welfare, delivered through local Community Action Agencies (Community Action Partnership Association of Idaho, CAPAI network)
WHAT YOU GET	Free home energy efficiency improvements (insulation, weather stripping, air sealing, heating system repair or replacement); no fixed dollar cap published on state page
WHO QUALIFIES	Any age; priority given to families with children, elderly, and disabled members
INCOME LIMIT	Must meet LIHEAP income limits; effective Oct 1, 2025 monthly gross limits are 2,736.25 (1 person) and 5,262.08 (family of 4), based on 60 percent state median income / 150 percent federal poverty guideline
HOW TO APPLY	Apply through your local Community Action Agency serving your county; homeowners must prove ownership and renters must have written landlord permission

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.

Contact local Community Action Agency (e.g., El-Ada 208-377-0700; Eastern Idaho CAP 208-522-5391; South Central CAP 208-733-9354); statewide dial 2-1-1 https://healthandwelfare.idaho.gov/services-programs/financial-assistance/home-heating-and-utility-assistance/about-weatherization

Idaho Power Weatherization Programs (Income-Qualified Customers)

SERVICE UTILITY EITHER

WHO RUNS IT	Idaho Power, delivered through regional Community Action Partnership agencies
WHAT YOU GET	Free energy efficiency upgrades valued up to 6,000 (new windows and doors, insulation, weather stripping, bath and kitchen fans, heating system and water heater replacement, light bulbs), 2026
WHO QUALIFIES	No age requirement
INCOME LIMIT	Idaho low-income limits (as listed by Idaho Power): less than 2,608/month (family of 1), less than 5,358/month (family of 4), less than 6,275/month (family of 5)
HOW TO APPLY	Home must use electricity from Idaho Power; contact regional Community Action Partnership agency to schedule a certified energy audit. Rentals require landlord permission and may require cost-sharing

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.

Metro Community Services 208-459-0065; Eastern Idaho CAP 208-522-5391; El-Ada CAP 208-322-1242; South Central CAP 208-733-9354 https://www.idahopower.com/energy-environment/ways-to-save/savings-for-your-home/income-qualified-customers/weatherization-programs/

Avista Income-Qualified Energy Grants and Weatherization (Idaho)

SERVICE UTILITY EITHER

WHO RUNS IT	Avista Utilities, delivered through local Community Action Agencies
WHAT YOU GET	Weatherization and heating system improvements at no cost to income-qualified customers; specific dollar cap not published on Avista Idaho page
WHO QUALIFIES	No age requirement stated
INCOME LIMIT	Income-qualified per local Community Action Agency (LIHEAP-aligned limits); specific thresholds not listed on Avista Idaho page
HOW TO APPLY	Use the Community Action Agency locator on Avista's Idaho assistance page or call Avista, then apply through the local agency; may also connect households to heating improvements

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.

Avista residential 800-227-9187; or dial 2-1-1 https://www.myavista.com/your-account/power-of-compassion/idaho-assistance

Utility bill assistance and discounts

Idaho Home Energy Assistance (LIHEAP) Seasonal Heating Assistance

GRANT FEDERAL-IN-STATE EITHER

WHO RUNS IT	Idaho Department of Health and Welfare, delivered through local Community Action Agencies statewide
WHAT YOU GET	One payment per program year (October to September) applied to heating bills; amount varies by household income, location, household size, and heating cost; first come, first served
WHO QUALIFIES	Any age; households with children under 6, elderly, or disabled members may apply beginning in October, all others beginning in November
INCOME LIMIT	Effective Oct 1, 2025 monthly gross limits: 2,736.25 (1), 3,578.17 (2), 4,420.08 (3), 5,262.08 (4), plus 687.50 each additional
HOW TO APPLY	Complete the Application for Energy Assistance and submit to your local Community Action Agency; requires Idaho residency, US citizen or lawful permanent resident in household, photo ID, and proof of heating expense

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.

Contact local Community Action Agency; statewide dial 2-1-1 https://healthandwelfare.idaho.gov/services-programs/financial-assistance/home-heating-and-utility-assistance/apply-heating-assistance

Idaho LIHEAP Crisis Assistance

GRANT FEDERAL-IN-STATE EITHER

WHO RUNS IT	Idaho Department of Health and Welfare, delivered through local Community Action Agencies
WHAT YOU GET	One crisis payment to prevent loss of, or restore, utility service; agency aims to resolve the crisis within 48 hours; available year-round
WHO QUALIFIES	Any age
INCOME LIMIT	Same LIHEAP income limits effective Oct 1, 2025 (2,736.25/month for 1, 5,262.08/month for 4)
HOW TO APPLY	Contact your local Community Action Agency; must not have received a crisis benefit in the prior 12 months and must show a qualifying crisis (disconnection risk or disconnection, past-due bills, or less than 48 hours of bulk fuel remaining)

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.

Contact local Community Action Agency; statewide dial 2-1-1 https://healthandwelfare.idaho.gov/services-programs/financial-assistance/home-heating-and-utility-assistance/apply-heating-assistance

Idaho Power Project Share

GRANT UTILITY EITHER

WHO RUNS IT	Idaho Power, administered through The Salvation Army and Community Action Partnership agencies
WHAT YOU GET	Up to 450 in bill assistance per program year; may also cover reconnection fees after involuntary disconnection, 2026
WHO QUALIFIES	Not specified
INCOME LIMIT	Not published on program page; eligibility determined by local Salvation Army or Community Action Partnership office
HOW TO APPLY	Contact your local Salvation Army or Community Action Partnership office to determine eligibility; if approved, payment is made directly to the energy provider

> **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.

Idaho Power 208-388-2323 or 1-800-488-6151; contact local Salvation Army or CAP office https://www.idahopower.com/accounts-service/make-payment/help-paying-bill/project-share-works/

Rocky Mountain Power Lend A Hand (Idaho)

GRANT UTILITY EITHER

WHO RUNS IT	Rocky Mountain Power, administered through Southeastern Idaho Community Action Agency and Eastern Idaho Community Action Partnership
WHAT YOU GET	Energy bill assistance from donated funds; specific per-household benefit amount not published on the page
WHO QUALIFIES	Not specified
INCOME LIMIT	Income-qualified per administering community action agency; specific thresholds not listed on the page
HOW TO APPLY	Contact the administering community action agency to apply

> **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.

SouthEastern Idaho Community Action Agency 208-232-1114; Eastern Idaho Community Action Partnership 208-522-5391 or 1-800-632-4813 https://www.rockymountainpower.net/my-account/payments/bill-payment-assistance.html

Intermountain Gas Company Low-Income Assistance (Crisis, Project Share, Winter Protection)

GRANT UTILITY EITHER

WHO RUNS IT	Intermountain Gas Company, delivered through local Community Action Agencies
WHAT YOU GET	Crisis assistance up to 1,500 maximum (up to 1,499 without additional state approval), one payment per 12-month period; plus Project Share, Project Warmth, Keep Kids Warm, and Winter Protection (no disconnection Dec to March for households with children, elderly, or infirm)
WHO QUALIFIES	Any age; Winter Protection targets households with children, elderly, or infirm members
INCOME LIMIT	Effective Oct 1, 2024 to Sept 30, 2025: 2,736.25/month (1 person), 5,262.08/month (family of 4), plus 687.50 each additional; based on 60 percent state median income or 150 percent poverty guideline
HOW TO APPLY	Apply through a local Community Action 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.

Eastern Idaho 208-522-5391 or 800-632-4813; El-Ada (Boise) 208-377-0700 or 208-345-2820; South Central 208-736-0676; Southeastern Idaho 208-232-1114; Western Idaho 208-454-0675 https://www.intgas.com/customer-service/low-income-assistance-programs/

Assistance is delivered as one-time grants (LIHEAP, Project Share, Lend A Hand, crisis assistance) through community action agencies. Rocky Mountain Power's ongoing bill-credit program (HELP) applies in Utah only.

Property tax relief

Property Tax Reduction (PTR) Program (Circuit Breaker)

EXEMPTION STATE HOMEOWNER

WHO RUNS IT	Idaho State Tax Commission (applied through county assessor)
WHAT YOU GET	Reduces property taxes by 250 to 1,500 on the home and up to one acre of land (2026 tax year). This is a reduction/credit, not a loan.
WHO QUALIFIES	65 or older; or any age if blind, widowed, disabled, a former POW or hostage, or a fatherless/motherless child under 18
INCOME LIMIT	Total 2025 income (after deducting medical expenses) of 39,130 or less, for a reduction to 2026 property taxes
HOW TO APPLY	Apply between January 1 and April 15, 2026, online via the Tax Commission or by paper form filed with your county assessor. Phone (208) 334-7736.

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.

(208) 334-7736 https://tax.idaho.gov/taxes/property/homeowners/reduction/

Property Tax Deferral Program

DEFERRAL STATE HOMEOWNER

WHO RUNS IT	Idaho State Tax Commission (applied through county assessor)
WHAT YOU GET	Defers (postpones) payment of property taxes on the home and up to one acre. The State pays the county, and the deferred amount becomes a lien that must be repaid later with interest.
WHO QUALIFIES	Same qualifying categories as the PTR program (65 or older, blind, widowed, disabled, former POW/hostage, or minor child); applicant must be an Idaho resident and homeowner
INCOME LIMIT	Total 2025 income of 61,674 or less, for a deferral of 2026 property taxes
HOW TO APPLY	Apply between January 1 and September 8, 2026, online via the Taxpayer Access Point (TAP) or by paper form (EFO00023) filed with your county assessor. Must reapply annually. Phone (208) 334-7736.

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.

(208) 334-7736 https://tax.idaho.gov/taxes/property/homeowners/deferral/

Homeowner's Exemption

EXEMPTION COUNTY-CITY HOMEOWNER

WHO RUNS IT	County assessor (statute administered under Idaho State Tax Commission guidance)
WHAT YOU GET	Exempts 50 percent of the value of the home and up to one acre of land, to a maximum exemption of 125,000 (in effect 2021 to 2025)
WHO QUALIFIES	No age requirement
INCOME LIMIT	No income limit
HOW TO APPLY	Apply through your county assessor's office. Once approved, it remains in effect until ownership changes or the property is no longer your primary residence.

(208) 334-7736 https://tax.idaho.gov/taxes/property/homeowners/exemption/

Property Tax Benefit for Disabled Veterans (Veterans Property Tax Reduction)

EXEMPTION STATE HOMEOWNER

WHO RUNS IT	Idaho State Tax Commission (applied through county assessor)
WHAT YOU GET	Reduces property taxes on the home and up to one acre of land by as much as 1,500 (2026 tax year). This is a reduction, not a loan.
WHO QUALIFIES	No age requirement
INCOME LIMIT	No income limit
HOW TO APPLY	Apply between January 1 and April 15, 2026, online via the Taxpayer Access Point or by paper form filed with your county assessor. A current VA letter confirming disability status is required. Phone (208) 334-7736.

(208) 334-7736 https://tax.idaho.gov/taxes/property/homeowners/veteran-benefit/

Circuit Breaker relief for widowed and disabled homeowners (path within the Property Tax Reduction Program)

EXEMPTION · STATE · HOMEOWNER

WHO RUNS IT	Idaho State Tax Commission (applied through county assessor)
WHAT YOU GET	Same as PTR: reduces property taxes by 250 to 1,500 on the home and up to one acre (2026 tax year). Reduction/credit, not a loan.
WHO QUALIFIES	No minimum age for these categories: blind, widowed, disabled, former POW or hostage, or a fatherless/motherless child under 18
INCOME LIMIT	Total 2025 income (after medical expense deduction) of 39,130 or less, for 2026 property taxes
HOW TO APPLY	Apply between January 1 and April 15, 2026, online or by paper form filed with your county assessor. Phone (208) 334-7736.

> **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.

(208) 334-7736 https://tax.idaho.gov/taxes/property/homeowners/reduction/

Insurance-related help

Confirmed: Idaho is not among the states operating a FAIR plan. NAIC page states roughly 33 states have a FAIR-type residual market plan and does not list Idaho. Secondary industry source confirms Idaho does not offer a FAIR plan or state-backed last-resort home insurance option. No state residual property insurance mechanism identified.

Senior Health Insurance Benefits Advisors (SHIBA)

SERVICE · STATE · EITHER

WHO RUNS IT	Idaho Department of Insurance
WHAT YOU GET	Free, unbiased Medicare counseling, workshops, and presentations (no monetary benefit)
WHO QUALIFIES	No strict age limit; serves Idahoans on Medicare (typically 65+ and those under 65 on Medicare due to disability) and their caregivers
INCOME LIMIT	None (not means-tested); counselors can also help screen for low-income Medicare Savings Programs and Extra Help
HOW TO APPLY	Call the SHIBA Medicare Helpline at 1-800-247-4422 for free information or to book an appointment with a certified counselor. No application required. Help offered by phone, webinar, or in person. Offices in Boise, Coeur d'Alene, and Pocatello.

1-800-247-4422 https://doi.idaho.gov/shiba/about-shiba/

No dedicated homeowner insurance premium assistance program was found in Idaho. The Idaho Homeowner Assistance Fund (HAF) is a federally funded mortgage-hardship relief program that can, in limited cases, cover delinquent property-related costs such as homeowner insurance for eligible pandemic-affected homeowners, but it is not an ongoing premium-subsidy program and HAF funds are largely exhausted. Recorded as none identified for standing insurance premium help.

HomeShare-relevant extras

Housing Choice Voucher (HCV) Program (Section 8)

DISCOUNT STATE RENTER

WHO RUNS IT	Idaho Housing and Finance Association (IHFA)
WHAT YOU GET	Rental subsidy: participant pays about 30 percent of adjusted gross monthly income toward rent and utilities; the voucher pays the remainder to the landlord
WHO QUALIFIES	No age minimum; open to low-income households including older adults and people with disabilities
INCOME LIMIT	Must meet HUD income guidelines; limits vary by county and family size (generally at or below 50 percent of area median income)
HOW TO APPLY	Identify your county's housing authority, then apply online through the Idaho Housing rental assistance portal or request a paper application. Wait times range from several months to more than two years. IHFA serves 34 of Idaho's 44 counties.

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.

208.762.5113 (Coeur d'Alene); 208.522.6002 (Idaho Falls); 208.743.0251 (Lewiston); 208.734.8531 (Twin Falls) https://www.idahohousing.com/renters/rental-assistance/

Home Share Kootenai County

SERVICE NONPROFIT EITHER

WHO RUNS IT	Home Share Kootenai County (nonprofit; Housing Solutions Partnership North Idaho)
WHAT YOU GET	Home-sharing match service: pairs home providers (homeowners with extra space) with home seekers to increase affordable housing; provider may receive rent and/or help with tasks
WHO QUALIFIES	Not restricted by age (serves general Kootenai County residents including older adults)
INCOME LIMIT	None specified
HOW TO APPLY	Contact the organization at (208) 215-2269 or info@homesharekc.org to apply. Program uses in-depth matching, background checks on all applicants, and ongoing support through a trial period. Note: currently paused.

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.

(208) 215-2269 https://homesharekc.org/

HomeShare Boise (NeighborWorks Boise)

SERVICE NONPROFIT EITHER

WHO RUNS IT	NeighborWorks Boise
WHAT YOU GET	Home-sharing / roommate matching concept pairing home providers (empty nesters, older adults, homeowners seeking income or help) with home seekers; provider may gain income or home maintenance help
WHO QUALIFIES	Not restricted by age; targeted empty nesters and older adults among home providers
INCOME LIMIT	None specified
HOW TO APPLY	Contact NeighborWorks Boise at 208.343.4065 or info@nwboise.org. Program is not currently matching; a self-help HomeShare Hub Guidebook is offered instead for people arranging shares independently.

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.

208.343.4065 https://nwboise.org/homeshare/

Idaho ADU statute (Senate Bill 1354, 2026) homeshare-friendly policy

STATE HOMEOWNER

WHO RUNS IT	State of Idaho (enforced via city governing boards); Idaho Legislature
WHAT YOU GET	Policy, not a monetary benefit: legalizes accessory dwelling units statewide so homeowners can add or rent out an internal or detached unit
HOW TO APPLY	No application to the state. Homeowners apply for an ADU permit through their local city or county building/planning department per the new statewide standards. Cities over 5,000 population must amend land use rules to allow ADUs by October 1, 2026.

https://legislature.idaho.gov/wp-content/uploads/sessioninfo/2026/legislation/S1354.pdf

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 Idaho 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**.