Indiana: Help for Homeowners and Renters

Financial assistance for low-income, older, and disabled homeowners and renters · 32 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

If you are an older or disabled Hoosier homeowner, the single best first call is the local Area Agency on Aging through the INconnect Alliance at 1-800-986-3505 (or the FSSA Division of Aging at 800-713-9023). That one call opens the door to Medicaid waiver home modifications, options counseling, and referrals into most other categories below. For utility and weatherization help, the gateway is the Energy Assistance Program (EAP) through a local Community Action Agency, since qualifying for EAP automatically unlocks the major utility discount programs. For property tax relief, everything runs through the county auditor with a hard January 15 filing deadline. A recurring theme across income-tested programs: sharing your home usually raises the counted household income, so weigh it carefully before sharing your home with a renter.

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. 5 of the 32 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

PathWays for Aging Medicaid HCBS Waiver (Home/Environmental Modifications)

SERVICE | FEDERAL-IN-STATE | EITHER

WHO RUNS IT	Indiana Family and Social Services Administration (FSSA), Office of Medicaid Policy and Planning; delivered via managed care entities and local Area Agencies on Aging
WHAT YOU GET	Home modifications up to $20,000 lifetime; modification maintenance up to $1,000/year; assessment up to $628/project; vehicle modifications up to $15,000 every 10 years (2026 waiver module)
WHO QUALIFIES	60+
INCOME LIMIT	Income no greater than 300% of the maximum SSI amount (2025/2026)
HOW TO APPLY	Contact your local Area Agency on Aging to start the assessment (INconnect Alliance 1-800-986-3505); apply for Medicaid separately; service authorized through your assigned managed care entity. Landlord approval needed for rentals.

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.

1-800-986-3505 (INconnect Alliance) or 800-713-9023 (FSSA Division of Aging) https://www.in.gov/medicaid/members/home-and-community-based-services/aged-and-disabled-waiver/

Health and Wellness Medicaid HCBS Waiver (Environmental Modifications)

SERVICE · FEDERAL-IN-STATE · EITHER

WHO RUNS IT	FSSA, Office of Medicaid Policy and Planning
WHAT YOU GET	Environmental modification limits mirror the PathWays/A&D structure (home modification cap in the roughly $20,000 lifetime range per the shared waiver module) (2026)
WHO QUALIFIES	59 and under
INCOME LIMIT	Income no greater than 300% of the maximum SSI amount (2025/2026)
HOW TO APPLY	Contact your local Area Agency on Aging for assessment; apply for Medicaid; coordinate the service through your managed care entity.

> **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.

1-800-986-3505 (INconnect Alliance) https://www.in.gov/medicaid/members/home-and-community-based-services/aged-and-disabled-waiver/

Community Integration and Habilitation (CIH) Medicaid HCBS Waiver (Environmental Modifications)

SERVICE · FEDERAL-IN-STATE · EITHER

WHO RUNS IT	FSSA, Division of Disability and Rehabilitative Services, Bureau of Developmental Disabilities Services (BDDS)
WHAT YOU GET	Environmental modification covered; specific dollar cap not published on the state member page, contact BDDS for the current limit (2026)
WHO QUALIFIES	None as a floor, but the qualifying intellectual/developmental disability must have originated before age 22
INCOME LIMIT	Income no greater than 300% of the maximum SSI amount (2025/2026)
HOW TO APPLY	Contact FSSA DDRS/BDDS; individuals typically move onto CIH from the developmental disability waitlist or from institutional transitions.

> **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.

1-800-986-3505 (INconnect Alliance) or contact a BDDS district office https://www.in.gov/medicaid/members/home-and-community-based-services/community-integration-and-habilitation-waiver/

Area Agencies on Aging / INconnect Alliance (aging and disability access point)

SERVICE STATE EITHER

WHO RUNS IT	FSSA, Division of Aging; 16 regional Area Agencies on Aging
WHAT YOU GET	n/a (information, referral, options counseling, case management, and connection to waiver-funded home modification and Older Americans Act services)
WHO QUALIFIES	60+ for most Older Americans Act services; younger people with disabilities served through rehabilitative programs
INCOME LIMIT	None to access information and referral; programs it routes you to carry their own limits
HOW TO APPLY	Call the statewide line or your regional Area Agency on Aging and request an assessment and options counseling.

1-800-986-3505 (INconnect Alliance); 800-713-9023 (FSSA Division of Aging) https://www.in.gov/fssa/da/area-agencies-on-aging/

INDATA Project (Indiana Assistive Technology Act Project)

SERVICE NONPROFIT EITHER

WHO RUNS IT	Easterseals Crossroads, in partnership with Indiana's Bureau of Rehabilitative Services
WHAT YOU GET	Many services free (device demonstrations, short-term device lending library, refurbished equipment reuse). Alternative Financing Program offers low-interest loans to buy assistive technology; amounts vary by lender and item (2026)
WHO QUALIFIES	None (all ages)
INCOME LIMIT	None for demos/lending/reuse; the Alternative Financing Program is credit-based, not income-capped
HOW TO APPLY	Contact INDATA by phone or email to arrange a demonstration, borrow a device, or apply for Alternative Financing Program financing; browse the equipment exchange.

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

317-466-2013 or toll-free 888-466-1314; tech@eastersealscrossroads.org https://www.eastersealstech.com/about/the-indiana-assistive-technology-indata-project/

Home repair and deferred maintenance

CDBG Owner-Occupied Rehabilitation (IHCDA Repairs to Your Home)

GRANT · FEDERAL-IN-STATE · HOMEOWNER

WHO RUNS IT	Indiana Housing and Community Development Authority (IHCDA); delivered through local community administrators
WHAT YOU GET	Up to $25,000 per home (2025/2026)
WHO QUALIFIES	None specified
INCOME LIMIT	Low-to-moderate income per HUD limits (generally at or below 80% AMI)
HOW TO APPLY	Homeowners cannot apply to IHCDA directly. Contact the local community administrator listed for your county/city; if your community is not listed, ask your local government to apply for CDBG funds.

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.

Regional administrators vary (e.g. Southern Indiana Development Commission 812-295-3707; Southeastern Indiana Regional Planning Commission 812-689-5505) https://www.in.gov/ihcda/homeowners-and-renters/repairs-to-your-home/

OCRA CDBG Owner Occupied Rehabilitation (OOR) Program

GRANT · FEDERAL-IN-STATE · HOMEOWNER

WHO RUNS IT	Indiana Office of Community and Rural Affairs (OCRA), CDBG program
WHAT YOU GET	State grants to communities commonly $300,000 to $500,000+; per-home rehab set locally, commonly up to about $25,000 (2025/2026 cycles)
WHO QUALIFIES	None specified
INCOME LIMIT	Low/moderate income per HUD limits (references 2024 HUD Income Limits; generally at or below 80% AMI)
HOW TO APPLY	Individuals do not apply directly. Non-entitlement (rural) local governments apply via the Indiana Electronic Grants Management System; eligible homeowners then apply to their local program.

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

CDBG@ocra.in.gov; contact your regional OCRA Community Liaison https://www.in.gov/ocra/cdbg/home/housing-grants

USDA Section 504 Single Family Housing Repair Loans and Grants

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, Indiana State Office
WHAT YOU GET	Loans up to $40,000 at fixed 1% for up to 20 years; grants up to $10,000 ($15,000 in declared disaster areas); combined up to $50,000 ($55,000 in disaster areas) (2025)
WHO QUALIFIES	None for loans; 62+ required for grants
INCOME LIMIT	Household income at or below the county very-low-income limit (roughly 50% AMI band)
HOW TO APPLY	Contact your local Indiana Rural Development area office; submit the Uniform Residential Loan Application and asset certification; accepted 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.

Indiana State Office 317-290-3100 (TDD 317-295-5799) https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-repair-loans-grants-4

Habitat for Humanity Aging in Place / Critical Home Repair (Indiana affiliates)

SERVICE | NONPROFIT | HOMEOWNER

WHO RUNS IT	Local Habitat for Humanity affiliates (program design varies)
WHAT YOU GET	Varies by affiliate; St. Joseph County affiliate currently limited to roof repair/replacement, dollar figure not published (2026)
WHO QUALIFIES	Varies; St. Joseph County Aging in Place requires at least one homeowner age 60+
INCOME LIMIT	Below the affiliate income table (typically at or below 60% to 80% AMI)
HOW TO APPLY	Submit an interest/application form to your local affiliate; must be current on taxes, mortgage, and insurance and meet a residency minimum.

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.

574-288-6967 (St. Joseph County affiliate) https://www.hfhsjc.org/aip

Weatherization and energy efficiency

Indiana Weatherization Assistance Program (WAP)

SERVICE FEDERAL-IN-STATE EITHER

WHO RUNS IT	IHCDA, federally funded via US DOE, delivered through Local Service Providers / Community Action Agencies
WHAT YOU GET	No cash; free installation of energy-conservation measures. Average annual energy bill reduction of about $283/year (2026 per IHCDA)
WHO QUALIFIES	None, but elderly and disabled households are prioritized
INCOME LIMIT	Up to 200% of the federal poverty level; automatic categorical eligibility if the household qualifies for the Energy Assistance Program (EAP) (2026)
HOW TO APPLY	Contact your county's Local Service Provider (Community Action Agency) via the map on the IHCDA WAP page, or qualify via EAP.

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.

IHCDA 317-232-7777; apply through your local Community Action Agency https://www.in.gov/ihcda/homeowners-and-renters/weatherizationenergy-conservation/

NIPSCO Income Qualified Weatherization

SERVICE UTILITY EITHER

WHO RUNS IT	NIPSCO (utility), delivered by program administrator TRC
WHAT YOU GET	No-cost home HVAC analysis plus LED lighting, duct sealing, smart thermostats, aerators, showerheads, water heater pipe wrap, outlet gaskets; all materials and services free (2026, funds limited, first-come first-served)
WHO QUALIFIES	Account holder must be 18+; no other age qualifier
INCOME LIMIT	Total household income at or below 200% of Federal Poverty Level on the 2025 tax return, OR receipt of LIHEAP/EAP, TANF, or SSI (2026 program year)
HOW TO APPLY	Schedule via the NIPSCO online form or call program administrator TRC.

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.

TRC 1-800-721-7385; NIPSCO general 1-800-464-7726 https://www.nipsco.com/energy-efficiency/for-your-home/income-qualified-weatherization

Indiana Energy Saver (Home Energy Rebates: HOMES and HEAR)

DISCOUNT FEDERAL-IN-STATE EITHER

WHO RUNS IT	Indiana Office of Energy Development (OED), funded by federal Inflation Reduction Act dollars
WHAT YOU GET	Program backed by $182 million (2025-2026). Federal HEAR caps run up to $8,000 for heat pumps and up to $14,000 total for low-income households; specific Indiana caps not published on the OED overview page
WHO QUALIFIES	None
INCOME LIMIT	HEAR (appliance rebates) targets households below 150% of Area Median Income; HOMES (whole-home retrofit) is open to all income levels with larger rebates for lower income (2025-2026)
HOW TO APPLY	Apply at www.IndianaEnergySaver.com (applications opened May 2025).

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.

rebates@oed.in.gov (no phone published) https://www.in.gov/oed/grants-and-funding-opportunities/homeowner-incentives/

Utility bill assistance and discounts

Indiana Energy Assistance Program (EAP / LIHEAP)

GRANT FEDERAL-IN-STATE EITHER

WHO RUNS IT	IHCDA, federally funded through US HHS LIHEAP; delivered via local Community Action Agencies
WHAT YOU GET	Benefit varies by income, household size, and fuel type; paid directly to the utility. No fixed dollar amount published (2025-2026 season)
WHO QUALIFIES	None
INCOME LIMIT	At or below 60% of State Median Income (2025-2026). Example annual limits: about $33,556 for 1 person, about $64,533 for a family of 4
HOW TO APPLY	Apply through your local Community Action Agency via the IHCDA portal (ihcda.rhsconnect.com).

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.

317-232-7777; eap@ihcda.in.gov https://www.in.gov/ihcda/homeowners-and-renters/low-income-home-energy-assistance-program-liheap/

NIPSCO CARE Program (natural gas Universal Service Program) and Hardship Program

DISCOUNT UTILITY EITHER

WHO RUNS IT	NIPSCO (utility), coordinated with IHCDA/Community Action Agencies
WHAT YOU GET	CARE reduces the bill by 15% to 32% depending on income; Hardship provides supplemental grant funds (2025-2026)
WHO QUALIFIES	None for CARE (companion SILVER program is for adults 60+)
INCOME LIMIT	CARE: EAP-eligible customers (at or below 60% SMI) using natural gas heat are auto-enrolled. Hardship: 151% to 250% of Federal Poverty Level (2025-2026)
HOW TO APPLY	Apply for EAP first through a local Community Action Agency (ihcda.rhsconnect.com); eligible EAP customers are auto-enrolled in CARE. CARE application period opens Oct 1, 2026.

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.

1-800-464-7726 https://www.nipsco.com/bills-and-payments/financial-support/income-eligible-assistance-programs

Duke Energy Indiana Share the Light Fund

GRANT UTILITY EITHER

WHO RUNS IT	Duke Energy in partnership with the Indiana Community Action Association; delivered by local Community Action Agencies
WHAT YOU GET	Up to $300 annual account credit per qualifying customer toward bills, deposits, and reconnection charges (2025-2026)
WHO QUALIFIES	None
INCOME LIMIT	Based on income, family size, and available resources, aligned with LIHEAP/Community Action Agency guidelines
HOW TO APPLY	Contact your local Community Action Agency (find via incap.org/energy-assistance) to check eligibility.

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

800-559-3853 https://www.duke-energy.com/home/billing/special-assistance/low-income-home-eap

AES Indiana Power of Change

GRANT UTILITY EITHER

WHO RUNS IT	AES Indiana (utility), grants distributed through community-based partner agencies
WHAT YOU GET	One-time electric bill assistance credit; specific dollar amount not published (2025-2026)
WHO QUALIFIES	None
INCOME LIMIT	Must qualify for LIHEAP/EAP, SNAP, TANF, HIP, or Medicaid (categorical eligibility); EAP application required first (2025-2026)
HOW TO APPLY	Apply for EAP first, then locate a partner agency via hardshiptools.org Agency Finder; email proof to aesindianaeap@aes.com.

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.

1-888-261-8222 https://www.aesindiana.com/payment-assistance

Indiana Michigan Power (I&M) Neighbor to Neighbor

GRANT UTILITY EITHER

WHO RUNS IT	Dollar Energy Fund on behalf of I&M; delivered via community-based partner organizations
WHAT YOU GET	Maximum $250 per grant; one grant per utility per program year (10/1/2025 to 9/30/2026)
WHO QUALIFIES	Account holder must be an adult; no specific age threshold
INCOME LIMIT	Total gross household income at or below 150% of the Federal Poverty Income Guidelines (2025-2026 program year)
HOW TO APPLY	Use the Dollar Energy Fund Agency Finder to locate a partner agency; service must be off or threatened, with at least a $50 outstanding balance and at least $75 already paid on the account.

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.

1-888-282-6816 https://www.dollarenergy.org/program/indiana-neighbor-to-neighbor-program/

CenterPoint Energy Indiana Customer Assistance Fund (CAF)

GRANT 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	CenterPoint Energy (formerly Vectren); administered through a partner agency
WHAT YOU GET	Bill-assistance credit; specific per-customer amount not published (launched December 2024)
WHO QUALIFIES	None
INCOME LIMIT	Income-qualifying customers; specific percentage not published on verified sources (2025-2026)
HOW TO APPLY	Apply once per calendar year at centerpointenergy.com/CAF.

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.

1-800-227-1376 https://www.centerpointenergy.com/CAF

Property tax relief

Over 65 Credit (formerly Over 65 Deduction)

EXEMPTION STATE HOMEOWNER

WHO RUNS IT	Indiana Department of Local Government Finance (DLGF); administered locally by the county auditor
WHAT YOU GET	$150 flat credit (2026 forward). The former deduction was the lesser of $14,000 or one-half of assessed value; SEA 1 (2025) removed the prior assessed-value cap for this benefit
WHO QUALIFIES	65+ (65 on or before Dec 31 of the year preceding the claim)
INCOME LIMIT	$60,000 federal AGI (individual) / $70,000 (married-joint), 2026. The former deduction used a lower combined-AGI cap (historically about $30,000 individual / $40,000 combined)
HOW TO APPLY	File the Application for Senior Citizen Property Tax Benefits (State Form 43708; DLGF's 2026 memo references State Form 12662 for the converted credit) with the county auditor. Deadline January 15 of the year taxes are first due (Jan 15, 2026 for newly eligible).

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.

County auditor (varies); DLGF 317-232-3777 https://www.in.gov/dlgf/deductions-and-credits/

Over 65 Circuit Breaker Credit (property tax cap for owners 65 and older)

EXEMPTION STATE HOMEOWNER

WHO RUNS IT	DLGF; county auditor
WHAT YOU GET	Limits the increase in the homestead's property tax liability to no more than 2% over the prior year. Homestead assessed value must be under $240,000. Pay-2026 income thresholds (DLGF Cockerill memo): $34,494.86 individual / $45,993.15 combined
WHO QUALIFIES	65+ (65 on or before Dec 31 of the preceding year); surviving spouse 60+ in some cases
INCOME LIMIT	Pay 2026: $34,494.86 individual AGI / $45,993.15 combined AGI (adjusted annually by Social Security COLA)
HOW TO APPLY	File State Form 43708 (Application for Senior Citizen Property Tax Benefits) with the county auditor by January 15 of the year taxes are first due.

> **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.

County auditor; DLGF 317-232-3777 https://www.in.gov/dlgf/deductions-and-credits/

Homestead Standard Deduction and Supplemental Homestead Deduction (with new SEA 1 Homestead Credit)

EXEMPTION STATE HOMEOWNER

WHO RUNS IT	DLGF; county auditor
WHAT YOU GET	Standard deduction 2025 pay 2026 = lesser of $48,000 or 60% of assessed value, phasing down under SEA 1 to $40,000 (2026), $30,000 (2027), $20,000 (2028), $10,000 (2029), $0 (2030+). Supplemental deduction = a percentage of remaining value, phasing up: 40% (2026) to 66.7% (2031+). New Homestead Credit = 10% of the tax bill, capped at $300, on 2026 bills
WHO QUALIFIES	None
INCOME LIMIT	None
HOW TO APPLY	File the homestead deduction application (State Form 5473 / HC10) with the county auditor. Existing recipients need not reapply unless ownership changes. The supplemental deduction and the new homestead credit apply automatically once the standard deduction is granted.

County auditor; DLGF 317-232-3777 https://www.in.gov/dlgf/deductions-and-credits/

Disabled Veteran Property Tax Deductions / new Veteran Credits

EXEMPTION STATE HOMEOWNER

WHO RUNS IT	Indiana Department of Veterans Affairs (eligibility certification) with DLGF / county auditor (filing)
WHAT YOU GET	Through 2025 pay 2026: totally disabled veteran (or age 62+ with 10%+ disability) deduction = \$14,000 with assessed value cap \$240,000; partially disabled wartime veteran (10%+) deduction = \$24,960 (no cap); combinable up to \$38,960. Effective Jan 1, 2026 (SEA 1): totally disabled veteran deduction becomes 100% of assessed value; the \$24,960 deduction is replaced by a \$350 credit; new \$250 credit for veterans 62+ with 10%+ disability
WHO QUALIFIES	None for the totally disabled deduction; 62+ pathway for the partial-disability version and the new \$250 credit
INCOME LIMIT	None
HOW TO APPLY	Obtain a Certificate of Eligibility for Disabled Veteran Property Tax Deduction; file the deduction (State Form 12662 per the DLGF 2026 memo) with the county auditor by January 15. Counties are expected to convert existing recipients to the new credits.

Indiana DVA 317-232-3910; county auditor https://www.in.gov/dva/divisions/training-and-services/disabled-veteran-property-tax-deduction/property-tax-eligibility/

Blind or Disabled Person's Deduction / Credit

EXEMPTION 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	DLGF; county auditor
WHAT YOU GET	Former deduction = \$12,480 off assessed value. SEA 1 credit (2026 forward) = \$125 flat credit
WHO QUALIFIES	None (any age)
INCOME LIMIT	Former deduction required taxable gross income under \$17,000. The SEA 1 credit reportedly has no income limitation; confirm with the county auditor
HOW TO APPLY	File the blind/disabled statement of eligibility (historically State Form 43710) with the county auditor by January 15, with proof of blindness/disability.

> **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.

County auditor; DLGF 317-232-3777 https://www.in.gov/dlgf/deductions-and-credits/

> *Indiana does not offer a general lien-based property tax deferral program for older homeowners or homeowners with disabilities. All relief is delivered as deductions, credits, or exemptions. The Over 65 Circuit Breaker Credit caps annual increases but does not defer taxes.*

Insurance-related help

Indiana FAIR Plan (Indiana Basic Property Insurance Underwriting Association)

SERVICE · STATE · HOMEOWNER

WHO RUNS IT	Indiana Basic Property Insurance Underwriting Association (IBPIUA), regulated by the Indiana Department of Insurance
WHAT YOU GET	Access to last-resort property coverage (premiums charged, not free). Dwelling coverage up to $250,000; commercial up to $1,000,000 combined building/contents (2026)
WHO QUALIFIES	None
INCOME LIMIT	None
HOW TO APPLY	Apply through a licensed agent; must document declination letters from three separate/unrelated insurers. In-person appointments at the Indianapolis office.

317-264-2310 https://www.indianafairplan.com/

Indiana SHIP (State Health Insurance Assistance Program)

SERVICE · FEDERAL-IN-STATE · EITHER

WHO RUNS IT	Indiana Department of Insurance, partnered with the federal Administration for Community Living
WHAT YOU GET	Free one-on-one Medicare counseling; helps compare Medicare, Medigap, Advantage, Part D, and long-term-care options, assists with claims/appeals, and screens for cost-assistance (Medicare Savings Programs, Extra Help/LIS)
WHO QUALIFIES	Any Medicare beneficiary (typically 65+, or under-65 disabled beneficiaries)
INCOME LIMIT	None for counseling; the cost-assistance programs it screens for target limited income and assets
HOW TO APPLY	Call the central office for in-person, phone, or virtual counseling; also available through local Area Agencies on Aging (e.g. CICOA, REAL Services).

800-452-4800 https://www.in.gov/ship/

No Indiana state program was identified that subsidizes homeowners' property insurance premiums for homeowners who are low income, older, or disabled. The FAIR Plan provides coverage access (not discounted premiums); SHIP addresses Medicare, not property insurance.

⌂ HomeShare-relevant extras

Silvernest / HomeShareOnline (national homeowner to home seeker matching platform)

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	HomeShareOnline (private company, formerly Silvernest)
WHAT YOU GET	Online matching, background checks, lease and payment tools; rent set by the homeowner. Historically a subscription/service fee, current fee not disclosed (2026)
WHO QUALIFIES	No strict limit; marketed to older adults and empty-nesters
INCOME LIMIT	None
HOW TO APPLY	Sign up online at homeshareonline.org.

https://homeshareonline.org

HD Housing Solutions (Indianapolis co-living / shared housing)

SERVICE · COUNTY-CITY · RENTER

WHO RUNS IT	HD Housing Solutions (private Indianapolis operator)
WHAT YOU GET	All-inclusive furnished co-living rent (utilities, internet, furnishings); specific amount not published (2026)
WHO QUALIFIES	No age requirement stated
INCOME LIMIT	No set limit; requires a steady income source; no credit or background check
HOW TO APPLY	Submit the online form (forms.gle/Yov1XMQ1Ct8Xis2T7) or call.

> **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.

317-910-2662 https://hdtsolutions.net/

Accessory Dwelling Unit (ADU) policy (local, no statewide mandate)

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	Local city/county planning departments (home rule), e.g. Indianapolis Department of Metropolitan Development
WHAT YOU GET	n/a (zoning policy). Permit and plan-check fees in Indianapolis roughly $150 to $2,500 (2026)
HOW TO APPLY	Apply for zoning certification plus a building permit through the local jurisdiction (Indianapolis: Department of Metropolitan Development).

https://www.propertyzoned.com/city/indiana/indianapolis/adu

HOME Tenant-Based Rental Assistance (TBRA)

GRANT | STATE | RENTER

WHO RUNS IT	IHCDA, delivered via local service providers (federal HOME funds administered in-state)
WHAT YOU GET	Subsidy toward rent, security deposit, and utility deposit; varies by household income, requested rent, and rent-reasonableness standards (2026)
WHO QUALIFIES	No age limit
INCOME LIMIT	Income-qualified per HOME income limits; targeted to the reentry population (at least one member formerly incarcerated, exiting corrections within 6 months, or at risk of homelessness)
HOW TO APPLY	Contact the local TBRA service provider (searchable by county on the IHCDA page) or IHCDA staff.

> **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.

Via https://www.in.gov/ihcda/about-us/contact-us https://www.in.gov/ihcda/program-partners/home-tenant-based-rental-assistance-tbra/

Housing Choice Voucher / Housing Choice Opportunities (via IHCDA)

GRANT | STATE | RENTER

WHO RUNS IT	IHCDA (for the balance-of-state area not covered by local public housing authorities)
WHAT YOU GET	Subsidy equal to the difference between roughly 30% of household income and the payment standard; varies (2026)
WHO QUALIFIES	No age limit (serves families, elderly, disabled)
INCOME LIMIT	Very low income (generally at or below 50% area median income per HUD)
HOW TO APPLY	Apply through IHCDA / your local housing authority; waitlists apply. See the Housing Choice Opportunities page.

> **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.

Via https://www.in.gov/ihcda/about-us/contact-us https://www.in.gov/ihcda/program-partners/housing-choice-opportunities-hco

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 Indiana 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**.
