Iowa: Help for Homeowners and Renters

Financial assistance for low-income, older, and disabled homeowners and renters · 28 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

This page lists help for low-income, older, and disabled homeowners and renters in Iowa. Where to start: for aging-in-place and general navigation, call LifeLong Links at 866-468-7887, the front door to Iowa's Area Agencies on Aging. For energy, weatherization, and utility bills, route everyone through their local Community Action Agency (Iowa HHS help line 515-281-3861). For property tax, the county assessor handles homestead exemptions and the county treasurer handles the income-based credit and any suspension. A recurring HomeShare theme: the income-tested programs (LIHEAP, WAP, USDA 504, CDBG, IFA rehab, the Elderly and Disabled credit) count total household income, so sharing your home can affect eligibility, while the homestead exemptions and the disabled-veteran credit are not income-tested and are safe to keep after a home seeker moves in. Last verified 2026-07-25.

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 28 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

Iowa Medicaid HCBS Waivers: Home and Vehicle Modification (Environmental Accessibility Adaptations)

SERVICE · STATE · EITHER

WHO RUNS IT	Iowa Department of Health and Human Services, Iowa Medicaid
WHAT YOU GET	Home and vehicle modification service caps (rates effective January 1, 2026): Elderly Waiver lifetime maximum $1,192.44; Intellectual Disability Waiver lifetime maximum $5,962.19; Brain Injury, Health and Disability, and Physical Disability Waivers $7,154.64 per year. Service codes S5165 (home) and T2039 (vehicle).
WHO QUALIFIES	Varies by waiver: Elderly Waiver 65+; Health and Disability Waiver 0 to 64; Physical Disability Waiver 18 to 64; Intellectual Disability and Brain Injury Waivers all ages.
INCOME LIMIT	Must meet Medicaid HCBS waiver financial eligibility (countable income at or below 300% of the SSI Federal Benefit Rate, roughly $2,901 per month per individual in 2025) and a nursing facility or ICF/IID level of care. Verify current figure with Iowa Medicaid.
HOW TO APPLY	Enroll in Medicaid and request an HCBS waiver through Iowa Medicaid Member Services or a case manager or MCO; the modification is authorized in the care plan. Waiver overview at hhs.iowa.gov.

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

1-800-338-8366 https://hhs.iowa.gov/medicaid/services-care/home-and-community-based-services/waiver-programs

Area Agency on Aging Home Repair and Modification (Solutions for Seniors, S.O.S.)

GRANT NONPROFIT HOMEOWNER

WHO RUNS IT	Iowa Area Agencies on Aging via LifeLong Links (example provider: Connections Area Agency on Aging)
WHAT YOU GET	Amount determined at application based on available funding and financial need; no fixed published cap (verified 2026). Covers items such as bathroom remodels, furnace or A/C replacement for medical need, electrical and plumbing repair, grab bars, ramps, widened doorways, and accessibility modifications.
WHO QUALIFIES	60+ (or a caregiver caring for someone 60+)
INCOME LIMIT	Not based on income; based on financial need. Area Agency on Aging modification funds are typically limited to very low income older Iowans.
HOW TO APPLY	Contact your regional Area Agency on Aging through LifeLong Links, or apply directly with the local AAA (Connections AAA online request form or phone).

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.

800-432-9209 (Connections AAA); 866-468-7887 (LifeLong Links) https://www.connectionsaaa.org/services/home--repair-and-modification-program.html

Easterseals Iowa Assistive Technology Program: Able Up Iowa Alternative Finance Program

LOAN NONPROFIT EITHER

WHO RUNS IT	Easterseals Iowa (Iowa's Assistive Technology Act program) with Able Up Iowa
WHAT YOU GET	Reduced interest loans for assistive technology including home modifications, hearing aids, and adapted vehicles; separate Credit Builder Loans of $100 to $500 over six months with free financial coaching (verified 2026). Loan maximums not published on the program page.
WHO QUALIFIES	No stated minimum; serves people with disabilities and aging Iowans
INCOME LIMIT	Not detailed on the program page; alternative financing is credit and ability to repay based rather than a hard income ceiling.
HOW TO APPLY	Complete an application on the Able Up Iowa website (ableupiowa.org) or contact the Easterseals Iowa Assistive Technology 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.

1-866-866-8782 https://iowaat.org/funding-options/financial-support/

Home repair and deferred maintenance

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 (Iowa state office)
WHAT YOU GET	Loans up to $40,000 at 1% fixed for up to 20 years; grants up to $10,000 (grants limited to owners 62 and older who cannot repay a loan); combined loan plus grant up to $50,000 (current program terms, 2025).
WHO QUALIFIES	Any age for the loan; 62+ required for the grant portion
INCOME LIMIT	Very low income: household income below 50% of area median income for the county (limits set annually by county, 2025).
HOW TO APPLY	Apply year round through the Iowa USDA Rural Development office; submit the Uniform Residential Loan Application and income verification.

> **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.

515-284-4444 https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-repair-loans-grants-3

CDBG Housing Rehabilitation Fund: Roofing Replacement Program

DEFERRAL STATE HOMEOWNER

WHO RUNS IT	Iowa Economic Development Authority (IEDA), state administering agency for federal CDBG
WHAT YOU GET	Up to $30,000 per owner-occupied unit for roof replacement, up to 6 units per local project (Version 2.0, March 2026). Delivered to the homeowner as a 5 year receding forgivable loan that fully forgives if the owner keeps the home as principal residence for 5 years.
WHO QUALIFIES	No age requirement
INCOME LIMIT	Household at or below 80% of area median income (HUD limits, updated annually, 2026).
HOW TO APPLY	Cities, counties, townships, or tribes apply to IEDA through iowagrants.gov and then enroll eligible homeowners; individual homeowners cannot apply directly to the state. Contact your local government or council of governments.

> **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.

515-348-6200 https://opportunityiowa.gov/community/community-infrastructure/cdbg-programs/housing-rehabilitation-fund

Iowa Finance Authority Homeowner Rehabilitation Assistance (Homeowner Assistance Fund Home Repair Pilot)

GRANT STATE HOMEOWNER

WHO RUNS IT	Iowa Finance Authority (IFA), delivered regionally through councils of governments such as ECICOG
WHAT YOU GET	Up to $35,000 per homeowner as non-repayable assistance for exterior improvements, health and safety repairs, energy efficiency, and modifications to remain at home (announced December 2023).
WHO QUALIFIES	No age requirement
INCOME LIMIT	Household below 80% of area median income (2023 program terms); required a COVID related financial hardship.
HOW TO APPLY	Submit an online pre-application through the administering council of governments or IFA; if eligible, complete a full application.

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.

515-452-0400 https://www.ecicog.org/post/iowa-finance-authority-to-offer-homeowners-up-to-35-000-in-rehabilitation-assistance

Weatherization and energy efficiency

Iowa Weatherization Assistance Program (WAP)

SERVICE FEDERAL-IN-STATE EITHER

WHO RUNS IT	Iowa Department of Health and Human Services, Division of Community Action Agencies (federal U.S. DOE funds), delivered by local Community Action Agencies
WHAT YOU GET	Free home weatherization: high-density wall and attic insulation, blower-door-guided air infiltration reduction, combustion appliance safety inspection, indoor air quality and mechanical/appliance measures. No cost to eligible households.
WHO QUALIFIES	No minimum age; elderly (60+) and disabled households and families with children are prioritized
INCOME LIMIT	At or below 200% of the Federal Poverty Level, or already approved for LIHEAP (2025-2026 program year). 200% FPL examples for 2025-2026: 1 person $31,300; 4 person $64,300.
HOW TO APPLY	Contact your local Community Action Agency year-round; find one through Iowa HHS or call 515-281-3861. Renters need landlord authorization.

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.

515-281-3861 https://hhs.iowa.gov/assistance-programs/housing-rent-assistance/weatherization-assistance

Alliant Energy (Interstate Power and Light) Instant Discounts

DISCOUNT UTILITY EITHER

WHO RUNS IT	Alliant Energy / Interstate Power and Light
WHAT YOU GET	Instant point-of-sale discounts on qualified efficient equipment: heat pumps $300 to $713; central AC $263 to $413; natural gas furnaces $2.40 per 1,000 Btu/hr; geothermal heat pumps $900 to $1,200; ductless mini splits $375 to $525; heat pump water heaters $225; desuperheaters $113.
WHO QUALIFIES	None
INCOME LIMIT	None (not income-tested; open to residential customers)
HOW TO APPLY	Buy qualifying equipment from a dealer that works with a participating distributor; discount is applied automatically at purchase, no application.

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

https://www.alliantenergy.com/ways-to-save/instant-discounts/iowa

Black Hills Energy Iowa Residential Rebate Program and Free Home Energy Assessments

DISCOUNT UTILITY EITHER

WHO RUNS IT	Black Hills Energy
WHAT YOU GET	Rebates on qualifying equipment (furnaces, water heaters, boilers, smart thermostats, insulation, gas fireplaces, faucet aerators, showerheads). Free in-home energy assessment (up to $25 rebate) or virtual assessment (free efficiency kit plus up to $50 in rebates); free online energy survey with efficiency kit.
WHO QUALIFIES	None
INCOME LIMIT	None specified (open to residential customers)
HOW TO APPLY	Apply online at iagresiprescriptive.customerapplication.com or by paper application; schedule assessments at blackhillsia.clearesult.com. Rebate line 888-567-0799; assessment line 888-552-8019.

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

888-567-0799 https://www.blackhillsenergy.com/efficiency-and-savings/residential-rebates/iowa-residential-programs

Utility bill assistance and discounts

Iowa Low-Income Home Energy Assistance Program (LIHEAP)

GRANT FEDERAL-IN-STATE EITHER

WHO RUNS IT	Iowa Department of Health and Human Services (HHS), delivered by local Community Action Agencies
WHAT YOU GET	Supplemental one-time payment toward heating and/or cooling costs; amount varies by income, household size, dwelling type, and heating fuel. Not a fixed amount.
WHO QUALIFIES	No minimum age; households with a member 60+ may apply starting Oct 1 (others start Nov 1)
INCOME LIMIT	At or below 200% of the federal poverty guidelines (2025-2026 program year): 1 person $31,300; 2 $42,300; 3 $53,300; 4 $64,300; 5 $75,300; 6 $86,300; 7 $97,300; 8 $108,300; add $11,000 per additional member.
HOW TO APPLY	Apply online at liheap-apply.hhs.iowa.gov or at your local Community Action Agency. Application opens Oct 1 for age 60+ and disabled, Nov 1 for all others, and closes Apr 30.

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.

515-281-3861 https://hhs.iowa.gov/assistance-programs/housing-rent-assistance/low-income-home-energy-assistance

Iowa Winter Utility Disconnection Moratorium

SERVICE STATE EITHER

WHO RUNS IT	Iowa Utilities Commission (rule 199-27.4 enforcement); LIHEAP certification through Iowa HHS and local Community Action Agencies
WHAT YOU GET	Protection from disconnection of gas and electric heating service from November 1 through April 1 for LIHEAP-certified households. Not a cash benefit.
WHO QUALIFIES	None
INCOME LIMIT	Must be LIHEAP-certified, meaning at or below 200% of federal poverty guidelines (2025-2026 program year, same thresholds as LIHEAP)
HOW TO APPLY	Become LIHEAP-certified by applying through Iowa HHS or a local Community Action Agency; certification triggers automatic winter disconnection protection Nov 1 to Apr 1.

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

515-281-3861 https://iuc.iowa.gov/press-release/2024-10-18/liheap-applications-accepted-nov-1

MidAmerican Energy I CARE Fuel Fund

GRANT UTILITY EITHER

WHO RUNS IT	MidAmerican Energy (funds distributed by local Community Action Agencies)
WHAT YOU GET	Charitable assistance toward heating bills and/or energy-efficiency weatherization; amount varies by need and available funds. MidAmerican matches donations at 25 cents per dollar.
WHO QUALIFIES	None
INCOME LIMIT	Income-qualified; determined by the local Community Action Agency (generally LIHEAP-eligible households)
HOW TO APPLY	Recipients apply through a local Community Action Agency. Goodwill/anonymous bill payments can be arranged at 888-427-5632.

> **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.

888-427-5632 https://www.midamericanenergy.com/payment-assistance

Alliant Energy HometownCare Energy Fund

GRANT UTILITY EITHER

WHO RUNS IT	Alliant Energy / Interstate Power and Light (funds distributed by local Community Action Agencies)
WHAT YOU GET	Charitable assistance to help income-qualified households pay energy bills; amount varies by need and available funds.
WHO QUALIFIES	None
INCOME LIMIT	Income-qualified; determined by the local Community Action Agency
HOW TO APPLY	Apply at your local Community Action Agency. Alliant also offers budget billing and LIHEAP referral (apply at liheap-apply.hhs.iowa.gov).

> **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.alliantenergy.com/account-and-billing/payment-assistance/iowa

Black Hills Cares Energy Assistance Fund

GRANT | UTILITY | EITHER

WHO RUNS IT	Black Hills Energy
WHAT YOU GET	Charitable bill payment help and assistance with emergency energy-related expenses; amount varies by need and available funds.
WHO QUALIFIES	None
INCOME LIMIT	Eligible customers in need; specific income limits not published (generally LIHEAP-eligible households)
HOW TO APPLY	Contact Black Hills Energy through the 'Here to help' form or customer service, or apply via a local Community Action Agency. LIHEAP help line 515-281-3861.

> **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.

515-281-3861 https://www.blackhillsenergy.com/billing-and-payments/energy-assistance-programs/iowa-energy-assistance-resources

> *Low-income relief in Iowa runs through federal LIHEAP, the winter disconnection moratorium, and each utility's charitable fuel fund (I CARE, HometownCare, Black Hills Cares), plus budget billing.*

Property tax relief

Iowa Homestead Tax Credit and Exemption (general)

EXEMPTION | STATE | HOMEOWNER

WHO RUNS IT	Iowa Department of Revenue; local county assessor
WHAT YOU GET	Historically a credit equal to the property taxes paid on $4,850 of taxable value. Under 2026 Iowa Acts SF2472 (signed May 18, 2026) the credit is replaced by a homestead exemption of 10% of taxable value, with a minimum of $5,500 and a maximum of $20,000 in taxable value, beginning assessment year 2026 (property taxes payable September 2027 and March 2028).
WHO QUALIFIES	None (any age; owner-occupied homestead)
INCOME LIMIT	None (not income tested)
HOW TO APPLY	File the Homestead Tax Credit and Exemption form (54-028) with your county assessor on or before July 1. Once filed it continues while you own and occupy the home; no annual reapplication.

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

515-281-3114 https://revenue.iowa.gov/taxes/tax-guidance/property-tax/homestead-tax-credit-and-exemption

Homestead Tax Exemption for Claimants 65 Years of Age or Older

EXEMPTION STATE HOMEOWNER

WHO RUNS IT	Iowa Department of Revenue; local county assessor
WHAT YOU GET	Added exemption of taxable value on top of the regular homestead benefit: $3,250 of taxable value for assessment year 2023, and $6,500 of taxable value for assessment year 2024 and later.
WHO QUALIFIES	65 or older
INCOME LIMIT	None (not income tested)
HOW TO APPLY	Claim on the amended Homestead Tax Credit and Exemption form (54-028) filed with your county assessor by July 1. It renews automatically once granted.

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

515-281-3114 https://revenue.iowa.gov/taxes/tax-guidance/property-tax/homestead-tax-credit-and-exemption

Disabled and Senior Citizens Property Tax Credit and Rent Reimbursement (Elderly and Disabled Credit)

DISCOUNT STATE EITHER

WHO RUNS IT	Iowa Department of Revenue; county treasurer (for homeowners)
WHAT YOU GET	Income-based (circuit breaker) property tax credit for homeowners or rent reimbursement for renters, on a sliding income scale, maximum $1,000 per household (2024 claim year). Renters are reimbursed up to 23% of annual rent.
WHO QUALIFIES	65 or older, OR age 18 or older and totally disabled
INCOME LIMIT	For claimants age 65 to 69 or totally disabled: total household income under $25,328 (2024 claim year). Claimants age 70 or older qualify up to 250% of the federal poverty level (about $36,450 for a one-person household, higher for larger households, 2024 claim year); maximum benefit remains $1,000.
HOW TO APPLY	Homeowners file the Iowa Property Tax Credit Claim (54-001) with the county treasurer between January 1 and June 1. Renters file the rent reimbursement claim with the Iowa Department of Revenue starting in mid-January.

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.

515-281-3114 https://revenue.iowa.gov/taxes/tax-guidance/tax-credits-deductions-exemption/property-tax-credit-expanded

Disabled Veteran Homestead Tax Credit

EXEMPTION STATE HOMEOWNER

WHO RUNS IT	Iowa Department of Revenue; local county assessor
WHAT YOU GET	Credit equal to 100% of the actual property tax levy on the homestead. In practice the full homestead property tax is eliminated.
WHO QUALIFIES	None (any age)
INCOME LIMIT	None (the former income restriction has been removed)
HOW TO APPLY	File the Disabled Veteran Homestead Credit application (54-049) with the county assessor by July 1, with a DD-214 and a current VA benefit summary letter showing the disability rating. No annual reapplication required.

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

515-281-3114 https://revenue.iowa.gov/taxes/tax-guidance/tax-credits-deductions-exemption/disabled-veteran-homestead-property-tax-credit

Property Tax Suspension (Iowa Code 427.9)

DEFERRAL COUNTY-CITY HOMEOWNER

WHO RUNS IT	County board of supervisors and county treasurer, with the Iowa Department of Health and Human Services
WHAT YOU GET	Suspension (temporary halt) of collection of all property taxes, special assessments, rates, charges, interest, fees, and costs for as long as the owner remains eligible. Suspended taxes are not forgiven; they remain owed and become collectible when eligibility ends or the property is transferred or sold.
WHO QUALIFIES	None specified (aimed at low-income elderly and disabled owners)
INCOME LIMIT	Owner must receive federal Supplemental Security Income (SSI) or state supplementary assistance, or reside in a care facility whose care is paid by Iowa HHS. Those underlying programs are themselves income and asset tested.
HOW TO APPLY	The Iowa Department of Health and Human Services notifies the county board of supervisors, which orders the county treasurer to suspend collection; owners can also request suspension by contacting their county treasurer or board of supervisors. Eligible persons should also apply for the Elderly and Disabled Property Tax Credit to offset the suspended taxes.

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.legis.iowa.gov/docs/code/427.9.pdf

Insurance-related help

Iowa FAIR Plan Association

SERVICE STATE HOMEOWNER

WHO RUNS IT	Iowa FAIR Plan Association (statutory association of insurers overseen by the Iowa Insurance Division)
WHAT YOU GET	Basic property insurance (Dwelling Property and Commercial Property programs); provides less coverage than the voluntary market. No published dollar cap on this consumer page (2026).
WHO QUALIFIES	none
INCOME LIMIT	none (eligibility is based on inability to obtain coverage in the voluntary market, not income)
HOW TO APPLY	Work through a licensed Iowa insurance agent: confirm voluntary market coverage is unavailable, then have the agent submit a FAIR Plan application. Only licensed agents can apply.

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

515-255-9531 https://iowafairplan.com/

Senior Health Insurance Information Program (SHIIP) and Senior Medicare Patrol (SMP)

SERVICE STATE EITHER

WHO RUNS IT	Iowa Insurance Division (State of Iowa)
WHAT YOU GET	Free one-on-one Medicare counseling, education, and fraud-prevention help (no monetary benefit); value is unbiased counseling (2026).
WHO QUALIFIES	Medicare beneficiaries of all ages, including people 65+ and people under 65 on Medicare due to disability
INCOME LIMIT	none (open to all Medicare beneficiaries; also assists low-income and dual-eligible individuals)
HOW TO APPLY	Use the counselor locator at shiip.iowa.gov/find-resources/find-counselor or call a local SHIIP-SMP sponsor site to schedule a free appointment.

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

800-351-4664 https://shiip.iowa.gov/senior-health-insurance-information-program-shiip

No Iowa program subsidizes homeowner property insurance premiums. The Iowa Insurance Division only points uninsurable homeowners to the FAIR Plan. The federally funded Iowa Homeowner Assistance Fund (which could cover some property charges) is closed and accepts no new applications as of 2026.

HomeShare-relevant extras

Iowa statewide Accessory Dwelling Unit (ADU) law (SF 592)

STATE HOMEOWNER

WHO RUNS IT	State of Iowa (enacted by the Legislature; enforced via city and county zoning)
WHAT YOU GET	Legal right, not a cash benefit: requires all Iowa cities and counties to allow homeowners to build at least one ADU (detached cottage, garage conversion, or basement unit) on their property.
WHO QUALIFIES	none
INCOME LIMIT	none
HOW TO APPLY	Apply for a building/zoning permit through your local city or county under the statewide ADU allowance effective July 1, 2025.

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

515-697-1000 https://www.aarp.org/states/iowa/iowa-adus

Home and Community-Based Services (HCBS) Rent Subsidy Program

GRANT STATE RENTER

WHO RUNS IT	Iowa Finance Authority
WHAT YOU GET	Monthly subsidy up to the rent paid, capped at 100% of the county HUD Fair Market Rent minus 30% of the applicant's gross income; serves an average of about 330 Iowans per month (2025).
WHO QUALIFIES	18 or older
INCOME LIMIT	Applicant must pay more than 30% of gross income toward rent and be ineligible for or waitlisted for HUD/other rental subsidies; subsidy is calculated on the applicant's gross income.
HOW TO APPLY	Submit a continuous application to the Iowa Finance Authority with income verification, proof of HUD ineligibility, and a signed lease (apartment, mobile home, or private room qualifies). Application effective 3/1/2024.

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.

515-452-0442 https://opportunityiowa.gov/housing/rental-programs/programs-renters/home-community-based-services-rent-subsidy-program

State Housing Trust Fund (Local Housing Trust Fund Program)

GRANT STATE EITHER

WHO RUNS IT	Iowa Finance Authority
WHAT YOU GET	$12.2 million awarded in 2026 to 26 local housing trust funds, expected to benefit 2,473 households; funds rental assistance, rehab, homeownership help, and homelessness services. Since 2003 it has served 41,400+ households with $140M+.
WHO QUALIFIES	none (set by each local housing trust fund)
INCOME LIMIT	Targets low-income Iowa households; specific limits are set by each local housing trust fund. Confirm the income cap with your regional trust fund.
HOW TO APPLY	Contact your regional or local housing trust fund (find yours via the Iowa Finance Authority) to apply for the assistance it offers in your area.

> **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.

515-348-6200 https://opportunityiowa.gov/housing/state-housing-trust-fund-0/resources

Iowa Housing Search

SERVICE STATE RENTER 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	Iowa Finance Authority
WHAT YOU GET	Free statewide online listing and search tool for rental housing, searchable by need and income; no cash benefit (2026).
WHO QUALIFIES	none
INCOME LIMIT	none
HOW TO APPLY	Search listings free at www.iowahousingsearch.org; landlords and property managers can also list units.

515-348-6200 https://www.iowahousingsearch.org/

We did not identify a program in this category. That does not always mean none exists, so it is worth asking your city or county.

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 Iowa 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**.