



# Kentucky: Help for Homeowners and Renters

Financial assistance for low-income, older, and disabled homeowners and renters · 22 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 own or rent a home in Kentucky and you are living on a low income, are an older adult, or have a disability, this page lists the help available to you. Verified July 25, 2026.

One thing to know before you start: Kentucky delivers most federal housing and energy aid through local Community Action Agencies. For repair, weatherization, and utility help, your best first call is the Community Action Kentucky network locator at [capky.org/network](http://capky.org/network) or 800-456-3452. If you are an older adult or have a disability, your second front door is your local Aging and Disability Resource Center, reached through the Department for Aging and Independent Living at 877-315-0589.

**If you are thinking about sharing your home:** on programs that look at income, the income of the person you share your home with is often counted toward your household total, which can affect what you qualify for. Where a program does not clearly say how it treats another adult in the home, we say so below and recommend you confirm with the program directly before anyone moves in. Kentucky's property tax exemptions and the free Medicare counseling programs do not look at income at all, so sharing your home does not affect them.

## 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. 4 of the 22 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 and Community Based (HCB) Medicaid Waiver: Environmental and Minor Home Adaptation

| SERVICE       | STATE                                                                                                                                                                                                                                                                            | EITHER |
|---------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|
| WHO RUNS IT   | Kentucky Department for Medicaid Services (DMS) and Department for Aging and Independent Living (DAIL)                                                                                                                                                                           |        |
| WHAT YOU GET  | Covered home accessibility adaptations (ramps, grab bars, bathroom and doorway modifications) for waiver participants; no fixed dollar amount published on the program page as of 2026                                                                                           |        |
| WHO QUALIFIES | 65 or older and/or physically disabled                                                                                                                                                                                                                                           |        |
| INCOME LIMIT  | Must meet Medicaid financial eligibility with special HCB waiver limits (institutional Medicaid rules); no separate published dollar figure                                                                                                                                      |        |
| HOW TO APPLY  | Establish Medicaid financial eligibility via <a href="https://kynect.ky.gov">kynect.ky.gov</a> or DCBS at (855) 306-8959, then apply for HCB waiver services through an Aging and Disability Resource Center or Community Mental Health Center; a waiting list currently applies |        |

**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.

877-315-0589 <https://www.chfs.ky.gov/agencies/dms/dca/Pages/hcb-waiver.aspx>

## KATS Network Lending Library and Project CARAT device reuse

| SERVICE       | NONPROFIT                                                                                                                                                                                                    | EITHER |
|---------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|
| WHO RUNS IT   | Kentucky Assistive Technology Services (KATS) Network Coordinating Center                                                                                                                                    |        |
| WHAT YOU GET  | Short-term device loans (typically 30 days), device demonstrations, and reused/reassigned equipment such as ramps, grab bars, and mobility aids; nominal per-item fee only, varies by regional center (2026) |        |
| WHO QUALIFIES | any age                                                                                                                                                                                                      |        |
| INCOME LIMIT  | None; no income requirement                                                                                                                                                                                  |        |
| HOW TO APPLY  | Browse and request equipment at the KY Assistive Technology Locator <a href="https://katsnet.at4all.com">katsnet.at4all.com</a> or contact a regional Assistive Technology Resource Center                   |        |

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

800-327-5287 <https://www.katsnet.org/services/lending-library/>

## Aging and Disability Resource Centers (ADRC) / Area Agencies on Aging

SERVICE STATE EITHER

|               |                                                                                                                         |
|---------------|-------------------------------------------------------------------------------------------------------------------------|
| WHO RUNS IT   | Kentucky Department for Aging and Independent Living (DAIL) through 15 Area Development District Area Agencies on Aging |
| WHAT YOU GET  | No-cost information, options counseling, and referral to home modification, waiver, and aging-in-place resources (2026) |
| WHO QUALIFIES | 60 or older and adults with disabilities                                                                                |
| INCOME LIMIT  | None for information and referral                                                                                       |
| HOW TO APPLY  | Call the DAIL statewide line to be connected to the local ADRC / Area Agency on Aging                                   |

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

877-315-0589 <https://www.chfs.ky.gov/agencies/dms/dca/Pages/hcb-waiver.aspx>

## 🔗 Home repair and deferred maintenance

### USDA 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, Kentucky state office                                                                 |
| WHAT YOU GET  | Grants up to \$10,000 (age 62+ only); loans up to \$40,000 at 1% fixed interest; combined cap \$50,000 (2026) |
| WHO QUALIFIES | 62 or older required for grants; loans have no age minimum                                                    |
| INCOME LIMIT  | Very low income, at or below 50% of area median income by county (2026)                                       |
| HOW TO APPLY  | Apply year-round through the local USDA Rural Development office; rural properties only                       |

**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.

606-910-3338 <https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-repair-loans-grants-21>

## KHC Affordable Housing Trust Fund (AHTF) Home Repair Program

GRANT STATE HOMEOWNER

|               |                                                                                                                                                                                 |
|---------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| WHO RUNS IT   | Kentucky Housing Corporation (KHC) through local partner agencies                                                                                                               |
| WHAT YOU GET  | Critical repairs including structural, roofing, heating, plumbing, and accessibility modifications; per-home maximum set annually in the AHTF policy manual (2026 program year) |
| WHO QUALIFIES | no age minimum; elderly and disabled households prioritized                                                                                                                     |
| INCOME LIMIT  | Low-income homeowners; income limits set in the annual AHTF policy manual (2026)                                                                                                |
| HOW TO APPLY  | Apply through the KHC-designated partner agency serving your county; find the local administrator via <a href="https://www.kyhousing.org">kyhousing.org</a>                     |

**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.

800-633-8896 <https://www.kyhousing.org/page/building-or-rehabbing-home>

## Kentucky Community Development Block Grant (CDBG) Housing Rehabilitation

GRANT STATE HOMEOWNER

|               |                                                                                                                                                                                                                                                                            |
|---------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| WHO RUNS IT   | Kentucky Department for Local Government (DLG)                                                                                                                                                                                                                             |
| WHAT YOU GET  | Owner-occupied housing rehabilitation delivered by cities and counties; state allocates roughly \$4.57 million to housing in the 2026 cycle out of about \$26 million total CDBG                                                                                           |
| WHO QUALIFIES | no age limit                                                                                                                                                                                                                                                               |
| INCOME LIMIT  | Benefits low- and moderate-income persons per HUD national objective (2026)                                                                                                                                                                                                |
| HOW TO APPLY  | Individuals do not apply directly; access rehab through your city or county government, which applies to DLG. Entitlement cities (Louisville, Lexington, Covington, Owensboro, Bowling Green, Paducah, Henderson, Hopkinsville, Ashland, Elizabethtown) run their own CDBG |

**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.

800-346-5606 <https://dlg.ky.gov/grants/federal/cdbg/Pages/default.aspx>

## Kentucky Weatherization Assistance Program (WAP)

SERVICE STATE EITHER

|               |                                                                                                                                                             |
|---------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------|
| WHO RUNS IT   | Kentucky Housing Corporation (KHC), delivered by local Community Action Agencies                                                                            |
| WHAT YOU GET  | No-cost energy audit, insulation, air sealing, furnace repair or replacement, LED bulbs, and heat pumps; typical savings up to \$500 per year (2026)        |
| WHO QUALIFIES | no age limit                                                                                                                                                |
| INCOME LIMIT  | At or below 200% of the federal poverty level; not weatherized in the past 15 years (2026)                                                                  |
| HOW TO APPLY  | Contact your local weatherization provider; find it at <a href="https://capky.org/network">capky.org/network</a> . Renters need written 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.

800-633-8896 <https://kyhousing.org/programs/weatherization>

## LG&E and KU WeCare Program

SERVICE UTILITY EITHER

|               |                                                                                                                                                                               |
|---------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| WHO RUNS IT   | Louisville Gas and Electric Company and Kentucky Utilities Company                                                                                                            |
| WHAT YOU GET  | No-cost home energy audit, education, LED bulbs, smart thermostats, water-saving devices, insulation, and duct sealing (doors and windows excluded) (2026)                    |
| WHO QUALIFIES | no age limit                                                                                                                                                                  |
| INCOME LIMIT  | Enrolled in LIHEAP, Medicaid, SNAP, HUD/Section 8, or WIC, or meeting federal poverty guidelines; at least one month of LG&E or KU service; not served in past 3 years (2026) |
| HOW TO APPLY  | Apply online via My Account or by phone; renters need landlord consent                                                                                                        |

**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.

800-356-5467 <https://lge-ku.com/wecare>

## Project Warm

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   | Project Warm, Inc. (Louisville-area nonprofit)                                                                                 |
| WHAT YOU GET  | Free year-round weatherization repairs and energy management education for low-income households in the Louisville area (2026) |
| WHO QUALIFIES | no age limit; older adults served                                                                                              |
| INCOME LIMIT  | Low-income; specific limit set by the agency                                                                                   |
| HOW TO APPLY  | Contact Project Warm directly by 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.

502-636-9276 <https://lge-ku.com/residential/assistance-programs/lge-heating-assistance>

## ⚡ Utility bill assistance and discounts

### Kentucky LIHEAP Subsidy Component

GRANT

FEDERAL-IN-STATE

EITHER

|               |                                                                                                                                                                         |
|---------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| WHO RUNS IT   | Kentucky Cabinet for Health and Family Services, delivered by Community Action Kentucky agencies                                                                        |
| WHAT YOU GET  | One-time benefit paid to the energy vendor; spring 2026 electric subsidy ran \$41 to \$250 by household size and income                                                 |
| WHO QUALIFIES | no age limit                                                                                                                                                            |
| INCOME LIMIT  | At or below 150% of federal poverty guidelines, program year 2025-2026                                                                                                  |
| HOW TO APPLY  | Schedule an appointment or apply at your local Community Action Agency; locate an office at <a href="https://capky.org/network">capky.org/network</a> or call statewide |

**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.

800-456-3452 <https://commaction.org/liheap/>

## Kentucky LIHEAP Crisis Component

GRANT FEDERAL-IN-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   | Kentucky Cabinet for Health and Family Services, delivered by Community Action Kentucky agencies                                                                                                                              |
| WHAT YOU GET  | Emergency benefit for households facing disconnection, past-due bills, or fuel supply below a set level; amount based on need (program year 2025-2026)                                                                        |
| WHO QUALIFIES | no age limit                                                                                                                                                                                                                  |
| INCOME LIMIT  | At or below 150% of federal poverty guidelines and in a heating or cooling crisis, program year 2025-2026                                                                                                                     |
| HOW TO APPLY  | Apply at the local Community Action Agency during the winter crisis window (opened January 2026, through March 27) or summer crisis window; locate an office at <a href="https://www.capky.org/network">capky.org/network</a> |

**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.

800-456-3452 <https://www.capky.org/network/>

*The LG&E and KU assistance page lists LIHEAP, WeCare, Project Warm, and Community Winterhelp but no standing income-qualified rate class. Kentucky IOUs generally accept LIHEAP and offer budget billing and one-time charitable funds rather than a permanent discounted rate.*

## Property tax relief

### Homestead Exemption for Homeowners Age 65 and Older

EXEMPTION STATE HOMEOWNER

|               |                                                                                                                            |
|---------------|----------------------------------------------------------------------------------------------------------------------------|
| WHO RUNS IT   | Kentucky Department of Revenue, administered by county Property Valuation Administrators (PVA)                             |
| WHAT YOU GET  | \$49,100 reduction in assessed value for 2025-2026 (up from \$46,350 in 2023-2024); adjusted for inflation every two years |
| WHO QUALIFIES | 65 or older during the tax year                                                                                            |
| INCOME LIMIT  | None; not income-tested                                                                                                    |
| HOW TO APPLY  | File Form 62A350 with your county PVA, with proof of age; must own and occupy the home as of the January 1 assessment date |

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

502-564-4581 <https://revenue.ky.gov/Property/Residential-Farm-Commercial-Property/Pages/Homestead-Exemption.aspx>

## Disability Homestead Exemption

EXEMPTION STATE HOMEOWNER

|               |                                                                                                                                                                                                                                                                   |
|---------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| WHO RUNS IT   | Kentucky Department of Revenue, administered by county Property Valuation Administrators (PVA)                                                                                                                                                                    |
| WHAT YOU GET  | \$49,100 reduction in assessed value for 2025-2026; same amount as the age 65+ exemption                                                                                                                                                                          |
| WHO QUALIFIES | any age                                                                                                                                                                                                                                                           |
| INCOME LIMIT  | None; not income-tested                                                                                                                                                                                                                                           |
| HOW TO APPLY  | File Form 62A350 with the county PVA with proof of total disability; most applicants must reapply annually unless they are a service-connected disabled veteran, or classified totally and permanently disabled by Social Security or Kentucky Retirement Systems |

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

502-564-4581 <https://revenue.ky.gov/Property/Residential-Farm-Commercial-Property/Pages/Homestead-Exemption.aspx>

*The Department of Revenue homestead page describes only the exemption; it does not offer a deferral, circuit breaker, or freeze.*

## Insurance-related help

### Kentucky FAIR Plan (Reinsurance Association)

SERVICE STATE HOMEOWNER

|               |                                                                                                                                                   |
|---------------|---------------------------------------------------------------------------------------------------------------------------------------------------|
| WHO RUNS IT   | Kentucky FAIR Plan Reinsurance Association                                                                                                        |
| WHAT YOU GET  | Last-resort dwelling fire, homeowners, commercial fire, and farm fire coverage for those unable to obtain insurance in the standard market (2026) |
| WHO QUALIFIES | no age limit                                                                                                                                      |
| INCOME LIMIT  | None; eligibility based on inability to obtain coverage elsewhere, not income                                                                     |
| HOW TO APPLY  | Apply through any licensed Kentucky insurance producer/agent                                                                                      |

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

502-425-9998 <https://kyinsplans.org/fair/consumers/>

## Kentucky State Health Insurance Assistance Program (SHIP)

SERVICE STATE EITHER

|               |                                                                                                                                            |
|---------------|--------------------------------------------------------------------------------------------------------------------------------------------|
| WHO RUNS IT   | Kentucky Department for Aging and Independent Living (DAIL)                                                                                |
| WHAT YOU GET  | Free, unbiased Medicare counseling, plan comparison, fraud protection, and referral to the Kentucky Prescription Assistance Program (2026) |
| WHO QUALIFIES | Medicare beneficiaries (typically 65+) and younger people with disabilities on Medicare                                                    |
| INCOME LIMIT  | None; free to all Medicare beneficiaries regardless of income                                                                              |
| HOW TO APPLY  | Call the statewide SHIP line (option 2) or DAIL for a phone or in-person consultation; available in all 120 counties                       |

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

877-293-7447 <https://www.chfs.ky.gov/agencies/dail/pages/ship.aspx>

*No income-based premium assistance program for homeowner insurance was identified. The FAIR Plan addresses availability but not affordability.*

## 🏠 HomeShare-relevant extras

### Louisville Metro Accessory Dwelling Unit (ADU) Policy

SERVICE 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   | Louisville Metro Office of Planning                                                                                 |
| WHAT YOU GET  | ADUs permitted on single-family lots up to 800 sq ft or 30% of the principal structure, whichever is greater (2026) |
| WHO QUALIFIES | no age limit                                                                                                        |
| INCOME LIMIT  | None                                                                                                                |
| HOW TO APPLY  | Apply for a building permit through Louisville Metro's online portal; Construction Review and Planning staff review |

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

502-574-6230 <https://louisvilleky.gov/government/office-planning/accessory-dwelling-units-adu>

## Lexington-Fayette Accessory Dwelling Unit (ADU) Ordinance

SERVICE COUNTY-CITY EITHER

|               |                                                                                                                                      |
|---------------|--------------------------------------------------------------------------------------------------------------------------------------|
| WHO RUNS IT   | Lexington-Fayette Urban County Government, Division of Planning                                                                      |
| WHAT YOU GET  | ADUs permitted including new detached construction; owner-occupancy and deed-restriction mandates removed as of December 2023 (2026) |
| WHO QUALIFIES | no age limit                                                                                                                         |
| INCOME LIMIT  | None                                                                                                                                 |
| HOW TO APPLY  | Consult the Imagine Lexington ADU guidance and apply through the Division of Planning                                                |

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

859-425-2255 <https://www.imaginelexington.com/plans-projects/zoning-reform/accessory-dwelling-units>

## KHC Housing Choice Voucher (Section 8) Program

DISCOUNT STATE RENTER

|               |                                                                                                                         |
|---------------|-------------------------------------------------------------------------------------------------------------------------|
| WHO RUNS IT   | Kentucky Housing Corporation (KHC) Tenant Assistance Programs                                                           |
| WHAT YOU GET  | Portable rental subsidy paying the difference between roughly 30% of adjusted household income and the unit rent (2026) |
| WHO QUALIFIES | no age limit                                                                                                            |
| INCOME LIMIT  | Very low income, generally at or below 50% of area median income                                                        |
| HOW TO APPLY  | Apply when the KHC waiting list opens (announced on kyhousing.org and social media); waits can be 3 to 5 years          |

**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.

800-633-8896 <https://www.kyhousing.org/page/housing-choice-vouchers>

*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](https://homeshareoregon.org/benefits/federal-programs), and the entries above give you the Kentucky 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](https://homeshareoregon.org/share).

