Louisiana: Help for Homeowners and Renters

Financial assistance for low-income, older, and disabled homeowners and renters · 25 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 Louisiana and you are living on a low income, are an older adult, or have a disability, this page lists the help you can ask for and how to reach it. Two numbers open most doors. For anything to do with staying in your home as you age, in-home help, or moving out of a nursing facility, call Louisiana Options in Long Term Care at 1-877-456-1146. For energy bills, weatherization, and rental help, call the Louisiana Housing Corporation at (225) 763-8700. If you would rather start closer to home, the Governor's Office of Elderly Affairs at (225) 342-7100 will point you to the aging agency for your parish. Verified July 25, 2026.

If you are thinking about sharing your home: the most important thing to know in Louisiana is that the Special Assessment Level, the property tax freeze for homeowners 65 and older, looks only at the owner's own adjusted gross income on their federal tax return. The income of the person you share your home with is not counted. Rent you collect is taxable income to you, though, so it raises your own figure and could carry you over the $100,000 limit. The homestead exemption and the veteran exemptions have no income test at all, so sharing your home cannot affect them. The programs that do count everyone in the household are the energy ones: weatherization and energy assistance both measure your whole household's income against a limit that rises with household size, so another adult moving in changes both the income counted and the limit. For everything else on this page, including the Medicaid waiver services, the repair programs, and the rental vouchers, the rules are not spelled out publicly, so confirm with the program directly before anyone moves in. One Medicaid rule is worth knowing in advance: Long Term-Personal Care Services will not pay for help that someone already living with you is providing, so another adult in the home can reduce the hours approved.

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 25 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

Community Choices Waiver (CCW): Environmental Accessibility Adaptations

SERVICE STATE EITHER

WHO RUNS IT	Louisiana Department of Health, Office of Aging and Adult Services (OAAS)
WHAT YOU GET	Home modifications such as ramps, widened doorways, grab bars, and roll-in showers, provided as a covered waiver service. No dollar cap is published on the program page (2026).
WHO QUALIFIES	21 or older
INCOME LIMIT	Must meet long-term care Medicaid eligibility. No separate dollar figure is published on the program page.
HOW TO APPLY	Call Louisiana Options in Long Term Care at 1-877-456-1146 (TTY 7-1-1). You must be found to need a nursing home level of care.

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.

1-877-456-1146 https://ldh.la.gov/office-of-aging-and-adult-services/community-choices-waiver-ccw

Long Term-Personal Care Services (LT-PCS)

SERVICE STATE EITHER

WHO RUNS IT	Louisiana Department of Health, Office of Aging and Adult Services (OAAS)
WHAT YOU GET	In-home help with bathing, dressing, grooming, toileting, walking or using a wheelchair, eating, and moving between surfaces, and it may also cover light housekeeping, cooking, grocery shopping, laundry, and medication reminders. Not 24 hour care (2026).
WHO QUALIFIES	21 or older
INCOME LIMIT	Must receive Medicaid. No separate dollar figure is published on the program page.
HOW TO APPLY	Call Louisiana Options in Long Term Care at 1-877-456-1146 (TTY 7-1-1).

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.

1-877-456-1146 https://ldh.la.gov/office-of-aging-and-adult-services/LTPCS

Home and Community Based Services through the Area Agencies on Aging

SERVICE STATE EITHER

WHO RUNS IT	Louisiana Governor's Office of Elderly Affairs (GOEA)
WHAT YOU GET	Services delivered through the parish aging network, including home modification such as ramps and grab bars, homemaker help with chores, cleaning, meals, and shopping, personal care, home delivered meals, respite, assistive technology, and transportation. What is available and how much varies by parish (2026).
WHO QUALIFIES	Generally 60 or older
INCOME LIMIT	Set by each parish agency and each service. Not published centrally.
HOW TO APPLY	Call the Governor's Office of Elderly Affairs at (225) 342-7100 to be pointed to your parish agency, or use the Area Agencies on Aging directory on goea.la.gov. The Aging and Disability Resource Center network at adrcla.org is the other front door.

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.

(225) 342-7100 **https://goea.la.gov/agency-departments/home-community-based-services-hcbs/**

Louisiana Assistive Technology Access Network (LATAN)

DEVICE LOAN AND FINANCING NONPROFIT EITHER

WHO RUNS IT	Louisiana Assistive Technology Access Network, a statewide nonprofit
WHAT YOU GET	Free device demonstrations and short-term device loans, an assistive technology reuse and exchange, and alternative financing that lends money to buy equipment. In 2024 LATAN made $38,040 in cash loans, placed $40,629 in devices through its lease and revolving loan programs, and saved users $31,878 through reuse.
WHO QUALIFIES	No age requirement
INCOME LIMIT	No income test for demonstrations, loans, or items from the AT Marketplace. A sliding fee scale is available for low income families.
HOW TO APPLY	Call (225) 925-9500 or toll free (800) 270-6185, or visit latan.org. The demonstration center is at 10988 N. Harrell's Ferry Rd., Suite 5, Baton Rouge.

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

(800) 270-6185 **https://www.latan.org/**

Home repair and deferred maintenance

USDA Section 504 Home Repair Loans and Grants

LOAN AND 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, Louisiana State Office
WHAT YOU GET	Grants and low-interest loans for repairs. The federal amounts are described on our nationwide programs page. The Louisiana office does not publish its own figures, so ask the state Rural Development office what applies to you.
WHO QUALIFIES	Any age for the loan, 62 or older for the grant
INCOME LIMIT	Very low income, generally at or below 50% of area median income
HOW TO APPLY	Contact the USDA Rural Development Louisiana State Office. Find current state contacts through rd.usda.gov.

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.

https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-repair-loans-grants/la

Restore Louisiana Homeowner Assistance Program

GRANT · STATE · HOMEOWNER

WHO RUNS IT	Louisiana Office of Community Development, using federal disaster recovery block grant funds
WHAT YOU GET	Pays for repairs and reconstruction of a storm damaged home, and can reimburse repair work you already paid for. No dollar cap is published on the program site (2026).
WHO QUALIFIES	No age requirement
INCOME LIMIT	Not published on the program site. Eligibility is driven by storm damage rather than by an income cutoff.
HOW TO APPLY	Call 866-735-2001 or apply at restore.la.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.

866-735-2001 https://www.restore.la.gov/

Rebuilding Together New Orleans

FREE REPAIRS · NONPROFIT · HOMEOWNER

WHO RUNS IT	Rebuilding Together New Orleans, a nonprofit
WHAT YOU GET	Free critical health and safety repairs and accessibility upgrades, including roof work, weatherization, drywall, flooring, exterior painting, and safety modifications. No cost to the homeowner (2026).
WHO QUALIFIES	You must fit at least one category: 60 or older, a person with a disability, a veteran, a veteran's widow or widower, a single head of household with minor children, or a full time caregiver
INCOME LIMIT	At or below 80% of area median income. No dollar figures are published on the eligibility page.
HOW TO APPLY	Apply at rtno.org, call (504) 264-1815, or email info@rtno.org. Your name must be on the deed and you must have lived in the home for at least three years.

> **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.

(504) 264-1815 https://rtno.org/eligibility/

Weatherization and energy efficiency

Weatherization Assistance Program (WAP)

SERVICE · STATE · EITHER

WHO RUNS IT	Louisiana Housing Corporation, delivered by four regional provider agencies
WHAT YOU GET	No cost energy efficiency work including insulation, air sealing, weather stripping, and duct sealing. No dollar figure is published to households (2025 program year).
WHO QUALIFIES	No minimum age. A household with someone 60 or older gets extra waiting list priority.
INCOME LIMIT	2025 program year: $31,300 for 1 person, $42,300 for 2, $53,300 for 3, $64,300 for 4, $75,300 for 5, $86,300 for 6, $97,300 for 7, and $108,300 for 8, rising about $11,000 for each additional person.
HOW TO APPLY	Contact the regional provider for your area: Quad Area Community Action Agency in Hammond, (225) 209-0780; St. Mary Community Action Agency in Franklin, (337) 828-5784; DeSoto Parish Police Jury in Mansfield, (318) 872-0880; LaSalle Community Action Association in Ferriday, (318) 389-4810. The Louisiana Housing Corporation main line is (225) 763-8700.

> **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.

(225) 763-8700 https://www.lhc.la.gov/weatherization

Energy Smart

INCENTIVE UTILITY EITHER

WHO RUNS IT	Entergy New Orleans, under a program created by the New Orleans City Council
WHAT YOU GET	Free home energy assessments, cash back incentives for qualifying efficiency upgrades, and the EasyCool smart thermostat program (2026).
WHO QUALIFIES	No age requirement
INCOME LIMIT	Not published on the page read. Ask when you call.
HOW TO APPLY	Call 504-229-6868 or email info@energysmartnola.com. Open to Entergy New Orleans customers.

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.

504-229-6868 https://www.energysmartnola.com/

Utility bill assistance and discounts

Low Income Home Energy Assistance Program (LIHEAP)

GRANT STATE EITHER

WHO RUNS IT	Louisiana Housing Corporation, delivered by parish based local agencies
WHAT YOU GET	Three kinds of help: heating and cooling bill payment assistance, crisis bill payment assistance, and repair or replacement of heating and cooling equipment. Paid to your energy company (2026).
WHO QUALIFIES	No age requirement
INCOME LIMIT	At or below 60% of state median income. 2026 limits: $30,618 for 1 person, $40,039 for 2, $49,460 for 3, $58,882 for 4, $68,303 for 5, and $77,724 for 6.
HOW TO APPLY	Apply through your parish agency, listed in the provider directory on lhc.la.gov/energy-assistance, or online when the portal is open. Louisiana Housing Corporation: (225) 763-8700.

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.

(225) 763-8700 https://www.lhc.la.gov/energy-assistance

Entergy The Power to Care

GRANT UTILITY EITHER

WHO RUNS IT	Entergy, delivered by local nonprofit agencies
WHAT YOU GET	Emergency bill payment help for older adults and people with disabilities, paid straight to the energy account. Funded by customer and employee donations matched by Entergy shareholders. Amounts are set locally and are not published (2026).
WHO QUALIFIES	Aimed at older adults
INCOME LIMIT	Set by the local nonprofit that hands out the fund. Not published centrally.
HOW TO APPLY	Contact the local nonprofit agency that runs The Power to Care in your parish. Entergy describes the program at entergy.com/care.

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.entergy.com/care/

SWEPCO Neighbor to Neighbor

GRANT UTILITY EITHER

WHO RUNS IT	Southwestern Electric Power Company with the Dollar Energy Fund, delivered by local agencies
WHAT YOU GET	A grant applied directly to your electric account to stop a disconnection or restore service. Amounts are not published (2026).
WHO QUALIFIES	No age requirement
INCOME LIMIT	Not published on the assistance page. Set by the participating local agency.
HOW TO APPLY	Find a participating agency through the Dollar Energy Fund agency finder, or call SWEPCO at 888-216-3523.

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.

888-216-3523 https://www.swepco.com/account/bills/assistance/

Cleco CARE (Cleco Alternative Rate for Electricity)

DISCOUNT 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	Cleco Power
WHAT YOU GET	Cleco has offered an income qualified discount on residential electric service under this name. Cleco does not publish the discount amount, so call Cleco to ask what it is currently worth.
WHO QUALIFIES	No age requirement
INCOME LIMIT	Not confirmed. Eligibility has tracked the LIHEAP income guidelines.
HOW TO APPLY	Ask Cleco about the Cleco Alternative Rate for Electricity, or ask your local community action agency when you apply for energy assistance.

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.cleco.com/residential-commercial/customer-assistance

Property tax relief

Homestead Exemption

EXEMPTION STATE HOMEOWNER

WHO RUNS IT	Your parish assessor, under Louisiana Constitution Article VII, Section 20
WHAT YOU GET	Exempts the first $7,500 of assessed value, which is $75,000 of fair market value at the 10% residential assessment ratio, from state, parish, and special ad valorem taxes (2026).
WHO QUALIFIES	No age requirement
INCOME LIMIT	None. This exemption is not income tested.
HOW TO APPLY	File with your parish assessor. You must own the home and occupy it as your primary residence. Once granted it generally carries forward year to year.

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

https://legis.la.gov/Legis/law.aspx?d=206550

Special Assessment Level (assessment freeze)

FREEZE STATE HOMEOWNER

WHO RUNS IT	Your parish assessor, under Louisiana Constitution Article VII, Section 18(G)
WHAT YOU GET	Freezes the assessed value of a home that already receives the homestead exemption at its level in the first year you qualify, so later reassessments cannot raise it while you stay qualified. It does not lower this year's bill; it stops future increases (2026).
WHO QUALIFIES	65 or older. Also open to a veteran with a service connected disability rating of 50% or more, to a person permanently and totally disabled by a final court judgment or by certification from a state or federal agency, and to surviving owners of service members killed in action or missing in action or held as a prisoner of war more than 90 days.
INCOME LIMIT	Adjusted gross income on your federal tax return for the year before you apply must not exceed $100,000, adjusted every year by the Consumer Price Index starting with tax year 2026. If you file married filing separately, both returns are added together.
HOW TO APPLY	Apply with your parish assessor and bring your federal tax return for the prior year.

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

https://legis.la.gov/Legis/law.aspx?d=206545

Disabled veterans homestead exemption

EXEMPTION STATE HOMEOWNER

WHO RUNS IT	Your parish assessor, under Louisiana Constitution Article VII, Section 21(K)
WHAT YOU GET	Added on top of the standard homestead exemption. A service connected rating of 50% up to 70% exempts the next $2,500 of assessed value, with tax applying above $10,000 of assessed value. A rating of 70% up to 100% exempts the next $4,500, with tax applying above $12,000. A rating of 100% unemployability or total disability exempts all the remaining assessed value on a home receiving the homestead exemption (2026).
WHO QUALIFIES	No age requirement
INCOME LIMIT	None. This exemption is not income tested.
HOW TO APPLY	File with your parish assessor and bring your disability rating letter from the U.S. Department of Veterans Affairs.

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

https://legis.la.gov/Legis/law.aspx?d=206551

No Louisiana property tax deferral, circuit breaker credit, or renter credit was identified. Louisiana gives its property tax relief through the homestead exemption, the Special Assessment Level freeze, and the veteran exemptions, none of which postpone tax against a lien. For a homeowner that is good news: nothing here builds up a debt the home has to repay later. Renters, though, get no property tax relief in this state.

Insurance-related help

Louisiana Citizens Property Insurance Corporation

INSURANCE OF LAST RESORT · STATE · HOMEOWNER

WHO RUNS IT	Louisiana Citizens Property Insurance Corporation, a nonprofit corporation created by state law
WHAT YOU GET	Residential and commercial property insurance for applicants who are entitled to coverage but cannot get it in the voluntary market. By law its rates are not competitive with the private market, so it costs more, not less (2026).
WHO QUALIFIES	No age requirement
INCOME LIMIT	None. What matters is being unable to get coverage elsewhere, not your income.
HOW TO APPLY	Apply through any licensed Louisiana insurance agent. Policy, billing, and claim status: 1-888-568-6455, Monday to Friday 8:00 a.m. to 4:00 p.m.

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

1-888-568-6455 https://www.lacitizens.com/AboutUs/companyoverview

Louisiana Fortify Homes Program

GRANT · STATE · HOMEOWNER

WHO RUNS IT	Louisiana Department of Insurance
WHAT YOU GET	Grants to retrofit the roof of an insured home so it meets or exceeds the FORTIFIED roof standard and better resists hurricane, tornado, and other windstorm damage. The statute sets no maximum. Grant money received on or after January 1, 2025 does not count as taxable income on your Louisiana return.
WHO QUALIFIES	No age requirement
INCOME LIMIT	No income test appears in the statute.
HOW TO APPLY	Applications open in rounds through the Louisiana Department of Insurance. Call the department to ask when the next round opens, because its website could not be read here.

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.legis.la.gov/legis/Law.aspx?d=1296640

Senior Health Insurance Information Program (SHIIP)

SERVICE 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	Louisiana Department of Insurance
WHAT YOU GET	Free, unbiased Medicare counseling by trained counselors, including plan comparisons and help spotting fraud. It sells nothing (2026).
WHO QUALIFIES	People on Medicare and the people who help them
INCOME LIMIT	None for the counseling itself
HOW TO APPLY	Contact the Louisiana Department of Insurance. No phone number is published on this page yet, because the two numbers in circulation could not be reconciled.

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.ldi.la.gov/SHIIP

⌂ HomeShare-relevant extras

Community Choices Waiver: Monitored In-Home Caregiving

SERVICE STATE EITHER

WHO RUNS IT	Louisiana Department of Health, Office of Aging and Adult Services (OAAS)
WHAT YOU GET	A principal caregiver lives in the home with the waiver participant and helps with everyday self care such as dressing and bathing, as one of the services offered under the Community Choices Waiver. No dollar figure is published on the program page (2026).
WHO QUALIFIES	21 or older
INCOME LIMIT	Must meet long-term care Medicaid eligibility
HOW TO APPLY	Call Louisiana Options in Long Term Care at 1-877-456-1146 (TTY 7-1-1) and ask about Monitored In-Home Caregiving under the Community Choices Waiver.

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.

1-877-456-1146 https://ldh.la.gov/office-of-aging-and-adult-services/community-choices-waiver-ccw

My Place Louisiana

SERVICE STATE EITHER

WHO RUNS IT	Louisiana Department of Health, Office of Aging and Adult Services (OAAS)
WHAT YOU GET	Help moving out of a nursing facility into a home or apartment of your own choosing: transition planning, help finding affordable and accessible housing, training in independent living skills, connection to community resources, visits for the first 365 days after the move, and transition funding when no other resource covers the need (2026).
WHO QUALIFIES	65 or older, or an adult with a physical disability that began at age 22 or later, living in a nursing facility
INCOME LIMIT	Set by program eligibility rules tied to long-term care Medicaid
HOW TO APPLY	Call Louisiana Options in Long Term Care at 1-877-456-1146 (TTY 7-1-1).

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.

1-877-456-1146 https://ldh.la.gov/office-of-aging-and-adult-services/OAAS-My-Place-Louisiana

Louisiana Housing Corporation rental vouchers and Permanent Supportive Housing

VOUCHER STATE RENTER

WHO RUNS IT	Louisiana Housing Corporation
WHAT YOU GET	Several routes to rental help: Permanent Supportive Housing for people with very low incomes and long term disabling conditions, Project Based Vouchers tied to particular units, Emergency Housing Vouchers created under the American Rescue Plan Act, HUD-VASH vouchers for veterans who have been homeless, and the Non-Elderly Disabled (Mainstream) voucher (2026).
WHO QUALIFIES	Varies by voucher
INCOME LIMIT	Very low income. Specific limits are set by each voucher program and by area.
HOW TO APPLY	Call the Louisiana Housing Corporation at 225-763-8700, or write to 2415 Quail Drive, Baton Rouge, LA 70808. Program details and openings are posted at lhc.la.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.

225-763-8700 https://www.lhc.la.gov/rental-opportunities

LAHousingSearch.org

SERVICE · STATE · RENTER

WHO RUNS IT	Louisiana Housing Corporation, operated on the Emphasys Housing Locator platform
WHAT YOU GET	A free statewide rental listing search by city, parish, or ZIP code, with listings kept up to date by the property owners themselves, plus a toll free help line (2026).
WHO QUALIFIES	No age requirement
INCOME LIMIT	None. The search is free to everyone.
HOW TO APPLY	Search at lahousingsearch.org, or call the toll free help line at 1-877-428-8844.

1-877-428-8844 https://www.lahousingsearch.org/

Shared Housing of New Orleans

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	Shared Housing of New Orleans, a nonprofit
WHAT YOU GET	Matches older homeowners and homeowners with disabilities to a person who needs a place to live. In the arrangement described, the home provider offers a room and board and the home seeker offers light housekeeping and companionship, with no money changing hands.
WHO QUALIFIES	Aimed at older adults and people with disabilities
INCOME LIMIT	Not published
HOW TO APPLY	No confirmed contact route. See the note below before trying to reach this organization.

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 Louisiana 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**.