Maine: Help for Homeowners and Renters

Financial assistance for low-income, older, and disabled homeowners and renters · 26 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 Maine 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.

Two phone numbers open most doors in Maine. The first is the statewide Aging and Disability Resource Center line, 877-353-3771, which routes you by county to one of the five Area Agencies on Aging for free help with long term care, benefits, meals, legal questions, and Medicare. The second is your local Community Action Agency, which delivers heating assistance, weatherization, heating system repair, the electric bill credit, and much of the state's home repair money. MaineHousing can point you to the agency serving your town at 800-452-4668, and the heating assistance line is 877-544-3271. For property tax questions, Maine Revenue Services' Property Tax Division is at 207-624-5600.

If you are thinking about sharing your home: Maine is unusual in that the state itself runs a home sharing program, so this is a well-trodden path here. On the money side, the split is clean. Programs that run through heating assistance count the gross income of everyone living in the home, so another adult's income counts for heating help, the electric bill credit, weatherization, and heating system repair, and it also counts for the Community Aging in Place Grant and the Home Accessibility and Repair Program. Maine's property tax exemptions do not look at income at all, so the homestead, veteran, and blind exemptions are unaffected by who lives with you. The Property Tax Fairness Credit is based on your own tax return, so a home seeker's income is not added to yours, but the rent you collect is your income and a higher income shrinks that credit. For the State Property Tax Deferral Program and the MaineCare waiver, the rules do not clearly spell out how another adult in the home is treated, so confirm with the program before anyone moves in.

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. 1 of the 26 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

MaineCare Section 19: Home and Community Benefits for the Elderly and Adults with Disabilities

SERVICE STATE EITHER

WHO RUNS IT	Maine Department of Health and Human Services, Office of Aging and Disability Services (OADS)
WHAT YOU GET	Covered home modifications and assistive technology, plus personal care, nursing, home delivered meals, personal emergency response systems, respite, and homemaker services; no fixed dollar cap published on the program page (2026)
WHO QUALIFIES	older adults, and adults age 18 to 64 with a physical disability
INCOME LIMIT	Set by MaineCare long term care financial eligibility rules; no separate published dollar figure on the program page
HOW TO APPLY	File the MaineCare long term care application with Maine DHHS, then contact the state Assessing Services Agency at 833-525-5784 for the free functional assessment

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.

833-525-5784 https://www.maine.gov/dhhs/oads/get-support/older-adults-disabilities/home-care

Area Agencies on Aging and Aging and Disability Resource Centers

SERVICE STATE EITHER

WHO RUNS IT	Maine Office of Aging and Disability Services through five Area Agencies on Aging
WHAT YOU GET	Free information, referral, and options counseling on long term care, benefits, meals, legal help, care partner support, and falls prevention (2026)
WHO QUALIFIES	older adults and adults with disabilities of any age
INCOME LIMIT	None for information, referral, and options counseling
HOW TO APPLY	Call the statewide line and choose your county to reach your local agency; free interpreters are provided

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

877-353-3771 https://www.maine.gov/dhhs/oads/get-support/older-adults-disabilities/area-agencies-on-aging

Kim Wallace Adaptive Equipment Loan Program (mPower Loans)

LOAN NONPROFIT EITHER

WHO RUNS IT	Alpha One, on behalf of the Maine Adaptive Equipment Loan Program Fund Board
WHAT YOU GET	Loans from $250 to $100,000 at a fixed 3.75% interest rate for all qualified borrowers (2026)
WHO QUALIFIES	any age
INCOME LIMIT	None. Approval is based on ability to repay: credit score of 569 or higher (or no credit history), and a debt to income ratio under 50%
HOW TO APPLY	Complete the Adaptive Equipment Loan Program application and submit it to Alpha One by phone or email at aelp@alphaonenow.org

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

800-640-7200 https://alphaonenow.org/aelp/

Community Aging in Place Grant

GRANT STATE HOMEOWNER

WHO RUNS IT	MaineHousing, delivered by 15 partner agencies (public housing authorities, Community Action Agencies, and Habitat for Humanity chapters)
WHAT YOU GET	No-cost home safety checks, minor repairs, and accessibility modifications including grab bars, handrails, shower seats, raised toilet seats, lighting, kitchen fixtures, storm doors, gutters, and smoke and carbon monoxide detectors (2026)
WHO QUALIFIES	55 or older, or any age with a disability
INCOME LIMIT	Annual household income at or below 100% of area median income (2026)
HOW TO APPLY	Call the partner agency serving your county directly; the full partner list is on the MaineHousing program 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.

800-452-4668 https://www.mainehousing.org/programs-services/HomeImprovement/homeimprovementdetail/community-aging-in-place

Home repair and deferred maintenance

Home Accessibility and Repair Program

GRANT STATE HOMEOWNER

WHO RUNS IT	MaineHousing, delivered by regional partner agencies
WHAT YOU GET	Grants for well repair or replacement, heating and electrical repair, roof and chimney repair, structural repair, lead paint mitigation, windows and doors, siding, energy efficiency, and modifications for people with disabilities; maximum amount not published on the program page (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Household income at or below 80% of area median income (2026)
HOW TO APPLY	Contact the regional agency on MaineHousing's home repair agency contact list, or submit the online inquiry form

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.

207-816-3550 https://www.mainehousing.org/programs-services/HomeImprovement/homeimprovementdetail/home-repair

Community Development Block Grant Home Repair Network

GRANT STATE HOMEOWNER

WHO RUNS IT	Maine Department of Economic and Community Development, Office of Community Development, with the City of Rockland as lead community
WHAT YOU GET	Regional home repair funding of up to $1,700,000 per grant, delivered as repairs to individual homes; covers rehabilitation, energy conservation, potable water and sewer, lead paint, asbestos and radon mitigation, removal of architectural barriers, and the Critical Access Ramp Program (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Must benefit low and moderate income persons under the federal standard; specific thresholds are set by the delivering agency
HOW TO APPLY	You do not apply to the state. Contact the Community Action Agency serving your region, which delivers the repairs under contract with the City of Rockland

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.maine.gov/decd/community-development/cdbg-program/grant-categories/home-repair-network

USDA Section 504 Single Family Housing 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, Maine state office
WHAT YOU GET	The federal program rules are described on our nationwide programs page. The Maine delivery details are not listed here, so check with the state office.
WHO QUALIFIES	62 or older for the grant; loans have no age minimum
INCOME LIMIT	Very low income, at or below 50% of area median income by county
HOW TO APPLY	Apply year round through the USDA Rural Development office serving your county; 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.

https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-repair-loans-grants-21

Weatherization and energy efficiency

Maine Weatherization Assistance Program

SERVICE | STATE | EITHER

WHO RUNS IT	MaineHousing, delivered by the nine Community Action Agencies
WHAT YOU GET	No-cost air sealing, insulation, heating system improvements, ventilation, efficient lighting, and appliance replacement, based on a customized home assessment (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Income qualified; eligibility is usually based on qualifying for the Home Energy Assistance Program (2026)
HOW TO APPLY	Contact your local Community Action Agency to apply and ask about the current wait time; renters need the property owner's approval before work begins

> **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.

207-626-4600 https://www.mainehousing.org/programs-services/energy/energydetails/weatherization

Central Heating Improvement Program (CHIP)

GRANT · STATE · EITHER

WHO RUNS IT	MaineHousing, delivered by the Community Action Agencies
WHAT YOU GET	Grants to repair or replace a central heating system; up to $600 for rental properties occupied by a household eligible for the Home Energy Assistance Program (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Must qualify for the Home Energy Assistance Program (2026)
HOW TO APPLY	Apply through your local Community Action Agency, usually at the same time as your heating assistance application; households without heat are given priority

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.

800-452-4668 https://www.mainehousing.org/programs-services/HomeImprovement/homeimprovementdetail/Central-Heating-Improvement-Program

Efficiency Maine income-eligible rebates

REBATE · STATE · EITHER

WHO RUNS IT	Efficiency Maine Trust
WHAT YOU GET	Enhanced rebates for heat pumps, insulation and air sealing, ducted heat pumps for mobile homes, and electric vehicles; residential heat pump incentives advertised up to $10,600 (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Income qualified; specific thresholds are checked through Efficiency Maine's eligibility tool and were not published on the page fetched
HOW TO APPLY	Check eligibility on the Efficiency Maine income-eligible page, then work with a participating registered contractor

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.

866-376-2463 https://www.efficiencymaine.com/at-home/income-eligible/

Utility bill assistance and discounts

Home Energy Assistance Program (HEAP)

GRANT FEDERAL-IN-STATE EITHER

WHO RUNS IT	MaineHousing, delivered by nine Community Action Agencies and ProsperityME
WHAT YOU GET	Seasonal heating benefit credited to your fuel provider or utility account; amount varies by household size, income, and household expenses
WHO QUALIFIES	no age limit
INCOME LIMIT	2026-2027 season maximum gross annual household income: $38,070 for 1 person, $49,784 for 2, $61,498 for 3, $73,213 for 4, $84,927 for 5, $96,641 for 6, $98,837 for 7, $101,033 for 8, $103,230 for 9, $105,426 for 10. Households over the limit may deduct medical expenses; households of more than 10 should ask their Community Action Agency
HOW TO APPLY	Apply online, by phone, or in person through your Community Action Agency. Applications for the next heating season open August 3, 2026. Bring proof of citizenship, income for everyone in the household, and a recent fuel or utility bill

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.

877-544-3271 https://www.mainehousing.org/programs-services/energy/energydetails/liheap

Energy Crisis Intervention Program (ECIP)

GRANT FEDERAL-IN-STATE EITHER

WHO RUNS IT	MaineHousing, delivered by the Community Action Agencies
WHAT YOU GET	Emergency fuel delivery and emergency energy assistance when a household's fuel supply is critically low; amount based on the emergency (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Same income limits as the Home Energy Assistance Program, plus an energy emergency
HOW TO APPLY	Complete a Home Energy Assistance Program application first, then contact your Community Action Agency to be screened for crisis help

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.

877-544-3271 https://www.mainehousing.org/programs-services/energy/energydetails/liheap

Low Income Assistance Program (LIAP)

CREDIT STATE EITHER

WHO RUNS IT	MaineHousing, delivered by the Community Action Agencies with Maine electric utilities
WHAT YOU GET	A credit applied to your electric bill; the amount varies by electric utility (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Someone in the household must qualify for the Home Energy Assistance Program (2026)
HOW TO APPLY	The application is normally completed at the same time as your Home Energy Assistance Program application at your local agency

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

877-544-3271 https://www.mainehousing.org/programs-services/energy/energydetails/liap

Property tax relief

Homestead Exemption

EXEMPTION STATE HOMEOWNER

WHO RUNS IT	Maine Revenue Services, Property Tax Division, administered by municipal assessors
WHAT YOU GET	$25,000 reduction in the assessed value of your home (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	None; not income tested
HOW TO APPLY	File the application with your local town or city assessor by April 1. You must have owned a home in Maine for at least 12 months and occupy this one as your permanent residence on April 1

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

207-624-5600 https://www.maine.gov/revenue/taxes/tax-relief-credits-programs/property-tax-relief-programs/property-tax-exemptions

State Property Tax Deferral Program

DEFERRAL STATE HOMEOWNER

WHO RUNS IT	Maine Revenue Services, Property Tax Division, with applications taken by municipal assessors
WHAT YOU GET	The State pays your property taxes each year while you stay in the program; the full amount plus interest is repaid later out of the property (36 M.R.S. sections 6250 to 6266)
WHO QUALIFIES	65 or older on April 1 of the first year you apply, or unable to work due to a permanent and total disability determined by a state or federal agency
INCOME LIMIT	Income under $80,000 for the calendar year before you file, and liquid assets under $100,000 ($150,000 on a joint application). Retirement accounts such as an IRA or 401(k) do not count as liquid assets
HOW TO APPLY	File the application with your municipal assessor between January 1 and April 1. For the 2026 tax year the window ran January 1 to April 1, 2026. Once accepted you do not reapply each year

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.

207-624-5600 https://www.maine.gov/revenue/taxes/tax-relief-credits-programs/property-tax-relief-programs/deferral-program

Property Tax Fairness Credit

CREDIT STATE EITHER

WHO RUNS IT	Maine Revenue Services, Income Tax Division
WHAT YOU GET	Refundable credit of up to $1,000, or up to $2,000 if you or your spouse were at least 65 during the tax year (tax year 2025). Veterans rated 100% permanently and totally disabled by the U.S. Department of Veterans Affairs receive double the calculated credit
WHO QUALIFIES	no age minimum; the maximum credit doubles at 65
INCOME LIMIT	Set by a formula rather than a flat cap: your credit is the benefit base minus 4% of total income. The benefit base is $4,100 at age 65 or older, otherwise $2,550 single, $3,300 head of household (or $4,050 with more than one qualifying child or dependent), and $3,300 to $4,050 married filing jointly. The credit therefore phases out around $102,500 of total income at 65 or older, and around $63,750 for a single filer under 65 (tax year 2025)
HOW TO APPLY	File Maine Form 1040ME with Schedule PTFC/STFC attached for the year you paid the property tax or rent. You can file even if you owe no Maine income tax

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

207-624-5600 https://www.maine.gov/revenue/taxes/tax-relief-credits-programs/income-tax-credits/property-tax-fairness-credit

Veteran Exemption and Disabled Veteran Housing Exemption

EXEMPTION STATE HOMEOWNER

WHO RUNS IT	Maine Revenue Services, Property Tax Division, administered by municipal assessors
WHAT YOU GET	$6,000 reduction in assessed value for the standard veteran exemption; $50,000 reduction for veterans who received a federal grant for specially adapted housing (2026)
WHO QUALIFIES	62 or older for the wartime service exemption; no age minimum if rated 100% disabled or disabled during service
INCOME LIMIT	None; not income tested
HOW TO APPLY	File the veteran exemption application with your municipal assessor by April 1; the same form covers the specially adapted housing exemption

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

207-624-5600 https://www.maine.gov/revenue/taxes/tax-relief-credits-programs/property-tax-relief-programs/property-tax-exemptions

Blind Exemption

EXEMPTION STATE HOMEOWNER

WHO RUNS IT	Maine Revenue Services, Property Tax Division, administered by municipal assessors
WHAT YOU GET	$4,000 reduction in assessed value (2026)
WHO QUALIFIES	any age
INCOME LIMIT	None; not income tested
HOW TO APPLY	File the application with your municipal assessor by April 1, with documentation that you are legally blind

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

207-624-5600 https://www.maine.gov/revenue/taxes/tax-relief-credits-programs/property-tax-relief-programs/property-tax-exemptions

Maine briefly ran a property tax stabilization program for older homeowners that no longer appears on the state list, so if you have heard that your taxes can be frozen, that is not among the programs Maine Revenue Services lists today. Separately, Maine law also allows a municipality to run its own local property tax deferral program for older residents (36 M.R.S. chapter 908-A), so it is worth asking your town.

Insurance-related help

Maine State Health Insurance Assistance Program (SHIP)

SERVICE STATE EITHER

WHO RUNS IT	Maine Office of Aging and Disability Services, with the five Area Agencies on Aging and Legal Services for Maine Elders
WHAT YOU GET	Free, confidential counseling on Medicare, Medicare Advantage, Medigap, prescription drug coverage, and MaineCare, plus help with appeals and reporting fraud (2026)
WHO QUALIFIES	people on Medicare, and people on Medicare because of a disability
INCOME LIMIT	None; free to everyone on Medicare regardless of income
HOW TO APPLY	Call the statewide line to reach your local Aging and Disability Resource Center; help is available by phone or in person, with free interpreters

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

877-353-3771 https://www.maine.gov/dhhs/oads/get-support/older-adults-disabilities/older-adult-services/ship-medicare-assistance

Maine Bureau of Insurance Consumer Assistance

SERVICE STATE EITHER

WHO RUNS IT	Maine Department of Professional and Financial Regulation, Bureau of Insurance
WHAT YOU GET	Free help understanding homeowners and renters policies, a homeowners policy comparison guide, and formal complaint handling against an insurance company (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	None
HOW TO APPLY	Call the Bureau Monday through Friday, 8 a.m. to 5 p.m., or file a complaint through its website; TTY users can use Maine Relay 711

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

800-300-5000 https://www.maine.gov/pfr/insurance/consumers

Unlike many states, Maine appears not to operate one. If you cannot find coverage anywhere, call the Bureau at 800-300-5000 and confirm before giving up.

No income-based subsidy for homeowner insurance premiums was identified on the Bureau of Insurance consumer pages. Check maine.gov/pfr/insurance in case a new program launches.

HomeShare-relevant extras

Maine Homeshare Program, hosted by Nesterly

SERVICE STATE EITHER

WHO RUNS IT	MaineHousing, operated under contract by Nesterly
WHAT YOU GET	Online matching of people with a spare room to people looking for lower-cost longer-term housing, including screening, a first meeting, a lease, and payment handling (2026)
WHO QUALIFIES	no age limit stated; created to help older Maine residents stay in their homes
INCOME LIMIT	None identified for using the platform
HOW TO APPLY	Sign up at nesterly.com or call Nesterly; the MaineHousing page lists local supporters by region

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

877-958-8785 https://www.mainehousing.org/nesterly

Statewide accessory dwelling unit law (30-A M.R.S. section 4364-B)

SERVICE STATE HOMEOWNER

WHO RUNS IT	Maine municipalities under state law; permits issued locally
WHAT YOU GET	Every municipality must allow at least one accessory dwelling unit on any lot where a single-family home is the primary structure, attached or detached (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	None
HOW TO APPLY	Apply for a building permit through your town or city code office; building codes and local siting rules still apply

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

https://legislature.maine.gov/statutes/30-A/title30-Asec4364-B.html

Housing Choice Voucher Program (Section 8)

VOUCHER STATE RENTER

WHO RUNS IT	MaineHousing
WHAT YOU GET	Rental subsidy paying the difference between the tenant's share and the rent, including utilities where applicable; serves more than 3,800 Maine households a month (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Household income limits vary by location and family size
HOW TO APPLY	Apply online or print an application at maine.affordablehousing.com. Maine residents who are homeless are given priority

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.

866-357-4853 https://www.mainehousing.org/programs-services/rental/rentaldetail/housing-choice-vouchers

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 Maine 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**.