Maryland: Help for Homeowners and Renters

Financial assistance for low-income, older, and disabled homeowners and renters · 29 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 Maryland 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 of these doors. For anything to do with aging, disability, or staying in your home, call Maryland Access Point at 1-844-627-5465, the state's single entry point staffed through 20 local offices. For anything to do with repairs, accessibility work, weatherization, or energy efficiency, call the Maryland Department of Housing and Community Development at 1-877-218-8101 for repair loans and 1-855-583-8976 for energy programs. Help with the energy bill itself comes from a third number, the Office of Home Energy Programs at 1-800-332-6347.

If you are thinking about sharing your home: Maryland is unusually clear on this point, and the news is better than you might expect. The Homeowners' Property Tax Credit counts the income of everyone living in your home, but it specifically does not count anyone who pays you rent or room and board, so a home seeker paying rent should not be added to your counted income. Montgomery County's property tax deferral uses the same exception. The Homestead Tax Credit, the disabled veteran and blind persons exemptions, the Independent Living Tax Credit, Medicare counseling, and the Maryland Joint Insurance Association have no income test at all, so sharing your home cannot affect them. Where income does count in full, notably energy assistance, weatherization, the repair loan programs, and Housing Choice Vouchers, another adult's income is added to your household total, though the qualifying limit usually rises with household size too. Programs below where the rules are not spelled out are flagged, and it is worth confirming 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 29 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

Maryland Access Point (MAP) Aging and Disability Resource Centers

SERVICE · STATE · EITHER

WHO RUNS IT	Maryland Department of Aging, through 20 local offices led by Area Agencies on Aging
WHAT YOU GET	No-cost information, options counseling, and referral to home modification, waiver, and aging-in-place resources; also the intake route for the Community Options Waiver registry (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 Maryland Access Point line to be connected to the local office, or visit marylandaccesspoint.info

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

844-627-5465 https://aging.maryland.gov/Pages/maryland-access-point.aspx

Community First Choice (CFC): Environmental Assessments and Accessibility Adaptations

SERVICE | STATE | EITHER

WHO RUNS IT	Maryland Department of Health, Medicaid Office of Long Term Services and Supports
WHAT YOU GET	Covered environmental assessments and home accessibility adaptations, plus assistive technology, personal assistance, home-delivered meals, nurse monitoring, and personal emergency response systems; no fixed dollar cap published on the program page (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Must have full Medicaid coverage and meet institutional level of care; no separate published dollar figure
HOW TO APPLY	Call Maryland Access Point at 844-627-5465 or the Community First Choice program directly at 410-767-1739

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.

410-767-1739 https://health.maryland.gov/mmcp/ltss/Pages/community-first-choice.aspx

Community Options Waiver (Home and Community-Based Options Waiver)

SERVICE | STATE | EITHER

WHO RUNS IT	Maryland Department of Health, Medicaid Office of Long Term Services and Supports
WHAT YOU GET	Full Medicaid benefits plus assisted living, case management, medical day care, behavior consultation, dietitian and family training services, and Senior Center Plus; participants also reach accessibility adaptations through Community First Choice (2026)
WHO QUALIFIES	18 or older
INCOME LIMIT	Monthly income at or below 300% of the SSI benefit rate; countable assets capped at $2,000 or $2,500 depending on category (2026)
HOW TO APPLY	Call Maryland Access Point at 844-627-5465 to be added to the waiver registry; there is an active waiting list. People who have been in a nursing facility 30 days or more on Medicaid may apply without waiting

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.

410-767-1739 https://health.maryland.gov/mmcp/ltss/Pages/community-options-waiver.aspx

Accessible Homes for Seniors

LOAN AND GRANT · STATE · HOMEOWNER

WHO RUNS IT	Maryland Department of Housing and Community Development (DHCD), Special Loan Programs
WHAT YOU GET	Zero percent interest deferred loans up to 110% of property value with terms up to 30 years; grants up to $25,000 for homeowners who do not qualify for a loan (2026)
WHO QUALIFIES	at least one household resident age 55 or older
INCOME LIMIT	Household income at or below 80% of the statewide or Washington DC metropolitan area median, 2026 limits
HOW TO APPLY	Apply through your county housing office or a Maryland Access Point office; in-home appointments can be arranged. DHCD Special Loan Programs can also take the request directly

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.

877-218-8101 https://dhcd.maryland.gov/Energy-Home-Repair/Pages/Homeowner-Loans/Accessible-Homes-Seniors.aspx

Maryland Independent Living Tax Credit

CREDIT · STATE · HOMEOWNER

WHO RUNS IT	Maryland Department of Housing and Community Development (DHCD)
WHAT YOU GET	Up to 50% of accessibility renovation costs, capped at $5,000 per applicant (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	None stated; the credit is not income tested
HOW TO APPLY	File your Maryland taxes for the year of the renovation, then submit the application with receipts, invoices, and photos between January 1 and June 1. DHCD reviews by August 31, and approved applicants file an amended return on Form 502X

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

877-218-8101 https://dhcd.maryland.gov/Energy-Home-Repair/Pages/Independent-Living-Tax-Credit/default.aspx

Maryland Technology Assistance Program (MDTAP)

SERVICE STATE EITHER

WHO RUNS IT	Maryland Department of Disabilities
WHAT YOU GET	Free device demonstrations and short-term loans from the assistive technology library, refurbished equipment through the High-Tech AT Reuse Center, and a low-interest financial loan program for buying equipment (2026)
WHO QUALIFIES	any age
INCOME LIMIT	No income limit stated for the lending library, demonstrations, or reuse center; the financial loan program reviews ability to repay
HOW TO APPLY	Browse the online inventory or visit an assistive technology library location; apply for the financial loan through the state online portal

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.

800-832-5827 https://mdod.maryland.gov/mdtap/Pages/MDTAP-Home.aspx

Home repair and deferred maintenance

Maryland Housing Rehabilitation Program (MHRP), Single Family

LOAN STATE HOMEOWNER

WHO RUNS IT	Maryland Department of Housing and Community Development (DHCD), Special Loan Programs
WHAT YOU GET	Generally up to $50,000, at 0% to 6% interest depending on ability to repay, with terms up to 30 years; loans under $5,000 are typically unsecured (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Household income at or below 80% of the statewide or Washington DC metropolitan area median, 2026 limits
HOW TO APPLY	Contact your local housing office or DHCD Special Loan Programs. You must supply contractor proposals with photos and the contractor's MHIC license, insurance certificate, and W-9

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.

877-218-8101 https://dhcd.maryland.gov/Energy-Home-Repair/Pages/Homeowner-Loans/Rehab.aspx

Special Targeted Applicant Rehabilitation Program (STAR)

DEFERRED LOAN · STATE · HOMEOWNER

WHO RUNS IT	Maryland Department of Housing and Community Development (DHCD), delivered by local governments
WHAT YOU GET	Zero percent interest, fully deferred loan secured by a mortgage, generally up to 100% of property value (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	At or below 50% of the 2025 HUD income and rent limits; some loans available up to 80% for households not eligible for other DHCD financing
HOW TO APPLY	All requests are processed by the local government for the jurisdiction where the property sits, not by the state directly

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.

877-218-8101 https://dhcd.maryland.gov/Energy-Home-Repair/Pages/Homeowner-Loans/Income-Targeted.aspx

Lead Hazard Reduction Grant and Loan Program

GRANT AND LOAN · STATE · HOMEOWNER

WHO RUNS IT	Maryland Department of Housing and Community Development (DHCD), Special Loan Programs
WHAT YOU GET	HUD-funded grant up to $25,000 per eligible property owner, plus state-funded loans; loan amounts and rates are not published on the program page (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	80% of area median income in non-targeted areas, per the DHCD Rehabilitation 2026 Income Limits
HOW TO APPLY	Download and submit the application form from the DHCD program page, or contact Special Loan Programs. The property must be registered with the Maryland Lead Poisoning Prevention Program

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

877-218-8101 https://dhcd.maryland.gov/Energy-Home-Repair/Pages/Homeowner-Loans/Lead-Hazard-Reduction.aspx

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, Maryland state office
WHO QUALIFIES	62 or older required for grants; loans have no age minimum
HOW TO APPLY	Apply year-round through the USDA Rural Development Maryland state 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.

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

Weatherization and energy efficiency

Maryland Weatherization Assistance Program (WAP)

SERVICE · STATE · EITHER

WHO RUNS IT	Maryland Department of Housing and Community Development (DHCD), Housing and Building Energy Programs, delivered by Local Weatherization Agencies
WHAT YOU GET	No-cost energy audit followed by air sealing measured with a blower door, attic and wall insulation, heating system and hot water improvements, lighting, and health and safety repairs (2026)
WHO QUALIFIES	no age limit; households with a member over 60 are prioritized
INCOME LIMIT	At or below 60% of state median income or 200% of the federal poverty level, whichever is higher; a household of four qualifies up to $92,470, limits updated February 11, 2026
HOW TO APPLY	Contact your Local Weatherization Agency to apply; after approval the agency schedules an energy audit inspection

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.

855-583-8976 https://dhcd.maryland.gov/Energy-Home-Repair/Pages/Homeowner-Grants/WAP.aspx

EmPOWER Maryland Limited Income Energy Efficiency Program (LIEEP)

SERVICE STATE EITHER

WHO RUNS IT	Maryland Department of Housing and Community Development (DHCD), Housing and Building Energy Programs
WHAT YOU GET	No-cost attic and wall insulation, hot water system improvements, lighting upgrades, furnace maintenance, refrigerator retrofits, and health and safety items (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Maximum annual household income from $74,800 for one person to $167,700 for ten, limits updated July 14, 2026
HOW TO APPLY	Complete the online pre-application through DocuSign or mail a paper application, available in English and Spanish, with supporting documents to the program office

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.

855-583-8976 https://dhcd.maryland.gov/Energy-Home-Repair/Pages/Homeowner-Grants/EmPOWER.aspx

Maryland Energy Assistance Program (MEAP) heating and cooling system repair and replacement

GRANT STATE HOMEOWNER

WHO RUNS IT	Maryland Department of Housing and Community Development (DHCD), Housing and Building Energy Programs
WHAT YOU GET	Repair or replacement of heating, cooling, and water heating systems at no cost to the household (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	200% of the federal poverty level; a household of four cannot exceed $66,000 gross annual income, limits updated February 10, 2026, adding $11,360 per member above 14
HOW TO APPLY	Submit the program application with documentation; a local agency then schedules a home assessment and a contractor performs the approved work

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.

855-583-8976 https://dhcd.maryland.gov/Energy-Home-Repair/Pages/Homeowner-Grants/MEAP.aspx

Utility bill assistance and discounts

Maryland Energy Assistance Program (MEAP) heating bill assistance

GRANT · FEDERAL-IN-STATE · EITHER

WHO RUNS IT	Maryland Department of Human Services, Office of Home Energy Programs (OHEP), delivered by local OHEP offices
WHAT YOU GET	One-time annual grant paid directly to your fuel supplier or utility; the amount depends on fuel type, household income relative to size, and area of the state (fiscal year 2027)
WHO QUALIFIES	no age limit
INCOME LIMIT	Fiscal year 2027 monthly gross income limits run from $2,660 for one person to $11,180 for ten; households of 11 or more should call the local office
HOW TO APPLY	Apply online at benefits.maryland.gov, on paper, or through a local OHEP drop box; check status at myohepstatus.maryland.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.

800-332-6347 https://dhs.maryland.gov/office-of-home-energy-programs/about-energy-assistance/

Electric Universal Service Program (EUSP)

CREDIT · STATE · EITHER

WHO RUNS IT	Maryland Department of Human Services, Office of Home Energy Programs (OHEP)
WHAT YOU GET	Payment toward a portion of the current electric bill, available once per program year running July through June; participants may opt into budget billing to even out monthly payments (fiscal year 2027)
WHO QUALIFIES	no age limit
INCOME LIMIT	Fiscal year 2027 OHEP monthly gross income limits, $2,660 for one person to $11,180 for ten
HOW TO APPLY	One application at benefits.maryland.gov covers all Office of Home Energy Programs benefits, including EUSP

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.

800-332-6347 https://dhs.maryland.gov/office-of-home-energy-programs/about-energy-assistance/

Utility Service Protection Program (USPP)

SERVICE STATE EITHER

WHO RUNS IT	Maryland Department of Human Services, Office of Home Energy Programs (OHEP)
WHAT YOU GET	Protection from utility turn-off during the heating season, combined with year-round budget billing that spreads the annual cost into even monthly payments (fiscal year 2027)
WHO QUALIFIES	no age limit
INCOME LIMIT	Open to all households found eligible for the Maryland Energy Assistance Program, fiscal year 2027 limits
HOW TO APPLY	Ask to enroll when you apply for energy assistance at benefits.maryland.gov or at your local Office of Home Energy Programs

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.

800-332-6347 https://dhs.maryland.gov/office-of-home-energy-programs/about-energy-assistance/

Arrearage Retirement Assistance

GRANT STATE EITHER

WHO RUNS IT	Maryland Department of Human Services, Office of Home Energy Programs (OHEP)
WHAT YOU GET	Up to $2,000 toward a past due utility balance; you must owe at least $300 (fiscal year 2027)
WHO QUALIFIES	no age limit
INCOME LIMIT	Fiscal year 2027 OHEP monthly gross income limits, $2,660 for one person to $11,180 for ten
HOW TO APPLY	Apply through the same energy assistance application at benefits.maryland.gov or your local Office of Home Energy Programs

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.

800-332-6347 https://dhs.maryland.gov/office-of-home-energy-programs/about-energy-assistance/

Property tax relief

Homeowners' Property Tax Credit Program

CREDIT STATE HOMEOWNER

WHO RUNS IT	Maryland State Department of Assessments and Taxation (SDAT)
WHAT YOU GET	Credit for property tax above a sliding limit: 0% of the first $8,000 of combined household income, 4% of the next $4,000, 6.5% of the next $4,000, and 9% of income above $16,000. A household at $16,000 has a tax limit of $420 and gets a credit for everything above that (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Combined gross household income of $60,000 or less, and net worth under $200,000 excluding the home's value and qualified retirement accounts (2026)
HOW TO APPLY	File online at Maryland OneStop or mail the paper form; do not email it. File by April 15 to have the credit show on the July 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.

410-767-5900 https://dat.maryland.gov/realproperty/Pages/Homeowners%27-Property-Tax-Credit-Program.aspx

Renters' Tax Credit Program

CREDIT STATE RENTER

WHO RUNS IT	Maryland State Department of Assessments and Taxation (SDAT)
WHAT YOU GET	Up to $1,000 per year, paid as a direct check to the renter
WHO QUALIFIES	60 or older, or any age if 100% disabled; applicants under 60 must have had a dependent under 18 living with them and must not have received federal or state housing subsidies
INCOME LIMIT	Applicants 60 and older qualify on a rent-to-income comparison rather than a flat cap; applicants under 60 with a dependent face limits running from $19,720 for two people to $55,700 for nine
HOW TO APPLY	File online at Maryland OneStop or mail the paper form to SDAT Renters' Tax Credit Program, P.O. Box 49006, Baltimore, MD 21297. Deadline October 1 of the year you are claiming

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.

410-767-5915 https://dat.maryland.gov/realproperty/Pages/Renters%27-Tax-Credits.aspx

Maryland Homestead Tax Credit

ASSESSMENT CAP | STATE | HOMEOWNER

WHO RUNS IT	Maryland State Department of Assessments and Taxation (SDAT), Homestead Tax Credit Division
WHAT YOU GET	Limits the increase in your taxable assessment to 10% per year statewide; many counties and towns set a lower local cap (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	None; there is no income test
HOW TO APPLY	File the one-time application online through Maryland OneStop at onestop.md.gov, or mail it to SDAT Homestead Tax Credit Division, 700 East Pratt Street, Suite 2700, Baltimore, MD 21202. Fax 410-225-9344

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

866-650-8783 https://dat.maryland.gov/realproperty/Pages/Maryland-Homestead-Tax-Credit.aspx

100 Percent Disabled Veteran Exemption and Surviving Spouse Exemption

EXEMPTION | STATE | HOMEOWNER

WHO RUNS IT	Maryland State Department of Assessments and Taxation (SDAT), filed with the local assessment office
WHAT YOU GET	Complete exemption from property tax on the dwelling and its curtilage (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	None; not income tested
HOW TO APPLY	Submit the 100 Percent Disabled Veteran Exemption Application, or the Surviving Spouse application, to your local county assessment office with VA certification of the rating, a DD-214 showing honorable discharge, and proof of Maryland residency. A county office directory and contact form are at dat.maryland.gov/pages/contact_us.aspx

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

https://dat.maryland.gov/realproperty/Pages/Property-Tax-Exemptions.aspx

Blind Persons Exemption

EXEMPTION | STATE | HOMEOWNER

WHO RUNS IT	Maryland State Department of Assessments and Taxation (SDAT), filed with the local assessment office
WHAT YOU GET	$40,000 of assessed value exempted, prorated if you apply mid-year (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	None; not income tested
HOW TO APPLY	Complete the Blind Persons Exemption Application with physician certification and file it with your local county assessment office. A county office directory and contact form are at dat.maryland.gov/pages/contact_us.aspx

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

https://dat.maryland.gov/realproperty/Pages/Property-Tax-Exemptions.aspx

County Property Tax Deferral for Older or Disabled Homeowners (Tax-Property Article 10-204)

DEFERRAL | COUNTY-CITY | HOMEOWNER

WHO RUNS IT	Individual Maryland counties, under authority granted by state law
WHAT YOU GET	Postpones payment of county property tax, or of the increase in it, until you sell or leave the home. Terms vary by county. Montgomery County charges no interest on the deferred amount; state law caps Prince George's County interest at 4% (2026)
WHO QUALIFIES	65 or older, or permanently and totally disabled
INCOME LIMIT	Set by each county. Montgomery County requires combined gross income of all residents to be $80,000 or less (2026)
HOW TO APPLY	Apply through your county finance or treasury office, not the state. Montgomery County's deadline is September 1; call 240-777-0311

> **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.

240-777-0311 https://mgaleg.maryland.gov/mgawebsite/Laws/StatuteText?article=gtp&section=10-204&enactments=false

Insurance-related help

Maryland Joint Insurance Association (Maryland's FAIR Plan)

SERVICE · STATE · HOMEOWNER

WHO RUNS IT	Maryland Joint Insurance Association
WHAT YOU GET	Homeowners policies for owner-occupied single-family homes, condominiums, and townhomes; dwelling property coverage for rental or leased residential property; and commercial fire coverage. Coverage of last resort (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	None; eligibility rests on being unable to obtain coverage in the competitive market, not on income
HOW TO APPLY	Apply through any licensed Maryland property and casualty insurance producer, or apply directly with the association

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

800-492-5670 https://www.mdjia.org/

Maryland State Health Insurance Assistance Program (SHIP)

SERVICE · STATE · EITHER

WHO RUNS IT	Maryland Department of Aging, through 19 local SHIP offices
WHAT YOU GET	Free one-on-one Medicare counseling, plan comparisons by zip code, help with appeals and billing errors, fraud prevention education, and screening for Medicare savings programs (2026)
WHO QUALIFIES	Medicare beneficiaries and the family members and caregivers who help them
INCOME LIMIT	None; counseling is free to all Medicare beneficiaries regardless of income
HOW TO APPLY	Call the toll-free line or your local county SHIP office; counselors serve all 23 counties and Baltimore City

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

800-243-3425 https://aging.maryland.gov/programs-and-services/medicare-support/state-health-insurance-assistance-program

If premiums are more than you can comfortably manage, check insurance.maryland.gov in case a new program has launched, and call the Maryland Insurance Administration consumer line.

⌂ HomeShare-relevant extras

Maryland Accessory Dwelling Units Act (House Bill 1466, 2025)

POLICY · STATE · HOMEOWNER

WHO RUNS IT	Maryland Department of Planning; local laws adopted by counties and municipalities
WHAT YOU GET	State policy to promote and encourage accessory dwelling units on lots with a primary single-family detached home. Effective October 1, 2025, with counties and municipalities required to adopt a local authorizing law by October 1, 2026
WHO QUALIFIES	no age limit
INCOME LIMIT	None
HOW TO APPLY	Check your county or municipal planning department for the local accessory dwelling unit law and permit process; the Maryland Department of Planning publishes a model ordinance and a frequently asked questions guide

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

https://planning.maryland.gov/Pages/OurWork/PBP/ADUTF/ADU.aspx

St. Ambrose Housing Aid Center Homesharing Program

SERVICE · NONPROFIT · EITHER

WHO RUNS IT	St. Ambrose Housing Aid Center, Inc.
WHAT YOU GET	Compatibility-based matching of homeowners with an extra room to people seeking affordable rooms, with background checks and reference verification. Rent in matches typically runs $500 to $700 a month with flexible leases (2026)
WHO QUALIFIES	adults 18 and older; single parents or guardians with one child age 12 or younger are also served
INCOME LIMIT	None for eligibility; home seeker interview fees are set on a sliding scale by income
HOW TO APPLY	Complete an intake form and call to schedule an interview. The process includes background checks, reference verification, and a compatibility assessment before matching

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

410-366-8550 https://www.stambros.org/homesharing

Maryland DHCD Housing Choice Voucher Program

VOUCHER STATE RENTER

WHO RUNS IT	Maryland Department of Housing and Community Development (DHCD)
WHAT YOU GET	Rental subsidy paid toward the rent of a privately owned unit, with the tenant paying a share based on household income (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Generally at or below 50% of area median income for the county
HOW TO APPLY	Apply when a waiting list opens. The Eastern Shore and Elkton list took applications April 1 to 30, 2026, with placement by lottery; check status at waitlistcheck.com

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

410-901-4080 **https://dhcd.maryland.gov/Residents/Pages/HousingChoice/default.aspx**

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 Maryland 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**.