Massachusetts: 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 Massachusetts and you are living on a low income, are an older adult, or have a disability, this page lists the help you can apply for. Verified July 25, 2026. Two phone numbers will get you most of the way. For anything to do with aging in place, home care, Medicare, or finding the right local agency, call MassOptions at 800-243-4636, weekdays 9:00 a.m. to 5:00 p.m. For heat, electricity, weatherization, and a broken furnace, call the Massachusetts Heat Line at 800-632-8175 or find the Community Action Agency for your town at masscap.org/agencies. For property taxes, the office you want is your city or town board of assessors, because in Massachusetts almost every property tax break is granted locally even though state law sets the rules.

If you are thinking about sharing your home: the programs here split cleanly into two groups. Anything that runs through fuel assistance counts the income of everyone in your household aged 18 and over, so a second adult's earnings do count: that means fuel assistance itself, weatherization, the HEARTWAP heating system program, the Mass Save income based offers, the Eversource and National Grid discount rates, arrears forgiveness, and RAFT. The limits do rise with household size, so a second person is not automatically disqualifying, but it changes the math. The other group does not count another adult at all. The property tax exemptions and the deferral use your own income and your spouse's, not a roommate's. The veterans and blind exemptions have no income test whatsoever. MassHealth, including the Frail Elder Waiver, counts you and a spouse only. The FAIR Plan and SHINE Medicare counseling have no income test at all. One catch applies across the whole second group: rent you collect is your own income, and it can push you over an income limit even though your home seeker's wages never counted. Work out the rent before you sign anything, and tell your home insurer that you have begun renting a room.

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

Home Modification Loan Program (HMLP)

DEFERRED LOAN STATE EITHER

WHO RUNS IT	Massachusetts Rehabilitation Commission, administered statewide by the Community Economic Development Assistance Corporation (CEDAC)
WHAT YOU GET	Up to $50,000 for property owners and up to $30,000 for manufactured or mobile home owners, at 0% interest with no monthly payments; landlords with fewer than 10 units may qualify for a 3% loan to modify a tenant's unit (2026)
WHO QUALIFIES	no age minimum; the program serves people with disabilities and older adults
INCOME LIMIT	Income limits apply and are published with the application materials; no single statewide figure is stated on the program page
HOW TO APPLY	Complete the HMLP application through CEDAC, get contractor bids, have the work inspected, then sign loan documents; funds are paid out against invoices as the work is done

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.

866-500-5599 https://cedac.org/hmlp/

MassHealth Frail Elder Waiver (FEW)

SERVICE STATE EITHER

WHO RUNS IT	MassHealth and the Executive Office of Aging and Independence, with eligibility assessed by the local Aging Services Access Point (ASAP)
WHAT YOU GET	Home and community based services that let someone who needs nursing facility level care stay at home, including home safety work; the program does not publish a dollar cap for home adaptations (2026)
WHO QUALIFIES	60 or older, or 60 to 64 with a determination of long term disability
INCOME LIMIT	MassHealth income criteria of 300% of the federal poverty level, with an asset limit of $2,000 and a spousal asset allowance of $154,140 (2026)
HOW TO APPLY	Contact MassOptions at 800-243-4636 to be referred to your local Aging Services Access Point, which does the nursing facility level of care assessment; you also file a MassHealth application with the long term care supplement

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

800-243-5111 https://eswa.org/frail-elder-waiver-few/

MassOptions and the Aging Services Access Point (ASAP) network

SERVICE STATE EITHER

WHO RUNS IT	Massachusetts Executive Office of Aging and Independence
WHAT YOU GET	Free statewide information, referral, and options counseling connecting older adults, people with disabilities, and caregivers to housing, personal care, health care, insurance, food, transportation, and caregiver support (2026)
WHO QUALIFIES	no age limit; built around older adults and adults with disabilities
INCOME LIMIT	None for information and referral
HOW TO APPLY	Call the statewide line Monday through Friday, 9:00 a.m. to 5:00 p.m., or use massoptions.org to be routed to the Aging Services Access Point for your town

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

800-243-4636 https://massoptions.org/en/

Home repair and deferred maintenance

MassHousing Home Improvement Loan Program (HILP)

LOAN STATE HOMEOWNER

WHO RUNS IT	MassHousing, through participating lending partners
WHAT YOU GET	Fixed rate loans of $7,500 to $50,000 with no hidden fees (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Maximum income of $139,000 for all Massachusetts communities (2026)
HOW TO APPLY	Apply through a MassHousing lending partner serving your community; the program page lists 13 participating lenders with phone numbers

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.masshousing.com/en/home-ownership/homeowners/home-improvement

Get the Lead Out

LOAN STATE EITHER

WHO RUNS IT	MassHousing, through participating lending partners and local rehabilitation agencies
WHAT YOU GET	Maximum loans of $30,000 to $45,000 depending on property type, with low interest and no interest options depending on the borrower (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Income limits vary by county and are published in a separate MassHousing income limits document (2026)
HOW TO APPLY	Apply through a MassHousing lending partner or the local rehabilitation agency listed for your city or town on the program page

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.masshousing.com/en/home-ownership/homeowners/get-the-lead-out

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, Massachusetts state office
WHAT YOU GET	Grants up to $10,000 for owners 62 and older who cannot repay a loan, plus 1% loans up to $40,000; combined cap $50,000
WHO QUALIFIES	62 or older for the grant; no age minimum for the loan
INCOME LIMIT	Very low income, at or below 50% of area median income for the county
HOW TO APPLY	Apply year round through the USDA Rural Development office serving Massachusetts; only properties in designated rural areas qualify, which in Massachusetts means much of the Berkshires, Franklin County, and parts of the Cape and Islands

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

Weatherization Assistance Program (WAP)

SERVICE STATE EITHER

WHO RUNS IT	Massachusetts Executive Office of Housing and Livable Communities, delivered by Community Action Agencies
WHAT YOU GET	No cost home energy audit plus air sealing, insulation, weather stripping, LED bulbs, power strips, appliance assessment, window evaluation, and heating system review including heat pump upgrades; year round (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Household income at or below 60% of estimated state median income, the same test as fuel assistance (program year 2026-2027: $53,585 for 1 person, $70,073 for 2, $103,049 for 4)
HOW TO APPLY	Contact the Community Action Agency serving your town, listed at masscap.org/agencies, or apply for fuel assistance first at toapply.org/MassLIHEAP

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.

617-357-6086 https://selfhelpinc.org/program-services/fuel-energy/energy-conservation/

Heating Emergency Assistance Retrofit Task Weatherization Assistance Program (HEARTWAP)

SERVICE STATE EITHER

WHO RUNS IT	Massachusetts Executive Office of Housing and Livable Communities, delivered by Community Action Agencies
WHAT YOU GET	Year round emergency heating system repair, full system replacement, burner replacement, oil tank replacement, limited asbestos removal, annual clean and tune, and safety inspection (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Must first be eligible for fuel assistance, meaning household income at or below 60% of estimated state median income (program year 2026-2027)
HOW TO APPLY	Apply for fuel assistance first at toapply.org/MassLIHEAP or through your Community Action Agency, then ask that agency about HEARTWAP; emergency no heat calls are handled year round

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.

800-632-8175 https://www.masscap.org/heatinghelpma/

Mass Save Income Eligible Program and Enhanced Residential Offers

SERVICE UTILITY EITHER

WHO RUNS IT	Mass Save, the collaborative of Massachusetts gas and electric utilities and energy efficiency service providers
WHAT YOU GET	No cost insulation and air sealing, plus no cost replacement appliances including clothes washers, refrigerators, freezers, dehumidifiers, window air conditioners, and heating systems; the Enhanced Residential tier adds a turnkey weatherization and heat pump package with instant incentives (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Varies by household size and zip code. For the 2025-2026 heating season a 1 person household qualified for Income Eligible at $51,777 or less and for Enhanced Residential from $51,778 to $69,036; a 4 person household qualified at $99,573 or less and $99,574 to $132,764
HOW TO APPLY	Enter your zip code at masssave.com to see the income limits and offers for your area, or apply through your Community Action Agency, which delivers the income eligible 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.

https://www.masssave.com/residential/rebates-offers-services/income-based-offers

Utility bill assistance and discounts

Fuel Assistance (LIHEAP / Home Energy Assistance Program, HEAP)

GRANT FEDERAL-IN-STATE EITHER

WHO RUNS IT	Massachusetts Executive Office of Housing and Livable Communities, delivered by Community Action Agencies and local fuel assistance agencies
WHAT YOU GET	Seasonal help with heating bills paid to your fuel vendor or utility, plus automatic access to utility discount rates and help with past due balances; benefit varies by income, household size, and fuel type
WHO QUALIFIES	no age limit
INCOME LIMIT	At or below 60% of estimated state median income. Program year 2026-2027 gross annual limits: $53,585 for 1 person, $70,073 for 2, $86,561 for 3, $103,049 for 4, $119,536 for 5, $136,024 for 6
HOW TO APPLY	Apply online at toapply.org/MassLIHEAP or through the Community Action Agency for your town at masscap.org/agencies. Applications for the November 1, 2026 to April 30, 2027 heating season open October 1, 2026, and new applicants are accepted throughout the season

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.

800-632-8175 https://www.masscap.org/heatinghelpma/

Eversource Massachusetts Discount Rate

DISCOUNT UTILITY EITHER

WHO RUNS IT	Eversource Energy
WHAT YOU GET	42% off electric accounts and 25% off gas accounts, applied every month for as long as you stay enrolled (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Set by receipt of a qualifying benefit rather than a single dollar figure. Qualifying benefits include fuel assistance, SNAP, MassHealth, SSI state supplement, veterans benefits, subsidized housing, WIC, and Head Start; the bill must be in your name
HOW TO APPLY	Apply for fuel assistance, which enrolls you automatically, or submit an eligibility letter for one of the qualifying benefits to Eversource; your Community Action Agency at masscap.org/agencies can 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.

https://www.eversource.com/residential/account-billing/payment-assistance/discount-rate

National Grid Massachusetts Tiered Discount Rate

DISCOUNT UTILITY EITHER

WHO RUNS IT	National Grid
WHAT YOU GET	Electric bill discounts on a five step scale by income and household size: 32%, 43%, 57%, 64%, and 71% (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Set by receipt of a qualifying benefit such as MassHealth or SNAP. The 32% tier can be self certified; the deeper tiers require a fuel assistance grant with income verified by a Community Action Agency
HOW TO APPLY	Apply online at nationalgridus.com or call, or apply for fuel assistance at toapply.org/MassLIHEAP, which is the only route to the deeper discount tiers

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.

800-322-3223 https://www.nationalgridus.com/MA-Home/Payment-Assistance-Programs/Discount-Rates

National Grid Arrears Management Program (AMP)

ARREARS FORGIVENESS | UTILITY | EITHER

WHO RUNS IT	National Grid
WHAT YOU GET	Forgiveness of past due balances up to a maximum of $12,000 per year, earned by making each monthly budget payment on time (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Must already be enrolled in the National Grid low income discount rate; balance of $300 or more that is at least 60 days overdue
HOW TO APPLY	Call National Grid to enroll. If your service is already shut off a down payment on the balance is required; if service is still on, no down payment is needed

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.

866-580-7617 https://www.nationalgridus.com/MA-Home/Bill-Help/Arrears-Management-Program

Property tax relief

Senior Circuit Breaker Tax Credit

CREDIT | STATE | EITHER

WHO RUNS IT	Massachusetts Department of Revenue
WHAT YOU GET	A refundable state income tax credit equal to the amount by which your property tax, or 25% of your rent, exceeds 10% of your total income. The statute caps the credit at $1,500 and adjusts that cap for the cost of living every year, so the amount actually allowed for a given tax year is higher than $1,500
WHO QUALIFIES	65 or older
INCOME LIMIT	Statutory base limits of $40,000 for a single filer, $50,000 for a head of household, and $60,000 for a married couple filing jointly, each adjusted annually for the cost of living. The home's assessed value must not exceed the statutory $600,000 limit, also adjusted annually
HOW TO APPLY	Claim it on your Massachusetts personal income tax return using Schedule CB. It is refundable, so you can receive it even if you owe no state tax, and you can file for it even if you are not otherwise required to file

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

https://malegislature.gov/Laws/GeneralLaws/PartI/TitleIX/Chapter62/Section6

Clause 41C Exemption for Older Homeowners

EXEMPTION STATE HOMEOWNER

WHO RUNS IT	Massachusetts Department of Revenue, granted by the assessors in your city or town
WHAT YOU GET	Statutory base of $500 off the actual tax due, or $4,000 off taxable valuation, whichever gives the larger reduction. Cities and towns may vote local options that increase the amount
WHO QUALIFIES	70 or older under the statutory base, with a local option to lower it to 65
INCOME LIMIT	Statutory base of under $13,000 for a single person and under $15,000 for a married couple, with a whole estate limit of $20,000 single and $23,000 married excluding the home itself. Cities and towns may vote local options that raise these limits
HOW TO APPLY	File an application with your local board of assessors, normally by April 1 of the fiscal year. You must have owned and occupied the home as your domicile for five years

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

https://malegislature.gov/Laws/GeneralLaws/PartI/TitleIX/Chapter59/Section5

Clause 41A Property Tax Deferral

DEFERRAL STATE HOMEOWNER

WHO RUNS IT	Massachusetts Department of Revenue, granted by the assessors in your city or town
WHAT YOU GET	Postpones all or part of the annual property tax bill. The deferred amount becomes a lien on the home and is repaid with interest when the home is sold or transferred, or from the estate
WHO QUALIFIES	65 or older
INCOME LIMIT	Statutory base of $20,000, or a higher figure voted by your city or town
HOW TO APPLY	Apply to your local board of assessors and sign a tax deferral and recovery agreement; you must have been domiciled in Massachusetts for 10 years and have owned and occupied the property for 5 years

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

https://malegislature.gov/Laws/GeneralLaws/PartI/TitleIX/Chapter59/Section5

Clause 22 and Clause 22A Veterans Exemptions

EXEMPTION STATE HOMEOWNER

WHO RUNS IT	Massachusetts Department of Revenue, granted by the assessors in your city or town
WHAT YOU GET	Clause 22 gives $400 off the actual tax due, or $2,000 off assessed taxable valuation, whichever is larger. Clause 22A gives $750 off the tax, or $4,000 off valuation, whichever is larger. Higher clauses in the same section give larger amounts for more severe service connected disabilities
WHO QUALIFIES	no age limit
INCOME LIMIT	None; these exemptions are not income tested
HOW TO APPLY	File an application with your local board of assessors with proof of your service connected disability rating, normally by April 1 of the fiscal 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://malegislature.gov/Laws/GeneralLaws/PartI/TitleIX/Chapter59/Section5

Clause 37A Exemption for Blind Homeowners

EXEMPTION STATE HOMEOWNER

WHO RUNS IT	Massachusetts Department of Revenue, granted by the assessors in your city or town
WHAT YOU GET	$500 off the actual property tax due (2026); the Commonwealth reimburses the city or town $87.50 of that
WHO QUALIFIES	no age limit
INCOME LIMIT	None; not income tested
HOW TO APPLY	File an application with your local board of assessors with a certificate of legal blindness from the Massachusetts Commission for the Blind, normally by April 1 of the fiscal 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://malegislature.gov/Laws/GeneralLaws/PartI/TitleIX/Chapter59/Section5

Insurance-related help

Massachusetts FAIR Plan (Massachusetts Property Insurance Underwriting Association)

SERVICE STATE HOMEOWNER

WHO RUNS IT	Massachusetts Property Insurance Underwriting Association (MPIUA), overseen by the Massachusetts Division of Insurance
WHAT YOU GET	Basic property insurance of last resort in three programs: Homeowners, Dwelling Fire, and Commercial Property, all approved by the Division of Insurance (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	None; eligibility turns on being unable to obtain insurance in the voluntary market, not on income
HOW TO APPLY	Apply through a licensed Massachusetts insurance agent, who submits the application to MPIUA

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

877-221-1782 https://www.mpiua.com/

SHINE (Serving the Health Insurance Needs of Everyone)

SERVICE STATE EITHER

WHO RUNS IT	Massachusetts Executive Office of Aging and Independence, delivered through elder service agencies, councils on aging, and community organizations
WHAT YOU GET	Free, unbiased Medicare counseling: help with Parts A and B, Advantage plans, prescription drug coverage, Medigap, written plan comparisons, and screening for Extra Help and the Medicare Savings Programs (2026)
WHO QUALIFIES	people on Medicare of any age, people approaching Medicare eligibility, and their families and caregivers
INCOME LIMIT	None; free to everyone on Medicare regardless of income
HOW TO APPLY	Call the statewide line, or contact your local council on aging or elder services agency to be matched with a certified SHINE counselor; appointments can be in person, by phone, by video, or by mail

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

800-243-4636 https://agespan.org/solutions/health-wellness-medicare/shine-medicare/

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.

⌂ HomeShare-relevant extras

Statewide accessory dwelling unit protection (Affordable Homes Act, MGL c.40A sections 1A and 3)

ZONING PROTECTION | STATE | HOMEOWNER

WHO RUNS IT	Massachusetts municipalities, under state zoning law
WHAT YOU GET	One accessory dwelling unit is allowed by right in every single family residential zoning district statewide, up to half the gross floor area of the main home or 900 square feet, whichever is smaller (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	None
HOW TO APPLY	Apply for a building permit through your city or town building department. A city or town may not require a special permit or other discretionary approval for a single accessory dwelling unit in a single family district

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

https://malegislature.gov/Laws/GeneralLaws/PartI/TitleVII/Chapter40A/Section3

MassHousing Accessory Dwelling Unit Loan Program (ADULP)

LOAN | STATE | HOMEOWNER

WHO RUNS IT	MassHousing, through participating lending partners
WHAT YOU GET	Up to $250,000 for a detached accessory dwelling unit and up to $150,000 for an attached one, structured as an amortizing interest bearing loan combined with additional zero interest deferred repayment financing (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Income guidelines vary by location and are published in a separate MassHousing income limits document (2026)
HOW TO APPLY	Apply through a MassHousing lending partner. You must own and live in a single family home as your primary residence and have plans, permits, and pre-development materials in hand and be ready to start construction

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.masshousing.com/en/home-ownership/homeowners/adu

JFS of Metrowest Home-Share Program

SERVICE NONPROFIT EITHER

WHO RUNS IT	Jewish Family Service of Metrowest, with the City of Framingham Office of Community Development and the Framingham Council on Aging
WHAT YOU GET	Staffed home sharing matches at below market rent, with caseworkers who handle applications, introductions, coaching before and after move-in, help with the move itself, and ongoing connection to services (2026)
WHO QUALIFIES	no age limit; built around older adults with extra space and people who need affordable housing
INCOME LIMIT	None published
HOW TO APPLY	Contact the Home-Share program coordinator at JFS of Metrowest by phone or email

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

508-875-3100 https://jfsmw.org/2024/08/07/homeshare/

Nesterly (Greater Boston)

SERVICE NONPROFIT EITHER

WHO RUNS IT	Nesterly, a home sharing platform that has partnered with the City of Boston Age Strong Commission and Housing Innovation Lab
WHAT YOU GET	Online matching for stays of one month or longer, with screening, lease agreements, payments, and support handled through the platform. Listed guest budgets run roughly $200 to $1,700 a month with utilities included, and guests can reduce rent by helping with errands, shopping, cooking, or pet care (2026)
WHO QUALIFIES	no age limit; hosts are largely older adults and guests are largely students and working people
INCOME LIMIT	None
HOW TO APPLY	Create a free account at nesterly.com, browse matches in the Greater Boston market, message through the app, and book online. Listing a room is free for hosts

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.nesterly.com/

Residential Assistance for Families in Transition (RAFT)

GRANT STATE EITHER

WHO RUNS IT	Massachusetts Executive Office of Housing and Livable Communities, delivered by regional administering agencies such as Metro Housing Boston
WHAT YOU GET	Up to $7,000 per household in a 12 month period (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Low income; the limit is set as a share of area median income and is confirmed by the regional administering agency
HOW TO APPLY	Apply online at applyhousinghelp.mass.gov, or through the regional administering agency for your area. Renters and landlords can both start an application

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

617-425-6700 https://www.metrohousingboston.org/our-programs/homelessness-prevention/residential-assistance-for-families-in-transition/

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 Massachusetts 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**.