Minnesota: Help for Homeowners and Renters

Financial assistance for low-income, older, and disabled homeowners and renters · 27 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 Minnesota 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. Verified July 25, 2026.

Two phone numbers do most of the work here. The first is the Senior LinkAge Line at 800-333-2433, which is the state's front door for older adults and the place to start for home modifications, long-term care assessments, and Medicare questions. If you are an adult with a disability, the equivalent is Disability Hub MN at 866-333-2466. The second is your local Community Action agency, which takes the single application that opens both heating bill help and free weatherization. Find yours at minncap.org or call 651-645-7425. For anything to do with property tax, call the Minnesota Department of Revenue at 800-652-9094.

If you are thinking about sharing your home: Minnesota's property tax breaks for veterans with a disability and for homeowners who are blind or have a disability do not look at income at all, so bringing someone into your home does not put them at risk. Neither does the free Medicare counseling from the Senior LinkAge Line, or the Minnesota FAIR Plan if you are struggling to buy insurance. The programs that do count income are the energy ones and the repair grants: heating bill help, weatherization, the CenterPoint Energy affordability discount, the Cold Weather Rule income threshold, and the free repair work from Rebuilding Together Minnesota all measure your whole household against a limit set by household size, so another adult's income counts. The property tax refunds and the deferral for older homeowners sit in between. They use a definition of household income that the Department of Revenue sets out separately, and we could not confirm how it treats an unrelated adult living with you, so ask before anyone moves in. That is a five-minute phone call and it is worth making first.

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. 2 of the 27 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

Elderly Waiver (EW) Environmental Accessibility Adaptations

SERVICE STATE EITHER

WHO RUNS IT	Minnesota Department of Human Services, Aging and Disability Services, through county and tribal lead agencies and managed care plans
WHAT YOU GET	Home assessment and installation of accessibility adaptations such as ramps, grab bars, widened doorways, and bathroom changes. Environmental Accessibility Adaptations cannot exceed $21,722, a limit that also covers vehicle adaptations, under the service rate limits effective April 1, 2026
WHO QUALIFIES	65 or older
INCOME LIMIT	Must qualify for Medical Assistance and meet the Elderly Waiver income and maintenance needs rules in Minnesota Statutes 256S.05; no single published dollar figure
HOW TO APPLY	Ask for a long-term care assessment through the Senior LinkAge Line at 800-333-2433 or your county human services agency. A case manager or care coordinator then authorizes the adaptation as part of your service plan

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.

800-333-2433 https://edocs.dhs.state.mn.us/lfserver/Public/DHS-3945-ENG

Alternative Care (AC) Program Environmental Accessibility Adaptations

SERVICE STATE EITHER

WHO RUNS IT	Minnesota Department of Human Services, Aging and Disability Services, through county and tribal lead agencies
WHAT YOU GET	Home assessment and installation of accessibility adaptations. Environmental Accessibility Adaptations cannot exceed $21,722, a limit that also covers vehicle adaptations, under the service rate limits effective April 1, 2026
WHO QUALIFIES	65 or older
INCOME LIMIT	Alternative Care serves older adults who need a nursing facility level of care but are not yet on Medical Assistance; the exact financial test is not published
HOW TO APPLY	Ask for a long-term care assessment through the Senior LinkAge Line at 800-333-2433 or your county human services agency

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.

800-333-2433 https://edocs.dhs.state.mn.us/lfserver/Public/DHS-3945-ENG

Emergency and Accessibility Loan Program (part of the Rehabilitation Loan Program)

DEFERRED FORGIVABLE LOAN | STATE | HOMEOWNER

WHO RUNS IT	Minnesota Housing Finance Agency, through participating local rehabilitation lenders
WHAT YOU GET	Up to $37,500 total under the Rehabilitation Loan Program and Emergency and Accessibility Loan Program combined. The loan is forgiven if you do not sell, transfer title, or move out during the loan term, which is up to 15 years for a home taxed as real property and 10 years for a manufactured home (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Effective July 1, 2026: $27,700 for one person, $31,600 for two, $35,600 for three, $39,500 for four, rising to $64,700 for twelve. Assets cannot exceed $25,000. The income limit is waived when the work is being done for the accessibility of a household member with a disability
HOW TO APPLY	Work with a participating rehabilitation loan lender, found through the Minnesota Housing lender directory, or email RLP.ELP@state.mn.us

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.

800-657-3769 https://www.mnhousing.gov/homeownership/improve-your-home.html

Senior LinkAge Line and Disability Hub MN

SERVICE | STATE | EITHER

WHO RUNS IT	Minnesota Board on Aging and Minnesota Department of Human Services, delivered through Area Agencies on Aging
WHAT YOU GET	Free telephone and online help finding services, comparing housing options, applying for Medical Assistance and waiver services, and arranging a long-term care assessment (2026)
WHO QUALIFIES	no age limit; the Senior LinkAge Line focuses on older adults and the Disability Hub on adults with disabilities
INCOME LIMIT	None; free to everyone
HOW TO APPLY	Call the Senior LinkAge Line at 800-333-2433 or Disability Hub MN at 866-333-2466, or use the chat at MinnesotaHelp.info

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

800-333-2433 https://www.health.state.mn.us/facilities/insurance/clearinghouse/resources.html

Rebuilding Together Minnesota, Safe at Home

SERVICE NONPROFIT HOMEOWNER

WHO RUNS IT	Rebuilding Together Minnesota
WHAT YOU GET	Free aging in place modifications, fire safety equipment, and mobility installations such as grab bars and ramps for homeowners who are older adults or have a disability (2026)
WHO QUALIFIES	no fixed minimum; the program targets older adults and people with disabilities
INCOME LIMIT	At or below 50% of area median income for the county. 2025 figures: seven-county Twin Cities metro $46,350 for one person, $53,000 for two, $66,200 for four; Cottonwood, Jackson, Nobles, and Pipestone $33,350 for one, $38,100 for two, $47,600 for four; Murray $35,350 for one, $40,400 for two, $50,450 for four
HOW TO APPLY	Apply at rtmn.org/apply-for-help, then staff review and a home site visit follow. Applications were closed through March 31, 2026 and reopen October 1, 2026. Allow up to six months for review and another six months for the 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.

651-776-4273 https://rtmn.org/apply-for-help/

Home repair and deferred maintenance

Rehabilitation Loan Program (RLP)

DEFERRED FORGIVABLE LOAN STATE HOMEOWNER

WHO RUNS IT	Minnesota Housing Finance Agency, through participating local rehabilitation lenders
WHAT YOU GET	Up to $37,500. Forgiven if you do not sell, transfer title, or stop occupying the home during the loan term, up to 15 years for a home taxed as real property and 10 years for a manufactured home (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Effective July 1, 2026: $27,700 for one person, $31,600 for two, $35,600 for three, $39,500 for four, up to $64,700 for twelve. Assets cannot exceed $25,000
HOW TO APPLY	Work with a participating rehabilitation loan lender listed in the Minnesota Housing lender directory, or email RLP.ELP@state.mn.us

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.

800-657-3769 https://www.mnhousing.gov/homeownership/improve-your-home.html

Fix Up Loan Program

LOAN STATE HOMEOWNER

WHO RUNS IT	Minnesota Housing Finance Agency, through approved lenders
WHAT YOU GET	$2,000 to $75,000 at a fixed interest rate with level monthly payments, repaid over 1 to 20 years (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Effective July 1, 2026: $196,600 in the 11-county Twin Cities metro area and in Dodge and Olmsted counties, $177,800 in all other counties. The accessibility version of the loan has no income limit
HOW TO APPLY	Contact an approved lender through the Minnesota Housing lender directory and apply directly with that lender

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.

800-710-8871 https://www.mnhousing.gov/homeownership/improve-your-home.html

Rebuilding Together Minnesota Home Repair Program

SERVICE NONPROFIT HOMEOWNER

WHO RUNS IT	Rebuilding Together Minnesota
WHAT YOU GET	Free critical home repairs such as roofing, delivered at no cost to the homeowner. Manufactured homes are included in the Twin Cities area (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	At or below 50% of area median income for the county. 2025 figures: seven-county Twin Cities metro $46,350 for one person, $53,000 for two, $66,200 for four; Cottonwood, Jackson, Nobles, and Pipestone $33,350 for one, $38,100 for two, $47,600 for four; Murray $35,350 for one, $40,400 for two, $50,450 for four
HOW TO APPLY	Apply at rtmn.org/apply-for-help. Applications were closed through March 31, 2026 and reopen October 1, 2026

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.

651-776-4273 https://rtmn.org/apply-for-help/

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, Minnesota state office
WHAT YOU GET	See the national summary for the program rules. The Minnesota delivery details are not listed here, so check with the state office.
WHO QUALIFIES	grants are limited to homeowners 62 or older; loans have no age minimum
INCOME LIMIT	Very low income, set by county
HOW TO APPLY	Contact the USDA Rural Development Minnesota 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

Minnesota Weatherization Assistance Program (WAP)

GRANT · STATE · EITHER

WHO RUNS IT	Minnesota Department of Commerce, delivered by local Community Action agencies and other service providers
WHAT YOU GET	Free work at no cost to the household: caulking, weather stripping, reducing air leakage, attic and exterior wall insulation, heating system tune-ups, repair or replacement, water heater venting, and detector installation (2026)
WHO QUALIFIES	no age limit; households with a member 60 or older are given priority
INCOME LIMIT	At or below 200% of the federal poverty guidelines, or the Energy Assistance limit of 50% of state median income, whichever is greater. A household is automatically eligible if a member has received Temporary Assistance for Needy Families or Supplemental Security Income in the last 12 months (2026)
HOW TO APPLY	Apply through the Energy Assistance Program application at your local Community Action agency. Find your agency at minncap.org or call 651-645-7425

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.

800-657-3710 https://mn.gov/commerce/energy/consumer/energy-programs/

Minnesota Energy Resources Low Income Weatherization Program

SERVICE UTILITY EITHER

WHO RUNS IT	Minnesota Energy Resources Corporation
WHAT YOU GET	Free exterior wall and attic insulation, air leakage reduction, furnace, boiler, and water heater repair or replacement, and energy saving recommendations such as programmable thermostats (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Below 200% of the federal poverty income guidelines; one to four unit residential homes
HOW TO APPLY	Contact your local Community Action agency and complete the joint Energy Assistance and Weatherization application, or call Minnesota Energy Resources

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.

866-872-0052 https://www.minnesotaenergyresources.com/savings/low-income-program

Xcel Energy Income-Qualified Home Energy Savings

REBATE 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	Northern States Power Company doing business as Xcel Energy
WHO QUALIFIES	no age limit
HOW TO APPLY	Call Xcel Energy at 800-895-4999 and ask about income-qualified energy efficiency and conservation programs

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.

800-895-4999 https://mn.my.xcelenergy.com/s/billing-payment/energy-assistance/income-qualified-home-energy-savings

Utility bill assistance and discounts

Minnesota Energy Assistance Program (EAP)

GRANT FEDERAL-IN-STATE EITHER

WHO RUNS IT	Minnesota Department of Commerce, delivered by local Community Action agencies and other service providers
WHAT YOU GET	A grant paid directly to your energy supplier toward heating costs. The amount is set by household size, income, and how much energy you use. Xcel Energy reported an average Minnesota grant of about $500 for the 2025-2026 season
WHO QUALIFIES	no age limit
INCOME LIMIT	50% of state median income for the federal fiscal year 2026 program year (October 1, 2025 through September 30, 2026), measured on one month of income: $37,439 a year for one person, $48,959 for two, $60,479 for three, $71,999 for four, $83,518 for five, $95,038 for six
HOW TO APPLY	Apply at your local Community Action agency between October 1 and May 31. Find your agency at minncap.org or call the Commerce energy information line

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.

800-657-3710 https://mn.gov/commerce/energy/consumer/energy-programs/

Energy Assistance Crisis Benefit and Energy Related Repair

GRANT FEDERAL-IN-STATE EITHER

WHO RUNS IT	Minnesota Department of Commerce, delivered by local Community Action agencies
WHAT YOU GET	Emergency help when you face disconnection or when a cash fuel tank falls below 20%, plus repair or replacement of a broken or hazardous heating system for homeowners. No published dollar cap was confirmed (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Same as the Energy Assistance Program: 50% of state median income for the federal fiscal year 2026 program year
HOW TO APPLY	Apply for Energy Assistance first at your local Community Action agency, then tell the agency you are in a crisis or that your heating system has failed

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.

800-657-3710 https://nwcaa.org/energy-assistance-program/

Cold Weather Rule (Minnesota Statutes 216B.096)

DISCONNECTION PROTECTION · STATE · EITHER

WHO RUNS IT	Minnesota Public Utilities Commission, applied by every electric and natural gas utility in the state
WHAT YOU GET	Protection from disconnection of your primary heating service from October 1 through April 30 if you enter into and keep up a payment agreement. A utility cannot require more than 10% of household income toward current and past heating bills
WHO QUALIFIES	no age limit
INCOME LIMIT	Households at or below 50% of state median income get mandatory protection. Households above that level may still request a payment agreement that reflects their circumstances
HOW TO APPLY	Call your utility before the shutoff date and set up a payment agreement. Xcel Energy customers call 800-895-4999; CenterPoint Energy customers call 800-245-2377

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.

800-657-3710 https://www.revisor.mn.gov/statutes/cite/216B.096

CenterPoint Energy Gas Affordability Program (GAP)

DISCOUNT · UTILITY · EITHER

WHO RUNS IT	CenterPoint Energy Minnesota Gas
WHAT YOU GET	A monthly bill credit that caps your natural gas payment at 3% of household income, plus help paying down past due balances and protection from disconnection while you stay enrolled. CenterPoint's published example shows a household with $14,000 of annual income going from about $100 a month to $35, a saving of about $780 a year (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	You must be receiving Energy Assistance through the federal Low Income Home Energy Assistance Program during the federal fiscal year
HOW TO APPLY	Apply for Energy Assistance first, then apply online through CenterPoint Energy or call

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.

612-372-4727 https://www.centerpointenergy.com/en-us/CustomerService/Pages/gas-affordability-program-MN.aspx?sa=mn&au=res

Property tax relief

Homestead Credit Refund for Homeowners

REFUND STATE HOMEOWNER

WHO RUNS IT	Minnesota Department of Revenue
WHAT YOU GET	A refund of part of your property tax, based on your income and the tax on your home. A 2025 law increased Homestead Credit Refunds by roughly 15%, and refunds filed before July 15, 2026 were adjusted automatically. A separate special refund applies when your net property tax rose more than 12% year over year, the increase was more than $100, and it was not caused by improvements
WHO QUALIFIES	no age limit
INCOME LIMIT	Household income under $142,490 for the 2025 filing year
HOW TO APPLY	File Form M1PR, Homestead Credit Refund, with the Minnesota Department of Revenue

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.

800-652-9094 https://www.revenue.state.mn.us/homeowners-homestead-credit-refund

Senior Citizens Property Tax Deferral Program

DEFERRAL STATE HOMEOWNER

WHO RUNS IT	Minnesota Department of Revenue
WHAT YOU GET	You pay 3% of your total household income from the prior year toward property tax. The state pays the rest as a loan against your home, at an interest rate that varies but does not go above 5% (2026)
WHO QUALIFIES	65 or older in the year you apply. If married, one of you must be 65 or older and the other at least 62
INCOME LIMIT	Total household income of $96,000 or less
HOW TO APPLY	File Form CR-SCD by November 1 to defer the following year's property taxes, either through the state e-Services portal or by mail to the Property Tax Division, Mail Station 3340, 600 N. Robert St., St. Paul, MN 55146-3340

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.

651-556-4803 https://www.revenue.state.mn.us/property-tax-deferral-senior-citizens

Homestead Market Value Exclusion for Veterans with a Disability

EXCLUSION STATE HOMEOWNER

WHO RUNS IT	Minnesota Department of Revenue, administered by county assessors
WHAT YOU GET	$300,000 of market value excluded for a veteran with a 100% permanent and total service-connected disability rating, or $150,000 for a 70% or greater service-connected rating (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	None; not income-tested
HOW TO APPLY	Apply to your county assessor by December 31 to qualify for taxes payable the next year. Your county veterans service officer can help

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

651-556-6922 https://www.revenue.state.mn.us/market-value-exclusion-veterans-disability

Special Homestead Classification (Class 1b) for Homeowners who are Blind or have a Disability

REDUCED CLASSIFICATION RATE STATE HOMEOWNER

WHO RUNS IT	Minnesota Department of Revenue, administered by county assessors
WHAT YOU GET	A reduced property tax class rate on the first $50,000 of your homestead's value (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	None; not income-tested
HOW TO APPLY	Apply to your county assessor by October 1 for taxes payable the next year, with a letter from your eye doctor if you are blind, or a disability award letter if you have a disability

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

651-556-6922 https://www.revenue.state.mn.us/special-homestead-classification

Renter's Credit

CREDIT STATE RENTER

WHO RUNS IT	Minnesota Department of Revenue
WHAT YOU GET	Up to $2,720 for the 2025 tax year, based on your income and the rent you paid
WHO QUALIFIES	no age limit
INCOME LIMIT	Household income under $77,570 for the 2025 tax year
HOW TO APPLY	Claim it on your Minnesota income tax return using Form M1 with Schedule M1REF and Schedule M1RENT, and attach every Certificate of Rent Paid. You no longer file the old Form M1PR as a renter

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.

800-652-9094 https://www.revenue.state.mn.us/renters-credit

Insurance-related help

Minnesota FAIR Plan

SERVICE STATE EITHER

WHO RUNS IT	Minnesota FAIR Plan Association
WHAT YOU GET	Basic property insurance for people who cannot get coverage in the standard market: homeowners policies for owner-occupied primary residences, dwelling fire with extended coverage and vandalism options, farm fire, commercial fire, and renters and condominium unit-owner forms (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	None; eligibility rests on being unable to get insurance elsewhere, not on income
HOW TO APPLY	Apply through any insurance agent licensed in Minnesota. An agent cannot refuse to help you apply to the FAIR Plan

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

800-524-1640 https://www.mnfairplan.org/index.html

Minnesota State Health Insurance Assistance Program (Senior LinkAge Line)

SERVICE STATE EITHER

WHO RUNS IT	Minnesota Board on Aging, delivered through Area Agencies on Aging
WHAT YOU GET	Free and unbiased Medicare counseling, help comparing plans, help finding lower cost prescription drugs, long-term care planning, and help applying for Medical Assistance and Medicare Extra Help (2026)
WHO QUALIFIES	Medicare beneficiaries and people approaching Medicare, plus family members and caregivers
INCOME LIMIT	None; free to everyone regardless of income
HOW TO APPLY	Call 800-333-2433 Monday through Friday, 8:00 a.m. to 4:30 p.m., or chat with a specialist at MinnesotaHelp.info

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

800-333-2433 https://www.health.state.mn.us/facilities/insurance/clearinghouse/resources.html

The FAIR Plan solves the problem of not being able to buy coverage. It does not solve the problem of affording it, and no state premium subsidy was found. The Department of Commerce consumer line, 651-296-4026 or 800-657-3602, handles insurance complaints and is confirmed by the Minnesota Department of Health resource list.

⌂ HomeShare-relevant extras

LSS Home Matching Service

SERVICE NONPROFIT EITHER

WHO RUNS IT	Lutheran Social Service of Minnesota, in partnership with the Eden Prairie Housing Alliance
WHAT YOU GET	In-depth matching and onboarding that pairs a homeowner with a home seeker, including a home safety review, a trial matching period, and background checks on both people. Offered for a fee (2026)
WHO QUALIFIES	homeowners 55 or older; home seekers 18 or older
INCOME LIMIT	None published
HOW TO APPLY	Complete the short interest form at lssmn.org or call 651-255-2335

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

651-255-2335 https://www.lssmn.org/services/older-adults/lss-home-matching

HOME Line tenant hotline

SERVICE NONPROFIT RENTER

WHO RUNS IT	HOME Line
WHAT YOU GET	Free and low-cost legal advice, organizing help, education, and advocacy for renters, including form letters and court forms (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	None published for the hotline
HOW TO APPLY	Call the tenant hotline at 612-728-5767, or 866-866-3546 from Greater Minnesota. Spanish 612-255-8870, Somali 612-255-8860, Hmong 612-255-7104

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

612-728-5767 https://homelinemn.org/

Federal rental assistance through local public housing agencies

VOUCHER FEDERAL-IN-STATE RENTER

WHO RUNS IT	Local public housing agencies across Minnesota, with U.S. Department of Housing and Urban Development funding; Minnesota Housing maintains the referral
WHAT YOU GET	Ongoing rental subsidy, with the tenant generally paying a share of income toward rent. Amounts and waiting lists are set locally (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Set by each public housing agency using local area median income
HOW TO APPLY	Contact the public housing agency for your area through the HUD contact list at hud.gov/contactus/public-housing-contacts, or call Minnesota Housing

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.

800-657-3769 https://www.mnhousing.gov/home/housing-help

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 Minnesota 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**.