Mississippi: 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 Mississippi and you are living on a low income, are an older adult, or have a disability, this page lists the help that exists and tells you where to start. Verified July 25, 2026. Two phone numbers do most of the work here. If you are 60 or older or have a disability, call the Mississippi Access to Care helpline at 844-822-4622, which routes you to the Area Agency on Aging for your county and to free Medicare counseling. For anything to do with energy bills, weatherization, or a shutoff notice, call the Department of Human Services Division of Community Services at 800-421-0762, which will point you to the Community Action Agency that serves your county. Property tax questions go to your county Tax Assessor, and the state Homestead Exemptions line is 601-923-7618.

If you are thinking about sharing your home: the split in Mississippi is unusually clean. Everything to do with property taxes is safe. All three homestead exemption tiers, including the age 65 and older exemption and the total exemption for disabled veterans, have no income test at all, so another adult's earnings cannot cost you that relief. The same is true of free Medicare counseling, the Area Agency on Aging services, and the two last-resort insurance associations. The programs that will look at another adult's income are the energy assistance program and its crisis component, the weatherization program, and rental assistance: all three add up the income of everyone living in the home, so a person moving in raises the total and can change what you qualify for or shrink a rental subsidy. Several others sit in between, including the Medicaid waivers that pay for ramps and bathroom changes, the Strengthen Mississippi Homes roof grant, and Entergy's energy efficiency work. None of those publish an income limit, but none of them state outright that income is disregarded either, so confirm with the program directly 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 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

Independent Living (IL) Waiver: Environmental Accessibility Adaptations

SERVICE STATE EITHER

WHO RUNS IT	Mississippi Division of Medicaid, Office of Long Term Care, jointly with the Mississippi Department of Rehabilitation Services
WHAT YOU GET	Covered environmental accessibility adaptations plus case management, personal care attendant services, specialized medical equipment and supplies, and transition assistance; no per-person dollar cap published on the program page as of 2026
WHO QUALIFIES	16 or older
INCOME LIMIT	Medicaid financial eligibility as an SSI beneficiary, under the Working Disabled category, or with income up to 300% of the SSI federal benefit rate (2026)
HOW TO APPLY	Call the Mississippi Division of Medicaid to be screened, or ask the Department of Rehabilitation Services about a referral. You must have a severe orthopedic or neurological impairment, be medically stable, and be able to communicate your needs

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.

800-421-2408 https://medicaid.ms.gov/programs/independent-living-waiver/

Elderly and Disabled (E&D) Waiver

SERVICE STATE EITHER

WHO RUNS IT	Mississippi Division of Medicaid, Office of Long Term Care, with case management by the Planning and Development Districts
WHAT YOU GET	Adult day care, case management, in-home and institutional respite, personal care, extended home health, home delivered meals, physical and speech therapy, community transition services, and environmental safety modifications (2026)
WHO QUALIFIES	21 or older
INCOME LIMIT	Medicaid financial eligibility as an SSI beneficiary, or income and resources within the waiver limits, up to 300% of the SSI federal benefit rate (2026)
HOW TO APPLY	Call the Mississippi Division of Medicaid. A case manager assesses whether you would otherwise need nursing facility level care and then refers you to approved providers

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.

800-421-2408 https://medicaid.ms.gov/programs/elderly-and-disabled-waiver/

Project START Assistive Technology, Home Accommodation services

SERVICE STATE EITHER

WHO RUNS IT	Mississippi Department of Rehabilitation Services, Assistive Technology Division
WHAT YOU GET	Evaluation by rehabilitation engineers and technologists, custom home accommodation design, equipment setup and follow-up, seating and mobility, computer access, and vehicle modifications; no published dollar figure as of 2026
WHO QUALIFIES	any age
INCOME LIMIT	No income limit published for an assistive technology evaluation; some services are tied to an open rehabilitation case
HOW TO APPLY	Call the Department of Rehabilitation Services and ask for the Assistive Technology Division, or ask a rehabilitation counselor to refer you

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.

800-443-1000 https://www.mdrs.ms.gov/assistive-technology

Mississippi Access to Care (MAC) Network and Area Agencies on Aging

SERVICE STATE EITHER

WHO RUNS IT	Mississippi Department of Human Services, Division of Aging and Adult Services, through the Area Agencies on Aging
WHAT YOU GET	Free information and referral, homemaker assistance, home delivered meals, transportation, caregiver respite, and long-term care ombudsman help (2026)
WHO QUALIFIES	60 or older, and adults with disabilities
INCOME LIMIT	None for information and referral; individual services may have their own rules
HOW TO APPLY	Call the Mississippi Access to Care helpline and you will be connected to the Area Agency on Aging for your county

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

844-822-4622 https://www.mdhs.ms.gov/aging/

Home repair and deferred maintenance

Strengthen Mississippi Homes Program

GRANT · STATE · HOMEOWNER

WHO RUNS IT	Mississippi Insurance Department
WHAT YOU GET	Up to $10,000 per home toward a roof retrofit built to the FORTIFIED Home Roof standard, paid directly to the contractor once the work is certified (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	No income limit is published on the program page (2026)
HOW TO APPLY	Read the program FAQs, pay for an evaluation by a certified FORTIFIED evaluator, then submit the Strengthen Mississippi Homes interest form online. Grant rounds open periodically and the dates are announced in advance

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.mid.ms.gov/mississippi-insurance-department/preparedness/mitigation/smh/

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, Mississippi state office
WHO QUALIFIES	62 or older for the grant; the loan has no age minimum
INCOME LIMIT	Very low income, set county by county
HOW TO APPLY	Contact the USDA Rural Development Mississippi state office. Rural properties only, and applications are taken 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.

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

This is a real gap worth knowing about. Mississippi's state Community Development Block Grant runs in two categories, Public Facilities and Economic Development, both aimed at infrastructure rather than fixing individual homes. Mississippi Home Corporation offers mortgage products and developer financing, and its rehabilitation page is written for developers, not homeowners. Repair help in Mississippi is therefore mostly federal, local, or charitable. Mississippi Development Authority toll-free 800-360-3323.

Weatherization and energy efficiency

Mississippi Weatherization Assistance Program (WAP)

SERVICE STATE EITHER

WHO RUNS IT	Mississippi Department of Human Services, Division of Community Services, delivered by local Community Action Agencies
WHAT YOU GET	No-cost insulation, air sealing, furnace repair or replacement, and energy conservation education (2026)
WHO QUALIFIES	no age limit; households with a member 60 or older are a priority group
INCOME LIMIT	At or below 200% of the federal poverty guidelines, which is $64,300 a year for a household of four (2026)
HOW TO APPLY	File a pre-application online through the Access MS portal at access.ms.gov, then attend an appointment with your local Community Action Agency. Priority households are seen within 30 business days, everyone else within 45 days

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.

800-421-0762 https://www.mdhs.ms.gov/wap/

Entergy Solutions residential energy efficiency

SERVICE UTILITY EITHER

WHO RUNS IT	Entergy Mississippi
WHAT YOU GET	Home energy assessment, free energy-saving installations, and air conditioning tune-ups performed by participating trade partners at no additional cost (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	No income limit is published for these offerings; open to Entergy Mississippi residential customers
HOW TO APPLY	Schedule through the Entergy Mississippi residential energy efficiency page or ask a participating trade partner

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.entergymississippi.com/energyefficiency/residential

The Mississippi Power assistance page offers bill help, a standing discount for SSI and TANF recipients, and general energy-saving tips, but no funded weatherization or free installation work of the kind Entergy Mississippi offers. If you are a Mississippi Power customer, the weatherization route is the Community Action Agency at 800-421-0762.

Utility bill assistance and discounts

Mississippi Low Income Home Energy Assistance Program (LIHEAP)

GRANT FEDERAL-IN-STATE EITHER

WHO RUNS IT	Mississippi Department of Human Services, Division of Community Services, delivered by local Community Action Agencies
WHAT YOU GET	Payment made directly to your energy provider toward heating and cooling bills; the amount is set by the local Community Action Agency and is not published statewide (2026)
WHO QUALIFIES	no age limit; households with an older adult, a person with a disability, or a child age 5 or under are a priority group
INCOME LIMIT	At or below 60% of the Mississippi state median income for your household size (2026)
HOW TO APPLY	Submit a pre-application through the Access MS portal at access.ms.gov, then attend an in-person appointment at your local Community Action Agency with photo identification, Social Security cards, income proof, proof of residence, and your 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.

800-421-0762 https://www.mdhs.ms.gov/community/liheap/

Emergency Energy Crisis Intervention Program (ECIP)

GRANT FEDERAL-IN-STATE EITHER

WHO RUNS IT	Mississippi Department of Human Services, Division of Community Services, delivered by local Community Action Agencies
WHAT YOU GET	Emergency help with natural gas, electricity, wood, liquid propane or butane, and other energy costs when the household is in an energy emergency; amount based on need (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	At or below 60% of the Mississippi state median income for your household size (2026)
HOW TO APPLY	Contact your local Community Action Agency immediately if you have a disconnection notice or have run out of fuel; the same Access MS pre-application is used

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.

800-421-0762 https://www.mdhs.ms.gov/community/liheap/

Mississippi Power Bill Discount Program

DISCOUNT UTILITY EITHER

WHO RUNS IT	Mississippi Power Company
WHAT YOU GET	A daily discount applied to the electric service bill for qualifying customers (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Must receive Supplemental Security Income (SSI) or Temporary Assistance for Needy Families (TANF)
HOW TO APPLY	Call Mississippi Power Customer Care and ask to be enrolled in the Bill Discount Program

> **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.

800-532-1502 https://www.mississippipower.com/residential/manage-your-account/payment-assistance.html

Project SHARE

GRANT UTILITY EITHER

WHO RUNS IT	Mississippi Power Company, delivered by Catholic Charities
WHAT YOU GET	Up to $500 in assistance per year toward the electric bill (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	No published dollar limit; based on demonstrated financial need
HOW TO APPLY	Call Catholic Charities at 228-701-0555 to set an appointment, then bring documentation of your need

> **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.

228-701-0555 https://www.mississippipower.com/residential/manage-your-account/payment-assistance.html

The Power to Care

GRANT UTILITY EITHER

WHO RUNS IT	Entergy Mississippi, delivered by local nonprofit agencies
WHAT YOU GET	Emergency bill payment assistance; the amount is set by the local agency that holds the funds (2026)
WHO QUALIFIES	60 or older, or any age with a disability
INCOME LIMIT	Set by the local agency that distributes the funds
HOW TO APPLY	Find the participating agency for your county on the Entergy Mississippi agency list and contact it directly

> **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://billtoolkit.entergy.com/mississippi/help-paying/

Property tax relief

Regular Homestead Exemption (Tier 1)

CREDIT STATE HOMEOWNER

WHO RUNS IT	Mississippi Department of Revenue, applied for at the county Tax Assessor's office
WHAT YOU GET	A tax credit of up to $300 against the property tax due, scaled to the value of the home (2026)
WHO QUALIFIES	under 65 and not qualifying for one of the disability tiers
INCOME LIMIT	None; not income-tested
HOW TO APPLY	Apply in person at your county Tax Assessor's office between January 1 and April 1. You must own and occupy the home as your primary residence on January 1, and the ownership document must be filed with the Chancery Clerk before January 7

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

601-923-7618 https://www.dor.ms.gov/county-services/homestead-exemption

Age and Disability Homestead Exemption (Tier 2)

EXEMPTION STATE HOMEOWNER

WHO RUNS IT	Mississippi Department of Revenue, applied for at the county Tax Assessor's office
WHAT YOU GET	Exempt from property tax on the first $7,500 of assessed value of the homestead; after the first year the exemption can grow to cover most future increases in value (2026)
WHO QUALIFIES	65 or older by January 1 of the year claimed
INCOME LIMIT	None; not income-tested
HOW TO APPLY	Apply at your county Tax Assessor's office between January 1 and April 1 with a driver's license or birth certificate as proof of age, or with proof of total disability. You must reapply in the filing period after you turn 65 even if you already hold the regular exemption

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

601-923-7618 https://www.dor.ms.gov/county-services/homestead-exemption

Total Exemption for Disabled Veterans and Certain Surviving Spouses (Tier 3)

EXEMPTION STATE HOMEOWNER

WHO RUNS IT	Mississippi Department of Revenue, applied for at the county Tax Assessor's office
WHAT YOU GET	Exempt from all property taxes on the qualifying homestead (2026)
WHO QUALIFIES	no age minimum on the service-connected disability route; 90 or older on the honorably discharged veteran route
INCOME LIMIT	None; not income-tested
HOW TO APPLY	Apply at your county Tax Assessor's office between January 1 and April 1 with discharge papers and Veterans Affairs disability documentation

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

601-923-7618 https://www.dor.ms.gov/county-services/homestead-exemption

The Department of Revenue homestead page describes only the three exemption tiers, and its separate property tax exemptions page covers business, warehouse, and industrial exemptions rather than anything for older homeowners. Nothing in Mississippi lets you postpone the bill and repay it later with interest, which is worth knowing if you have moved here from a state that does.

Insurance-related help

Mississippi Residential Property Insurance Underwriting Association (Mississippi FAIR Plan)

SERVICE STATE HOMEOWNER

WHO RUNS IT	Mississippi Residential Property Insurance Underwriting Association, overseen by the Mississippi Insurance Department
WHO QUALIFIES	no age limit
INCOME LIMIT	None; eligibility rests on being unable to buy coverage in the standard market, not on income
HOW TO APPLY	Apply through a licensed Mississippi insurance agent, who submits the application to 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.

https://www.mid.ms.gov/mississippi-insurance-department/companies/residual-market-plans/

Mississippi Windstorm Underwriting Association (MWUA)

SERVICE STATE HOMEOWNER

WHO RUNS IT	Mississippi Windstorm Underwriting Association, overseen by the Mississippi Insurance Department
WHO QUALIFIES	no age limit
INCOME LIMIT	None; eligibility rests on being unable to buy wind and hail coverage in the standard market
HOW TO APPLY	Apply through a licensed Mississippi insurance agent

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

https://www.mid.ms.gov/mississippi-insurance-department/companies/residual-market-plans/

Mississippi State Health Insurance Assistance Program (SHIP)

SERVICE STATE EITHER

WHO RUNS IT	Mississippi Department of Human Services, Division of Aging and Adult Services, with the Area Agencies on Aging and the Mississippi Access to Care network
WHAT YOU GET	Free, confidential one-to-one Medicare counseling, plan and policy comparison, help organizing paperwork, and help filing claims and appeals; counselors also screen for the Medicare Savings Programs (2026)
WHO QUALIFIES	Medicare beneficiaries, typically 65 or older, and younger people with disabilities on Medicare
INCOME LIMIT	None; free to every Medicare beneficiary regardless of income
HOW TO APPLY	Call the Mississippi Access to Care helpline and ask for SHIP, Monday through Friday 8:00 a.m. to 5:00 p.m. Counseling is available by phone or in person

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

844-822-4622 https://www.mdhs.ms.gov/post/ship-provides-free-and-unbiased-medicare-guidance/

The Insurance Department consumer pages cover coverage types, ways to lower costs, flood insurance, and claims, plus a Catastrophe Savings Account that is a tax-advantaged way to save toward your own deductible rather than a subsidy. The closest thing to help with cost is the Strengthen Mississippi Homes roof grant, because a certified FORTIFIED roof can earn a wind premium discount. No public phone number is listed on the consumer page; general questions go to info@mid.ms.gov.

⌂ HomeShare-relevant extras

Housing Choice Voucher (Section 8) through the Mississippi Regional Housing Authorities

VOUCHER · COUNTY-CITY · RENTER

WHO RUNS IT	Eight regional public housing authorities, Mississippi Regional Housing Authority I through VIII, plus city housing authorities
WHAT YOU GET	Rental subsidy paid directly to your landlord; you pay about 30% of gross household income toward rent, with a $50 minimum (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Low income as set by HUD for your county; each authority publishes its own limits
HOW TO APPLY	Apply to the regional housing authority that covers your county when its waiting list opens. Lists are frequently closed, so check each authority's site rather than waiting for an announcement

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.

601-373-7040 https://www.mrha6.org/section-8-housing-programs/

Housing Tax Credit (HTC) apartment communities

SERVICE · STATE · RENTER

WHO RUNS IT	Mississippi Home Corporation
WHAT YOU GET	Rent-restricted apartments set aside for low and moderate income households in privately owned communities across the state (2026)
WHO QUALIFIES	no age limit; some communities are restricted to households 55 or 62 and older
INCOME LIMIT	Set per property as a percentage of area median income; each community screens applicants itself
HOW TO APPLY	Use the Mississippi Home Corporation Housing Tax Credit property list to find communities near you, then apply directly to the property manager

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.mshomecorp.com/developers/housing-tax-credit-program/housing-tax-credits-property-list/

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.

No individual city is named here because none was confirmed.

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 Mississippi 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**.
