Missouri: Help for Homeowners and Renters

Financial assistance for low-income, older, and disabled homeowners and renters · 28 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 Missouri 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 will get you further than any website. The Missouri Senior Resource Line, 800-235-5503, connects you by ZIP code to one of the 10 Area Agencies on Aging that cover every county in the state, and they handle in-home services, minor home repairs, meals, transportation, and referrals. For utility bills and energy costs, call the Family Support Division at 855-373-4636 (855-FSD-INFO). If you are looking for local housing help of any kind, 2-1-1 is the general front door.

If you are thinking about sharing your home: the programs that hinge on income are the energy ones. Missouri's Energy Assistance and Energy Crisis Intervention Program both measure your whole household against an income guideline for your household size and a $3,000 liquid asset limit, so another adult's income is counted and can change what you qualify for. Weatherization, the utility bill credit programs, and the home repair grants also look at household income, but none of them spell out in writing how they treat an unrelated adult who moves in, so confirm with the program before anyone moves in. The good news is that Missouri's two biggest property tax benefits for older homeowners work differently. The county-level freeze on property tax increases has no income test at all, so sharing your home does not affect it. Free Medicare counseling and the state's last-resort property insurance have no income test either. The Property Tax Credit Claim does depend on income, and its published limits are stated for single filers and for married couples filing combined without saying how another adult in the house is handled, so check with the Department of Revenue before you count on it.

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 28 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 and Community Based Services (HCBS) Home Modifications

SERVICE STATE EITHER

WHO RUNS IT	Missouri Department of Health and Senior Services, Division of Senior and Disability Services
WHAT YOU GET	Covered changes to a home to improve safety and accessibility, plus personal care, home-delivered meals, respite, transportation, adult day care, and medical supplies and equipment such as lift chairs and walkers; services are capped by a cost maximum tied to the monthly cost of skilled nursing facility care (2026)
WHO QUALIFIES	18 or older
INCOME LIMIT	Must be enrolled in Medicaid (MO HealthNet); no separate dollar figure published on the eligibility page
HOW TO APPLY	Anyone can make a referral, including the person themselves, family, friends, or a physician. Call the statewide Intake and Person-Centered Care Planning team at 866-835-3505 or submit an online referral; a face-to-face home visit follows to determine nursing facility level of care

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.

866-835-3505 https://health.mo.gov/senior-disability-services/home-and-community-based-services

Show Me Loans

LOAN STATE HOMEOWNER

WHO RUNS IT	Missouri Assistive Technology
WHAT YOU GET	General assistive technology loan $500 to $15,000; Micro Loan under $500; Accessible Vehicle Loan up to $50,000; WorkAbility Loan $500 to $15,000. Interest rate 2% to 4% depending on income (2026)
WHO QUALIFIES	any age of legal contract age; family members may also apply
INCOME LIMIT	No published income cap; income determines whether the rate is 2% or 4%. Applicant must be financially able to afford a monthly payment
HOW TO APPLY	Complete the Show Me Loans application form on the Missouri Assistive Technology site and supply vendor quotes for the equipment or work

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.

816-655-6700 https://at.mo.gov/show-me-loans/

Device Reutilization and Swap 'n Shop

SERVICE STATE EITHER

WHO RUNS IT	Missouri Assistive Technology
WHAT YOU GET	Reused wheelchairs, walkers, scooters, canes, crutches, shower chairs, positioning equipment, wheelchair parts, and sometimes vision, hearing, and communication aids, at no or little cost (2026)
WHO QUALIFIES	any age
INCOME LIMIT	None published; no income test stated
HOW TO APPLY	Contact the reutilization center nearest you from the list of 10 community partner locations, or call Missouri Assistive Technology. Swap 'n Shop is a free online classified marketplace for donating, selling, or locating equipment

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

816-655-6705 https://at.mo.gov/device-reutilization/

Area Agency on Aging supportive services, including minor home repairs and in-home services

SERVICE STATE EITHER

WHO RUNS IT	Missouri Department of Health and Senior Services through 10 Area Agencies on Aging
WHAT YOU GET	Information and assistance, transportation, legal services, nutrition and home-delivered meals, health and wellness programs, caregiver support, in-home personal care and homemaker help, minor home repairs, and home modifications; each agency sets its own mix based on local need (2026)
WHO QUALIFIES	typically 60 or older; no age requirement published on the state page
INCOME LIMIT	None published for information and assistance; individual services may ask for a voluntary contribution
HOW TO APPLY	Call the Missouri Senior Resource Line at 800-235-5503 and enter your ZIP code to be connected to your local agency, or find yours at ma4web.org

> **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.

800-235-5503 https://health.mo.gov/senior-disability-services/senior-programs

Home repair and deferred maintenance

HeRO Home Repair Assistance Program

GRANT STATE HOMEOWNER

WHO RUNS IT	Missouri Housing Development Commission, delivered by participating local agencies
WHAT YOU GET	Home repair grants for non-cosmetic repairs to owner-occupied single-family homes; per-home caps are set in the annual program guidance rather than on the public page (fiscal years 2024 through 2026 guidance posted)
WHO QUALIFIES	no age requirement published
INCOME LIMIT	Income-qualifying Missouri residents; limits follow the federal HOME program and are set in the annual application guidance (2026)
HOW TO APPLY	You do not apply to the state. Contact a participating agency from the list on the HeRO page; the agency takes applications and awards the funds

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.

816-759-6600 https://mhdc.com/programs/hud-programs/home/hero/

Missouri Housing Trust Fund (MHTF)

GRANT STATE EITHER

WHO RUNS IT	Missouri Housing Development Commission
WHAT YOU GET	Funds homelessness prevention, rehabilitation or new construction of rental housing, rental assistance, and home repair. Annual funding comes from a $3.00 recording fee on real estate documents filed statewide, so the amount available changes year to year (2026)
WHO QUALIFIES	no age requirement published
INCOME LIMIT	Very low income families and individuals; specific thresholds are set in the annual notice of funding availability
HOW TO APPLY	Individuals do not apply to the state. Developers and nonprofit organizations apply to the Commission, usually after a notice of funding availability published in summer, then serve residents locally. Call 2-1-1 to find a funded agency near 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.

816-759-6600 https://mhdc.com/programs/community-programs/missouri-housing-trust-fund-mhtf/

Missouri Community Development Block Grant (CDBG)

GRANT | STATE | HOMEOWNER

WHO RUNS IT	Missouri Department of Economic Development
WHAT YOU GET	Federal block grant passed through to small cities and counties. Fiscal year 2026 competitive cycle categories listed are community facilities, general infrastructure, and demolition; housing rehabilitation is an eligible CDBG activity generally but was not among the listed 2026 competitive categories
WHO QUALIFIES	no age requirement
INCOME LIMIT	Projects must primarily benefit low and moderate income persons under the federal national objective (2026)
HOW TO APPLY	You do not apply directly. Ask your city, village, or county whether it runs a housing rehabilitation program. Only non-entitlement communities can apply to the state; larger entitlement cities receive their own federal allocation and run their own 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.

573-751-3600 https://ded.mo.gov/cdbg

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, Missouri state office
WHO QUALIFIES	62 or older required for grants; loans have no age minimum
INCOME LIMIT	Very low income, defined by county
HOW TO APPLY	Apply through the Missouri USDA Rural Development office; the property must be in a designated rural area

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

Missouri Low-Income Weatherization Assistance Program

SERVICE STATE EITHER

WHO RUNS IT	Missouri Department of Natural Resources, delivered by a statewide network of 18 local weatherization agencies
WHAT YOU GET	No-cost energy audit by a certified auditor, installation of efficiency measures by a crew, and a quality control inspection afterward (2026)
WHO QUALIFIES	no age requirement
INCOME LIMIT	Income-eligible households; the department points to the federal poverty guidelines notice for the current year's limits
HOW TO APPLY	Contact your local weatherization agency, which will have you complete forms and provide income documentation before scheduling the audit. The state energy office can point you to the right 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.

855-522-2796 https://dnr.mo.gov/energy/weatherization/low-income-assistance

Ameren Missouri Weatherization Assistance

SERVICE UTILITY EITHER

WHO RUNS IT	Ameren Missouri, delivered through participating Missouri energy assistance agencies
WHAT YOU GET	Home energy conservation services and energy-efficient home improvements for income-qualified Ameren Missouri households (2026)
WHO QUALIFIES	no age requirement
INCOME LIMIT	Up to 200% of the federal poverty level; Ameren gives examples of $31,920 for one person and $66,000 for a household of four (2026)
HOW TO APPLY	Use the Ameren agency finder at ameren.com/account/agency-finder to reach a participating Missouri energy assistance 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.

https://www.ameren.com/missouri/residential/energy-assistance/weatherization

Evergy Income-Eligible Weatherization

SERVICE · UTILITY · EITHER

WHO RUNS IT	Evergy
WHAT YOU GET	Free insulation and air sealing for qualified households (2026)
WHO QUALIFIES	no age requirement
INCOME LIMIT	Income-eligible; Evergy does not publish the threshold on its assistance page
HOW TO APPLY	Call Evergy customer service or visit an Evergy Connect location to check eligibility and enroll

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.

888-471-5275 https://www.evergy.com/manage-account/billing-link/energy-assistance

Utility bill assistance and discounts

Energy Assistance (EA), Missouri's LIHEAP heating and cooling benefit

GRANT · FEDERAL-IN-STATE · EITHER

WHO RUNS IT	Missouri Department of Social Services, Family Support Division, delivered by contracted local agencies
WHAT YOU GET	A one-time payment toward one fuel type for heating or cooling costs, available October through May (program year 2025-2026)
WHO QUALIFIES	no age requirement
INCOME LIMIT	At or below the state income guideline for your household size, and $3,000 or less in liquid assets (2026)
HOW TO APPLY	Apply online, or by mail or fax to the contracted agency serving your county. Processing takes about 30 business days unless it is a crisis. Call 855-373-4636 (855-FSD-INFO)

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.

855-373-4636 https://mydss.mo.gov/utility-assistance/liheap

Energy Crisis Intervention Program (ECIP)

GRANT | FEDERAL-IN-STATE | EITHER

WHO RUNS IT	Missouri Department of Social Services, Family Support Division, delivered by contracted local agencies
WHAT YOU GET	Winter benefit November through May up to $800; summer benefit June through September up to $300 (program year 2025-2026)
WHO QUALIFIES	no age requirement
INCOME LIMIT	Same household-size income guideline as Energy Assistance, plus $3,000 or less in liquid assets (2026)
HOW TO APPLY	Apply through your contracted local agency once you have a disconnect notice with a date, a terminated account notice, a propane tank below 20% capacity, or another fuel source running out

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.

855-373-4636 https://mydss.mo.gov/utility-assistance/liheap

Cold Weather Rule

DISCONNECTION PROTECTION | STATE | EITHER

WHO RUNS IT	Missouri Public Service Commission
WHAT YOU GET	Prohibits disconnection of heat-related service from November 1 through March 31 when the temperature is forecast to drop below 32 degrees in the following 24 hours; allows reconnection for less than the full amount owed, budget payments spread over 12 months, and extension of existing arrears over 12 months
WHO QUALIFIES	any age; registration as an elderly or disabled customer is available at 65 or older
INCOME LIMIT	None for the basic protection. To be a registered low-income elderly or disabled customer, household income must be less than 150% of the federal poverty guidelines
HOW TO APPLY	Contact your utility to enter a Cold Weather Rule payment agreement, and register with the utility as an elderly or disabled customer if you are 65 or older, have a physician's medical form on file, or have a federal disability award letter. Call the Public Service Commission at 800-392-4211 with questions

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.

800-392-4211 https://psc.mo.gov/CMSInternetData/ConsumerInformation/The%20Cold%20Weather%20Rule.pdf

Ameren Missouri Keeping Cool

CREDIT UTILITY EITHER

WHO RUNS IT	Ameren Missouri, delivered through participating agencies
WHAT YOU GET	Up to five bill credits of $50 each, one per month from May through September (2026)
WHO QUALIFIES	targeted to older adults; also open to households with children under 5
INCOME LIMIT	Up to 250% of the federal poverty level; Ameren gives examples of $39,900 for one person and $82,500 for a household of four (2026)
HOW TO APPLY	Complete the Keeping Cool application form and submit it through one of the agencies in Ameren's agency directory

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.ameren.com/missouri/residential/energy-assistance/keeping-cool

Ameren Missouri Keeping Current

CREDIT UTILITY EITHER

WHO RUNS IT	Ameren Missouri, delivered through participating agencies
WHAT YOU GET	A monthly bill credit plus help reducing the total amount owed; enrollment is limited at this time (2026)
WHO QUALIFIES	no age requirement
INCOME LIMIT	Up to 200% of the federal poverty level; Ameren gives examples of $31,920 for one person and $66,000 for a household of four (2026)
HOW TO APPLY	Review Ameren's agency list, contact a participating agency, and complete the Keeping Current application form

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.ameren.com/missouri/residential/energy-assistance/keeping-current

Ameren Missouri's assistance page lists bill credits and arrearage help rather than a standing discounted rate, and notes that its natural gas service discount applies to Ameren Illinois customers only. Evergy's assistance page lists payment plans, a medical customer program, a medical extension of at least 21 days, an adjustable due date for Social Security and SSI recipients, and weatherization, but no discounted rate.

Property tax relief

Missouri Property Tax Credit Claim (MO-PTC)

CREDIT STATE EITHER

WHO RUNS IT	Missouri Department of Revenue
WHAT YOU GET	Up to $750 for renters and up to $1,100 for people who owned and occupied their home; the actual amount depends on the real estate tax or rent you paid and your total household income, taxable and nontaxable (2025 tax year)
WHO QUALIFIES	65 or older, or 60 or older and receiving surviving spouse Social Security benefits
INCOME LIMIT	Renters and part-year owners: $27,200 single, $29,200 married filing combined. Owned and occupied the entire year: $30,000 single, $34,000 married filing combined (2025 tax year)
HOW TO APPLY	File online through MyTax Missouri, or file paper Form MO-PTC if you are not required to file an income tax return, or Form MO-1040 with MO-PTS if you are. The department offers free tax assistance

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.

573-751-3505 https://dor.mo.gov/taxation/individual/tax-types/property-tax-credit/

Senior Real Property Tax Relief Credit (RSMo 137.1050)

FREEZE STATE HOMEOWNER

WHO RUNS IT	Missouri counties under state law, adopted by county ordinance or voter referendum
WHAT YOU GET	A credit equal to the difference between your real property tax on your homestead this year and your tax in your initial credit year, which freezes your bill at the base year. If your tax later falls below that base, the lower year becomes the new base (statute effective August 28, 2025)
WHO QUALIFIES	62 or older
INCOME LIMIT	None in the statute; not income-tested
HOW TO APPLY	Ask your county assessor or collector whether your county has adopted the credit and request the application. Counties set their own application and renewal windows

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

https://revisor.mo.gov/main/OneSection.aspx?section=137.1050

Clay County Senior Real Estate Property Tax Relief Program

FREEZE · COUNTY-CITY · HOMEOWNER

WHO RUNS IT	Clay County, Missouri
WHAT YOU GET	Relief calculated by subtracting the base year real estate tax from the current year tax. People who first applied in 2025 have a base tax year of 2024. Relief is not retroactive (2026)
WHO QUALIFIES	62, or turning 62 during the calendar year of application
INCOME LIMIT	None; no income test
HOW TO APPLY	Apply or renew with Clay County between January 1 and March 31 each year. The 2026 window ran January 1 through March 31, 2026, and is now closed; the next window is in 2027. Renewal is required every 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://www.claycountymo.gov/523/Senior-Real-Estate-Property-Tax-Relief

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.

Insurance-related help

Missouri FAIR Plan (Missouri Property Insurance Placement Facility)

SERVICE · STATE · EITHER

WHO RUNS IT	Missouri Property Insurance Placement Facility
WHAT YOU GET	Actual cash value coverage for dwellings, commercial property, and farm property against fire, lightning, wind, hail, vandalism, and related perils, with optional sinkhole and theft endorsements. Maximum $200,000 for dwellings, building and contents combined, and up to $1,000,000 for commercial and farm property (2026)
WHO QUALIFIES	no age requirement
INCOME LIMIT	None; eligibility is based on being unable to buy insurance in the standard market, not on income
HOW TO APPLY	Apply through a Missouri-licensed insurance agent or producer, who verifies coverage is not available elsewhere. If your agent does not write FAIR Plan business, call the plan office for a referral

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

800-392-7240 https://missourifairplan.com/consumers.html

Missouri SHIP (formerly Missouri CLAIM)

SERVICE NONPROFIT EITHER

WHO RUNS IT	Missouri SHIP, the state's designated State Health Insurance Assistance Program
WHAT YOU GET	Free, unbiased, confidential Medicare counseling, plan comparison, and enrollment help, delivered by trained volunteer counselors and community partners across Missouri (2026)
WHO QUALIFIES	Medicare beneficiaries, typically 65 or older, and younger people with disabilities on Medicare
INCOME LIMIT	None identified; services are free to all
HOW TO APPLY	Call 800-390-3330 to be connected with a Medicare counselor

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

800-390-3330 http://www.missouriship.org/

The department's consumer pages cover complaint resolution, shopping tools, and information, not financial aid toward premiums. The Missouri FAIR Plan solves the problem of not being able to get coverage; it does not solve the problem of affording it. If premiums are more than you can comfortably manage, call the hotline and check insurance.mo.gov in case a new program launches.

HomeShare-relevant extras

Kansas City Accessory Dwelling Unit Ordinance (Ordinance 220698)

SERVICE COUNTY-CITY HOMEOWNER

WHO RUNS IT	City of Kansas City, Missouri
WHAT YOU GET	Permits accessory dwelling units, attached or detached, on residential lots with a detached dwelling; passed September 15, 2022
WHO QUALIFIES	no age requirement
INCOME LIMIT	None
HOW TO APPLY	Apply for a permit through Kansas City's planning and development process; check the current zoning and development code before you design anything

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

https://clerk.kcmo.gov/LegislationDetail.aspx?GUID=C28ADDCB-F408-40EF-99FD-AF8825D8231A&ID=5756539&Options=&Search=

HOPE (Housing Options Provided for the Elderly)

SERVICE NONPROFIT EITHER

WHO RUNS IT	HOPE, a St. Louis area nonprofit
WHAT YOU GET	Free case management and housing counseling for people 60 and older in the St. Louis area, a compiled list of subsidized and affordable housing options, and reverse mortgage (HECM) counseling nationwide (2026)
WHO QUALIFIES	60 or older for case management
INCOME LIMIT	None identified for case management
HOW TO APPLY	Call 314-776-0155 for case management in the St. Louis area, or 844-432-6467 for reverse mortgage counseling

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

314-776-0155 https://hopeforseniorsstl.org/

Section 811 Project Rental Assistance (PRA)

VOUCHER STATE RENTER

WHO RUNS IT	Missouri Housing Development Commission, with referrals from the Department of Social Services and the Department of Mental Health
WHAT YOU GET	Project-based rental assistance at participating properties in the Commission's portfolio (2026)
WHO QUALIFIES	18 through 61
INCOME LIMIT	Extremely low income, and either experiencing homelessness or at risk of institutionalization
HOW TO APPLY	You cannot apply directly. Referrals come through the Missouri Department of Social Services or the Department of Mental Health, which screen and refer you to participating properties. If you are homeless or at risk, call 2-1-1 and press 6 for homeless services

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.

816-759-6600 https://mhdc.com/programs/hud-programs/section-811-pra/

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.

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 Missouri 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**.