Montana: 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 Montana 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 most of the way. The first is 800-551-3191, the statewide line that routes you to one of Montana's 10 Area Agencies on Aging. It is the front door for Medicare counseling, options counseling, and referrals if you are 60 or older or have a disability, and staff there will also help you fill out an energy assistance application. The second is the Montana Department of Revenue at 406-444-6900, which handles every property tax program on this page. Montana has no single statewide number for energy and weatherization help; instead, 12 district offices, most of them Human Resource Development Councils or Community Action Agencies, cover all 56 counties, and you call the one for your district. Find yours at dphhs.mt.gov/hcsd/energyassistance.

If you are thinking about sharing your home: the property tax programs split cleanly in two. The homestead reduced rate and the statewide right to build an accessory dwelling unit have no income test at all, so another adult moving in changes nothing. The Montana Elderly Homeowner/Renter Credit is the opposite: it is capped at a total household income under $45,000, so a second adult's income is counted and can push you over the line. The Property Tax Assistance Program, the disabled veteran program, and the land value program key off your federal adjusted gross income and filing status, so the effect depends on your relationship to the person you share your home with and how each of you files. Energy assistance, weatherization, the utility discounts that flow from it, and the Housing Choice Voucher all verify the income of everyone living in the home, so those will be affected. Medicare counseling and the assistive technology lending library have no income test at all. Where a program does not spell out how it treats another adult, we say so below, and it is worth confirming with the program before anyone moves in.

PLEASE CHECK BEFORE YOU ACT ON THIS

We look up each program on the website of the organization that runs it. Most of this page was confirmed on July 25, 2026. 1 of the 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

Big Sky Waiver (Environmental Adaptations)

SERVICE STATE EITHER

WHO RUNS IT	Montana Department of Public Health and Human Services, Senior and Long Term Care Division
WHAT YOU GET	Covered home and community based waiver services including Environmental Adaptations (accessibility changes to the home) for participants who would otherwise need nursing facility care; no fixed dollar cap published on the program page as of 2026
WHO QUALIFIES	no age minimum; serves older adults and adults with physical disabilities
INCOME LIMIT	Must be financially eligible for Montana Medicaid under institutional (waiver) rules; no separate published dollar figure
HOW TO APPLY	Call Mountain Pacific Quality Health at 1-800-219-7035 for a waiver referral and screening, and contact your county Office of Public Assistance to establish Medicaid eligibility. A waiting list currently applies

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.

800-219-7035 http://dphhs.mt.gov/sltc/csb/

Community First Choice Services and Personal Care Services (CFCS/PCS)

SERVICE STATE EITHER

WHO RUNS IT	Montana Department of Public Health and Human Services, Senior and Long Term Care Division
WHAT YOU GET	In-home personal assistance, personal emergency response systems, and yard hazard removal to provide safe access and entry to the home; agency-based or self-directed (2026)
WHO QUALIFIES	no age minimum; serves older adults and people with disabilities
INCOME LIMIT	Must be eligible for Montana Medicaid; Community First Choice additionally requires nursing home level of care
HOW TO APPLY	Ask for a screening through the Senior and Long Term Care Division; you must have a health condition that limits daily activities and be Medicaid eligible

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.

406-444-4564 http://dphhs.mt.gov/sltc/csb/

MonTECH assistive technology loans, demonstrations, and reuse exchange

SERVICE NONPROFIT EITHER

WHO RUNS IT	MonTECH, Rural Institute for Inclusive Communities, University of Montana
WHAT YOU GET	Free 30, 90, or 180 day loans of assistive and adaptive equipment with free shipping statewide, free device demonstrations, a free reuse and exchange listing service, and a funding guide plus a financing partnership for home and vehicle modifications (2026)
WHO QUALIFIES	any age
INCOME LIMIT	None; no income test
HOW TO APPLY	Call the Missoula office at 406-243-5511 extension 2, email montech@mso.umt.edu, or book an appointment online; the Billings office is 406-657-2089

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

406-243-5511 https://montech.ruralinstitute.umt.edu/

Montana Area Agencies on Aging and Aging and Disability Resource Centers

SERVICE STATE EITHER

WHO RUNS IT	Montana Department of Public Health and Human Services, Aging Services Bureau, through 10 Area Agencies on Aging
WHAT YOU GET	Free information, options counseling, and referral to home modification, waiver, and aging in place resources under the Older Americans Act (2026)
WHO QUALIFIES	60 or older, and adults with disabilities
INCOME LIMIT	None for information and referral
HOW TO APPLY	Call the statewide line at 800-551-3191 during business hours to be routed to your local agency, or search the resource directory at montana.my-adrc.org

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

800-551-3191 https://dphhs.mt.gov/sltc/aging/AreaAgenciesonAging

Home repair and deferred maintenance

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, Montana state office
WHO QUALIFIES	62 or older required for the grant; the loan has no age minimum
INCOME LIMIT	Very low income, set by county
HOW TO APPLY	Contact the USDA Rural Development Montana state office; rural properties only. Federal program rules are described once in the national summary

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-21

Community Development Block Grant Housing Stabilization Program (HSP)

GRANT · STATE · HOMEOWNER

WHO RUNS IT	Montana Department of Commerce, Community Development Block Grant program
WHAT YOU GET	Rehabilitation of owner-occupied homes with critical health and safety deficiencies; no maximum grant amount, allocated by level of need and project scope, capped by the area median home price or the post-repair appraised value (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Household income below 80% of area median income (2026)
HOW TO APPLY	You do not apply to the state directly. Ask your city, town, or county government, which applies to the Department of Commerce on residents' behalf

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.

406-841-2700 https://commerce.mt.gov/Infrastructure-Planning/Programs-and-Services/Community-Development-Block-Grant/Community-Development-Block-Grant-Housing

The Montana Housing program list covers home loans, down payment assistance, the Homeowner Assistance Fund, reverse annuity mortgages, rental assistance, HOME, the Housing Trust Fund, and Community Development Block Grant housing. None of these is a direct to homeowner repair grant. The HOME program funds rental development and homebuyer assistance and is applied for by nonprofits and local governments, not by homeowners.

Weatherization and energy efficiency

Montana Weatherization Assistance Program

SERVICE STATE EITHER

WHO RUNS IT	Montana Department of Public Health and Human Services, Human and Community Services Division, delivered by 12 district eligibility offices
WHAT YOU GET	No cost work to make the home more heat efficient and reduce energy use; applications accepted year round (2025-2026 program year)
WHO QUALIFIES	no age limit
INCOME LIMIT	2025-2026 upper limit for a household of four is $64,300; limits scale with household size. Non-business resource limit for a household of four is $24,896
HOW TO APPLY	Use the combined LIEAP and Weatherization application, print it, and deliver or mail it to your local eligibility office. Weatherization is open all year, unlike heating assistance

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.

406-444-1788 http://dphhs.mt.gov/hcsd/energyassistance/

District eligibility offices: Human Resource Development Councils and Community Action Agencies

SERVICE NONPROFIT EITHER

WHO RUNS IT	12 district offices under contract to the Montana Department of Public Health and Human Services
WHAT YOU GET	Intake, eligibility screening, and delivery of weatherization work and energy assistance across all 56 Montana counties (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Same limits as the state weatherization and heating assistance programs
HOW TO APPLY	Find your district office and call its own toll free line. There is no single statewide intake number; districts 4, 6, 7, and 9 are Human Resource Development Councils, districts 1, 5, 8, 10, and 12 are Community Action Agencies, and district 11 is a Human Resources Council

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.

406-444-1788 http://dphhs.mt.gov/hcsd/energyassistance/liheapoffices

Tribal energy assistance and weatherization offices

SERVICE NONPROFIT EITHER

WHO RUNS IT	Seven Montana Tribal LIHEAP offices
WHAT YOU GET	Tribally run heating assistance and weatherization for enrolled members and direct descendants living on reservation (2025-2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Set by each Tribal program
HOW TO APPLY	If you are Native American and live on a reservation other than the Crow Reservation, contact your Tribal energy assistance office rather than the state district office. Native American household members living on the Crow Reservation apply through District VII Human Resource Development Council in Billings

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.

406-444-1788 http://dphhs.mt.gov/hcsd/energyassistance/liheapoffices

Utility bill assistance and discounts

Montana Low Income Energy Assistance Program (LIEAP)

GRANT FEDERAL-IN-STATE EITHER

WHO RUNS IT	Montana Department of Public Health and Human Services, Human and Community Services Division, delivered by 12 district eligibility offices
WHAT YOU GET	Pays part of winter energy bills. Single family home benefits ran roughly $462 to $3,362 for the 2025-2026 season depending on heating fuel and number of bedrooms; amounts also vary by dwelling type
WHO QUALIFIES	no age limit
INCOME LIMIT	2025-2026 upper limit for a household of four is $64,846; limits scale with household size. Non-business resource limit for a household of four is $24,896
HOW TO APPLY	Complete the combined LIEAP and Weatherization application and return it to your district eligibility office. The heating season runs October 1 through April 30, and applications were not accepted after April 30, 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.

406-444-1788 http://dphhs.mt.gov/hcsd/energyassistance/

LIEAP furnace and heating emergency assistance

SERVICE FEDERAL-IN-STATE EITHER

WHO RUNS IT	Montana Department of Public Health and Human Services, delivered by district eligibility offices
WHAT YOU GET	Emergency help with furnace repair, heating equipment failure, and heating emergencies for eligible households (2025-2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Same limits as LIEAP heating assistance
HOW TO APPLY	Contact your district eligibility office immediately if your furnace fails; this runs through the same program as winter bill 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.

406-444-1788 http://dphhs.mt.gov/hcsd/energyassistance/

Energy Share of Montana

GRANT NONPROFIT EITHER

WHO RUNS IT	Energy Share of Montana (statewide independent nonprofit)
WHAT YOU GET	One time emergency help with a home energy emergency, most often a heating bill and occasionally heating equipment repair or another special energy need; serves roughly 2,500 to 3,000 Montana families a year
WHO QUALIFIES	no age limit
INCOME LIMIT	Not published on the organization's site; eligibility is screened by the local Human Resource Development Council
HOW TO APPLY	Get and submit the application through your local Human Resource Development Council. Do not mail or fax it to the Helena office

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.

888-779-7589 https://energysharemt.com/

Montana-Dakota Utilities low income discount (Universal System Benefits)

DISCOUNT UTILITY EITHER

WHO RUNS IT	Montana-Dakota Utilities Co.
WHAT YOU GET	Up to 30 percent off the utility bill for customers who qualify for LIEAP, funded through the Universal System Benefits program (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Whatever qualifies you for LIEAP that program year
HOW TO APPLY	Qualify for LIEAP through your local eligibility office or Tribal LIEAP office; the discount follows from that. Call Montana-Dakota at 800-638-3278 for a referral

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.

800-638-3278 https://www.montana-dakota.com/customer-service/low-income-assistance-programs/

NorthWestern Energy bill assistance and income qualified discount

DISCOUNT UTILITY EITHER

WHO RUNS IT	NorthWestern Energy
WHO QUALIFIES	no age limit
INCOME LIMIT	Tied to LIEAP eligibility
HOW TO APPLY	Apply for LIEAP through your district eligibility office. Call NorthWestern Energy at 888-467-2669 to ask about payment arrangements, due date extensions, and the current discount

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.

888-467-2669 https://www.northwesternenergy.com/billing-payment/payment-assistance

Property tax relief

Montana Homestead reduced property tax rate

REDUCED TAX RATE · STATE · HOMEOWNER

WHO RUNS IT	Montana Department of Revenue
WHAT YOU GET	Tiered 2026 rates on a principal residence: 0.76% on the first $378,000 of value, 0.90% from $378,001 to $756,000, 1.10% from $756,001 to $1,511,999, and 1.90% above $1,512,000
WHO QUALIFIES	no age limit
INCOME LIMIT	None; not income tested
HOW TO APPLY	Enroll through the Department of Revenue online portal. The 2027 tax year enrollment window opened May 4, 2026 and closes March 1, 2027. You can check whether your property is already enrolled at svc.mt.gov/dor/OrionDataPortal/HomesteadExemption.aspx

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

406-444-6900 https://revenue.mt.gov/property/property-tax-changes/homesteads-and-long-term-rentals

Property Tax Assistance Program (PTAP)

REDUCTION · STATE · HOMEOWNER

WHO RUNS IT	Montana Department of Revenue
WHAT YOU GET	Reduces the tax rate on your primary residence by 80%, 50%, or 30% depending on income and filing status (tax year 2026)
WHO QUALIFIES	no age minimum
INCOME LIMIT	Tax year 2026, based on 2024 federal adjusted gross income. Single: $0 to $14,286 for the 80% reduction, $14,287 to $19,532 for 50%, $19,533 to $29,037 for 30%. Married or head of household: $0 to $19,249 for 80%, $19,250 to $29,085 for 50%, $29,086 to $38,917 for 30%
HOW TO APPLY	File Form PTAP with the Department of Revenue, online or on paper, by April 15

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.

406-444-6900 https://revenue.mt.gov/property/property-tax-help/ptap

Montana Disabled Veteran Assistance Program (MDV)

REDUCTION · STATE · HOMEOWNER

WHO RUNS IT	Montana Department of Revenue
WHAT YOU GET	Reduces the property tax rate on the primary residence by 50% to 100% depending on income and marital status (tax year 2026)
WHO QUALIFIES	no age minimum
INCOME LIMIT	Tax year 2026. Single: $0 to $48,152 for 100%, $48,153 to $52,968 for 80%, $52,969 to $57,781 for 70%, $57,782 to $62,598 for 50%. Married or head of household: $0 to $57,781 for 100%, $57,782 to $72,229 for 50% to 80%. Unmarried surviving spouse: $0 to $40,127 for 100%, $40,128 to $54,573 for 50% to 80%
HOW TO APPLY	File the MDV application with the Department of Revenue, online or on paper, by April 15. Include a letter from the U.S. Department of Veterans Affairs showing a current 100% service connected disability rating

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.

406-444-6900 https://revenue.mt.gov/property/property-tax-help/mdv

Montana Elderly Homeowner/Renter Credit

REFUNDABLE INCOME TAX CREDIT · STATE · EITHER

WHO RUNS IT	Montana Department of Revenue
WHAT YOU GET	Up to $1,150 a year, paid as a refund even if you owe no Montana income tax
WHO QUALIFIES	62 or older as of December 31
INCOME LIMIT	Total household income less than $45,000
HOW TO APPLY	File the Montana Individual Income Tax Return (Form 2) with Schedule 2EC through the TransAction Portal at no cost, even if you are not otherwise required to file

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.

406-444-6900 https://revenue.mt.gov/property/property-tax-help/montana-elderly-homeowner-renter-credit

Land Value Property Tax Assistance Program (LVPTAP)

REDUCTION STATE HOMEOWNER

WHO RUNS IT	Montana Department of Revenue
WHAT YOU GET	Reduces the taxable value of land whose value has far outgrown the home standing on it; valuation adjustment applies to the land portion (2026)
WHO QUALIFIES	no age minimum
INCOME LIMIT	No income limit stated on the program page
HOW TO APPLY	File the Land Value Property Tax Assistance for Residential Property Application with the Department of Revenue within 30 days of your property classification notice. The extended deadline for the 2025 tax year was March 1, 2026, with the adjustment then applying to 2026 only

> **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.

406-444-6900 https://revenue.mt.gov/property/property-tax-help/land-value-property-tax-assistance-program

Insurance-related help

Montana State Health Insurance Assistance Program (SHIP)

SERVICE STATE EITHER

WHO RUNS IT	Montana Department of Public Health and Human Services, Senior and Long Term Care Division, delivered through Area Agencies on Aging
WHAT YOU GET	Free, independent, confidential Medicare counseling: eligibility and enrollment, Part D prescription drug plans, Medigap supplemental policies, Medicare Advantage comparisons, fraud prevention, and long term care options (2026)
WHO QUALIFIES	Medicare beneficiaries, typically 65 or older, and younger people with disabilities on Medicare
INCOME LIMIT	None
HOW TO APPLY	Call 1-800-551-3191. Counselors can meet you at home if transportation or mobility is a problem

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

800-551-3191 https://dphhs.mt.gov/sltc/aging/SHIP

The Commissioner of Securities and Insurance consumer insurance pages describe complaints, fraud reporting, insurance basics, a life insurance policy locator, and coverage education, but name no FAIR plan or residual market. The office does urge homeowners to review flood and wildfire coverage. No consumer help phone number was displayed on the pages read, so the phone field was left empty rather than guessed.

The state insurance office pages describe consumer advocacy and complaint handling, not premium subsidy.

⌂ HomeShare-relevant extras

Statewide right to build an accessory dwelling unit (MCA 76-2-345)

BY-RIGHT ZONING PERMISSION · STATE · HOMEOWNER

WHO RUNS IT	Montana municipalities under state law; enforced through local zoning
WHAT YOU GET	Every Montana municipality with zoning must allow at least one accessory dwelling unit by right on a lot containing a single family home. A detached or attached unit may not exceed 75% of the gross floor area of the main home or 1,000 square feet, whichever is less. Application fee capped at $250
WHO QUALIFIES	no age limit
INCOME LIMIT	None
HOW TO APPLY	Apply for a permit through your city or town planning office. The unit may be attached, detached, or built inside the existing house

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

https://mca.legmt.gov/bills/mca/title_0760/chapter_0020/part_0030/section_0450/0760-0020-0030-0450.html

Long-term rental reduced property tax rate

REDUCED TAX RATE · STATE · HOMEOWNER

WHO RUNS IT	Montana Department of Revenue
WHAT YOU GET	The same tiered reduced rates that apply to a homestead, extended to residential property rented long term (2026 and after)
WHO QUALIFIES	no age limit
INCOME LIMIT	None; not income tested
HOW TO APPLY	Enroll through the Department of Revenue online portal alongside the homestead enrollment; the 2027 tax year window opened May 4, 2026 and closes March 1, 2027

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

406-444-6900 https://revenue.mt.gov/property/property-tax-changes/homesteads-and-long-term-rentals

Montana Housing Choice Voucher Program (Section 8)

VOUCHER STATE RENTER

WHO RUNS IT	Montana Department of Commerce, Housing Division, with nonprofit field agencies
WHAT YOU GET	Rental subsidy; the household pays roughly 30% of adjusted gross monthly income toward rent and utilities, subject to payment standards (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	HUD income limits, which vary by county and are updated annually
HOW TO APPLY	Find your region on the state's interactive map, then apply online through the waitlistcheck.com link for that region. Montana is divided into 10 voucher regions plus 3 moderate rehabilitation areas

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.

406-841-2700 https://commerce.mt.gov/Housing/Rental-Assistance/Housing-Choice-Voucher-Program

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 Montana 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**.