# Nebraska: Help for Homeowners and Renters

Financial assistance for low-income, older, and disabled homeowners and renters · 29 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 Nebraska 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 numbers will get you started. If you are 60 or older, or you have a disability at any age, call the statewide Aging and Disability Resource Center at 844-843-6364. It is free, it serves family members and caregivers too, and the staff can point you to the right local office. For anything to do with heating, cooling, or a broken furnace, call ACCESSNebraska at 800-383-4278 or apply online at iServeNebraska.gov. Unlike most states, Nebraska runs its energy assistance program directly through state offices rather than through community action agencies, so you apply to the state and not to a local nonprofit.

**If you are thinking about sharing your home:** Nebraska is unusually friendly here, and the reason is worth understanding. The state's biggest form of property tax relief, the Homestead Exemption, counts only the income of people who own and occupy the home. That means the applicant, a spouse, and anyone else whose name is on the deed and who lives there. Someone who moves in and shares your home without an ownership interest in the property is not counted, so your exemption is not affected. The automatic property tax credits on your statement have no income test at all, and neither does free Medicare counseling. The programs that do count everyone's income are the ones tied to a federal poverty or area median income limit: energy assistance, weatherization, the Omaha Public Power District programs, Habitat for Humanity repair loans, and Housing Choice Vouchers. Those measure your whole household against a limit that also rises with household size, so the effect is not automatically bad. Where a program does not spell out how it treats another adult, we say so below and recommend you confirm 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. 2 of the 29 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

### Medicaid Aged and Disabled (AD) Waiver: Home Modifications, Vehicle Modifications, and Assistive Technology

SERVICE STATE EITHER

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|---|---|
| WHO RUNS IT | Nebraska Department of Health and Human Services, Division of Medicaid and Long-Term Care |
| WHAT YOU GET | Covered physical adaptations to the home such as ramps, grab bars, widened doorways, and bathroom modifications, plus purchase or rental of assistive technology devices and the assessment to identify them; no fixed dollar cap published on the waiver services page as of 2026 |
| WHO QUALIFIES | 65 or older, or any age with a disability |
| INCOME LIMIT | Must be eligible for Nebraska Medicaid; no separate dollar figure published on the waiver services page |
| HOW TO APPLY | Apply for Nebraska Medicaid first through ACCESSNebraska or iServeNebraska.gov, then ask a service coordinator about the AD Waiver. Service coordination comes from a local DHHS office, or from your Area Agency on Aging if you are 65 or older |

**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.

**402-471-3121** https://dhhs.ne.gov/Pages/Medicaid-Aged-and-Disabled-Waiver.aspx

### Assistive Technology Partnership (ATP)

SERVICE STATE EITHER

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|---|---|
| WHO RUNS IT | Nebraska Assistive Technology Partnership, a state agency within the Nebraska Department of Education |
| WHAT YOU GET | On-site home assessments, help with specifications for ramps, accessible showers, and other modifications, short-term device loans so you can try equipment before buying, and the ReUse Network for donated and refurbished equipment (2026) |
| WHO QUALIFIES | any age |
| INCOME LIMIT | Not published on the ATP site; ATP itself provides assessment and coordination rather than a means-tested benefit |
| HOW TO APPLY | Request services through atp.nebraska.gov/contact or ask your service coordinator to make a referral |

**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://atp.nebraska.gov/

### Aging and Disability Resource Centers and Area Agencies on Aging

SERVICE STATE EITHER

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|---|---|
| WHO RUNS IT | Nebraska Department of Health and Human Services, State Unit on Aging, through eight Area Agencies on Aging |
| WHAT YOU GET | Free information, referral, options counseling, benefits assistance, transition support planning, and mobility training, plus connection to in-home services, nutrition programs, and long-term care options (2026) |
| WHO QUALIFIES | 60 or older, and people with disabilities of any age |
| INCOME LIMIT | None for information, referral, and options counseling |
| HOW TO APPLY | Call the statewide toll-free Aging and Disability Resource Center line, or contact the State Unit on Aging at DHHS.Aging@nebraska.gov |

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

**844-843-6364** https://dhhs.ne.gov/Pages/Aging-and-Disability-Resource-Center.aspx

### Eastern Nebraska Office on Aging (ENOA)

SERVICE COUNTY-CITY EITHER

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|---|---|
| WHO RUNS IT | Eastern Nebraska Office on Aging, the Area Agency on Aging for the Omaha metropolitan area |
| WHAT YOU GET | Care management, in-home personal care and homemaker services, personal emergency response systems, nutrition programs including Meals on Wheels, and an Aging and Disability Resource Center (2026) |
| WHO QUALIFIES | 60 or older, and adults with disabilities |
| INCOME LIMIT | Not published as a single figure; some in-home services use a sliding contribution |
| HOW TO APPLY | Call ENOA and ask for information and assistance, or use its Aging and Disability Resource Center |

**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.

**402-444-6536** https://enoa.org/

## Home repair and deferred maintenance

### 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, Nebraska state office |
| WHAT YOU GET | The federal terms are described on our nationwide programs page. Grants are limited to homeowners age 62 and older who cannot repay a loan; loans carry a 1% fixed rate |
| WHO QUALIFIES | 62 or older for the grant; no age minimum for the loan |
| INCOME LIMIT | Very low income, set by county |
| HOW TO APPLY | Apply through the USDA Rural Development Nebraska state 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

### Nebraska Affordable Housing Trust Fund (NAHTF) Homeowner Rehabilitation

GRANT | STATE | HOMEOWNER

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|---|---|
| WHO RUNS IT | Nebraska Department of Economic Development, Housing Division |
| WHAT YOU GET | Financing to help owner-occupants repair, rehabilitate, or reconstruct their homes, including accessibility modifications needed to keep the home safe and livable; the per-home amount is set by the local organization that receives the award (2026) |
| WHO QUALIFIES | no age limit |
| INCOME LIMIT | Projects must serve households at or below 120% of area median income for the county (2026) |
| HOW TO APPLY | You do not apply to the state. Ask your city or county, your Public Housing Authority, or your local Community Action Partnership agency whether it has a current Nebraska Affordable Housing Trust Fund award for homeowner rehabilitation |

**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.

**800-426-6505** https://opportunity.nebraska.gov/programs/housing/nahtf/

## Nebraska Community Development Block Grant (CDBG)

GRANT | STATE | HOMEOWNER

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|---|---|
| WHO RUNS IT | Nebraska Department of Economic Development |
| WHAT YOU GET | Federal community development funding awarded to Nebraska counties and municipalities for projects that benefit low and moderate income people; the housing activity offered, if any, is chosen by your local government (2026) |
| WHO QUALIFIES | no age limit |
| INCOME LIMIT | Projects must benefit low and moderate income people; specific limits set locally |
| HOW TO APPLY | Individuals cannot apply. Ask your city or county whether it has a current housing rehabilitation program. Lincoln, Omaha, Bellevue, and Grand Island receive their own funding from the federal government 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.

**800-426-6505** https://opportunity.nebraska.gov/programs/community/cdbg/

## Habitat for Humanity of Omaha Home Repair

LOAN | NONPROFIT | HOMEOWNER

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|---|---|
| WHO RUNS IT | Habitat for Humanity of Omaha |
| WHAT YOU GET | Furnaces, air conditioners, water heaters, roof repair, windows and doors, plumbing, electrical upgrades, tree work, exterior structures, and accessibility updates, repaid through a no-interest loan over 1 to 10 years with a one-year warranty on the work (2026) |
| WHO QUALIFIES | no age limit |
| INCOME LIMIT | Household income generally at or below 80% of area median income (2026) |
| HOW TO APPLY | Fill out the online interest form, call the home repair line and choose option 3, or email homerepair@habitatomaha.org |

**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.

**402-457-5657** https://habitatomaha.org/what-we-do/home-repair/

### City of Lincoln Home Rehabilitation and Emergency Repair Loans

LOAN · COUNTY-CITY · 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.

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|---|---|
| WHO RUNS IT | City of Lincoln Urban Development Department |
| WHAT YOU GET | Zero interest rehabilitation loans plus an emergency repair program covering items such as furnaces, water heaters, and unsafe wiring; amounts are not published, so ask the agency |
| WHO QUALIFIES | no age limit |
| INCOME LIMIT | Low and moderate income homeowners; the exact limit is not published, so ask the agency |
| HOW TO APPLY | Contact the Lincoln Urban Development Department at 555 S. 10th Street, Suite 205, or email urbandev@lincoln.ne.gov |

> **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.lincoln.ne.gov/City/Departments/Urban-Development/Housing/Home-Rehabilitation

## Weatherization and energy efficiency

### Nebraska Weatherization Assistance Program (WAP)

SERVICE · STATE · EITHER

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|---|---|
| WHO RUNS IT | Nebraska Department of Water, Energy, and Environment, delivered by eight local nonprofit agencies |
| WHAT YOU GET | No-cost attic, wall, and floor insulation, caulking and weatherstripping to seal air leaks, safety inspection of the furnace, water heater, and cooking stove, and window glass replacement. Roof replacement, siding, and replacement windows are not covered (2026) |
| WHO QUALIFIES | no age limit; people over 60, people with disabilities, and families with children under six are given priority |
| INCOME LIMIT | At or below 200% of the federal poverty level; for 2025 that was $31,300 a year for a one-person household. Households receiving Aid to Dependent Children or Supplemental Security Income qualify automatically |
| HOW TO APPLY | Contact the weatherization agency for your region, which handles eligibility, the energy audit, and scheduling. Renters need written permission from the landlord |

> **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.

877-253-2603 https://dwee.nebraska.gov/aid/nebraska-weatherization-assistance-program

### Omaha Public Power District Energy Efficiency Assistance Program (EEAP)

SERVICE UTILITY EITHER

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|---|---|
| WHO RUNS IT | Omaha Public Power District, delivered by Habitat for Humanity affiliates and community action agencies |
| WHAT YOU GET | Up to $3,000 in energy efficiency upgrades at no cost, starting with a free in-home energy assessment that takes three to four hours (2026) |
| WHO QUALIFIES | no age limit |
| INCOME LIMIT | Household income below 200% of the federal poverty guidelines (2026) |
| HOW TO APPLY | Contact the partner organization for your county. In Douglas County that is Habitat for Humanity of Omaha at 402-457-5657 option 3 or homerepair@habitatomaha.org |

**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.

**402-536-4131** https://www.oppd.com/residential/billing-payment/assistance-programs/energy-efficiency-assistance-program-eeap/

## Utility bill assistance and discounts

### Nebraska Low Income Home Energy Assistance Program (LIHEAP): heating, cooling, and crisis assistance

GRANT FEDERAL-IN-STATE EITHER

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|---|---|
| WHO RUNS IT | Nebraska Department of Health and Human Services |
| WHAT YOU GET | Heating assistance is a one-time seasonal payment made to your utility company between October 1 and March 31. Cooling assistance runs June 1 to August 31. Crisis assistance is available year round for deposits and reconnection fees (program year October 1, 2025 to September 30, 2026) |
| WHO QUALIFIES | no age limit; cooling assistance requires a household member under 6, age 70 or older, a heat-aggravated medical condition, or prior receipt |
| INCOME LIMIT | At or below 150% of the federal poverty level for October 1, 2025 through September 30, 2026: $23,475 for one person, $31,725 for two, $39,975 for three, $48,225 for four, adding $8,250 for each additional person |
| HOW TO APPLY | Apply online at iServeNebraska.gov, by phone through ACCESSNebraska, or in person at a local DHHS office |

**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.

**800-383-4278** https://dhhs.ne.gov/Pages/Energy-Assistance.aspx

### Nebraska LIHEAP furnace and air conditioner repair or replacement

GRANT · FEDERAL-IN-STATE · EITHER

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|---|---|
| WHO RUNS IT | Nebraska Department of Health and Human Services |
| WHAT YOU GET | Up to $750 toward necessary repair or replacement of a furnace or central air conditioner, plus separate help buying a window air conditioner (program year October 1, 2025 to September 30, 2026) |
| WHO QUALIFIES | no age limit |
| INCOME LIMIT | Same 150% of federal poverty level test as the rest of Nebraska LIHEAP |
| HOW TO APPLY | Apply through the same LIHEAP application at iServeNebraska.gov or by calling ACCESSNebraska |

**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.

**800-383-4278** https://dhhs.ne.gov/Pages/Energy-Assistance.aspx

### Omaha Public Power District Customer Assistance Program (CAP)

CREDIT · UTILITY · EITHER

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|---|---|
| WHO RUNS IT | Omaha Public Power District, with applications handled by Dollar Energy Fund |
| WHAT YOU GET | A monthly credit applied to the electric bill; the credit amount is not published on the program page (2026) |
| WHO QUALIFIES | no age limit |
| INCOME LIMIT | Total gross household income before taxes at or below 100% of the federal poverty guidelines (2026) |
| HOW TO APPLY | Apply online through Dollar Energy Fund, by phone, or at a community partner agency found through the Dollar Energy Fund agency finder |

**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.

**888-282-6816** https://www.oppd.com/residential/billing-payment/assistance-programs/customer-assistance-program-cap/

### Omaha Public Power District Energy Assistance Program (EAP)

GRANT · UTILITY · EITHER

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|---|---|
| WHO RUNS IT | Omaha Public Power District, distributed through more than 30 community organizations |
| WHAT YOU GET | Up to $500 per year per eligible household toward the electric bill (2026) |
| WHO QUALIFIES | no age limit |
| INCOME LIMIT | Household gross income at or below 200% of the federal poverty guidelines, plus a verifiable financial emergency such as illness, a death in the family, or job loss (2026) |
| HOW TO APPLY | Call the Dollar Energy Fund agency finder to be matched to an agency by ZIP code, or dial 2-1-1 to apply through United Way. Bring photo identification, proof of the emergency, income from the last 30 days, and a copy of your 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.

**888-650-9132** https://www.oppd.com/residential/billing-payment/assistance-programs/oppd-energy-assistance-program-eap/

### Black Hills Cares

GRANT UTILITY EITHER

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|---|---|
| WHO RUNS IT | Black Hills Energy, delivered in Nebraska by The Salvation Army HeatShare |
| WHAT YOU GET | Help paying a Black Hills Energy natural gas bill or an energy-related emergency expense, funded by voluntary donations; the Nebraska award amount is not published on the program page |
| WHO QUALIFIES | no age limit |
| INCOME LIMIT | Set by the delivering agency; not published on the program page |
| HOW TO APPLY | Contact The Salvation Army HeatShare in Omaha, the Nebraska partner agency named on the Black Hills Cares page |

**If you share your home:** this program does not clearly say how it treats another adult in the home. Confirm with the program before anyone moves in.

**888-890-5554** https://www.blackhillsenergy.com/community/black-hills-cares

*Nebraska electricity is supplied by public power districts and municipal utilities rather than investor-owned companies, so there is no state regulator ordering a uniform low-income rate. The closest thing found is the Omaha Public Power District Customer Assistance Program, a capped pilot bill credit. Ask your own public power district or municipal utility what it offers, because the answer differs from town to town.*

## Property tax relief

### Nebraska Homestead Exemption, Category 1: Persons 65 Years of Age or Older

EXEMPTION STATE HOMEOWNER

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|---|---|
| WHO RUNS IT | Nebraska Department of Revenue, Property Assessment Division, filed with your county assessor |
| WHAT YOU GET | A percentage of the assessed value of your home is exempted on a sliding scale tied to income. For 2026, single filers with household income up to $37,000.99 receive 100% relief, stepping down by 10 percentage points at a time to 0% at $54,301 and over. For married or closely related filers, 100% relief runs up to $43,400.99 and reaches 0% at $64,501 and over |
| WHO QUALIFIES | 65 or older before January 1 of the application year |
| INCOME LIMIT | 2026 household income table: single $37,000.99 for full relief, phasing out at $54,301; married or closely related $43,400.99 for full relief, phasing out at $64,501. Based on 2025 income |
| HOW TO APPLY | File Form 458 and Form 458 Schedule I, Income Statement, with your county assessor after February 1 and on or before June 30 each year. You must own and occupy the home from January 1 through August 15 |

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

**888-475-5101** https://revenue.nebraska.gov/PAD/homestead-exemption

## Nebraska Homestead Exemption, Categories 3 and 6: Qualified Individuals with a Physical Disability or a Developmental Disability

EXEMPTION STATE HOMEOWNER

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| WHO RUNS IT | Nebraska Department of Revenue, Property Assessment Division, filed with your county assessor |
| WHAT YOU GET | Sliding-scale percentage of assessed value using the more generous disability column of the 2026 table: single filers receive 100% relief up to $41,600.99 and 0% at $59,001 and over; married or closely related filers receive 100% up to $47,700.99 and 0% at $68,701 and over |
| WHO QUALIFIES | any age |
| INCOME LIMIT | 2026 household income table for disabled applicants: single full relief to $41,600.99, phasing out at $59,001; married or closely related full relief to $47,700.99, phasing out at $68,701 |
| HOW TO APPLY | File Form 458, Form 458 Schedule I, and Form 458B, Certification of Disability, with your county assessor after February 1 and on or before June 30. Form 458B must be completed by a physician, physician assistant, or advanced practice registered nurse, and by the Division of Developmental Disabilities for Category 6 |

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

**888-475-5101** https://revenue.nebraska.gov/PAD/homestead-exemption

## Nebraska Homestead Exemption, Categories 4V, 4S, 5, and 7: Disabled Veterans and Surviving Spouses

EXEMPTION STATE HOMEOWNER

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|---|---|
| WHO RUNS IT | Nebraska Department of Revenue, Property Assessment Division, filed with your county assessor |
| WHAT YOU GET | Full exemption with NO income limit and NO home value limit for veterans with a 100% permanent service-connected disability or a 100% individual unemployability rating (4V), un-remarried surviving spouses of qualified veterans (4S), paraplegic or multiple amputee veterans whose home was substantially contributed to by the VA (5), and veterans with a 100% service-connected temporary disability (7) |
| WHO QUALIFIES | any age |
| INCOME LIMIT | None. These four categories have no income limit and no homestead value limit |
| HOW TO APPLY | File Form 458 with your county assessor after February 1 and on or before June 30, with VA certification of disability in the first year and in years ending in 0 or 5. Category 4V applicants do not need to file every year unless status changes |

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

**888-475-5101** https://revenue.nebraska.gov/PAD/homestead-exemption

### Real Property Tax Credit and School District Property Tax Relief Credit

CREDIT STATE HOMEOWNER

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| WHO RUNS IT | Nebraska Department of Revenue, Property Assessment Division, applied by your county treasurer |
| WHAT YOU GET | For tax year 2025 the real property (non-agricultural) credit rate is $119.00 per $100,000 of taxable value, and the School District Property Tax Relief Credit Fund distributed $797,295,209 statewide against school district taxes. On a home taxed at $200,000 of value the real property credit alone is about $238 |
| WHO QUALIFIES | no age limit |
| INCOME LIMIT | None. These credits are not income-tested |
| HOW TO APPLY | Nothing to apply for. Both credits appear automatically on your property tax statement as a credit after the full taxes levied |

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

**402-471-5962** https://revenue.nebraska.gov/PAD/property-tax-credits

*The Department of Revenue property tax relief pages describe the Homestead Exemption and the two automatic credits and no deferral option. This matters because a deferral would postpone the bill and create a lien repaid later with interest, while Nebraska's relief reduces what you owe outright. Nebraska's sliding scale means many homeowners get partial rather than full relief.*

## Insurance-related help

### Nebraska SHIP and SMP (State Health Insurance Assistance Program and Senior Medicare Patrol)

SERVICE STATE EITHER

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|---|---|
| WHO RUNS IT | Nebraska Department of Insurance |
| WHAT YOU GET | Free, confidential, unbiased one-on-one Medicare counseling, plan comparison, help solving billing problems, and help spotting and reporting Medicare fraud, errors, and abuse (2026) |
| WHO QUALIFIES | anyone eligible for Medicare, and their family, friends, caregivers, and providers |
| INCOME LIMIT | None. Services are free to everyone regardless of income |
| HOW TO APPLY | Call the statewide toll-free hotline to ask a question or arrange a meeting with a counselor, or find a local office through the Department of Insurance site |

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

**800-234-7119** https://doi.nebraska.gov/nebraska-ship-smp

*The Department's residual market activity that was found relates to medical professional liability, not homeowners coverage.*

*Note that carrying homeowners insurance is a requirement for the Habitat for Humanity of Omaha repair loan, so an unaffordable premium can block repair help too.*

## ⌂ HomeShare-relevant extras

### City of Omaha Accessory Dwelling Unit Zoning

SERVICE | COUNTY-CITY | HOMEOWNER

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|---|---|
| WHO RUNS IT | City of Omaha Planning Department |
| WHAT YOU GET | Accessory dwelling units are allowed by right in nine zoning districts and with a Conditional Use Permit approved by the Planning Board in another 12, covering nearly 85% of the city's land area, following a code amendment adopted in March 2024. No additional off-street parking is required for an accessory dwelling unit |
| WHO QUALIFIES | no age limit |
| INCOME LIMIT | None |
| HOW TO APPLY | Check your property's zoning district with the Omaha Planning Department, then apply for a building permit, or for a Conditional Use Permit first if your district requires one |

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

https://planning.omaha.gov/

### City of Lincoln Accessory Dwelling Unit Zoning

SERVICE | COUNTY-CITY | HOMEOWNER

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|---|---|
| WHO RUNS IT | City of Lincoln Planning Department |
| WHAT YOU GET | Accessory dwelling units are permitted in all residential districts, provided the lot meets the per-unit land area requirement for its district. About 25% of parcels in Lincoln's residential districts have enough area for a single-family home plus an attached or detached unit (2025 report) |
| WHO QUALIFIES | no age limit |
| INCOME LIMIT | None |
| HOW TO APPLY | Ask the Lincoln Planning Department whether your lot meets the per-unit land area requirement for its district 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://www.lincoln.ne.gov/City/Departments/Planning

### Housing Choice Voucher (Section 8) through local housing authorities

VOUCHER COUNTY-CITY RENTER

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|---|---|
| WHO RUNS IT | Omaha Housing Authority, Lincoln Housing Authority, and other local public housing authorities |
| WHAT YOU GET | The housing authority pays the difference between your share and the rent, up to a payment standard. In Omaha you generally pay 30% of adjusted income, and no more than 40% if the rent exceeds the payment standard. In Lincoln tenants generally pay 27% of adjusted household income toward rent and utilities (2026) |
| WHO QUALIFIES | no age limit |
| INCOME LIMIT | Omaha: no more than 50% of area median income. Lincoln: very low income families, older adults, and people with disabilities |
| HOW TO APPLY | Apply to the housing authority for your area when its waiting list opens. Omaha Housing Authority takes pre-applications through its online portal and announces openings at least seven days in advance; Lincoln Housing Authority accepts applications in person, by mail, or online |

**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.

**402-444-6900** https://ohauthority.org/housing-vouchers/

*Nebraska has several shared living provider agencies, but those are Medicaid-funded placements for adults with developmental disabilities and are a different arrangement from two adults choosing to share a home. No matching service for older homeowners and home seekers was found. Start with the statewide Aging and Disability Resource Center line for local guidance.*

### 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 Nebraska 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**.