New Hampshire: Help for Homeowners and Renters

Financial assistance for low-income, older, and disabled homeowners and renters · 26 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 New Hampshire 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 will get you further than any website. The first is 211, or 866-444-4211, which is free, staffed around the clock, and is where New Hampshire Housing itself tells homeowners to start when they are behind on a mortgage, a utility bill, an insurance premium, or property taxes. The second is ServiceLink at 866-634-9412, the state's Aging and Disability Resource Center line, for anyone 60 or older or 18 and older with a chronic illness or disability. Almost everything the state funds for energy, heat, and weatherization runs through five Community Action agencies rather than through a state office, so your local Community Action agency is the third door worth knowing. Find yours at capnh.org.

One thing that helps in New Hampshire more than in most states: because so much of the property tax relief here is set town by town, the state statutes at gc.nh.gov are the authority on the minimum your town must offer. If an office tells you something that does not match, the statute number is in each section below.

If you are thinking about sharing your home: New Hampshire splits cleanly into two groups, and the split is unusually favorable. The property tax breaks look only at your own income, or at a married couple's combined income, so another adult's paycheck does not count against you. The Exemption for the Blind and the Veterans' Tax Credit have no income test at all. What you should watch instead is the rent itself: the Elderly Exemption counts your own net income "from all sources," and rent you collect is not on the statute's short list of things you may deduct, so ask your assessing office how they treat rental income before you set a rent. On the other side, every energy and housing program does count everyone in the household. Fuel Assistance, the Electric Assistance Program, weatherization, the lead program, and a Housing Choice Voucher all measure total household income, so a home seeker moving in can lower your discount or end your eligibility. The Low and Moderate Income Homeowners Property Tax Relief rebate sits in between and is worth a phone call: state law counts the income of adult members of your household, but it also says a New Hampshire household does not include adults who share the home under a landlord-tenant relationship. Confirm how that applies to you 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 26 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

Choices for Independence (CFI) Medicaid Waiver: Environmental Accessibility Services

SERVICE STATE EITHER

WHO RUNS IT	New Hampshire Department of Health and Human Services, Bureau of Elderly and Adult Services
WHAT YOU GET	Covered installation of ramps and grab bars, widening of doorways for wheelchair or mobility equipment, electronic aids to daily living, and other adaptations authorized by the department, in the home or vehicle; no fixed dollar cap published in the rule (He-E 801.17, effective 2022)
WHO QUALIFIES	18 or older
INCOME LIMIT	Must meet the financial and categorical requirements for New Hampshire Medicaid; no separate published dollar figure in the rule
HOW TO APPLY	Apply through a Choices for Independence case manager or an Aging and Disability Resource Center. Each modification needs a licensed practitioner's determination of need and prior authorization from the department, with proposals from at least two enrolled 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.

https://gc.nh.gov/rules/state_agencies/he-e800.html

Home Access Modification (Granite State Independent Living)

SERVICE NONPROFIT EITHER

WHO RUNS IT	Granite State Independent Living (GSIL)
WHAT YOU GET	Accessibility modifications including ramps and other home access work for people who are struggling to live safely at home because of accessibility barriers; amounts not published on the program page (2026)
WHO QUALIFIES	all ages
INCOME LIMIT	Not published; ask when you call
HOW TO APPLY	Call Granite State Independent Living and ask for Home Access Modification and service coordination

> **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.

800-826-3700 https://gsil.org/what-we-do/

ATinNH assistive technology lending library, demonstrations, and device reuse

SERVICE NONPROFIT EITHER

WHO RUNS IT	Institute on Disability, University of New Hampshire
WHAT YOU GET	Short and long-term loans of assistive technology, hands-on demonstrations, refurbished devices through the reuse program, and discount purchasing (2026)
WHO QUALIFIES	all ages
INCOME LIMIT	None published; the program page states no income requirement
HOW TO APPLY	Request a device loan, demonstration, or reuse item through the ATinNH website or by phone or email

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

603-862-3399 https://iod.unh.edu/atinnh

ServiceLink Aging and Disability Resource Centers

SERVICE STATE EITHER NOT CONFIRMED

We could not open this program's own website to check these details, so they may be out of date or incomplete. Please call or visit the program before relying on anything here.

WHO RUNS IT	New Hampshire Department of Health and Human Services, Bureau of Elderly and Adult Services
WHAT YOU GET	Free information, options counseling, and referral to home modification, long-term care, Medicare, and aging-in-place resources through regional offices (2026)
WHO QUALIFIES	60 or older, or 18 and older with a chronic illness or disability
INCOME LIMIT	None for information and referral
HOW TO APPLY	Call the statewide ServiceLink line to be connected to your regional office

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

866-634-9412 https://www.servicelink.nh.gov/

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, Vermont and New Hampshire state office
WHAT YOU GET	Grants up to $10,000 for owners age 62 and older who cannot repay a loan, and 1% loans up to $40,000, combined cap $50,000; see the national page for current federal terms
WHO QUALIFIES	62 or older for grants; no age minimum for loans
INCOME LIMIT	Very low income, at or below 50% of area median income for the county
HOW TO APPLY	Apply year-round through the USDA Rural Development office serving Vermont and New Hampshire; only homes in designated rural areas qualify

> **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-10

New Hampshire Community Development Block Grant (CDBG) housing rehabilitation

GRANT · STATE · EITHER

WHO RUNS IT	New Hampshire Community Development Finance Authority (CDFA)
WHAT YOU GET	CDFA awards the state's annual federal CDBG allocation to cities, towns, and counties, which run local owner-occupied rehabilitation and emergency repair programs; caps and terms are set locally (2025-2026 program guide)
WHO QUALIFIES	no age limit
INCOME LIMIT	Projects must benefit low- and moderate-income people under the HUD national objective; local programs set the household limit
HOW TO APPLY	You do not apply to the state. Ask your city, town, or county whether it runs a CDBG-funded housing rehabilitation or emergency repair 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.

603-226-2170 https://resources.nhcdfa.org/programs/community-development-block-grant/

Lead Hazard Control and Healthy Homes Program

GRANT AND DEFERRED LOAN | STATE | EITHER

WHO RUNS IT	New Hampshire Housing
WHAT YOU GET	Federal grant up to $17,000 per unit plus about $3,000 per unit of Healthy Homes funding for other health and safety hazards; state loan up to $100,000 for single-family owner-occupied homes at 0% interest, deferred until the property is sold or transferred (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Household income at or below 100% of area median income (2026)
HOW TO APPLY	Call the statewide intake specialist at 603-216-2177 or email lwood@ieetrains.com; county coordinators also cover Manchester, Nashua, and Sullivan County

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.

603-216-2177 https://www.nhhousing.org/rental-assistance/landlords-property-owners/lead-and-healthy-homes/

Nashua Lead Paint and Healthy Homes Program

GRANT | COUNTY-CITY | EITHER

WHO RUNS IT	City of Nashua Urban Programs Department
WHAT YOU GET	Up to $23,000 per unit to remove lead-based paint hazards plus up to $3,500 per unit for other health and safety issues; inspections and final clearance certification fully covered (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Low-income Nashua households; the specific threshold is not published on the program page
HOW TO APPLY	Submit the owner-occupied grant application to the Urban Programs Department, 603-589-3085 or LeadHealthyHomes@nashuanh.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.

603-589-3085 https://www.nashuanh.gov/317/Lead-Paint-Healthy-Homes-Program

Weatherization and energy efficiency

New Hampshire Weatherization Assistance Program (WAP)

SERVICE STATE EITHER

WHO RUNS IT	New Hampshire Department of Energy, delivered by the state's Community Action agencies
WHAT YOU GET	No-cost insulation, air sealing, heating system upgrades, Energy Star appliance upgrades, and carbon monoxide and smoke detector installation (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	You must be participating in the Fuel Assistance Program, which uses 60% of New Hampshire state median income
HOW TO APPLY	Apply online or by mail through the Community Action agency serving your county; in Strafford County, Community Action Partnership of Strafford County at 603-435-2500 extension 2350

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.

603-435-2500 https://www.straffordcap.org/weatherization

NHSaves Home Energy Assistance (income-eligible weatherization)

SERVICE UTILITY EITHER

WHO RUNS IT	NHSaves, delivered by Eversource, Liberty Utilities, New Hampshire Electric Cooperative, and Unitil through the Community Action agencies
WHAT YOU GET	Covers 100% of the cost to weatherize the home and to replace inefficient equipment, including the energy audit (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Set by total household income and household size; the specific threshold is not published on the program page
HOW TO APPLY	Contact the Community Action agency in your county and ask about qualifying for the Home Energy Assistance program

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://nhsaves.com/residential/income-eligible-energy-assistance-program/

Utility bill assistance and discounts

Fuel Assistance Program (LIHEAP)

GRANT FEDERAL-IN-STATE EITHER

WHO RUNS IT	New Hampshire Department of Energy, delivered by the state's Community Action agencies
WHAT YOU GET	Seasonal heating benefit paid to your fuel vendor, set by program guidelines rather than a published flat amount; renters whose heat is included in unsubsidized rent can receive payment toward a portion of monthly rent (2025-2026 program year)
WHO QUALIFIES	no age limit
INCOME LIMIT	60% of New Hampshire state median income: $48,713 a year for one person, $63,702 for two, $78,691 for three, $93,680 for four, $108,668 for five, $123,657 for six, $126,468 for seven, and $129,278 for eight (program year 2026)
HOW TO APPLY	Apply through the Community Action agency serving your county, by mail, by email, or by appointment. In Belknap and Merrimack counties call 603-223-0043

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.

603-223-0043 https://capbm.org/Fuel-Assistance-Program

Electric Assistance Program (EAP)

DISCOUNT STATE EITHER

WHO RUNS IT	New Hampshire Department of Energy, delivered by the state's Community Action agencies and applied by the electric utilities
WHAT YOU GET	A tiered discount of 5% to 86% off basic electric service, applied to your bill for 12 months (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	At or below 60% of New Hampshire state median income: $48,713 a year for one person, $63,702 for two, $78,691 for three, $93,680 for four, $108,668 for five, $123,657 for six, $126,468 for seven, and $129,278 for eight (program year 2026)
HOW TO APPLY	Apply through the Community Action agency serving your county; the agency sets your discount tier and tells the utility. You can apply at any time of year

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.

603-223-0043 https://capbm.org/Electric-Assistance-Program

Neighbor Helping Neighbor Fund

GRANT NONPROFIT EITHER

WHO RUNS IT	Neighbor Helping Neighbor Fund, in partnership with the state's Community Action agencies and the electric utilities
WHAT YOU GET	One-time emergency help with an electric bill for households in an energy emergency; maximum benefit not published (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	None published. The fund exists for households that do not qualify for federally funded assistance but face a temporary crisis
HOW TO APPLY	Apply at an outreach office of the Community Action agency serving your county: Community Action Program Belknap-Merrimack Counties, Southern New Hampshire Services (Rockingham and Hillsborough), Southwestern Community Services (Cheshire and Sullivan), Community Action Partnership of Strafford County, or Tri-County Community Action (Coos, Carroll, and Grafton)

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.eversource.com/residential/account-billing/payment-assistance/neighbor-helping-neighbor

Property tax relief

Elderly Exemption (RSA 72:39-a and 72:39-b)

EXEMPTION STATE HOMEOWNER

WHO RUNS IT	Your city or town assessing officials, under state law
WHAT YOU GET	A reduction in the assessed value of your home. Each city and town sets its own amounts in three age brackets, 65 to 74, 75 to 79, and 80 and older, and no bracket may be less than $5,000
WHO QUALIFIES	65 or older
INCOME LIMIT	Set by each city and town, but never lower than $13,400 net income for a single person or $20,400 combined for a married couple, plus net assets no higher than a locally set figure that cannot be lower than $35,000 excluding your home and up to 2 acres (statute as amended 2023)
HOW TO APPLY	File with your city or town assessing officials. You must have lived in New Hampshire for at least 3 consecutive years before April 1 of the year you claim, and own the home, or own it with a spouse you have been married to for at least 5 years

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

https://gc.nh.gov/rsa/html/V/72/72-39-a.htm

Exemption for the Disabled (RSA 72:37-b)

EXEMPTION STATE HOMEOWNER

WHO RUNS IT	Your city or town assessing officials, under state law
WHAT YOU GET	A yearly reduction in assessed value in an amount chosen by the city or town. A person who was eligible on their 65th birthday can receive either this amount or the elderly exemption amount, whichever is greater, where the town has adopted that option
WHO QUALIFIES	any age
INCOME LIMIT	Set by each city and town, but never lower than $13,400 net income for a single person or $20,400 combined for a married couple, plus net assets no lower than $35,000 excluding your home and up to 2 acres (statute as amended 2023)
HOW TO APPLY	File with your city or town assessing officials. You must be eligible for benefits for the disabled under Title II or Title XVI of the Social Security Act and have been a New Hampshire resident for at least 5 years

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

https://gc.nh.gov/rsa/html/V/72/72-37-b.htm

Exemption for the Blind (RSA 72:37)

EXEMPTION STATE HOMEOWNER

WHO RUNS IT	Your city or town assessing officials, under state law
WHAT YOU GET	$15,000 off the assessed value of your residential real estate every year, and a city or town may exempt a larger amount to reflect rising property values
WHO QUALIFIES	any age
INCOME LIMIT	None. This exemption has no income or asset test
HOW TO APPLY	File with your city or town assessing officials. Legal blindness is determined by the blind services program in the Bureau of Vocational Rehabilitation at the Department of Education

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

https://gc.nh.gov/rsa/html/V/72/72-37.htm

Tax Deferral for Elderly and Disabled (RSA 72:38-a)

DEFERRAL STATE HOMEOWNER

WHO RUNS IT	Your city or town assessing officials, under state law
WHAT YOU GET	Postpones all or part of your property tax bill, with interest at 5% a year. Total deferrals cannot exceed 85% of the equity value of the property
WHO QUALIFIES	65 or older, or any age if eligible for Social Security disability benefits
INCOME LIMIT	No income test. The assessing officials decide whether paying the tax would cause you undue hardship or risk the loss of your home
HOW TO APPLY	File a permanent application with your selectmen or assessors by March 1 following the notice of tax. You must have owned the home for 5 years if you apply as an older homeowner, or 1 year if you apply as a disabled homeowner, and be living in it. If you have a mortgage, the mortgage holder must approve

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://gc.nh.gov/rsa/html/V/72/72-38-a.htm

Low and Moderate Income Homeowners Property Tax Relief (RSA 198:56 and 198:57)

REBATE STATE HOMEOWNER

WHO RUNS IT	New Hampshire Department of Revenue Administration
WHAT YOU GET	A rebate of some or all of the state education property tax on the first $220,000 of your home's value, adjusted by your town's equalization ratio. The share rebated is 100%, 60%, 40%, or 20% depending on income
WHO QUALIFIES	no age limit
INCOME LIMIT	Total household income of $37,000 or less for a single person, or $47,000 or less for a married person or head of a New Hampshire household (statute as amended 2021)
HOW TO APPLY	Apply to the Department of Revenue Administration between May 1 and June 30 after the final state education property tax bill. Late applications may be accepted through November 1 in limited situations, such as a federal tax filing extension. You must attach a copy of your federal income tax return and one for each adult member of your household

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://gc.nh.gov/rsa/html/XV/198/198-57.htm

Standard and Optional Veterans' Tax Credit (RSA 72:28)

CREDIT STATE HOMEOWNER

WHO RUNS IT	Your city or town assessing officials, under state law
WHAT YOU GET	$50 subtracted from the property tax bill under the standard credit, or between $51 and $750 where the city or town has adopted the optional credit in place of the standard one
WHO QUALIFIES	no age limit
INCOME LIMIT	None. This credit has no income or asset test
HOW TO APPLY	File with your city or town assessing officials with proof of qualifying service

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

https://gc.nh.gov/rsa/html/V/72/72-28.htm

Insurance-related help

New Hampshire State Health Insurance Assistance Program (SHIP), ServiceLink Resource Center

SERVICE STATE EITHER

WHO RUNS IT	ServiceLink Resource Center, New Hampshire Department of Health and Human Services, Bureau of Elderly and Adult Services
WHAT YOU GET	Free, unbiased, one-on-one Medicare counseling, plan comparisons, and help applying for programs that lower Medicare out-of-pocket costs (2026)
WHO QUALIFIES	Medicare beneficiaries, and adults 60 and older or 18 and older with a chronic illness or disability for the wider ServiceLink service
INCOME LIMIT	None. Counseling is free to every Medicare beneficiary regardless of income
HOW TO APPLY	Call the statewide line and ask for Medicare counseling, or ask for an appointment at your regional ServiceLink office

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

866-634-9412 https://www.shiphelp.org/ships/new-hampshire/

Unlike most New England states, New Hampshire is widely reported not to operate a FAIR plan.

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.

HomeShare-relevant extras

Statewide accessory dwelling unit right (RSA 674:71 through 674:73)

SERVICE STATE HOMEOWNER

WHO RUNS IT	Your city or town land use office, under state law
WHAT YOU GET	Every municipality that zones must allow one accessory dwelling unit, attached or detached, as a matter of right in any district that allows single-family homes. Since July 1, 2025 a detached unit must also be permitted. Living space may not be capped below 750 square feet and is allowed up to 950 square feet unless the town allows more
WHO QUALIFIES	no age limit
INCOME LIMIT	None
HOW TO APPLY	Apply for a building permit through your city or town. If the local zoning ordinance says nothing about accessory dwelling units, one is allowed as of right and no permit other than a building permit may be required

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

https://gc.nh.gov/rsa/html/LXIV/674/674-72.htm

MWV HomeShare

SERVICE NONPROFIT EITHER

WHO RUNS IT	Gibson Center for Senior Services, with the MWV Housing Coalition and MWV Age-Friendly Community
WHAT YOU GET	Free matching service for home providers and home seekers, with a $50 background screening fee per applicant (2026)
WHO QUALIFIES	no age limit; home providers are often older adults
INCOME LIMIT	None
HOW TO APPLY	Call 603-205-0909 or 603-356-3231, or visit 14 Grove St, North Conway, Monday through Friday, 8:00 to 3:30

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

603-205-0909 https://www.mwvagefriendly.org/mwv-homeshare/

Housing Choice Voucher (Section 8) Program

VOUCHER · STATE · RENTER

WHO RUNS IT	New Hampshire Housing
WHAT YOU GET	Rental subsidy paid to the landlord, with the household paying a portion of its income toward rent and utilities. A voucher-based mortgage assistance option is also offered for participants buying a home (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Very low income; the specific threshold is not published on the program page
HOW TO APPLY	Apply through New Hampshire Housing when the waiting list is open; email rentinfo@nhhousing.org. Waits can reach roughly nine years

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.nhhousing.org/rental-assistance/

211 New Hampshire

SERVICE · NONPROFIT · EITHER

WHO RUNS IT	211 New Hampshire
WHAT YOU GET	Free statewide information and referral to help with housing, utilities, food, health care, legal aid, and substance use resources, staffed 24 hours a day, 365 days a year (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	None
HOW TO APPLY	Dial 211, or call 866-444-4211. Email and text are also available

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

866-444-4211 https://211nh.org/

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 New Hampshire 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**.