New Jersey: 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 New Jersey 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. For anything to do with energy, utilities, or weatherization, call the Department of Community Affairs at 1-800-510-3102, because a single application at dcaid.dca.nj.gov covers heating help, the monthly utility discount, and free weatherization all at once. For anything to do with aging, home modifications, or long-term care at home, call 1-877-222-3737 to reach the Aging and Disability Resource Connection in your county. If you are under 60 and have a disability, call the Division of Disability Services instead at 1-888-285-3036. For property tax relief, the Division of Taxation hotline is 1-888-238-1233.

If you are thinking about sharing your home: New Jersey has one rule you need to know before anyone moves in. The $250 Property Tax Deduction for Senior Citizens and Disabled Persons has an income limit of only $10,000 a year, and the Division of Taxation's own income guidelines define income as all income from whatever source derived and list income from rents by name. Rent you collect would count toward that $10,000, so it is entirely possible to lose this deduction by taking in a home seeker. Ask your municipal assessor about your situation first. The energy and repair programs work differently: Home Energy Assistance, the Universal Service Fund, weatherization, and the Emergency Housing Repair Fund all count the income of everyone in the household, so another adult's earnings are added to yours, though a larger household also gets a higher income limit. On the other side, several programs measure only you and your spouse or civil union partner, so a home seeker's own income is not counted at all: that includes Lifeline Utility Assistance, NJSave, Jersey Assistance for Community Caregiving, and Senior Freeze. The veteran property tax deduction, the 100% disabled veteran exemption, Medicare counseling, and the FAIR Plan have no income test whatsoever, so sharing your home cannot affect them.

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

Jersey Assistance for Community Caregiving (JACC)

SERVICE STATE EITHER

WHO RUNS IT	New Jersey Department of Human Services, Division of Aging Services, delivered through county Area Agencies on Aging
WHAT YOU GET	In-home and community services capped at $1,090 per participant per month plus care management, including Environmental Accessibility Adaptations (home modifications), chore service, home delivered meals, personal emergency response systems, respite, specialized medical equipment, and transportation (2026)
WHO QUALIFIES	60 or older
INCOME LIMIT	Monthly income at or below 365% of the federal poverty level, which is $4,855 for one person and $6,582 for a married couple; countable assets at or below $40,000 for one person or $60,000 for a couple (2026)
HOW TO APPLY	Call your county Area Agency on Aging / Aging and Disability Resource Connection at 1-877-222-3737 to be screened. You must need help with at least three activities of daily living, be a New Jersey resident, and live in the community rather than a facility

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

1-877-222-3737 https://www.nj.gov/humanservices/doas/services/a-k/jacc/

Managed Long Term Services and Supports (MLTSS) home modifications

SERVICE STATE EITHER

WHO RUNS IT	New Jersey Department of Human Services, Division of Medical Assistance and Health Services, delivered by NJ FamilyCare managed care organizations
WHAT YOU GET	Covered home and vehicle modifications, care management, home delivered meals, respite, personal care, and nursing home care for NJ FamilyCare members who meet the nursing facility level of care (2026)
WHO QUALIFIES	65 or older, or under 65 and determined blind or disabled by Social Security or by the State of New Jersey
INCOME LIMIT	Must qualify financially for NJ FamilyCare / Medicaid long term care; monthly income and liquid asset limits apply and are not published on the program page
HOW TO APPLY	Adults 21 and older call the county Area Agency on Aging / Aging and Disability Resource Connection at 1-877-222-3737 for a clinical screening. For children up to age 20, call the Division of Disability Services at 1-888-285-3036

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.

1-877-222-3737 https://www.nj.gov/humanservices/dmahs/individuals-families/familycare/mltss/

Aging and Disability Resource Connection (ADRC) and county Area Agencies on Aging

SERVICE STATE EITHER

WHO RUNS IT	New Jersey Division of Aging Services through county Area Agencies on Aging
WHAT YOU GET	Free information, options counseling, screening, and referral to home modification, waiver, caregiver, and aging in place programs (2026)
WHO QUALIFIES	60 or older, and adults with disabilities
INCOME LIMIT	None for information, screening, and referral
HOW TO APPLY	Call 1-877-222-3737 to reach your county office, or find your county office through the Division of Aging Services website

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

1-877-222-3737 https://www.nj.gov/humanservices/doas/assistance/county-offices/

Division of Disability Services information line and Personal Assistance Services Program (PASP)

SERVICE STATE EITHER

WHO RUNS IT	New Jersey Department of Human Services, Division of Disability Services
WHAT YOU GET	Free information and referral for New Jersey residents with disabilities, plus routes into the Personal Assistance Services Program, the Traumatic Brain Injury Fund, NJ ABLE savings accounts, and MLTSS (2026)
WHO QUALIFIES	any age
INCOME LIMIT	None for information and referral; individual programs set their own limits
HOW TO APPLY	Call 1-888-285-3036 to speak with a disability services representative, or use the Disability Information Hub at nj.gov/disabilities

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

1-888-285-3036 https://www.nj.gov/humanservices/dds/

Home repair and deferred maintenance

Small Cities Community Development Block Grant (CDBG) housing rehabilitation

GRANT STATE HOMEOWNER

WHO RUNS IT	New Jersey Department of Community Affairs, Division of Housing and Community Resources
WHAT YOU GET	Owner-occupied housing rehabilitation funded through grants to non-entitlement counties and municipalities; per-home amounts are set by the local program (2026)
WHO QUALIFIES	no age requirement
INCOME LIMIT	Must benefit low- and moderate-income people, measured against HUD income limits for the county
HOW TO APPLY	You do not apply to the state. Ask your municipality or county whether it runs a Small Cities housing rehabilitation program. Questions to the state go to SmallCities@dca.nj.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.nj.gov/dca/dhcr/offices/cdbg.shtml

Emergency Housing Repair Fund (EHRF)

GRANT STATE HOMEOWNER

WHO RUNS IT	New Jersey Department of Community Affairs, Division of Housing and Community Resources, through participating municipalities and counties
WHAT YOU GET	Up to $10,000 per approved repair, and more only where the municipality presents compelling reasons accepted by the Department
WHO QUALIFIES	no age requirement
INCOME LIMIT	Combined household income at or below the HUD Section 8 income limits for your county, which is 80% of county median income for your household size
HOW TO APPLY	Contact your municipality. The town holds a public hearing, passes a resolution, and submits your income documents, deed, proof of insurance, contractor estimates, and a health or construction official's certification of the emergency to the Department

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.nj.gov/dca/dhcr/offices/cdbg.shtml

Lead-Safe Home Remediation Program and Lead Remediation and Abatement Program

GRANT STATE EITHER

WHO RUNS IT	New Jersey Department of Community Affairs, Division of Housing and Community Resources, through community-based agencies and municipalities
WHAT YOU GET	Lead-based paint hazard control and abatement work at no cost to qualifying households in homes built before 1978 with 1 to 10 units (2026)
WHO QUALIFIES	no age requirement
INCOME LIMIT	Low- to moderate-income limits published in the Department's income chart (2025 chart in use)
HOW TO APPLY	Apply online through the DCAid portal, working through the designated community-based agency or municipality for your county

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.

609-930-1792 https://www.nj.gov/dca/dhcr/offices/leadsafe.shtml

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, New Jersey state office
WHO QUALIFIES	62 or older for the grant; the loan has no age minimum
HOW TO APPLY	Contact the USDA Rural Development New Jersey state office. Only homes in eligible 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

Weatherization and energy efficiency

New Jersey Weatherization Assistance Program (WAP)

SERVICE STATE EITHER

WHO RUNS IT	New Jersey Department of Community Affairs, Division of Housing and Community Resources, delivered by county weatherization agencies
WHAT YOU GET	No-cost weatherization work, heating system efficiency improvements, and energy conservation measures (2026)
WHO QUALIFIES	no age requirement
INCOME LIMIT	Effective January 15, 2026: $31,920 for 1 person, $43,280 for 2, $54,640 for 3, $66,000 for 4, $77,360 for 5, $88,720 for 6, $100,080 for 7, $111,440 for 8, plus $11,360 for each additional person
HOW TO APPLY	Contact the weatherization agency that serves your county, listed in the Department's WAP Agency Contact List

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.

609-930-1898 https://www.nj.gov/dca/dhcr/offices/wap.shtml

Comfort Partners

SERVICE UTILITY EITHER

WHO RUNS IT	New Jersey's participating electric and gas utilities, overseen by the New Jersey Board of Public Utilities
WHAT YOU GET	Free in-home energy assessment, energy-saving improvements installed by a certified contractor, hot water conservation measures, and personalized energy education (2026)
WHO QUALIFIES	no age requirement
INCOME LIMIT	Income-eligible customers only. The Board of Public Utilities assistance page lists a one-person limit of $39,900
HOW TO APPLY	Call 1-866-378-4345 or ask your electric or gas utility. You must be the customer of record at your primary residence

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.

1-866-378-4345 https://www.nj.gov/bpu/assistance/programs/

Utility bill assistance and discounts

Low Income Home Energy Assistance Program (LIHEAP), known in New Jersey as Home Energy Assistance

GRANT FEDERAL-IN-STATE EITHER

WHO RUNS IT	New Jersey Department of Community Affairs, Division of Housing and Community Resources, delivered by local community action and application agencies
WHAT YOU GET	Help with heating bills, medically necessary cooling costs, emergency fuel, and emergency heating system repair or replacement; benefit set by household size, income, and fuel type (federal fiscal year 2026, October 1 to September 30)
WHO QUALIFIES	no age requirement
INCOME LIMIT	Published each year in the Department's Energy Assistance Program Fact Sheet and Income Guidelines for the current program year (FY2026)
HOW TO APPLY	Apply online at dcaid.dca.nj.gov, or print the combined Home Energy, Universal Service Fund, and Weatherization application and send it to your local application agency. Call 1-800-510-3102 for 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.

1-800-510-3102 https://www.nj.gov/dca/dhcr/offices/hea.shtml

Universal Service Fund (USF) and Fresh Start

CREDIT STATE EITHER

WHO RUNS IT	New Jersey Department of Community Affairs with the New Jersey Board of Public Utilities
WHAT YOU GET	Monthly credit on natural gas and electric bills, a minimum of $20 per month and a maximum of $200 per month for gas and electric combined. Fresh Start forgives one twelfth of the overdue balance you carried at USF enrollment for each month you pay your current charges in full
WHO QUALIFIES	no age requirement
INCOME LIMIT	Income limits are set by household size and published in the Department's current fact sheet
HOW TO APPLY	Apply year round online at dcaid.dca.nj.gov, or print and mail the combined application to a local application agency. Call 1-800-510-3102

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.

1-800-510-3102 https://www.nj.gov/dca/dhcr/offices/usf.shtml

Lifeline Utility Assistance and the Tenants Lifeline Assistance Program

CREDIT STATE EITHER

WHO RUNS IT	New Jersey Department of Human Services, Division of Aging Services
WHAT YOU GET	$225 per year, paid as a credit on your utility bill if you pay a utility directly, or as a check if your gas and electric are included in your rent
WHO QUALIFIES	65 or older, or age 18 to 64 and receiving Social Security Disability benefits
INCOME LIMIT	Must receive PAAD or meet PAAD income limits, which for 2026 are less than $54,943 if single and less than $62,390 if married. Recipients of Medical Assistance to the Aged, Medical Assistance Only, or New Jersey Care also qualify
HOW TO APPLY	File an NJSave application at aging.nj.gov, or apply at the same time you apply for PAAD. People on Medical Assistance to the Aged, Medical Assistance Only, or New Jersey Care are mailed an application each August

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

1-800-792-9745 https://www.nj.gov/humanservices/doas/services/l-p/lifeline-utility/

Payment Assistance for Gas and Electric (PAGE)

GRANT NONPROFIT EITHER

WHO RUNS IT	New Jersey SHARES, under the New Jersey Board of Public Utilities
WHAT YOU GET	One-time help with gas and electric arrears for low- and moderate-income households, aimed at people whose income is too high for the Universal Service Fund
WHO QUALIFIES	no age requirement
INCOME LIMIT	Low to moderate income, with limits set above the Universal Service Fund thresholds and published by New Jersey SHARES
HOW TO APPLY	Apply at sharesnation.org or call 1-866-657-4273

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.

1-866-657-4273 https://www.nj.gov/bpu/assistance/programs/

Property tax relief

Senior Freeze (Property Tax Reimbursement)

REIMBURSEMENT STATE HOMEOWNER

WHO RUNS IT	New Jersey Department of the Treasury, Division of Taxation
WHAT YOU GET	Reimburses the increase in property taxes, or mobile home park site fees, above the amount you paid in your base year
WHO QUALIFIES	65 or older on December 31, 2025, or receiving federal Social Security or Railroad Retirement disability benefits by that date
INCOME LIMIT	$168,268 or less for 2024 and $172,475 or less for 2025
HOW TO APPLY	File Form PAS-1, the single application that also claims ANCHOR and Stay NJ, online at propertytaxreliefapp.nj.gov or on paper. The deadline for the 2025 application is November 2, 2026

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.

1-888-238-1233 https://www.nj.gov/treasury/taxation/ptr/index.shtml

ANCHOR (Affordable New Jersey Communities for Homeowners and Renters)

BENEFIT PAYMENT STATE EITHER

WHO RUNS IT	New Jersey Department of the Treasury, Division of Taxation
WHAT YOU GET	For the 2025 benefit year, homeowners with 2025 gross income of $150,000 or less receive $1,500 and homeowners with income from $150,001 to $250,000 receive $1,000. Renters receive $450, or $700 if they were age 65 or older in 2025
WHO QUALIFIES	no age requirement; renters age 65 and older receive an extra $250
INCOME LIMIT	Homeowners up to $250,000 of 2025 gross income; renter amounts are published by age rather than by income tier
HOW TO APPLY	Most filers under 65 are enrolled automatically and receive a confirmation letter in August 2026. If you are 65 or older, or you collect Social Security or Railroad Retirement disability benefits, you must file Form PAS-1 by November 2, 2026

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.

1-888-238-1233 https://www.nj.gov/treasury/taxation/anchor/index.shtml

Stay NJ Property Tax Credit Program

CREDIT STATE HOMEOWNER

WHO RUNS IT	New Jersey Department of the Treasury, Division of Taxation
WHAT YOU GET	For the 2027 program year, which is based on the 2025 tax year, up to $6,500 for income of $100,000 or less, up to $5,000 for income from $100,000.01 to $150,000, and up to $4,000 for income from $150,000.01 to $200,000
WHO QUALIFIES	65 or older during 2025
INCOME LIMIT	$200,000 or less
HOW TO APPLY	File Form PAS-1 online at propertytaxreliefapp.nj.gov or on paper. The deadline for the 2025 PAS-1 is November 2, 2026

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.

1-888-238-1233 https://www.nj.gov/treasury/taxation/staynj/index.shtml

$250 Property Tax Deduction for Senior Citizens, Disabled Persons, and Surviving Spouses

DEDUCTION STATE HOMEOWNER

WHO RUNS IT	New Jersey Division of Taxation, administered by municipal assessors and tax collectors
WHAT YOU GET	$250 off your annual property tax bill
WHO QUALIFIES	65 or older, or age 55 or older as a qualifying surviving spouse or civil union partner
INCOME LIMIT	$10,000 a year for 2025, after excluding only ONE of the following: Social Security benefits, a federal program in lieu of Social Security such as Railroad Retirement or a federal pension, or a state or local government retirement program
HOW TO APPLY	File Form PTD with your municipal assessor between October 1 and December 31 of the pretax year, or with the tax collector during the tax year, with proof of age or disability, your deed, and identification. Once approved, file Form PD5 by March 1 each year to stay enrolled

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.

609-292-7974 https://www.nj.gov/treasury/taxation/lpt/lpt-seniordeduction.shtml

$250 Veteran Property Tax Deduction

DEDUCTION STATE HOMEOWNER

WHO RUNS IT	New Jersey Division of Taxation, administered by municipal assessors and tax collectors
WHAT YOU GET	$250 off your annual property tax bill
WHO QUALIFIES	no age requirement
INCOME LIMIT	None; there is no income test
HOW TO APPLY	File Form V.S.S. with your municipal assessor or tax collector with your DD 214 and proof of ownership. As of October 1 of the pretax year you must be a New Jersey resident, own the property, and have active duty service with an honorable discharge

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

609-292-7974 https://www.nj.gov/treasury/taxation/lpt/lpt-veterans.shtml

100% Disabled Veteran Property Tax Exemption

EXEMPTION STATE HOMEOWNER

WHO RUNS IT	New Jersey Division of Taxation, administered by municipal assessors
WHAT YOU GET	Full exemption from property tax on your principal residence
WHO QUALIFIES	no age requirement
INCOME LIMIT	None; there is no income test
HOW TO APPLY	File Form D.V.S.S.E. with your municipal assessor, with your DD 214, deed, and a U.S. Department of Veterans Affairs certification that your service-connected disability is 100% permanent and total

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

609-292-7974 https://www.nj.gov/treasury/taxation/lpt/lpt-disabledvet.shtml

Insurance-related help

New Jersey Insurance Underwriting Association (New Jersey FAIR Plan)

SERVICE STATE HOMEOWNER

WHO RUNS IT	New Jersey Insurance Underwriting Association
WHAT YOU GET	Essential property insurance for people who cannot get a policy from a regular insurance company; the Association administers the Property FAIR Plan and the Crime Indemnity Plan. New rates took effect May 1, 2026
WHO QUALIFIES	no age requirement
INCOME LIMIT	None; eligibility rests on being unable to obtain insurance in the voluntary market, not on income
HOW TO APPLY	Apply through a licensed New Jersey insurance producer, or call the Association at 973-622-3838. The office is at 570 Broad Street, P.O. Box 32609, Newark, NJ 07102

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

973-622-3838 https://portal.njiua.org/

New Jersey State Health Insurance Assistance Program (SHIP)

SERVICE STATE EITHER

WHO RUNS IT	New Jersey Department of Human Services, Division of Aging Services, delivered by county lead counseling agencies
WHAT YOU GET	Free, unbiased Medicare counseling from trained volunteers on benefits, claims problems, and comparing coverage options (2026)
WHO QUALIFIES	Medicare beneficiaries of any age
INCOME LIMIT	None; free to all New Jersey Medicare beneficiaries
HOW TO APPLY	Call 1-800-792-8820 or contact your County Office on Aging to book a session by phone, online, or in person

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

1-800-792-8820 https://www.nj.gov/humanservices/doas/services/q-z/ship/index.shtml

NJSave (Medicare Savings Programs, PAAD, and Senior Gold)

PREMIUM ASSISTANCE STATE EITHER

WHO RUNS IT	New Jersey Department of Human Services, Division of Aging Services
WHAT YOU GET	One application covers Pharmaceutical Assistance to the Aged and Disabled, the Senior Gold Prescription Discount Program, Lifeline Utility Assistance, the Medicare Savings Programs (QMB, SLMB, QI) which pay Medicare premiums, the Medicare Part D Low Income Subsidy known as Extra Help, and Hearing Aid Assistance to the Aged and Disabled. It also screens you for SNAP, energy assistance, and the Universal Service Fund
WHO QUALIFIES	65 or older, or age 18 to 64 and receiving Social Security Disability benefits
INCOME LIMIT	Set separately by each program. PAAD limits for 2026 are less than $54,943 if single and less than $62,390 if married
HOW TO APPLY	Apply online through the NJSave application, or ask your county Area Agency on Aging or a SHIP counselor for help. Paper applications are available in English and Spanish. Call 1-800-792-9745

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

1-800-792-9745 https://www.nj.gov/humanservices/doas/services/l-p/njsave/

The FAIR Plan solves the problem of not being able to buy coverage. Check with the New Jersey Department of Banking and Insurance if a new program launches.

HomeShare-relevant extras

HomeSharing, Inc.

SERVICE NONPROFIT EITHER

WHO RUNS IT	HomeSharing, Inc., a 501(c)(3) nonprofit based in Bridgewater
WHAT YOU GET	Matching people who are looking for housing with people who have space and need extra income or help around the house, plus social service support to help older adults stay in their homes (2026)
WHO QUALIFIES	no age requirement stated
INCOME LIMIT	Not stated on the organization's website
HOW TO APPLY	Call 908-526-4663 or email Info@homesharing.org. The office is at The PeopleCare Center, 120 Finderne Avenue, Bridgewater, NJ 08807

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.

908-526-4663 https://homesharing.org/

State Rental Assistance Program (SRAP)

VOUCHER STATE RENTER

WHO RUNS IT	New Jersey Department of Community Affairs, Division of Housing and Community Resources
WHAT YOU GET	State-funded rent subsidy paid to the landlord on behalf of very low-income New Jersey residents
WHO QUALIFIES	18 or older, or an emancipated minor; a preference applies where the head of household is 62 or older
INCOME LIMIT	Very low income, with limits set by county and household size
HOW TO APPLY	Apply only when the lottery opens, announced by the Department and run online. Call 609-292-4080 option 9 or email customer.service@dca.nj.gov to ask about the next opening

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.

609-292-4080 https://www.nj.gov/dca/dhcr/offices/srap.shtml

Section 8 Housing Choice Voucher Program

VOUCHER STATE RENTER

WHO RUNS IT	New Jersey Department of Community Affairs, Division of Housing and Community Resources, alongside municipal and county housing authorities
WHAT YOU GET	Rent subsidy paid directly to your landlord, built on the principle that housing costs should not exceed about 30% of household gross income
WHO QUALIFIES	no age requirement
INCOME LIMIT	Low and very low income, set by county and household size. Examples for 2026 include $48,700 for one person in Bergen County, $73,700 for four people in Hudson County, and $34,150 for one person in Cumberland County
HOW TO APPLY	Contact the Department at 609-292-4080 or customer.service@dca.nj.gov, or apply through your municipal or county housing authority. Waiting lists open and close, so ask about current openings

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.

609-292-4080 https://www.nj.gov/dca/dhcr/offices/section8hcv.shtml

Until a statewide law passes, whether you can add a separate unit depends entirely on your town's zoning. The pending bill would exempt municipalities that already adopted their own accessory dwelling unit rules effective on or before January 1, 2025. Sharing space inside your existing home is a different question from building a separate unit, and it is generally not governed by these rules.

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 Jersey 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**.
