New York: Help for Homeowners and Renters

Financial assistance for low-income, older, and disabled homeowners and renters · 31 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 York 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 open most doors here. For anything to do with aging, disability, home care, or home modification, call NY Connects through the New York State Office for the Aging at 800-342-9871 and you will be routed to the office serving your county. For heating, cooling, and energy bills, call the Home Energy Assistance Program at 800-342-3009 or apply online at myBenefits.ny.gov (access.nyc.gov if you live in New York City). One thing that surprises people: New York runs weatherization and most home repair grants out of its housing agency, New York State Homes and Community Renewal, not an energy office, so hcr.ny.gov is where those programs live.

If you are thinking about sharing your home: New York is unusually good news for homeowners. Every one of the property tax benefits below looks only at the income of the owners and their spouses, never at other adults living in the house. That covers STAR and Enhanced STAR, the local Senior Citizens Exemption, the exemption for persons with disabilities, the veterans exemptions, New York City's Senior Citizen Homeowners' Exemption and Disabled Homeowners' Exemption, and the Real Property Tax Credit on Form IT-214. So does the free Medicare counseling and the EPIC prescription program, which set their limits for a single person or a married couple. The programs that do count another adult's income are the ones based on whole-household income: the Home Energy Assistance Program, weatherization and EmPower+, the repair and accessibility grants such as RESTORE, Access to Home, HomeFix, and the Plus One accessory dwelling unit program, and Section 8 vouchers. The sharpest one to watch is renter-side: New York City's Rent Freeze Program counts the combined income of every household member against a $50,000 limit, so adding another adult can end a frozen rent. Where a program does not say clearly how it treats another adult in the home, we say so below and recommend you confirm 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 31 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

Nursing Home Transition and Diversion (NHTD) Medicaid Waiver, including Environmental Modifications

SERVICE STATE EITHER

WHO RUNS IT	New York State Department of Health, delivered through Regional Resource Development Centers (RRDCs)
WHAT YOU GET	Waiver services that let a person live at home instead of a nursing home, including environmental modifications (physical adaptations to the home) and assistive technology; no per-person dollar cap published on the participant page as of 2026
WHO QUALIFIES	18 to 64 with a verified physical disability, or 65 and older
INCOME LIMIT	Must be eligible for community-based Medicaid and assessed as needing nursing home level of care; no separate published dollar figure (2026)
HOW TO APPLY	Contact the Regional Resource Development Center for your region to start a referral. You must be eligible for community-based Medicaid, be assessed as needing nursing home level of care, and be able to live safely in the community with waiver supports

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.health.ny.gov/facilities/long_term_care/nhtd/participant/index.htm

Access to Home

GRANT STATE EITHER

WHO RUNS IT	New York State Homes and Community Renewal (HCR), delivered by municipalities and not-for-profit local program administrators
WHAT YOU GET	Accessibility work including wheelchair ramps and lifts, handrails, widened doorways, and roll-in showers; per-unit maximum is set by each local administrator and is not published on the state program page as of 2026
WHO QUALIFIES	no age limit
INCOME LIMIT	Household income at or below 80% of area median income; up to 120% of area median income for veterans certified by the U.S. Department of Veterans Affairs or Department of Defense as entitled to disability payments for war-related disabilities (2026)
HOW TO APPLY	You cannot apply to the state directly. Contact the local program administrator serving your county, listed at hcr.ny.gov/grants-available-through-local-partners

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://hcr.ny.gov/access-home

Access to Home for Medicaid Members

GRANT STATE EITHER

WHO RUNS IT	New York State Homes and Community Renewal (HCR), delivered by local program administrators
WHAT YOU GET	Same accessibility work as Access to Home (ramps, lifts, handrails, widened doorways, roll-in showers) for people enrolled in Medicaid; no maximum published on the state program page as of 2026
WHO QUALIFIES	no age limit
INCOME LIMIT	Household income at or below 80% of area median income, or up to 120% for veterans with war-related disabilities; must also be enrolled in Medicaid (2026)
HOW TO APPLY	Contact a local program administrator that has received this funding; the county-by-county list is at hcr.ny.gov/grants-available-through-local-partners

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://hcr.ny.gov/access-home-medicaid-members

NY Connects and the local Area Agencies on Aging

SERVICE STATE EITHER

WHO RUNS IT	New York State Office for the Aging (NYSOFA) with 59 local Area Agencies on Aging
WHAT YOU GET	Free, unbiased information, options counseling, and referral to home modification, home care, and aging in place resources statewide (2026)
WHO QUALIFIES	older adults and adults of any age with disabilities
INCOME LIMIT	None for information and referral
HOW TO APPLY	Call the statewide toll-free line and you will be routed to the office serving your county

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

800-342-9871 https://aging.ny.gov/

Home repair and deferred maintenance

RESTORE (Residential Emergency Services to Offer Repairs to the Elderly)

GRANT STATE HOMEOWNER

WHO RUNS IT	New York State Homes and Community Renewal (HCR), delivered by municipalities and not-for-profit local program administrators
WHAT YOU GET	Up to $20,000 per home, raised from $10,000 on August 8, 2022, for emergency repairs and code violations that threaten health and safety
WHO QUALIFIES	60 or older
INCOME LIMIT	Household income at or below 100% of area median income (2026)
HOW TO APPLY	You cannot apply to the state directly. Contact the local program administrator for your county, listed at hcr.ny.gov/grants-available-through-local-partners, or ask your city or town hall which nonprofit holds the grant

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://hcr.ny.gov/restore-program

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 York state office
WHAT YOU GET	Grants up to $10,000 for owners age 62 and older who cannot repay a loan; loans up to $40,000 at 1% fixed interest for 20 years; combined cap $50,000
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 your county; 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

HomeFix

LOAN | COUNTY-CITY | HOMEOWNER

WHO RUNS IT	New York City Department of Housing Preservation and Development (HPD) with the Center for NYC Neighborhoods and partner nonprofits
WHAT YOU GET	Low or no interest, potentially forgivable loans up to $60,000 for a one-unit home, $90,000 for two units, $120,000 for three units, and $150,000 for four units (2026); interest ranges from 0% to 5% with more favorable terms for low-income and older-adult households
WHO QUALIFIES	no age limit
INCOME LIMIT	Gross household income at or below 165% of area median income, which is $187,110 for one person and $352,935 for eight (2026)
HOW TO APPLY	Apply through HPD's nonprofit partners. You must own and live in a one to four family home in the five boroughs at least 270 days a year, hold no reverse mortgage, and own no second property within 100 miles of New York City. Condominiums and cooperatives are not eligible

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.nyc.gov/site/hpd/services-and-information/homefix.page

Resilient Retrofits

LOAN AND GRANT | STATE | HOMEOWNER

WHO RUNS IT	New York State Homes and Community Renewal (HCR), delivered by three local program administrators statewide
WHAT YOU GET	Combination of low-interest loans and grants for flood resilience and energy work, including closing off living space below the base flood elevation, insulation, efficient fixtures and appliances, cold climate heat pumps, and in some cases solar and battery backup; dollar amounts are not published on the program page as of 2026
WHO QUALIFIES	no age limit
INCOME LIMIT	Low to moderate income single-family homeowners; specific limits are set by the local program administrator (2026)
HOW TO APPLY	Contact one of the three administrators: Home HeadQuarters (homehq.org), Community Development Corporation of Long Island (cdli.org), or the Center for NYC Neighborhoods (sustainableneighborhoodsny.org). The program is available in all counties

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://hcr.ny.gov/resilient-retrofits

Weatherization and energy efficiency

New York State Weatherization Assistance Program (WAP)

SERVICE | STATE | EITHER

WHO RUNS IT	New York State Homes and Community Renewal (HCR), delivered by local nonprofits, community action agencies, counties, and local government offices
WHAT YOU GET	No-cost work: sealing cracks and holes, insulation, heating system repair or replacement, efficient lighting and appliances, window and door work, and fixing energy-related health and safety problems (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	At or below 60% of state median income; automatic eligibility if you receive Supplemental Security Income, Public Assistance, or HEAP (2026)
HOW TO APPLY	Find your local weatherization provider in HCR's online provider directory or the county provider list, then apply through that agency. Renters qualify, with the property owner's agreement

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.

518-474-5700 https://hcr.ny.gov/weatherization-applicants

EmPower+

NO-COST IMPROVEMENTS | STATE | EITHER

WHO RUNS IT	New York State Energy Research and Development Authority (NYSERDA)
WHAT YOU GET	Low-income single-family households receive up to $12,000 upstate or $14,000 downstate in no-cost improvements. Moderate-income households receive 50% of project cost up to $6,000 upstate or $7,000 downstate (2026). Includes a no-cost home energy assessment, air sealing, insulation, heat pumps, and electrical work
WHO QUALIFIES	no age limit
INCOME LIMIT	Low and moderate income by household size; participation in SNAP, HEAP, or a utility payment assistance program can also establish eligibility (2026)
HOW TO APPLY	Create a profile in NYSERDA's MyEnergy Portal and complete the online application, or mail the printable version. You will need proof of income and a recent utility bill. A Regional Clean Energy Hub can help you through it

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.

866-697-3732 https://www.nyserda.ny.gov/All-Programs/EmPower-New-York-Program

HEAP Heating Equipment Repair and Replacement, and Clean and Tune

GRANT FEDERAL-IN-STATE HOMEOWNER

WHO RUNS IT	New York State Office of Temporary and Disability Assistance (OTDA), delivered by local departments of social services and, in New York City, the Human Resources Administration
WHAT YOU GET	Repair or replacement of a primary heating system that is broken or unsafe, plus cleaning, tuning, and minor repair of heating equipment; benefit amounts are set each season and are not published on the state service page
WHO QUALIFIES	no age limit
INCOME LIMIT	Same HEAP gross monthly income guidelines as the regular benefit, for example $3,473 for one person and $6,680 for four (2025-2026 season)
HOW TO APPLY	Apply through your local department of social services, or online at myBenefits.ny.gov, or at access.nyc.gov in New York City

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.

800-342-3009 https://www.ny.gov/services/apply-heating-assistance-heap

Utility bill assistance and discounts

HEAP Regular Benefit

GRANT FEDERAL-IN-STATE EITHER

WHO RUNS IT	New York State Office of Temporary and Disability Assistance (OTDA), delivered by local departments of social services
WHAT YOU GET	One-time seasonal heating benefit for the 2025-2026 season, paid to your energy vendor: $21 if you live in subsidized housing with heat included, $45 to $50 if you rent with heat included, $400 or more for electric or natural gas heat, $635 or more for wood, coal, or corn, and $900 or more for oil, kerosene, or propane
WHO QUALIFIES	no age limit
INCOME LIMIT	Gross monthly household income at or below the HEAP guideline: $3,473 for one person, $4,542 for two, $5,611 for three, and $6,680 for four (2025-2026 season)
HOW TO APPLY	Apply online at myBenefits.ny.gov, or at access.nyc.gov if you live in New York City, in person at your local social services office, or by mail. The heating season generally runs from November into early spring

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.

800-342-3009 https://www.ny.gov/services/apply-heating-assistance-heap

HEAP Emergency Benefit

GRANT FEDERAL-IN-STATE EITHER

WHO RUNS IT	New York State Office of Temporary and Disability Assistance (OTDA), delivered by local departments of social services
WHAT YOU GET	$185 to $900 for the 2025-2026 season depending on the type of emergency and your heat source
WHO QUALIFIES	no age limit
INCOME LIMIT	Same HEAP gross monthly income guidelines as the regular benefit (2025-2026 season)
HOW TO APPLY	Contact your local department of social services right away if your heat or utility service is about to be shut off or your fuel is running dangerously low. In New York City apply through access.nyc.gov

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.

800-342-3009 https://www.ny.gov/services/apply-heating-assistance-heap

Con Edison Energy Affordability Program (EAP and EEAP)

DISCOUNT UTILITY EITHER

WHO RUNS IT	Consolidated Edison Company of New York
WHAT YOU GET	Monthly bill credit. Effective February 1, 2026, examples include $33.47 a month for electric heat at Tier 1 and $135.24 a month for gas heat at Tier 1, with $3 a month for gas non-heat across most tiers. The income-eligible track pays smaller credits, reaching $135.24 for gas heat at the tier for households below 60% of area median income
WHO QUALIFIES	no age limit
INCOME LIMIT	Enrollment in HEAP, TANF, Safety Net Assistance, Medicaid, SNAP, Supplemental Security Income, federal public housing assistance, a veterans disability or survivors pension, or Lifeline telephone service; a separate income-eligible track uses area median income tiers (2026)
HOW TO APPLY	If you receive HEAP, TANF, Safety Net Assistance, or a direct vendor or utility guarantee, you are enrolled automatically. Otherwise sign up online, email EAP@conEd.com, or use the income-eligible track at conEd.NYEEAP.com or 877-400-2501. Applications are available in 11 languages

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.

800-752-6633 https://www.coned.com/en/accounts-billing/payment-plans-assistance/energy-affordability-program

National Grid Energy Affordability Program (upstate New York)

DISCOUNT UTILITY EITHER

WHO RUNS IT	Niagara Mohawk Power Corporation, doing business as National Grid
WHAT YOU GET	Monthly bill credit effective December 1, 2025. Tier 1: $22.46 electric, $3.00 gas. Tier 2: $39.64 electric, $3.00 gas. Tier 3: $62.45 electric, $22.49 gas heat. Tier 4: $60.26 electric, $20.30 gas heat
WHO QUALIFIES	no age limit
INCOME LIMIT	Receipt of a qualifying benefit such as HEAP, Lifeline, SNAP, Supplemental Security Income, Medicaid, a veterans disability or survivors pension, federal public housing assistance, Child Health Plus, TANF, Safety Net Assistance, or a tribal assistance program (2026)
HOW TO APPLY	You are enrolled automatically when a HEAP grant is posted to your National Grid heating account. Otherwise call or email Affordability@nationalgrid.com

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

866-305-1915 https://www.nationalgridus.com/Upstate-NY-Home/Bill-Help/Energy-Affordability-Program

Property tax relief

School Tax Relief (STAR) credit, Basic

CREDIT STATE HOMEOWNER

WHO RUNS IT	New York State Department of Taxation and Finance
WHAT YOU GET	A check or direct deposit from the state that offsets school property taxes; the amount varies by school district (2026)
WHO QUALIFIES	no age requirement
INCOME LIMIT	$500,000 or less for the STAR credit; $250,000 or less to keep the older STAR exemption (2026)
HOW TO APPLY	Register for the STAR credit with the Tax Department. The older STAR exemption, which reduced the school tax bill directly, is closed to new applicants; only owners who had it on the property in 2015 can keep it

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.tax.ny.gov/pit/property/star/eligibility.htm

Enhanced STAR

CREDIT STATE HOMEOWNER

WHO RUNS IT	New York State Department of Taxation and Finance
WHAT YOU GET	A larger school tax benefit than Basic STAR, delivered as a check or direct deposit for new applicants; the amount varies by school district (2026)
WHO QUALIFIES	at least one resident owner must be 65 by December 31 of the benefit year
INCOME LIMIT	$110,750 or less for 2026, and $113,550 or less for 2027
HOW TO APPLY	Register with the Tax Department. Starting in 2026, if you have the Basic STAR exemption and become eligible for Enhanced STAR, the Tax Department notifies your assessor automatically and you do not need to do 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.tax.ny.gov/pit/property/star/eligibility.htm

Senior Citizens Exemption (Real Property Tax Law section 467)

EXEMPTION STATE HOMEOWNER

WHO RUNS IT	Local assessors under New York State Real Property Tax Law, with guidance from the Department of Taxation and Finance
WHAT YOU GET	Reduces the taxable assessed value of your home by as much as 50%. Localities may instead use a sliding scale that gives 5%, 10%, or 20% at higher incomes, or raise the benefit to as much as 65% at lower incomes
WHO QUALIFIES	65 or older as of the local taxable status date; if you own with a spouse or sibling, only one of you must be 65
INCOME LIMIT	Each locality sets its own limit, anywhere from $3,000 to $50,000 (2026)
HOW TO APPLY	File Form RP-467 with your local assessor the first year and Form RP-467-Rnw to renew. In most communities the deadline is March 1, but dates vary, so ask your assessor

> **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.tax.ny.gov/pit/property/exemption/seniorexempt.htm

Exemption for Persons with Disabilities and Limited Incomes (Real Property Tax Law section 459-c)

EXEMPTION STATE HOMEOWNER

WHO RUNS IT	Local assessors under New York State Real Property Tax Law, with guidance from the Department of Taxation and Finance
WHAT YOU GET	Up to a 50% reduction in the assessed value of your home. Some localities add a sliding scale for incomes between $50,000 and $58,400
WHO QUALIFIES	any age
INCOME LIMIT	Each locality sets its own limit, from $3,000 to $50,000, with an optional sliding scale up to $58,400 (2026)
HOW TO APPLY	File Form RP-459-c with your local assessor and Form RP-459-c-Rnw to renew. Form RP-459-c-Wkst is for people who do not have to file a federal tax return. The deadline is generally the local taxable status date, most often March 1

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.tax.ny.gov/pit/property/exemption/disablexempt.htm

Veterans Property Tax Exemptions (alternative veterans, Cold War veterans, eligible funds)

EXEMPTION STATE HOMEOWNER

WHO RUNS IT	Local assessors under New York State Real Property Tax Law, with guidance from the Department of Taxation and Finance
WHAT YOU GET	Partial exemption on the assessed value of a primary residence. The alternative veterans exemption is for wartime service or an expeditionary medal, the Cold War veterans exemption is for Cold War service, and the eligible funds exemption applies where pension, bonus, or insurance money was used to buy the property. None of them apply to special district charges
WHO QUALIFIES	no age limit
INCOME LIMIT	None stated by the Department of Taxation and Finance; these exemptions are based on military service rather than income
HOW TO APPLY	Apply to your local assessor; the exemption is not automatic. The deadline is generally March 1, but it varies by community. See Publication 1093 for details

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.tax.ny.gov/pit/property/exemption/vetexempt.htm

Senior Citizen Homeowners' Exemption (SCHE), New York City

EXEMPTION COUNTY-CITY HOMEOWNER

WHO RUNS IT	New York City Department of Finance
WHAT YOU GET	A property tax reduction for owners of one, two, and three family homes, condominiums, and cooperative apartments (2026)
WHO QUALIFIES	all owners must be 65 or older, unless the owners are spouses or siblings, in which case only one must be 65
INCOME LIMIT	Total combined annual income of the owner and spouse or co-owner cannot exceed $58,399 (2026), counting Social Security, retirement benefits, interest, dividends, IRA earnings, capital gains, net rental income, wages, and self-employment income
HOW TO APPLY	File the SCHE initial application online between September 15 and March 15, or mail a paper application. There are separate online applications for cooperative apartments. Call 311 for help

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

311 https://www.nyc.gov/site/finance/property/landlords-sche.page

Disabled Homeowners' Exemption (DHE), New York City

EXEMPTION COUNTY-CITY HOMEOWNER

WHO RUNS IT	New York City Department of Finance
WHAT YOU GET	A property tax reduction for owners with disabilities who own one, two, and three family homes, condominiums, and cooperative apartments (2026)
WHO QUALIFIES	any age
INCOME LIMIT	Total combined income of all owners and their spouses cannot exceed $58,399 (2026)
HOW TO APPLY	File the DHE initial application online between September 15 and March 15, or mail a paper application. Call 311 for help

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

311 https://www.nyc.gov/site/finance/property/landlords-dhe.page

Real Property Tax Credit (Form IT-214)

REFUNDABLE CREDIT | STATE | EITHER

WHO RUNS IT	New York State Department of Taxation and Finance
WHAT YOU GET	Up to $75 if you are under 65, and up to $375 if you are 65 or older. The credit is refundable, so you receive the money even if you owe no tax
WHO QUALIFIES	any age; the larger credit requires age 65 or older
INCOME LIMIT	Federal adjusted gross income of $18,000 or less, combined if you are married filing jointly. Homeowners must also have owned real property worth $85,000 or less in current market value. Renters must have paid average monthly rent of $450 or less, not counting charges for heat, gas, electricity, furnishings, or board (2025 tax year form)
HOW TO APPLY	File Form IT-214 with your New York State income tax return. If you are not required to file a return, you can send the form on its own

> **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.tax.ny.gov/pit/credits/real_property_tax_credit.htm

Insurance-related help

New York Property Insurance Underwriting Association (NYPIUA)

SERVICE | STATE | HOMEOWNER

WHO RUNS IT	New York Property Insurance Underwriting Association
WHAT YOU GET	Dwelling fire and commercial property policies for owners who cannot buy coverage in the regular market, with a choice of coverage levels and deductibles (2026). You pay the premium yourself
WHO QUALIFIES	no age limit
INCOME LIMIT	None; eligibility rests on not being able to obtain coverage in the voluntary market, not on income
HOW TO APPLY	Apply through a licensed insurance producer, or contact NYPIUA directly. Payment is required before an application is processed. There is a walk-in customer center in Manhattan on Tuesdays and Thursdays

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

800-522-3372 https://www.nypiua.com/

Health Insurance Information, Counseling and Assistance Program (HIICAP)

SERVICE STATE EITHER

WHO RUNS IT	New York State Office for the Aging, through local offices for the aging
WHAT YOU GET	Free counseling on Medicare, Medicare Advantage, Part D prescription coverage, Medigap, and other health insurance, from more than 700 trained counselors in local offices for the aging (2026)
WHO QUALIFIES	Medicare beneficiaries and people helping them
INCOME LIMIT	None stated; the counseling is free
HOW TO APPLY	Call the toll-free HIICAP line and you will be routed to the counselor for your county, or contact your local office for the aging directly

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

800-701-0501 https://aging.ny.gov/health-insurance-information-counseling-and-assistance-program-hiicap

Elderly Pharmaceutical Insurance Coverage (EPIC)

PREMIUM ASSISTANCE STATE EITHER

WHO RUNS IT	New York State Department of Health
WHAT YOU GET	Secondary coverage for Medicare Part D and EPIC-covered drugs after any Part D deductible is met. EPIC pays the Part D plan premium for members with income up to $23,000 if single or $29,000 if married; members above that pay their own premium but receive premium assistance through a lower EPIC deductible (2026)
WHO QUALIFIES	65 or older
INCOME LIMIT	Fee Plan for income up to $20,000 if single or $26,000 if married. Deductible Plan for income of $20,001 to $75,000 if single or $26,001 to $100,000 if married (2026)
HOW TO APPLY	Apply at any time of year online, or by mailing or faxing the application. No documentation is required; EPIC verifies your information with the Social Security Administration and the state Tax Department. You must be enrolled in or eligible for a Medicare Part D plan

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.health.ny.gov/health_care/epic/

The state's last-resort insurance association solves the problem of not being able to buy coverage, not the problem of affording it. Check the New York State Department of Financial Services at dfs.ny.gov in case a new program launches.

⌂ HomeShare-relevant extras

New York Foundation for Senior Citizens Home Sharing Program

SERVICE · NONPROFIT · EITHER

WHO RUNS IT	New York Foundation for Senior Citizens
WHAT YOU GET	Free matching service, running since 1981, that pairs an adult host who has extra space with an adult guest who needs affordable housing. Social workers screen applicants and check references, a database compares 31 lifestyle preferences, staff arrange a meeting before any match begins, and a written agreement is provided
WHO QUALIFIES	at least one of the two people must be 60 or older; the other may be any adult
INCOME LIMIT	None; the service is free to participants
HOW TO APPLY	Call the program directly to start an application and screening

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

212-962-7559 https://www.nyfsc.org/home-sharing

Plus One ADU Program (New York City)

LOAN AND GRANT · COUNTY-CITY · HOMEOWNER

WHO RUNS IT	New York City Department of Housing Preservation and Development with New York State Homes and Community Renewal, administered by Restored Homes HDFC
WHAT YOU GET	Low or no interest loans, or construction financing grants, to build or convert an accessory dwelling unit such as a basement apartment, attic conversion, attached addition, converted garage, or detached backyard unit (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Owner-occupants earning up to 165% of area median income, with preference for those at or below 120% (2026)
HOW TO APPLY	Apply through Restored Homes HDFC, which supports you from planning through construction and initial lease-up. You must be an owner-occupant, current on your mortgage, and free of municipal arrears or in an active payment plan

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.nyc.gov/site/hpd/services-and-information/plus-one-adu.page

New York State Section 8 Housing Choice Voucher Program

VOUCHER STATE RENTER

WHO RUNS IT	New York State Homes and Community Renewal (HCR), through local program administrators
WHAT YOU GET	A monthly rental subsidy paid toward your rent. The voucher stays with your household as long as you remain eligible, even if you move (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	HUD income limits by household size and location
HOW TO APPLY	Apply online through the MyHousing Portal at section8.hcr.ny.gov, or on paper through the local program administrator for your 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.

833-791-2748 https://hcr.ny.gov/section-8-housing-choice-voucher-program

New York City Rent Freeze Program: Senior Citizen Rent Increase Exemption (SCRIE) and Disability Rent Increase Exemption (DRIE)

FREEZE COUNTY-CITY RENTER

WHO RUNS IT	New York City Department of Finance
WHAT YOU GET	Freezes your rent at its current amount and protects you from future increases. A property tax abatement credit to the building owner covers the difference between the legal rent and your frozen rent, and the benefit grows the longer you stay in the program
WHO QUALIFIES	62 or older for SCRIE; 18 or older for DRIE
INCOME LIMIT	Total combined income of all household members must be $50,000 or less, and you must spend more than one third of your monthly household income on rent (2026)
HOW TO APPLY	Check the eligibility tool at nyc.gov/rentfreeze, then apply through the Tenant Access Portal or by paper application. If you live in a Housing Development Fund Corporation or Mitchell-Lama apartment, apply for SCRIE through the Department of Housing Preservation and Development instead

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.

311 https://www.nyc.gov/site/rentfreeze/qualifications/qualifications.page

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 York 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**.

HomeShare Oregon, National Benefits Database. Built July 28, 2026. The most current version of this sheet is always at homeshareoregon.org/benefits/ny/.