North Carolina: 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 North Carolina 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 on most of it. For energy bills, weatherization, in-home help, and home repair through the aging network, call the NC Department of Health and Human Services Customer Service Center at 800-662-7030, and expect to be pointed to your county Department of Social Services, which is where energy applications are actually taken. For home repair grants and loans, call the North Carolina Housing Finance Agency at 919-877-5700, or 919-981-2623 to be connected directly to whoever runs the urgent repair program in your county. For anything Medicare related, call the Seniors' Health Insurance Information Program at 855-408-1212. For property tax relief, your county tax assessor is the only office that can take your application, and the deadline is June 1.

If you are thinking about sharing your home: North Carolina draws an unusually clean line here, and it works in your favor on the biggest item. All three of the state's property tax relief programs ask only for your income and your spouse's income on the application form, so the income of another adult who moves in does not count against you and your property tax break is not at risk. The energy programs work the opposite way. LIEAP, the Crisis Intervention Program, Share the Light and Share the Warmth all count the income of everyone in the household, so another adult's income can change what you qualify for or push you over the limit. The repair programs run by the Housing Finance Agency measure whole-household income against 50% or 80% of your area's median, so those count another adult too. Medicare counseling, the last-resort insurance pools, and the assistive technology program have no income test at all, so sharing your home never affects them. Where a program does not clearly say how it treats another adult in the home, this page says so, and you should confirm with that program directly 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 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

Community Alternatives Program for Disabled Adults (CAP/DA): home accessibility and adaptation

SERVICE STATE EITHER

WHO RUNS IT	NC Medicaid, Division of Health Benefits, NC Department of Health and Human Services
WHAT YOU GET	Covered ramps, grab bars, bathroom and doorway adaptations and other minor modifications to the primary private residence. The combined modification, equipment and technology budget limit was raised from $13,000 to $28,000 over the approved waiver period (2025 waiver renewal)
WHO QUALIFIES	18 or older, including adults 65 and older
INCOME LIMIT	Must qualify financially for NC Medicaid under long-term care rules; no separate dollar figure published on the beneficiary page
HOW TO APPLY	Apply through ePASS at epass.nc.gov or call the NC Medicaid Contact Center; the program serves adults at risk of entering a nursing facility who need at least one of the waiver's home and community based services

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.

888-245-0179 https://medicaid.ncdhhs.gov/beneficiaries/get-started/find-programs-and-services/community-alternatives-program-disabled-adults

Housing and Home Improvement Assistance

SERVICE STATE EITHER

WHO RUNS IT	NC Division of Aging, NC Department of Health and Human Services, delivered by local providers funded through the Home and Community Care Block Grant
WHAT YOU GET	Minor home repairs, security enhancements, mobility and accessibility improvements, and repair, replacement or purchase of basic household furnishings and appliances. Capped at $7,000 per person per year (2026)
WHO QUALIFIES	60 or older
INCOME LIMIT	No published dollar income limit; you must have no other assistance available to you and live in a county where block grant funding exists
HOW TO APPLY	Contact the local provider in your county through the NC Division of Aging provider directory, or call the NCDHHS Customer Service 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.

800-662-7030 https://www.ncdhhs.gov/divisions/aging/housing-and-home-improvement-assistance

North Carolina Assistive Technology Program (NCATP)

SERVICE STATE EITHER

WHO RUNS IT	NC Division of Services for the Blind, Deaf and Hard of Hearing / Vocational Rehabilitation Services, NC Department of Health and Human Services
WHAT YOU GET	Device demonstration, short-term device loans, assessment, and reuse of donated assistive technology through nine regional centers and the AT4ALL online lending database (2026)
WHO QUALIFIES	any age
INCOME LIMIT	None published; the program serves people of all ages and abilities
HOW TO APPLY	Make a referral through the NCATP website, email ATIntake@dhhs.nc.gov, or call the administrative office to be connected with a regional center

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

919-855-3564 https://www.ncdhhs.gov/divisions/vocational-rehabilitation-services/north-carolina-assistive-technology-program

Displacement Prevention Partnership (DPP)

LOAN STATE HOMEOWNER

WHO RUNS IT	North Carolina Housing Finance Agency with NC Department of Health and Human Services Independent Living Rehabilitation offices
WHAT YOU GET	Accessibility modifications that let a permanently physically disabled homeowner keep living at home safely; no per-home dollar cap published on the program page (2026)
WHO QUALIFIES	no age minimum
INCOME LIMIT	Low income required; no dollar figure published on the program page
HOW TO APPLY	Contact a local Independent Living Rehabilitation office through NC DHHS; the Housing Finance Agency does not take applications directly from homeowners

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.

919-877-5700 https://www.nchfa.com/homeowners/repair-your-home/displacement-prevention-partnership

Home repair and deferred maintenance

Urgent Repair Program (URP)

DEFERRED FORGIVEN LOAN · STATE · HOMEOWNER

WHO RUNS IT	North Carolina Housing Finance Agency, delivered by local governments, nonprofits and regional councils of governments
WHAT YOU GET	Up to $15,000 per household as an interest-free deferred loan, forgiven at $5,000 a year (2026 funding cycle)
WHO QUALIFIES	no age minimum, but the household must include a full-time member with special needs, which includes older adults
INCOME LIMIT	Household income at or below 50% of area median income for the county (2026)
HOW TO APPLY	Homeowners do not apply to the state agency. Call the Housing Finance Agency at 919-981-2623 to be connected to the local government or nonprofit that runs the program in 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.

919-981-2623 https://www.nchfa.com/homeowners/repair-your-home/urgent-repair-program

Essential Single-Family Rehabilitation Loan Pool (ESFRLP)

DEFERRED FORGIVEN LOAN · STATE · HOMEOWNER

WHO RUNS IT	North Carolina Housing Finance Agency, delivered by local governments and nonprofit partners
WHAT YOU GET	Between $8,000 and up to $14,000 depending on the application cycle, as a secured but interest-free deferred and forgiven loan for necessary health and safety repairs (2026)
WHO QUALIFIES	no age minimum; older adults and people with disabilities are the target group
INCOME LIMIT	Household income at or below 80% of area median income for the county (2026)
HOW TO APPLY	Apply through the local government or nonprofit partner serving your county; find your local administrator through the approved provider directory on the Housing Finance Agency site

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.

919-877-5700 https://www.nchfa.com/current-homeowners/repair-your-home/single-family-rehabilitation-program

North Carolina Neighborhood Revitalization Program (state Community Development Block Grant)

GRANT · STATE · HOMEOWNER

WHO RUNS IT	Rural Economic Development Division, NC Department of Commerce
WHAT YOU GET	Grants to local governments that fund housing rehabilitation, substantial rehabilitation, replacement housing and emergency repairs for low- and moderate-income residents. $13.7 million awarded to 13 communities in June 2026
WHO QUALIFIES	no age limit
INCOME LIMIT	At least 70% of grant funds must benefit low- and moderate-income households, using HUD income limits (2026)
HOW TO APPLY	You do not apply to the state. Ask your city or county government whether it has an active housing rehabilitation grant. All municipalities except 24 HUD entitlement cities, including Charlotte, Raleigh, Durham and Greensboro, and all counties except Mecklenburg, Wake, Union and Cumberland, can receive state funds; the entitlement communities 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.

919-665-2928 https://www.commerce.nc.gov/grants-incentives/community-housing-grants

USDA Section 504 Home Repair Loans and Grants in North Carolina

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, North Carolina state office
WHAT YOU GET	The federal program terms are described on our nationwide programs page. The North Carolina delivery details are not listed here, so check with the state office.
WHO QUALIFIES	62 or older for the grant portion; no age minimum for the loan
INCOME LIMIT	Very low income, at or below 50% of area median income, by county
HOW TO APPLY	Apply year-round through the USDA Rural Development area office serving your county; eligibility is limited to designated rural areas

> **If you share your home:** a home seeker's income counts toward this program's income test, so it can change what you qualify for.

https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-repair-loans-grants-12

Weatherization and energy efficiency

North Carolina Weatherization Assistance Program (WAP)

SERVICE STATE EITHER

WHO RUNS IT	State Energy Office, NC Department of Environmental Quality, delivered by local community action and weatherization agencies
WHAT YOU GET	No-cost insulation, air sealing, efficient lighting, heating and cooling system improvements, health and safety repairs and other energy efficiency upgrades. 838 homes weatherized in 2025
WHO QUALIFIES	no age limit; older adults are a priority group
INCOME LIMIT	At or below 200% of the federal poverty guidelines, about $66,000 for a household of four (2026). Households receiving Work First cash assistance or Supplemental Security Income qualify automatically, as do households income-eligible for HUD means-tested programs
HOW TO APPLY	Find your local weatherization service provider by county at weatherizenc.org and apply through that agency, which determines eligibility. Renters qualify with landlord approval

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.deq.nc.gov/energy-climate/state-energy-office/weatherization-assistance-program

Heating and Air Repair and Replacement Program (HARRP)

SERVICE STATE EITHER

WHO RUNS IT	State Energy Office, NC Department of Environmental Quality, funded by NC Department of Health and Human Services, delivered by local community action agencies
WHAT YOU GET	Repair or replacement of a home heating or cooling system. 543 heating and cooling units repaired or replaced in 2025
WHO QUALIFIES	no age limit; older adults are a priority group
INCOME LIMIT	At or below 200% of the federal poverty level (2026)
HOW TO APPLY	Apply through the same local weatherization agency that handles the Weatherization Assistance Program; find yours by county at weatherizenc.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.

https://www.deq.nc.gov/energy-climate/state-energy-office/weatherization-assistance-program

The State Energy Office page presents the Weatherization Assistance Program and HARRP as the income-qualified efficiency offerings. Individual utilities may run their own efficiency rebates; check with your electric or gas company directly.

Utility bill assistance and discounts

Low Income Energy Assistance Program (LIEAP)

GRANT FEDERAL-IN-STATE EITHER

WHO RUNS IT	NC Division of Social Services, NC Department of Health and Human Services, delivered by county Departments of Social Services
WHAT YOU GET	One-time annual payment made directly to your energy company. FY2026 payments were $400 for households at 0 to 50% of the federal poverty level and $300 for households at 51 to 100%
WHO QUALIFIES	no age limit; households with a member 60 or older get a priority application window
INCOME LIMIT	At or below 130% of the federal poverty level, about $1,695 a month for a one-person household (FY2026)
HOW TO APPLY	Apply at the county Department of Social Services where you live, or online at epass.nc.gov. Households that include someone 60 or older, or someone receiving disability services through the NC Division of Aging, can apply December 1 through 31. Everyone else applies January 2 through March 31 or until funds run out

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.

800-662-7030 https://www.ncdhhs.gov/divisions/social-services/energy-assistance/low-income-energy-assistance-lieap

Crisis Intervention Program (CIP)

GRANT FEDERAL-IN-STATE EITHER

WHO RUNS IT	NC Division of Social Services, NC Department of Health and Human Services, delivered by county Departments of Social Services
WHAT YOU GET	Emergency payment to prevent or end a heating or cooling crisis. Amount is based on what it takes to resolve the crisis; benefit levels may rise to as much as $1,000 when funds allow (FY2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	At or below 150% of the federal poverty level (FY2026). Countable resources must be at or below $4,500 for households with a member 60 or older or with a disability, and $3,000 for all other households
HOW TO APPLY	Apply at your county Department of Social Services by mail, email, fax or drop-off, or online at epass.nc.gov. Applications are taken July 1 through June 30 each year or until the county's allocation runs out. A face-to-face interview is not currently required, and a disconnect notice is not currently required

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.

800-662-7030 https://www.ncdhhs.gov/divisions/social-services/energy-assistance/low-income-energy-assistance/crisis-intervention-program

Duke Energy Progress Share the Light Fund

GRANT UTILITY EITHER

WHO RUNS IT	Funded by Duke Energy Progress customers, employees and corporate donations; administered by county Departments of Social Services under NC Department of Health and Human Services energy policy
WHAT YOU GET	Up to $2,500 per application and $2,500 per household per state fiscal year (policy manual change 3-2024, in effect 2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Countable gross income at or below 150% of the current federal poverty level
HOW TO APPLY	Apply at the county Department of Social Services where you live, starting the first working day of July and continuing until the county's allocation is spent or the state fiscal year ends. Assistance is authorized within 18 to 48 hours

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.

800-662-7030 https://policies.ncdhhs.gov/wp-content/uploads/EP-500-9.18.2024.pdf

Piedmont Natural Gas Share the Warmth

GRANT UTILITY EITHER

WHO RUNS IT	Funded by Piedmont Natural Gas customers, employees and corporate donations; administered by county Departments of Social Services under NC Department of Health and Human Services energy policy
WHAT YOU GET	Maximum $200 per application and $200 per household per state fiscal year (policy manual change 3-2024, in effect 2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Total countable household income at or below 150% of the current federal poverty level
HOW TO APPLY	Apply at the county Department of Social Services where you live. You do not have to heat with natural gas to qualify, and funds can be used for any fuel type as well as reconnection charges

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.

800-662-7030 https://policies.ncdhhs.gov/wp-content/uploads/EP-520-9.18.2024.pdf

If your utility is not named here, check its own website for current offerings.

Property tax relief

Elderly or Disabled Exclusion (G.S. 105-277.1)

EXCLUSION STATE HOMEOWNER

WHO RUNS IT	NC Department of Revenue, administered by county tax assessors
WHAT YOU GET	Excludes the greater of the first $25,000 or 50% of the appraised value of your permanent residence (2026 tax year)
WHO QUALIFIES	65 or older as of January 1, or totally and permanently disabled at any age
INCOME LIMIT	$38,800 for the 2026 tax year, based on your income for the previous year
HOW TO APPLY	File Form AV-9 with the county tax assessor where the property is located by June 1. If you are under 65 and applying as a disabled owner, also file Form AV-9A Certification of Disability. Do not send the form to the Department of Revenue. Find your county assessor's address and phone in the Department of Revenue's county assessors list at https://www.ncdor.gov/documents/north-carolina-county-assessors-list

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.ncdor.gov/2026-av-9-securedpdf/open

Disabled Veteran Exclusion (G.S. 105-277.1C)

EXCLUSION STATE HOMEOWNER

WHO RUNS IT	NC Department of Revenue, administered by county tax assessors
WHAT YOU GET	Excludes up to the first $45,000 of the appraised value of your permanent residence (2026 tax year)
WHO QUALIFIES	no age limit
INCOME LIMIT	None; there is no income limitation for this program
HOW TO APPLY	File Form NCDVA-9 Certification for Disabled Veteran's Property Tax Exclusion, completed first by a Veterans Service Officer at a State or County Veterans Service Office, then file it with Form AV-9 with the county tax assessor by June 1. Find your county assessor's address and phone in the Department of Revenue's county assessors list at https://www.ncdor.gov/documents/north-carolina-county-assessors-list

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.ncdor.gov/2026-av-9-securedpdf/open

Circuit Breaker Tax Deferment Program (G.S. 105-277.1B)

DEFERRAL STATE HOMEOWNER

WHO RUNS IT	NC Department of Revenue, administered by county tax assessors
WHAT YOU GET	Limits your property tax to 4% of your income if your income is at or below $38,800, or 5% of your income if it is above $38,800 but not above $58,200 (2026 tax year). Everything above that limit is deferred, not forgiven
WHO QUALIFIES	65 or older as of January 1, or totally and permanently disabled at any age
INCOME LIMIT	$38,800 for the 4% tier and $58,200 for the 5% tier (2026 tax year)
HOW TO APPLY	File Form AV-9 with the county tax assessor by June 1, and file a new application every year. You must have owned the property for the last five full years and occupied it, and every owner must qualify and elect to defer or no benefit is allowed. Find your county assessor's address and phone in the Department of Revenue's county assessors list at https://www.ncdor.gov/documents/north-carolina-county-assessors-list

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.ncdor.gov/2026-av-9-securedpdf/open

Form AV-9 is the single application for all three North Carolina property tax relief programs and all three require that you own and occupy the home, so no renter-side property tax relief exists at the state level.

Insurance-related help

North Carolina FAIR Plan (North Carolina Joint Underwriting Association)

SERVICE STATE HOMEOWNER

WHO RUNS IT	North Carolina Joint Underwriting Association
WHAT YOU GET	Basic property insurance statewide as a market of last resort for property owners who cannot get coverage in the standard market (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	None; eligibility rests on being unable to obtain coverage in the standard market, not on income
HOW TO APPLY	Apply through a licensed North Carolina insurance agent, or call the association

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

800-662-7048 https://www.ncjua-nciua.org/

North Carolina Coastal Property Insurance Pool (North Carolina Insurance Underwriting Association, the Beach Plan)

SERVICE STATE HOMEOWNER

WHO RUNS IT	North Carolina Insurance Underwriting Association
WHAT YOU GET	Essential property insurance as a market of last resort for property owners in North Carolina's designated beach and coastal areas (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	None; eligibility rests on property location and inability to obtain coverage in the standard market
HOW TO APPLY	Apply through a licensed North Carolina insurance agent, or call the association

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

800-662-7048 https://www.ncjua-nciua.org/

Seniors' Health Insurance Information Program (SHIIP)

SERVICE STATE EITHER

WHO RUNS IT	North Carolina Department of Insurance
WHAT YOU GET	Free one-on-one counseling on Medicare Parts A, B, C and D, Medicare supplement (Medigap) policies, long-term care insurance, prescription drug plans, help paying Medicare costs, and fraud protection through the Senior Medicare Patrol (2026)
WHO QUALIFIES	Medicare beneficiaries, typically 65 or older, and younger people with disabilities on Medicare
INCOME LIMIT	None; free to all Medicare beneficiaries regardless of income
HOW TO APPLY	Call the toll-free line for phone help or to be connected with a counselor in your county; counselors are available in all 100 counties and local sessions are by appointment. Email ncshiip@ncdoi.gov

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

855-408-1212 https://www.ncdoi.gov/consumers/medicare-and-seniors-health-insurance-information-program-shiip

The last-resort pools address availability, not affordability. Check ncdoi.gov in case a new program launches.

⌂ HomeShare-relevant extras

Raleigh accessory dwelling unit (ADU) rules

SERVICE | COUNTY-CITY | HOMEOWNER

WHO RUNS IT	City of Raleigh Planning and Development
WHAT YOU GET	One accessory dwelling unit allowed per single-family lot, or two on parcels in a designated Frequent Transit Area. The unit must sit on the same lot as the main home, have a permanent foundation, and be smaller in gross floor area than the main home (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	None
HOW TO APPLY	Apply through Raleigh Planning and Development. The path depends on the type: a detached unit follows the New Single-Family Dwelling process, an addition follows the Accessory Structure and Addition process, and converting existing space follows the ADU Change-of-Use process. A Fast Track program offers pre-reviewed plans

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

919-996-2500 https://raleighnc.gov/permits/services/building-accessory-dwelling-unit-adu

Housing Choice Voucher (Section 8) in North Carolina

VOUCHER | COUNTY-CITY | RENTER

WHO RUNS IT	Local Public Housing Authorities across North Carolina, not the state housing finance agency
WHAT YOU GET	Rental subsidy paying the difference between roughly 30% of adjusted household income and the unit rent (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Set by each local housing authority using HUD limits, generally very low income
HOW TO APPLY	Apply directly to your local Public Housing Authority. The North Carolina Housing Finance Agency does not distribute vouchers and warns that anyone offering to sign you up for Section 8 through the agency is running a scam. Find your local authority in HUD's North Carolina 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.

800-955-2232 https://www.nchfa.com/renters/need-assistance-paying-rent

Transitions to Community Living Voucher

VOUCHER STATE RENTER

WHO RUNS IT	NC Department of Health and Human Services, accessed through local LME/MCO behavioral health organizations
WHAT YOU GET	Rental assistance for people with behavioral health disabilities moving out of institutional or otherwise restrictive settings into their own home in the community (2026)
WHO QUALIFIES	adults
INCOME LIMIT	Set through the program; no published dollar figure
HOW TO APPLY	Contact your local LME/MCO behavioral health organization through the NCDHHS LME/MCO directory

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.

919-877-5700 https://www.nchfa.com/renters/need-assistance-paying-rent

We did not identify a program in this category. That does not always mean none exists, so it is worth asking your city or county.

Programs that work the same in every state

Some of the biggest sources of help are federal and work much the same everywhere, including USDA Section 504 home repair, LIHEAP energy assistance, the Weatherization Assistance Program, and VA housing grants. They are described once, in detail, at homeshareoregon.org/benefits/federal-programs, and the entries above give you the North Carolina 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**.