Ohio: Help for Homeowners and Renters

Financial assistance for low-income, older, and disabled homeowners and renters · 25 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 Ohio and you are living on a low income, are an older adult, or have a disability, this page lists the help you can apply for. Two phone numbers will get you most of the way. For anything to do with energy, weatherization, or a utility bill, call 800-282-0880 to be connected to the energy assistance provider for your county, or apply online at energyhelp.ohio.gov. If you are 60 or older, or you care for someone who is, call 1-866-243-5678 to reach your Area Agency on Aging, which is the front door for home modifications, waiver services, and options counseling. One change worth knowing about before you start: on April 6, 2026, Ohio's energy assistance programs moved from the Department of Development to the Department of Job and Family Services. Nothing about how you apply changed, but older printed material may send you to the wrong agency. Verified July 25, 2026.

If you are thinking about sharing your home: Ohio has an unusually clear answer on the biggest question. The Homestead Exemption, which is the main property tax break for older and disabled homeowners, tests only the income of the owner and the owner's spouse. State law says so directly, so the income of the person you share your home with does not count and cannot cost you the exemption. The Owner Occupancy Credit, the enhanced exemption for disabled veterans, Medicare counseling through OSHIIP, and the Ohio FAIR Plan have no income test at all, so sharing your home does not touch them either. The energy programs work the opposite way. HEAP, the Percentage of Income Payment Plan Plus, the Winter and Summer Crisis programs, weatherization, and the Electric Partnership Program all count the gross income of everyone in the household, so another adult moving in will change what you qualify for, and in some cases will help, since the income limits rise with household size. If you are on the Percentage of Income Payment Plan Plus, tell the program when someone moves in: failing to report a change in household members can drop you from the plan. Home repair money through the state CHIP program also counts whole household income.

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 25 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

PASSPORT Medicaid Waiver: Home Modification

SERVICE STATE EITHER

WHO RUNS IT	Ohio Department of Aging (ODA) under interagency agreement with the Ohio Department of Medicaid, delivered by the 12 Area Agencies on Aging
WHAT YOU GET	Home modifications up to $15,000 per calendar year per person, covering ramps, grab bars, doorway widening, bathroom and kitchen changes, and specialized electric or plumbing work needed for medical equipment (Ohio Administrative Code 5160-44-13, current 2026)
WHO QUALIFIES	60 or older at the time of enrollment
INCOME LIMIT	Must be financially eligible for Ohio Medicaid and meet a nursing facility level of care; no separate published dollar figure for the home modification benefit
HOW TO APPLY	Call 1-866-243-5678 to reach the Area Agency on Aging for your county and ask for a PASSPORT assessment; you must qualify for Ohio Medicaid first

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.

866-243-5678 https://aging.ohio.gov/wps/portal/gov/aging/find-services

Ohio Home Care Waiver: Home Modification

SERVICE STATE EITHER

WHO RUNS IT	Ohio Department of Medicaid (ODM)
WHAT YOU GET	Home modifications up to $15,000 per calendar year per person, under the same rule that governs the PASSPORT benefit (Ohio Administrative Code 5160-44-13, current 2026)
WHO QUALIFIES	birth through age 59
INCOME LIMIT	Must be financially eligible for Ohio Medicaid and meet a nursing facility level of care
HOW TO APPLY	Call the Ohio Medicaid Consumer Hotline at 800-324-8680 and ask about the Ohio Home Care Waiver; a case manager arranges the assessment

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.

800-324-8680 https://codes.ohio.gov/ohio-administrative-code/rule-5160-46-02

Area Agencies on Aging statewide connector line

SERVICE STATE EITHER

WHO RUNS IT	Ohio Department of Aging and the 12 regional Area Agencies on Aging
WHAT YOU GET	Free information, options counseling, and referral to home modification, waiver, caregiver, and aging in place resources (2026)
WHO QUALIFIES	60 or older, and caregivers of any age
INCOME LIMIT	None for information and referral
HOW TO APPLY	Call 1-866-243-5678 to be connected to the Area Agency on Aging serving your community, or use the searchable provider map on the Ohio Department of Aging site

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

866-243-5678 https://aging.ohio.gov/wps/portal/gov/aging/find-services

Assistive Technology of Ohio Device Lending Library and Device Refurbishing and Reutilization Program

SERVICE NONPROFIT EITHER

WHO RUNS IT	Assistive Technology of Ohio at The Ohio State University, Ohio's Assistive Technology Act program
WHAT YOU GET	Short-term loans of assistive devices, device demonstrations, and refurbished or reassigned equipment, plus a computer refurbishing program (2026)
WHO QUALIFIES	any age
INCOME LIMIT	None; no income requirement
HOW TO APPLY	Submit the Device Lending Library request form on the AT Ohio site, or call 800-784-3425 or 614-292-2390 to arrange a demonstration or a pickup appointment

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

800-784-3425 https://atohio.org/

Home repair and deferred maintenance

Community Housing Impact and Preservation (CHIP) Program: Owner Home Repair

GRANT STATE HOMEOWNER

WHO RUNS IT	Ohio Department of Development, Office of Community Development, delivered by county and city grantees
WHAT YOU GET	Financial assistance to fix one or more specific problems that threaten health, safety, or structural integrity: roofs, foundations, framing, windows and entry doors, electrical panels, plumbing, heating equipment, and water or sewer tap-ins. Per-unit limits are set by the state annually (Program Year 2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	At or below 80% of area median income; projects paid for with Ohio Housing Trust Fund dollars must serve households at or below 50% of area median income (Program Year 2026)
HOW TO APPLY	You do not apply to the state. Ask your county or city whether it has a current CHIP grant and how to get on the list. The Department of Development general line is 800-848-1300

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.

800-848-1300 https://development.ohio.gov/home/news-and-events/all-news/2025-0121-Department-of-Development-Announces-22-4-Million-in-Grants-to-Improve-Housing-Quality-of-Life-Across-Ohio

Community Housing Impact and Preservation (CHIP) Program: Owner Rehabilitation

GRANT STATE HOMEOWNER

WHO RUNS IT	Ohio Department of Development, Office of Community Development, delivered by county and city grantees
WHAT YOU GET	Comprehensive rehabilitation of an owner-occupied home: electrical, plumbing, and heating systems plus roof, walls, floors, and foundation, and in some cases accessibility changes or a room addition to relieve overcrowding. Per-unit limits are set by the state annually (Program Year 2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	At or below 80% of area median income (Program Year 2026)
HOW TO APPLY	Contact your county or city housing or community development office to ask whether it holds a CHIP grant and whether its waiting list is open

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.

800-848-1300 https://development.ohio.gov/home/news-and-events/all-news/2025-0121-Department-of-Development-Announces-22-4-Million-in-Grants-to-Improve-Housing-Quality-of-Life-Across-Ohio

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, Ohio state office
WHAT YOU GET	See the national page for federal terms. Grants are limited to homeowners 62 and older who cannot repay a loan
WHO QUALIFIES	62 or older for grants; no age minimum for loans
INCOME LIMIT	Very low income, set by county
HOW TO APPLY	Apply year-round through the USDA Rural Development Ohio state office; the property must be in a designated rural area

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

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

Weatherization and energy efficiency

Home Weatherization Assistance Program (HWAP)

SERVICE · STATE · EITHER

WHO RUNS IT	Ohio Department of Job and Family Services, delivered by local community action agencies
WHAT YOU GET	Free home energy inspection followed by the improvements the inspection identifies, such as insulation, air sealing, and heating system work (2026)
WHO QUALIFIES	no age limit; priority given to people over 60
INCOME LIMIT	At or below 200% of the federal poverty guidelines. For July 2026 through June 2027: $31,920 for one person, $43,280 for two, $54,640 for three, $66,000 for four, $77,360 for five, $88,720 for six, $100,080 for seven, and $111,440 for eight, plus $11,360 for each additional member beyond eight
HOW TO APPLY	Apply online at energyhelp.ohio.gov or through your local provider; call 800-282-0880 to be directed to the agency serving 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.

800-282-0880 https://jfs.ohio.gov/public-assistance/energy-and-community-assistance/home-weatherization-assistance-program-hwap

Electric Partnership Program (EPP)

SERVICE STATE EITHER

WHO RUNS IT	Ohio Department of Job and Family Services, delivered by local providers
WHAT YOU GET	In-home energy audit plus installation of electric efficiency measures to cut electricity use, along with education on reducing usage (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Enrolled in or eligible for the Percentage of Income Payment Plan Plus, or total household income at or below 175% of the federal poverty guidelines (2026)
HOW TO APPLY	Apply at energyhelp.ohio.gov or through your local energy assistance provider; call 800-282-0880 for the office serving 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.

800-282-0880 https://jfs.ohio.gov/public-assistance/energy-and-community-assistance/electric-partnership-program-epp

Utility bill assistance and discounts

Home Energy Assistance Program (HEAP)

CREDIT FEDERAL-IN-STATE EITHER

WHO RUNS IT	Ohio Department of Job and Family Services, delivered by local community action agencies
WHAT YOU GET	One-time benefit applied directly to your heating account or bulk fuel bill, as early as October. The amount depends on your income and poverty percentage, your fuel source, and where you live in the state. Households on both HEAP and the Percentage of Income Payment Plan Plus receive a 75% HEAP reduction (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	At or below 175% of the federal poverty guidelines. For July 2026 through May 2027: $27,930 for one person, $37,870 for two, $47,810 for three, $57,750 for four, $67,690 for five, $77,630 for six, $87,570 for seven, and $97,546 for eight. Households of nine or more are measured against 60% of state median income instead, starting at $99,667
HOW TO APPLY	Apply online at energyhelp.ohio.gov from July through May, or schedule an appointment with your local community action agency. Call 800-282-0880 to be directed to your provider

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.

800-282-0880 https://jfs.ohio.gov/public-assistance/energy-and-community-assistance/home-energy-assistance-program-heap

Percentage of Income Payment Plan Plus (PIPP Plus)

PAYMENT PLAN | STATE | EITHER

WHO RUNS IT	Ohio Department of Job and Family Services, with utilities regulated by the Public Utilities Commission of Ohio
WHAT YOU GET	A year-round monthly bill set as a share of income rather than usage: 5% of gross household income for gas plus 5% for electric if you heat with gas, or 10% if you heat with electricity, with a $10 monthly minimum. The state subsidizes the rest of the bill. Making 24 on-time, in-full payments wipes out your outstanding balance with the utility (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	At or below 175% of the federal poverty guidelines: $27,930 for one person, $37,870 for two, $47,810 for three, $57,750 for four, $67,690 for five, $77,630 for six, $87,570 for seven, and $97,510 for eight, plus $8,995 for each additional member (2026)
HOW TO APPLY	Apply at energyhelp.ohio.gov or through your local energy assistance provider; call 800-282-0880 for the office serving 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.

800-282-0880 https://jfs.ohio.gov/public-assistance/energy-and-community-assistance/percentage-of-income-payment-plan-pipp

HEAP Winter Crisis Program

GRANT | FEDERAL-IN-STATE | EITHER

WHO RUNS IT	Ohio Department of Job and Family Services, delivered by local community action agencies
WHAT YOU GET	Emergency help to keep or restore service if you are threatened with disconnection, have been disconnected, need to start or transfer service, or have less than a 25% supply of bulk fuel. The 2025 to 2026 window ran November 1 through March 31
WHO QUALIFIES	no age limit
INCOME LIMIT	At or below 175% of the federal poverty guidelines
HOW TO APPLY	Apply at energyhelp.ohio.gov or contact your local provider for an appointment. Call 800-282-0880, or dial 711 if you are hearing impaired

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.

800-282-0880 https://jfs.ohio.gov/public-assistance/energy-and-community-assistance/heap-winter-crisis-program

HEAP Summer Crisis Program

GRANT | FEDERAL-IN-STATE | EITHER

WHO RUNS IT	Ohio Department of Job and Family Services, delivered by local community action agencies
WHAT YOU GET	A once-yearly cooling benefit: help with the electric bill, central air conditioning repair, or an air conditioner or fan. The window runs July 1 through September 30
WHO QUALIFIES	60 or older qualifies on age alone
INCOME LIMIT	At or below 175% of the federal poverty guidelines
HOW TO APPLY	Apply at energyhelp.ohio.gov or through your local community action agency between July 1 and September 30; call 800-282-0880 for your provider

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.

800-282-0880 https://jfs.ohio.gov/public-assistance/energy-and-community-assistance/heap-summer-crisis-program

Property tax relief

Homestead Exemption for Senior Citizens, Disabled Persons and Surviving Spouses

EXEMPTION | STATE | HOMEOWNER

WHO RUNS IT	Ohio Department of Taxation, administered by county auditors
WHAT YOU GET	$29,000 of your home's market value is exempted from taxation for tax year 2025, payable in 2026. On a home valued at $200,000 you are taxed as though it were worth $171,000. The amount is adjusted for inflation each year
WHO QUALIFIES	65 or older during the year you first file, or a surviving spouse who was at least 59 when the qualifying spouse died
INCOME LIMIT	$41,000 of Ohio adjusted gross income for income tax year 2025 on a current application. Social Security income does not count toward the figure. Homeowners who already received the exemption for 2013, or for 2014 on a manufactured home, are exempt from the income test
HOW TO APPLY	File form DTE 105A with your county auditor on or before December 31 of the year you want the exemption. Applicants claiming disability also file form DTE 105E. Once approved you do not reapply

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

https://tax.ohio.gov/static/forms/real_property/DTE_105A.pdf

Enhanced Homestead Exemption for Disabled Veterans and Surviving Spouses of Public Service Officers

EXEMPTION STATE HOMEOWNER

WHO RUNS IT	Ohio Department of Taxation, administered by county auditors
WHAT YOU GET	$58,000 of market value exempted for tax year 2025, payable in 2026, which is double the standard amount and indexed the same way
WHO QUALIFIES	no age minimum
INCOME LIMIT	None. There is no income test for this version of the exemption
HOW TO APPLY	File form DTE 105I with your county auditor by December 31, along with proof of the disability rating

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

https://codes.ohio.gov/ohio-revised-code/section-323.152

Owner Occupancy Credit

CREDIT STATE HOMEOWNER

WHO RUNS IT	Ohio Department of Taxation, administered by county auditors
WHAT YOU GET	About a 2.5% reduction on the property tax bill for the home you live in, plus up to one acre of land (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	None
HOW TO APPLY	File form DTE 105C with your county auditor. There is no application deadline. You must own and occupy the home as of January 1 of the year you apply

> **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.co.trumbull.oh.us/Auditor/Real-Estate/Homestead

> *Ohio's property tax relief statute provides reductions in taxable value rather than a postponement of the bill, so nothing here creates a lien to be repaid later. If you are behind on property taxes, ask your county treasurer about a delinquent tax payment plan, which is a separate arrangement.*

Insurance-related help

Ohio FAIR Plan

SERVICE STATE HOMEOWNER

WHO RUNS IT	Ohio FAIR Plan Underwriting Association
WHAT YOU GET	Basic property insurance of last resort, including dwelling fire and farm coverage, for property that cannot get insurance in the regular market. Available statewide since 1977 (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	None. Eligibility turns on being unable to obtain coverage elsewhere, not on income
HOW TO APPLY	Work through a licensed Ohio insurance agent, or use the Find an Agent tool and the online quote request on the Ohio FAIR Plan site

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

https://ohiofairplan.com/

Ohio Senior Health Insurance Information Program (OSHIIP)

SERVICE STATE EITHER

WHO RUNS IT	Ohio Department of Insurance
WHAT YOU GET	Free, objective Medicare information, one-on-one counseling in person or online, webinars, plan comparisons, and help spotting predatory sales practices (2026)
WHO QUALIFIES	Medicare beneficiaries, typically 65 or older, and younger people with disabilities or End-Stage Renal Disease who have Medicare
INCOME LIMIT	None; free to all Medicare beneficiaries
HOW TO APPLY	Call 800-686-1578 to schedule counseling, or sign up for a virtual counseling session or webinar through the Ohio Department of Insurance Medicare pages

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

800-686-1578 https://insurance.ohio.gov/consumers/medicare

Neither the Ohio Department of Insurance consumer pages nor the Ohio FAIR Plan describe any income-based subsidy for homeowner insurance premiums. If your premium is more than you can comfortably manage, call the consumer hotline at 800-686-1526 to ask about shopping the policy, and check insurance.ohio.gov in case a new program launches.

HomeShare-relevant extras

Ohio Shared Living

SERVICE STATE EITHER

WHO RUNS IT	Ohio Department of Developmental Disabilities (DODD), through county boards of developmental disabilities
WHAT YOU GET	Pays a family member or caregiver who lives in the same home to provide at least 20% of an adult's personal care and support. Residential Respite at a 15-minute rate can be added, up to 12 hours a day and 52 hours a month, to give the live-in caregiver a break (2026)
WHO QUALIFIES	18 or older
INCOME LIMIT	Set by Medicaid rules for the Individual Options Waiver; no separate published dollar figure
HOW TO APPLY	Contact your county board of developmental disabilities. You must have an Individual Options Waiver, and the person you live with must be approved as a Shared Living provider

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://dodd.ohio.gov/waivers-and-services/services/ohio-shared-living

Cincinnati Accessory Dwelling Unit (ADU) Regulations

SERVICE COUNTY-CITY HOMEOWNER

WHO RUNS IT	City of Cincinnati, Department of City Planning and Engagement
WHAT YOU GET	One accessory dwelling unit is allowed per lot anywhere a single-family home is allowed: a basement or attic apartment, a converted garage, a rear addition, or a detached backyard unit. Legal since October 2, 2023
WHO QUALIFIES	no age limit
INCOME LIMIT	None
HOW TO APPLY	Follow the step-by-step ADU process guide on the City Planning site, permit the work, and register the unit with the Zoning Administrator through the ezTrak portal. City information line 311 or 513-765-1212

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

513-765-1212 https://www.cincinnati-oh.gov/planning/adus/

Community Services Block Grant (CSBG) network

SERVICE FEDERAL-IN-STATE EITHER

WHO RUNS IT	Ohio Department of Job and Family Services, Office of Community Support Services, through 48 Community Action Agencies
WHAT YOU GET	Locally chosen services that vary by county, including housing services, emergency services, homeless services, income management, transportation, employment, food, and services for older adults (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Low income; the specific limit is set locally by each Community Action Agency
HOW TO APPLY	Find the agency serving your county through the Ohio Association of Community Action Agencies locator at oacaa.org/find-an-agency, then call that agency directly. The state office number is 614-466-6282

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.

614-466-6282 https://jfs.ohio.gov/public-assistance/energy-and-community-assistance/community-services-block-grant

Fairhill Partners Senior Guest House

SERVICE NONPROFIT RENTER

WHO RUNS IT	Fairhill Partners, Cleveland
WHAT YOU GET	Short-term shelter and case management for older adults facing homelessness for the first time, plus benefits screening, relocation help, life skills support, and free classes (2026)
WHO QUALIFIES	typically 60 or older
INCOME LIMIT	Nearly all residents are economically disadvantaged; no published dollar limit
HOW TO APPLY	Contact Fairhill Partners in Cleveland directly through the Senior Guest House pages

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://fairhillpartners.org/services/senior-guest-house/

Ohio Shared Living, listed above, is the nearest state-funded equivalent but is limited to adults with developmental disabilities on the Individual Options Waiver. Ask your Area Agency on Aging, since a county-level program may exist without a searchable web presence.

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 Ohio 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**.
