Oklahoma: Help for Homeowners and Renters

Financial assistance for low-income, older, and disabled homeowners and renters · 26 programs listed

Programs are grouped by category, with what each provides, who qualifies, the income limits, and how to reach it. Dollar figures and income limits carry the year they apply to, since they change annually.

WHERE TO START

If you own or rent a home in Oklahoma 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 open most doors here. If you are 60 or older, or you have a disability at any age, call the Aging and Disability Info-line at 1-800-211-2116. Your call is routed automatically to a specialist at one of Oklahoma's 11 Area Agencies on Aging, and that office knows what is funded in your county this year. For energy help, weatherization, and utility bills, the state works through Community Action Agencies: call 405-949-1495 to be pointed to the one serving your county, and apply for energy assistance online at OKDHSLive.org.

If you are thinking about sharing your home: in Oklahoma this question has an unusually sharp answer on the property tax side. State law defines gross household income as the income of every person occupying the home, from every source, taxable or not. That definition governs the Additional Homestead Exemption, the Senior Valuation Limitation, and the Form 538-H property tax refund, so another adult's Social Security check or paycheck counts as yours for those three, and you are required to tell your county assessor if the total rises above the limit. The regular Homestead Exemption and the 100% Disabled Veterans Exemption have no income test at all, so sharing your home never affects those. Elsewhere, energy assistance, weatherization, and the OG&E low-income credit all count everyone in the home, though for weatherization a larger household also raises the limit you are measured against, so the effect can go either way. The OG&E Silver Energy discount, Medicare counseling, and assistive technology loans have no income test.

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. 3 of the 26 entries below are marked **Not confirmed**, which means the program's own website would not open for us. Treat those as a lead worth following, not as settled fact.

Dollar amounts, income limits, and deadlines change, sometimes in the middle of a year. Confirm the details with the program itself before you make a decision about your home or your money. This sheet is information, not advice about your own situation.

Home modification and aging in place

ADvantage Waiver: home modifications, specialized medical equipment, and assistive technology

SERVICE STATE EITHER

WHO RUNS IT	Oklahoma Human Services, Community Living, Aging and Protective Services (CAP) Division
WHAT YOU GET	Covered home modifications, specialized medical equipment and supplies, assistive technology, personal care, home delivered meals, and case management for waiver members; no fixed dollar cap published on the program page as of 2026
WHO QUALIFIES	65 or older, or ages 19 to 64 with a physical or other qualifying disability
INCOME LIMIT	Must qualify financially for SoonerCare (Oklahoma Medicaid) and meet nursing facility level of care; no separate published dollar figure
HOW TO APPLY	Call the ADvantage CareLine at (800) 435-4711 or (918) 933-4900 to set up a telephone application appointment, or apply online through the program portal

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.

800-435-4711 https://oklahoma.gov/okdhs/olderadults/advantageredirect.html

Oklahoma ABLE Tech device loan and device reutilization

SERVICE STATE EITHER

WHO RUNS IT	Oklahoma ABLE Tech, the state Assistive Technology Act program housed at Oklahoma State University
WHAT YOU GET	Free short-term loans of assistive technology for up to six weeks from an inventory of more than 2,300 items, plus gently used equipment at no cost through device reutilization; categories include mobility, daily living, environmental adaptations, and vehicle modifications (2026)
WHO QUALIFIES	any age
INCOME LIMIT	None for device loans and reutilization
HOW TO APPLY	Call Oklahoma ABLE Tech at (800) 257-1705 or email abletech@okstate.edu; for reused equipment call (833) 431-9706

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

800-257-1705 https://www.okabletech.org/

Oklahoma ABLE Tech Financial Loan Program

LOAN STATE EITHER

WHO RUNS IT	Oklahoma ABLE Tech at Oklahoma State University
WHAT YOU GET	Low-interest loans to purchase assistive technology devices, including home accessibility equipment and vehicle modifications; rate and maximum set by the lending partner (2026)
WHO QUALIFIES	any age
INCOME LIMIT	No published income ceiling; approval depends on ability to repay
HOW TO APPLY	Contact Oklahoma ABLE Tech at (800) 257-1705 or abletech@okstate.edu for the financing application

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.

800-257-1705 https://www.okabletech.org/

Aging and Disability Info-line and Area Agencies on Aging

SERVICE STATE EITHER

WHO RUNS IT	Oklahoma Human Services, Community Living, Aging and Protective Services (CAP) Division, through 11 Area Agencies on Aging
WHAT YOU GET	Free information, referral, and options counseling connecting callers to local home modification, in-home, caregiver, and waiver services (2026)
WHO QUALIFIES	60 or older, and people with disabilities of any age
INCOME LIMIT	None for information and referral
HOW TO APPLY	Call 1-800-211-2116 and the call is routed to the Area Agency on Aging nearest you, or email CAP.InfoLine@okdhs.org

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

800-211-2116 https://oklahoma.gov/okdhs/services/cap.html

Home repair and deferred maintenance

Older Americans Act Title III In-Home Assistance, including chore services and home repair

SERVICE | STATE | EITHER

WHO RUNS IT	Oklahoma Human Services, Community Living, Aging and Protective Services (CAP) Division, delivered by 11 Area Agencies on Aging
WHAT YOU GET	Locally funded chore services, personal care, housekeeping, and home repair, plus meals, transportation, legal aid, and caregiver respite; the amount and the waiting time depend on what your Area Agency on Aging has funded that year (2026)
WHO QUALIFIES	60 or older
INCOME LIMIT	No fixed dollar limit; services target older adults with the greatest social and economic need, and respite care has no income limit
HOW TO APPLY	Call 1-800-211-2116 to reach your Area Agency on Aging and ask what in-home and home repair projects are funded in your county this year

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.

800-211-2116 https://www.oklahoma.gov/okdhs/services/aging/titleiii.html

USDA Section 504 Home Repair Loans and Grants (Oklahoma)

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, Oklahoma State Office
WHAT YOU GET	Loans up to $40,000 at 1 percent for 20 years, plus grants up to $10,000 for owners age 62 and older who cannot repay a loan; see the national page for current federal terms
WHO QUALIFIES	62 or older for the grant; any age for the loan
INCOME LIMIT	Very low income, at or below 50 percent of area median income for the county
HOW TO APPLY	Contact the USDA Rural Development Oklahoma State Office; addresses and phone numbers are listed on the USDA state page

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/ok

City of Oklahoma City Homeowner Rehabilitation Assistance, including the Quick Repair and Rehabilitation Loan programs

LOAN AND GRANT | COUNTY-CITY | 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	City of Oklahoma City Housing and Community Development Division
WHO QUALIFIES	any age
INCOME LIMIT	Income-qualifying owner-occupied households; the limits are not published, so ask the agency
HOW TO APPLY	Contact the City of Oklahoma City Housing and Community Development Division; programs are funded by HUD and are limited to homes inside Oklahoma City limits, with larger amounts available inside the Strong Neighborhoods Initiative target 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.okc.gov/Infrastructure-Development/Development-Planning/Financial-Assistance/Residential/Homeowner-Rehabilitation-Assistance

Critical Home Repair

SERVICE | NONPROFIT | HOMEOWNER

WHO RUNS IT	Central Oklahoma Habitat for Humanity
WHAT YOU GET	Repairs typically worth $5,000 to $6,000 in materials and labor, covering minor roof repair, ramps and grab bars, minor structural repairs, windows and doors, insulation, weatherization, and painting (2026)
WHO QUALIFIES	any age
INCOME LIMIT	Low-income homeowners; no dollar figure published on the program page
HOW TO APPLY	Download and complete the application at cohfh.org/apply-for-assistance/ and return it to the office, or call (405) 595-2828

> **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.

405-595-2828 https://www.cohfh.org/home-repair/

Weatherization and energy efficiency

Oklahoma Weatherization Assistance Program

SERVICE STATE EITHER

WHO RUNS IT	Oklahoma Department of Commerce, delivered by Community Action Agencies in all 77 counties
WHAT YOU GET	Free energy audit and improvements: insulation, air sealing, weather stripping, caulking, window and door repair, heating and cooling system repair or replacement, low-flow showerheads, lighting, and appliance repair or replacement (2026)
WHO QUALIFIES	any age; priority to applicants 60 and older
INCOME LIMIT	At or below 200 percent of the federal poverty level. For April 1, 2026 through March 30, 2027: $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, and $111,440 for 8, plus $10,760 for each additional person
HOW TO APPLY	Apply online at ok.mywaplink.org or call 405-949-1495 to be directed to the Community Action 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.

405-949-1495 https://www.okcommerce.gov/weatherization/

OG&E Residential Energy Efficiency Program

SERVICE UTILITY EITHER

WHO RUNS IT	Oklahoma Gas and Electric (OG&E)
WHAT YOU GET	Energy-saving upgrades at no out-of-pocket cost, with income-qualified households eligible for additional services worth up to $3,000, such as air-leak sealing, insulation, and duct sealing (2026)
WHO QUALIFIES	any age
INCOME LIMIT	Income-qualified tier required for the enhanced services; the standard tier is open to any OG&E residential customer
HOW TO APPLY	Apply through the OG&E financial assistance and efficiency pages at oge.com, or call OG&E customer service

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.oge.com/web/portal/label_ord/customer-service/financial-assistance

Utility bill assistance and discounts

Low-Income Home Energy Assistance Program (LIHEAP): winter heating, summer cooling, and Energy Crisis Assistance Program (ECAP)

GRANT STATE EITHER

WHO RUNS IT	Oklahoma Human Services, Adult and Family Services
WHAT YOU GET	One payment per household per component, sent directly to your energy company; the amount depends on household size and income (2026)
WHO QUALIFIES	any age
INCOME LIMIT	Income guidelines by household size, published by Oklahoma Human Services each program year
HOW TO APPLY	Apply online at OKDHSLive.org during the open enrollment window for each component. For a life-threatening crisis, call (405) 522-5050 at any time of year

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

405-522-5050 https://oklahoma.gov/okdhs/services/liheap/utilityservicesliheapmain.html

OG&E Low-Income Assistance Program (LIAP)

CREDIT UTILITY EITHER

WHO RUNS IT	Oklahoma Gas and Electric (OG&E)
WHAT YOU GET	$13 per month credit on the electric bill (2026)
WHO QUALIFIES	any age
INCOME LIMIT	You must first qualify for LIHEAP through Oklahoma Human Services
HOW TO APPLY	Qualify for LIHEAP at OKDHSLive.org first, then apply for the OG&E credit through the OG&E financial assistance page

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.oge.com/web/portal/label_ord/customer-service/financial-assistance

OG&E Silver Energy Discount

DISCOUNT UTILITY EITHER

WHO RUNS IT	Oklahoma Gas and Electric (OG&E)
WHAT YOU GET	$10 monthly credit June through October and $5 monthly credit the rest of the year, about $85 a year, for customers age 65 and older enrolled in any SmartHours plan (2026)
WHO QUALIFIES	65 or older
INCOME LIMIT	None
HOW TO APPLY	Enroll in a SmartHours plan and sign up for Silver Energy through oge.com or by calling OG&E customer service

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

https://www.oge.com/web/portal/label_ord/customer-service/financial-assistance

PSO Light a Life Energy Fund

GRANT UTILITY EITHER

WHO RUNS IT	Public Service Company of Oklahoma, administered by The Salvation Army
WHAT YOU GET	Emergency help with an electric bill, funded year-round by customer donations; the amount is set case by case (2026)
WHO QUALIFIES	any age
INCOME LIMIT	Set by The Salvation Army at the local level
HOW TO APPLY	Contact your local Salvation Army to request assistance; Tulsa County households can apply online through the PSO payment assistance page. PSO customer service is 833-776-7697

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.

833-776-7697 https://www.psoklahoma.com/account/bills/pay/assistance/

Oklahoma Natural Gas Share The Warmth

GRANT UTILITY EITHER

WHO RUNS IT	Oklahoma Natural Gas
WHAT YOU GET	Emergency help paying a natural gas bill, funded by customer donations and company contributions; the amount is set case by case (2026)
WHO QUALIFIES	any age
INCOME LIMIT	Immediate financial emergency; no published dollar limit
HOW TO APPLY	Call Oklahoma Natural Gas at 800-664-5463 or use the assistance programs page; dialing 2-1-1 also connects you to local agencies that distribute the fund

> **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.

800-664-5463 https://www.oklahomanaturalgas.com/save-money/assistance-programs

Property tax relief

Homestead Exemption

EXEMPTION STATE HOMEOWNER

WHO RUNS IT	Oklahoma Tax Commission Ad Valorem Division, filed with and granted by your county assessor
WHAT YOU GET	Removes $1,000 of the assessed valuation of your primary residence from taxation, which Tulsa County described as a saving of roughly $91 to $142 a year depending on where in the county you live
WHO QUALIFIES	any age
INCOME LIMIT	None
HOW TO APPLY	File with your county assessor by March 15, or within 30 days of the mailing date on a Notice of Increase in Valuation of Real Property. You can file in person, by mail, at a January field office, and in some counties online

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

https://assessor.tulsacounty.org/Exemption/Homestead

Additional Homestead Exemption

EXEMPTION STATE HOMEOWNER

WHO RUNS IT	Oklahoma Tax Commission Ad Valorem Division, filed with and granted by your county assessor
WHAT YOU GET	Removes a further $1,000 of assessed valuation on top of the regular Homestead Exemption
WHO QUALIFIES	any age, but only filers who are 65 or older or totally disabled avoid refiling each year
INCOME LIMIT	Gross household income from all sources of $30,000 or less for the prior calendar year, effective January 1, 2024
HOW TO APPLY	File with your county assessor between January 1 and March 15, or within 30 days of a Notice of Increase in Valuation. You must supply W-2 and 1099 forms, or a completed tax return, for everyone living in the home during the prior calendar year

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

https://assessor.tulsacounty.org/Exemption/AdditionalHomestead

Senior Valuation Limitation (senior property valuation freeze)

FREEZE STATE HOMEOWNER

WHO RUNS IT	Oklahoma Tax Commission Ad Valorem Division, filed with and granted by your county assessor
WHAT YOU GET	Locks in the taxable fair cash value of your homestead so future reassessments do not raise it. It is not a cap on the tax bill itself: the bill can still rise if voters add millage, if there is a judgment against the county, or if assessment percentages change
WHO QUALIFIES	65 or older before January 1 of the year you apply
INCOME LIMIT	Gross household income for the prior year cannot exceed the HUD qualifying income for your county, which differs across Oklahoma's 77 counties and is updated every year. For example, Tulsa County set the qualifying income for the 2026 property tax year at $90,300
HOW TO APPLY	File Form OTC 994 with your county assessor between January 1 and March 15, or within 30 days of a Notice of Increase in Valuation, with W-2 and 1099 forms for everyone who lived in the home during the prior calendar year. You must already qualify for the Homestead Exemption and be the head of household

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://assessor.tulsacounty.org/Exemption/SeniorFreeze

100% Disabled Veterans Exemption

EXEMPTION STATE HOMEOWNER

WHO RUNS IT	Oklahoma Tax Commission Ad Valorem Division, filed with and granted by your county assessor
WHAT YOU GET	Full exemption of the fair cash value of the homestead property, so no property tax is owed on the home
WHO QUALIFIES	any age
INCOME LIMIT	None
HOW TO APPLY	Apply in person at your county assessor's office with a property tax letter from the U.S. Department of Veterans Affairs office in Muskogee, Oklahoma, bearing a raised seal, the property address, and certification of 100 percent permanent disability

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

https://assessor.tulsacounty.org/Exemption/Veterans

Claim for Credit or Refund of Property Tax (Form 538-H, the property tax circuit breaker)

CREDIT STATE HOMEOWNER

WHO RUNS IT	Oklahoma Tax Commission
WHAT YOU GET	Refunds the property tax you paid above 1 percent of your household income, capped at $200 a year
WHO QUALIFIES	65 or older, or any age if totally disabled
INCOME LIMIT	Gross household income of $12,000 or less for the prior calendar year
HOW TO APPLY	File Form 538-H with a copy of your tax bill. You can take it to your county assessor, who attaches the receipt and forwards it, or mail it with all attachments to the Oklahoma Tax Commission, P.O. Box 26800, Oklahoma City, OK 73126-0800. The form is due by June 30

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.

918-581-2399 https://oklahoma.gov/tax/individuals.html

Insurance-related help

Medicare Assistance Program (MAP), including SHIP, Senior Medicare Patrol, and MIPPA

SERVICE STATE EITHER

WHO RUNS IT	Oklahoma Insurance Department
WHAT YOU GET	Free, unbiased Medicare counseling, plan comparison, fraud protection, and help applying for Extra Help with prescription costs; plus a free monthly Medicare Mondays webinar (2026)
WHO QUALIFIES	Medicare beneficiaries and their families
INCOME LIMIT	None for counseling; the MIPPA component helps lower-income beneficiaries apply for prescription cost help
HOW TO APPLY	Call 800-763-2828 or 405-521-6628 to reach a certified counselor

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

800-763-2828 https://oid.ok.gov/consumers/information-for-seniors/

Oklahoma Market Assistance Program (OK-MAP)

SERVICE NONPROFIT HOMEOWNER

WHO RUNS IT	Big I Oklahoma, under the Oklahoma Insurance Code, with assessments collected by the Oklahoma Insurance Department
WHAT YOU GET	Free referral help locating a company willing to write homeowners insurance when you have been turned down in the ordinary market. It does not guarantee a policy and it does not reduce the premium (2026)
WHO QUALIFIES	any age
INCOME LIMIT	None
HOW TO APPLY	Call (405) 842-9883, visit mapsprogram.com, or write to Oklahoma Market Assistance Program, PO Box 13488, Oklahoma City, OK 73113

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

405-842-9883 https://www.oid.ok.gov/bulletin-no-2026-01/

The Oklahoma Market Assistance Program is a referral service, not the same thing.

HomeShare-relevant extras

Housing Choice Voucher (Section 8)

VOUCHER STATE RENTER

WHO RUNS IT	Oklahoma Housing Finance Agency (OHFA)
WHAT YOU GET	Monthly rental assistance paid to your landlord, with your share of the rent based on your household income (2026)
WHO QUALIFIES	any age
INCOME LIMIT	HUD income limits by county and household size, published in the OHFA Section 8 income limits document
HOW TO APPLY	OHFA's waiting list is closed to new applicants as of this verification. Check ohfa.org periodically for a reopening. Households already on the list are contacted for an eligibility review appointment through the AssistanceConnect portal

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.ohfa.org/housingchoicevoucher/

Oklahoma City accessory dwelling unit rules

POLICY COUNTY-CITY 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	City of Oklahoma City Planning Department
WHO QUALIFIES	any age
INCOME LIMIT	None
HOW TO APPLY	Contact the City of Oklahoma City Planning Department about permits and the zoning districts where an accessory dwelling is allowed

https://www.okc.gov/departments/planning/current-projects/code-update/accessory-dwellings

Oklahomans can use national matching platforms, or call the Aging and Disability Info-line at 1-800-211-2116 to ask what a local Area Agency on Aging knows about informal matching in the area.

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 Oklahoma 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**.
