



Oregon: 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

Oregon delivers most of this help locally, so for many programs the practical first calls are the Aging and Disability Resource Connection (ADRC) at **1-855-673-2372** for in-home supports and modifications, your local Community Action Agency for weatherization and energy help (find yours at caporegon.org/find-help), and your county assessor for property tax relief.

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 24, 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

Medicaid home modifications (Oregon Health Plan / K Plan / HCBS waivers)

SERVICE	STATE
WHO IT IS FOR	homeowner (or renter with landlord permission)
WHO RUNS IT	Oregon Dept. of Human Services, Aging and People with Disabilities (APD)
WHAT YOU GET	Home modifications as authorized in the care plan; state's modification benefit is commonly up to about \$5,000
WHO QUALIFIES	any (aged or physically disabled adults on Medicaid)
INCOME LIMIT	Medicaid long-term care financial limits (2026: ~\$2,901/mo individual income cap; \$2,000 asset limit)
HOW TO APPLY	Request an assessment through the ADRC (1-855-673-2372) or your local APD / Area Agency on Aging office

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

503-945-5600 (ODHS); 1-855-673-2372 (ADRC) <https://www.oregon.gov/odhs/aging-disability-services/pages/long-term-care.aspx>

Oregon Project Independence - Medicaid (OPI-M)

SERVICE STATE EITHER

WHO RUNS IT	Oregon Dept. of Human Services, APD, via Area Agencies on Aging
WHAT YOU GET	In-home services including home modifications, assistive technology, personal care, housekeeping, meals, and caregiver support
WHO QUALIFIES	60+, or 18+ with a physical disability, or any age with dementia
INCOME LIMIT	Up to ~400% of the Federal Poverty Level (OPI-M standards)
HOW TO APPLY	Contact the ADRC at 1-855-673-2372 for eligibility and intake

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1-855-673-2372 <https://www.oregon.gov/odhs/providers-partners/community-services-supports/pages/opi.aspx>

Aging and Disability Resource Connection (ADRC) of Oregon

SERVICE STATE EITHER

WHO RUNS IT	Oregon ODHS / Area Agencies on Aging
WHAT YOU GET	Free information, options counseling, and referral to in-home supports and modification services
WHO QUALIFIES	any
INCOME LIMIT	none (information and referral service)
HOW TO APPLY	Call 1-855-673-2372 (statewide) or visit adrcforegon.org

1-855-673-2372 <https://www.adrcforegon.org>

Home repair and deferred maintenance

Oregon Healthy Homes Grant Program

GRANT STATE

WHO IT IS FOR	homeowner (some grantees serve renters)
WHO RUNS IT	Oregon Health Authority, Public Health Division
WHAT YOU GET	Repairs, weatherization, mold remediation, accessibility, and electrical/structural work delivered through local grantee agencies
WHO QUALIFIES	older adults prioritized (and any low-income Oregonian)
INCOME LIMIT	low-income (thresholds set by the local grantee agency)
HOW TO APPLY	Apply through a funded local grantee agency listed on the OHA program page; OHA does not fund individuals directly

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.oregon.gov/oha/ph/healthyenvironments/healthynighborhoods/healthyhomesgrantprogram/pages/index.aspx>

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 (Oregon State Office)
WHAT YOU GET	Loan up to \$40,000 at 1% fixed for 20 years; grant up to \$10,000 (age 62+); combined up to \$50,000 (\$55,000 in declared disaster areas)
WHO QUALIFIES	any for the loan; 62+ for the grant
INCOME LIMIT	Very-low income (county-specific limits via the USDA eligibility site, 2026)
HOW TO APPLY	Contact the Oregon USDA Rural Development state office; confirm the property is in an eligible 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-12>

Unlimited Choices (home repair and accessibility)

GRANT, LOAN, SERVICE NONPROFIT HOMEOWNER

WHO RUNS IT	Unlimited Choices, Inc. (nonprofit)
WHAT YOU GET	Accessibility modifications, fall-prevention work, grab bars, and critical repairs (Adapt-A-Home, Mend-A-Home, Add-A-Bar)
WHO QUALIFIES	older adults and people with mobility needs
INCOME LIMIT	low-income (program-defined)
HOW TO APPLY	Call (503) 234-6167 or email service@unlimitedchoices.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.

(503) 234-6167 <https://unlimitedchoices.org>

Weatherization Assistance Program (WAP)

SERVICE STATE

WHO IT IS FOR	either (renters eligible with landlord permission)
WHO RUNS IT	Oregon Housing and Community Services, via local Community Action Agencies
WHAT YOU GET	Free energy audit, insulation, air sealing, and furnace repair or replacement
WHO QUALIFIES	any (priority for 60+, people with disabilities, and families with children)
INCOME LIMIT	At or below 200% of the Federal Poverty Level (2026)
HOW TO APPLY	Apply through your local Community Action Agency (find one at caporegon.org/find-help)

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

<https://www.oregon.gov/ohcs/energy-weatherization/pages/weatherization-services.aspx>

State Home Oil Weatherization (SHOW)

GRANT, SERVICE STATE EITHER

WHO RUNS IT	Oregon Housing and Community Services, via local Community Action Agencies
WHAT YOU GET	Cash support for energy-saving heating equipment and weatherization improvements
WHO QUALIFIES	any
INCOME LIMIT	Aligned with the Weatherization Assistance Program
HOW TO APPLY	Apply through your county Community Action Agency

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.oregon.gov/ohcs/energy-weatherization/pages/index.aspx>

Energy Trust of Oregon - income-qualified services

SERVICE UTILITY EITHER

WHO RUNS IT	Energy Trust of Oregon (utility ratepayer-funded nonprofit)
WHAT YOU GET	No-cost weatherization and energy-efficiency upgrades; community partner funding
WHO QUALIFIES	any
INCOME LIMIT	Income-qualified (program-defined)
HOW TO APPLY	Visit energytrust.org or work through a local Community Action Agency

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.energytrust.org/residential/income-qualified-services/community-resources/>

⚡ Utility bill assistance and discounts

Low Income Home Energy Assistance Program (LIHEAP)

GRANT FEDERAL-IN-STATE EITHER

WHO RUNS IT	Oregon Housing and Community Services, via local Community Action Agencies
WHAT YOU GET	Energy bill payment assistance; can also fund heating-system repair/replacement and weatherization
WHO QUALIFIES	any
INCOME LIMIT	At or below 60% of Oregon's state median income
HOW TO APPLY	Local Community Action Agency; statewide 1-800-453-5511 (option 2) or energyassistance@oregon.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.

1-800-453-5511 <https://www.oregon.gov/ohcs/energy-weatherization/pages/utility-bill-payment-assistance.aspx>

Oregon Energy Assistance Program (OEAP)

GRANT STATE EITHER

WHO RUNS IT	Oregon Housing and Community Services, via local Community Action Agencies
WHAT YOU GET	Electric bill payment assistance focused on preventing disconnection
WHO QUALIFIES	any
INCOME LIMIT	At or below 60% of Oregon's state median income
HOW TO APPLY	Apply through your local Community Action Agency

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

1-800-453-5511 <https://www.oregon.gov/ohcs/energy-weatherization/pages/utility-bill-payment-assistance.aspx>

PGE Income-Qualified Bill Discount

DISCOUNT UTILITY EITHER

WHO RUNS IT	Portland General Electric
WHAT YOU GET	15% to 80% monthly bill discount, tiered by household size and income
WHO QUALIFIES	any
INCOME LIMIT	Tiered by household size (based on state median income); no financial documents required
HOW TO APPLY	Enroll at portlandgeneral.com/income-qualified-bill-discount or call 503-228-6322

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.

503-228-6322 [https://portlandgeneral.com/income-qualified-bill-discount](http://portlandgeneral.com/income-qualified-bill-discount)

Pacific Power Oregon Low-Income Discount

DISCOUNT UTILITY EITHER

WHO RUNS IT	Pacific Power
WHAT YOU GET	Tiered monthly bill discount
WHO QUALIFIES	any
INCOME LIMIT	At or below 60% of Oregon state median income (income table effective Oct 1, 2025)
HOW TO APPLY	Apply at pacificpower.net or call 1-888-221-7070

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

1-888-221-7070 <https://www.pacificpower.net/my-account/payments/bill-payment-assistance/oregon-low-income-discount-program.html>

Natural gas income-qualified bill discounts (NW Natural, Cascade Natural Gas, Avista)

DISCOUNT UTILITY EITHER

WHO RUNS IT	NW Natural / Cascade Natural Gas / Avista
WHAT YOU GET	Permanent income-qualified monthly gas bill discounts
WHO QUALIFIES	any
INCOME LIMIT	At or below 60% of Oregon state median income
HOW TO APPLY	Contact your gas utility directly; NW Natural 503-226-4211

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.

503-226-4211 (NW Natural) <https://www.energytrust.org/residential/income-qualified-services/community-resources/>

Property tax relief

Property Tax Deferral for Disabled and Senior Homeowners

DEFERRAL STATE HOMEOWNER

WHO RUNS IT	Oregon Dept. of Revenue (apply through your county assessor)
WHAT YOU GET	State pays your county property taxes each November 15; repaid with 6% annual interest when the deferral ends
WHO QUALIFIES	62+ (or any age if disabled and receiving/eligible for Social Security Disability)
INCOME LIMIT	\$70,000 household income (2026)
HOW TO APPLY	File with your county assessor by April 15 (late filing April 16 to December 1 with a fee)

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.oregon.gov/dor/programs/property/pages/senior-and-disabled-property-tax-deferral-program.aspx>

Disabled Veteran or Surviving Spouse Property Tax Exemption

EXEMPTION STATE HOMEOWNER

WHO RUNS IT	Oregon Dept. of Revenue (apply through your county assessor)
WHAT YOU GET	Exempts \$27,092 (base) or \$32,512 (service-connected disability) of assessed value for 2026-27; both increase 3% per year
WHO QUALIFIES	any
INCOME LIMIT	None generally; 185% of the Federal Poverty Level only if qualifying via physician certification
HOW TO APPLY	File with your county assessor by April 1 (Form 310-676)

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.oregon.gov/dor/programs/property/pages/exemptions.aspx>

Oregon has no general homestead exemption, income-based circuit-breaker credit, or assessment freeze for older adults or low-income homeowners. The senior/disabled deferral is the primary tool.

Insurance-related help

Oregon has no state-run homeowners insurance premium assistance or discount program. Discounts come from private insurers (age 55+/retiree, security systems, loyalty).

Oregon FAIR Plan (last-resort homeowners insurance)

SERVICE STATE HOMEOWNER

WHO RUNS IT	Oregon FAIR Plan Association (state-mandated insurer pool; overseen by DCBS Division of Financial Regulation)
WHAT YOU GET	Access to basic property (fire) insurance for owners who cannot obtain coverage in the standard market
WHO QUALIFIES	any
INCOME LIMIT	none
HOW TO APPLY	Apply through a licensed Oregon insurance agent; questions to DFR consumer advocacy 888-877-4894

888-877-4894 (DFR consumer advocacy) <https://dfr.oregon.gov/insure/home/Pages/index.aspx>

SHIBA (Senior Health Insurance Benefits Assistance) Medicare counseling

SERVICE STATE EITHER

WHO RUNS IT	Oregon DCBS, Division of Financial Regulation
WHAT YOU GET	Free, unbiased Medicare counseling, plan comparison, and benefits screening
WHO QUALIFIES	Medicare-eligible (65+ or disabled)
INCOME LIMIT	none
HOW TO APPLY	Call 800-722-4134 (TTY 711) to reach a local counselor

800-722-4134 <https://shiba.oregon.gov/>

Oregon Health Plan (Medicaid) and Medicare Savings Programs

SERVICE STATE EITHER

WHO RUNS IT	Oregon Health Authority / Oregon ODHS
WHAT YOU GET	Medicaid health coverage; Medicare Savings Programs pay Medicare premiums for low-income older adults
WHO QUALIFIES	any (MSP for Medicare-eligible older adults)
INCOME LIMIT	Low-income (MAGI for OHP; MSP income limits for premium help)
HOW TO APPLY	Apply for OHP at oregon.gov/oha/HSD/OHP/Pages/Apply.aspx ; contact ODHS for Medicare Savings Programs

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<https://www.oregon.gov/oha/hsd/ohp/pages/index.aspx>

🏠 HomeShare-relevant extras

HomeShare Oregon (homeshare matching platform)

SERVICE NONPROFIT EITHER

WHO RUNS IT	HomeShare Oregon (501(c)(3) nonprofit)
WHAT YOU GET	Free technology-enabled matching of home providers and home seekers, with background checks and support
WHO QUALIFIES	any (home providers are often older homeowners; home seekers are typically renters)
INCOME LIMIT	none
HOW TO APPLY	Sign up at homeshareonline.org or call (503) 515-2397

(503) 515-2397 <https://homeshareoregon.org/>

Metro HomeShare (Ecumenical Ministries of Oregon)

SERVICE NONPROFIT EITHER

WHO RUNS IT	Ecumenical Ministries of Oregon (nonprofit)
WHAT YOU GET	Shared-housing matching in the Portland metro area
WHO QUALIFIES	any
INCOME LIMIT	none
HOW TO APPLY	Call 503-221-1054

503-221-1054 https://www.emoregon.org/pdfs/Shared_Housing/Metro_HomeShare_info_sheet.pdf

ADU and middle-housing policy (HB 2001 / SB 1051)

SERVICE STATE HOMEOWNER

WHO RUNS IT	Oregon Dept. of Land Conservation and Development (DLCD); implemented by local planning departments
WHAT YOU GET	State law requires cities to allow accessory dwelling units in single-family zones and middle housing (duplex and up); supports shared/added housing
WHO QUALIFIES	any
INCOME LIMIT	none
HOW TO APPLY	Contact your local city or county planning department

<https://www.oregon.gov/lcd/housing/pages/choice.aspx>

Oregon has no statewide renter property tax credit or rebate. However, home seekers who rent can qualify for LIHEAP/OEAP energy assistance and weatherization (with landlord permission). Local rent and security-deposit assistance is available through 211info and community agencies, not a statewide tax credit.

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 Oregon 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.