Pennsylvania: Help for Homeowners and Renters

Financial assistance for low-income, older, and disabled homeowners and renters · 27 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 Pennsylvania and you are living on a low income, are an older adult, or have a disability, this page lists the help you can ask for. Verified July 25, 2026. Two numbers open most doors. For anything to do with aging, in-home help, home modifications, or home sharing, call PA Link to Aging and Disability Resources at 1-800-753-8827, which connects you to one of the 52 Area Agencies on Aging at no charge. For anything to do with energy bills, call the LIHEAP hotline at 1-866-857-7095. If you are not sure where a problem belongs, dial 211 or text your ZIP code to 898-211.

If you are thinking about sharing your home: Pennsylvania is friendlier to this than most states, and the two biggest programs are the reason why. The Property Tax/Rent Rebate counts only your own income and the income of a spouse who lives with you. Another adult who moves in and is not your spouse does not get added to your claim. The Philadelphia Senior Citizen Real Estate Tax Freeze publishes one limit for a single person and another for a married couple, which points the same way, but the city never actually says whose income goes on the claim, so ask before anyone moves in. The Homestead and Farmstead Exclusion, the Pennsylvania FAIR Plan, PA MEDI Medicare counseling, the OPTIONS in-home services program, and the TechOWL equipment library look at no income at all, so sharing your home cannot affect them. The programs where another adult's income does count are the ones measured against a whole-household limit: LIHEAP, the utility Customer Assistance Programs, Dollar Energy Fund grants, weatherization, the Whole-Home Repairs Program, the energy efficiency loan from the state housing agency, and Philadelphia's Longtime Owner Occupants Program. In several of those the allowed income also rises with each person in the home, so the result is not automatically bad. One caution that applies everywhere: rent you collect is income to you, even when the person paying it is not counted. And Pennsylvania actually runs a public home sharing program, SHARE, described at the end of this page.

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 27 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 HealthChoices and Office of Long-Term Living waivers: home and environmental accessibility adaptations

SERVICE STATE EITHER

WHO RUNS IT	Pennsylvania Department of Human Services, Office of Long-Term Living
WHAT YOU GET	Covered accessibility adaptations to the home (ramps, grab bars, bathroom and doorway changes) for waiver participants; no fixed dollar cap published on the program pages as of 2026
WHO QUALIFIES	21 or older for Community HealthChoices; other waivers have their own age rules
INCOME LIMIT	Medicaid long-term services financial eligibility; no separate published dollar figure
HOW TO APPLY	Call the Consumer Service Center for long-term care and home and community based services at 1-866-550-4355, or apply online at compass.dhs.pa.gov. A nursing facility level of care determination is part of the process

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.

866-550-4355 https://www.pa.gov/agencies/dhs/resources/home-community-based-services-hcbs

OPTIONS Program

SERVICE STATE EITHER

WHO RUNS IT	Pennsylvania Department of Aging, delivered by the 52 Area Agencies on Aging
WHAT YOU GET	In-home services including home modifications for safety and accessibility, personal care, home delivered meals, adult day services, home health, medical equipment, personal emergency response systems and pest control (2026). Supplemental services vary by county
WHO QUALIFIES	60 or older
INCOME LIMIT	None. There is no income limit to qualify, though participants may be asked to contribute toward the cost on a sliding scale based on their own income
HOW TO APPLY	Contact your local Area Agency on Aging, or call the Department of Aging at 717-783-1550. A functional needs assessment is part of the process

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

717-783-1550 https://www.pa.gov/services/aging/apply-for-options-program.html

TechOWL lending library and Reused Equipment Program (REEP)

SERVICE NONPROFIT EITHER

WHO RUNS IT	TechOWL, Institute on Disabilities at Temple University (Pennsylvania's Assistive Technology Act program)
WHAT YOU GET	Free short-term loans from a statewide library of more than 1,500 assistive devices, free demonstrations and consultations, reused equipment through REEP, 3D-printed assistive technology, DeafBlind services and a free special phone program (2026)
WHO QUALIFIES	any age
INCOME LIMIT	None; services are free to Pennsylvania residents
HOW TO APPLY	Call 800-204-7428 weekdays 8:30 a.m. to 4:30 p.m., email techowl@temple.edu, or request a device through the website

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

800-204-7428 https://techowlpa.org/

PHFA ACCESS Home Modification Program

LOAN STATE HOMEOWNER

WHO RUNS IT	Pennsylvania Housing Finance Agency (PHFA)
WHAT YOU GET	$1,000 to $10,000, interest free with no fees, repaid when the home is sold or transferred (2026)
WHO QUALIFIES	no age requirement
INCOME LIMIT	Set by PHFA first mortgage underwriting guidelines rather than a single published figure
HOW TO APPLY	Apply through a PHFA participating lender at the same time as a PHFA first mortgage. Contractor proposals are required and the work must be finished within 90 days of closing

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.

855-827-3466 https://www.phfa.org/programs/repairs.aspx

Home repair and deferred maintenance

Whole-Home Repairs Program

GRANT STATE HOMEOWNER

WHO RUNS IT	Pennsylvania Department of Community and Economic Development (DCED), delivered by a county agency in each of the 67 counties
WHAT YOU GET	Grant to a homeowner of up to $50,000 per unit (loans up to $50,000 for small landlords)
WHO QUALIFIES	no age requirement
INCOME LIMIT	Household income at or below 80% of area median income
HOW TO APPLY	Find the agency that serves your county on the DCED agency list at dced.pa.gov/whole-home-repairs-program-agency-list and apply directly to that agency. DCED general line 866-466-3972

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

866-466-3972 https://dced.pa.gov/programs/covid-19-arpa-whole-home-repairs-program/

Pennsylvania Community Development Block Grant (CDBG) housing rehabilitation

GRANT STATE HOMEOWNER

WHO RUNS IT	Pennsylvania Department of Community and Economic Development (DCED)
WHAT YOU GET	Owner-occupied housing rehabilitation funded through municipalities; amounts are set by each local program, not by the state
WHO QUALIFIES	no age requirement
INCOME LIMIT	Local programs must serve low- and moderate-income households; 70% of each entitlement grant must benefit low- and moderate-income persons
HOW TO APPLY	You do not apply to the state. Ask your borough, township, city or county whether it runs a housing rehabilitation program with Community Development Block Grant money. DCED general line 866-466-3972

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.

866-466-3972 https://dced.pa.gov/programs/community-development-block-grant-cdbg/

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, Pennsylvania state office
WHO QUALIFIES	62 or older is required for the grant; the loan has no age minimum
INCOME LIMIT	Very low income by county
HOW TO APPLY	Apply year-round through the USDA Rural Development office serving your county. Rural properties only

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

Pennsylvania Weatherization Assistance Program (WAP)

SERVICE STATE EITHER

WHO RUNS IT	Pennsylvania Department of Community and Economic Development (DCED), delivered by local weatherization agencies
WHAT YOU GET	No-cost energy audit, blower door guided air sealing, insulation, heating system repair or replacement, minor safety repairs and energy conservation education. Average spending is $8,547 per home depending on the audit (2026)
WHO QUALIFIES	no age requirement; older adults are a priority group
INCOME LIMIT	Household income at or below 200% of the federal poverty level
HOW TO APPLY	Contact the weatherization agency that serves your county directly. The agency list is on the DCED weatherization page; DCED general line 866-466-3972

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

866-466-3972 https://dced.pa.gov/programs/weatherization-assistance-program-wap/

Low Income Usage Reduction Program (LIURP)

SERVICE UTILITY EITHER

WHO RUNS IT	Pennsylvania electric and natural gas distribution companies, required by the Pennsylvania Public Utility Commission
WHAT YOU GET	No-cost installation of energy efficiency measures to lower monthly usage for income-qualified customers (2026)
WHO QUALIFIES	no age requirement
INCOME LIMIT	Slightly higher than the Customer Assistance Program limit of 150% of federal poverty guidelines; each utility sets its own figure
HOW TO APPLY	Call your own electric or gas company and ask for the Low Income Usage Reduction Program. The Public Utility Commission consumer hotline is 1-800-692-7380

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.

800-692-7380 https://www.puc.pa.gov/about-the-puc/consumer-education/utility-assistance-programs/

PHFA Homeowners Energy Efficiency Loan Program (HEELP)

LOAN STATE HOMEOWNER

WHO RUNS IT	Pennsylvania Housing Finance Agency (PHFA)
WHAT YOU GET	$1,000 to $10,000 at a 1% fixed rate for ten years, with no prepayment penalty (2026)
WHO QUALIFIES	no age requirement
INCOME LIMIT	80% of area median income effective July 1, 2026: $59,400 for one person and $84,800 for a family of four. The limit may rise to 150% of area median income depending on circumstances
HOW TO APPLY	Complete the self pre-screening form or the borrower application on the PHFA website, or call 1-855-827-3466

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.

855-827-3466 https://www.phfa.org/programs/repairs.aspx

Utility bill assistance and discounts

LIHEAP Cash Grant

GRANT FEDERAL-IN-STATE EITHER

WHO RUNS IT	Pennsylvania Department of Human Services, through County Assistance Offices
WHAT YOU GET	One-time grant of $200 to $1,000 depending on household size, income and fuel type, paid directly to the energy company. It does not have to be repaid
WHO QUALIFIES	no age requirement
INCOME LIMIT	Effective February 1, 2026: $23,940 for one person, $32,460 for two, $40,980 for three, $49,500 for four, $58,020 for five, $66,540 for six, $75,060 for seven, $83,580 for eight, $92,100 for nine and $100,620 for ten, adding $8,520 for each additional person
HOW TO APPLY	Apply during the open season through your County Assistance Office, online, or by calling the LIHEAP hotline at 1-866-857-7095. The 2025-2026 season has closed and the 2026-2027 season opens in the fall

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

866-857-7095 https://www.pa.gov/agencies/dhs/resources/liheap.html

LIHEAP Crisis Grant

GRANT FEDERAL-IN-STATE EITHER

WHO RUNS IT	Pennsylvania Department of Human Services, through County Assistance Offices
WHAT YOU GET	Emergency payment for a heating crisis. Amount depends on what it takes to resolve the emergency
WHO QUALIFIES	no age requirement
INCOME LIMIT	Same limits as the LIHEAP Cash Grant, effective February 1, 2026
HOW TO APPLY	Call the LIHEAP hotline at 1-866-857-7095 or contact your County Assistance Office as soon as the emergency happens

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

866-857-7095 https://www.pa.gov/agencies/dhs/resources/liheap.html

Customer Assistance Program (CAP)

DISCOUNT UTILITY EITHER

WHO RUNS IT	Pennsylvania electric, natural gas and water utilities, required by the Pennsylvania Public Utility Commission
WHAT YOU GET	A reduced monthly bill set against your income, plus possible forgiveness of existing arrears, for as long as you stay enrolled
WHO QUALIFIES	no age requirement
INCOME LIMIT	150% of the federal poverty guidelines. In 2026 that is about $1,995 per month for one person, rising about $710 per month for each additional person in the household
HOW TO APPLY	Call your own utility and ask to enroll in its Customer Assistance Program. Pennsylvania Public Utility Commission consumer hotline 1-800-692-7380

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.

800-692-7380 https://www.puc.pa.gov/about-the-puc/consumer-education/utility-assistance-programs/

Dollar Energy Fund hardship grants

GRANT NONPROFIT EITHER

WHO RUNS IT	Dollar Energy Fund, in partnership with participating Pennsylvania utilities
WHAT YOU GET	One-time grant toward gas, electric, water or wastewater service. The maximum is set by each partner utility and is not published on the general page
WHO QUALIFIES	no age requirement
INCOME LIMIT	Set by each partner utility; generally slightly above the Customer Assistance Program limit
HOW TO APPLY	Contact your utility first. It will refer you to a community based agency or to the MyApp online portal. Bring a utility bill and proof of income for everyone in the household. Dollar Energy Fund 1-888-282-6816

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.

888-282-6816 https://www.dollarenergy.org/need-help/

Property tax relief

Property Tax/Rent Rebate Program

REBATE STATE EITHER

WHO RUNS IT	Pennsylvania Department of Revenue
WHAT YOU GET	Standard rebate for claim year 2025: $1,000 on income of $0 to $8,550, $770 on $8,551 to $16,040, $460 on $16,041 to $19,240 and $380 on $19,241 to $48,110. A supplemental rebate of $190 to $500 is added for homeowners with income of $32,070 or less whose property tax exceeds 15% of income, and for homeowners in Philadelphia, Scranton and Pittsburgh
WHO QUALIFIES	65 or older; widows and widowers 50 or older; people with disabilities 18 or older
INCOME LIMIT	$48,110 or less for claim year 2025, counting only half of Social Security, Supplemental Security Income, State Supplementary Payment and Railroad Retirement Tier 1 benefits
HOW TO APPLY	File form PA-1000 online at mypath.pa.gov, by mail, or in person at one of hundreds of free filing locations. Department of Revenue 1-888-222-9190

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

888-222-9190 https://www.pa.gov/agencies/revenue/incentives-credits-and-programs/ptrr.html

Homestead and Farmstead Exclusion (Taxpayer Relief Act, Act 1 of Special Session 1 of 2006)

EXCLUSION STATE HOMEOWNER

WHO RUNS IT	County assessment offices and school districts, under the Pennsylvania Department of Community and Economic Development
WHAT YOU GET	The assessed value of every approved homestead in a school district is reduced by the same amount before school property tax is calculated. The dollar amount is set each year by each school district and is funded by gaming revenue, so it differs across the state
WHO QUALIFIES	no age requirement
INCOME LIMIT	None; there is no income or age test
HOW TO APPLY	Get the application from your county assessment office and file it by March 1 for relief in the school year that begins that July 1 or January 1. Your school district must tell you by December 31 each year whether you are approved or whether your eligibility is expiring

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

866-466-3972 https://dced.pa.gov/local-government/property-tax-relief/

Disabled Veterans Real Estate Tax Exemption

EXEMPTION STATE HOMEOWNER

WHO RUNS IT	Pennsylvania Department of Military and Veterans Affairs, applied for through the County Director of Veterans Affairs
WHAT YOU GET	Full exemption from real estate tax on the dwelling the veteran occupies as a principal residence
WHO QUALIFIES	no age requirement
INCOME LIMIT	A veteran with annual income of $114,637 or less, effective January 1, 2025, is presumed to need the exemption. Above that figure you can still qualify by documenting that allowable monthly expenses exceed monthly household income
HOW TO APPLY	Contact the County Director of Veterans Affairs where you live, or email Ra-retx@pa.gov

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

https://www.pa.gov/agencies/dmva/pennsylvania-veterans/pa-vetconnect/state-veterans-programs/financial-assistance/retx

Philadelphia Senior Citizen Real Estate Tax Freeze

FREEZE COUNTY-CITY HOMEOWNER

WHO RUNS IT	City of Philadelphia Department of Revenue
WHAT YOU GET	Your Real Estate Tax bill stops going up. It will not rise even if your assessment or the tax rate rises, and it still falls if your assessment falls
WHO QUALIFIES	65 or older, or living with a spouse who is 65 or older, or 50 or older and widowed from someone who reached 65
INCOME LIMIT	$33,500 or less for one person, $41,500 or less for a married couple
HOW TO APPLY	Apply online through the Philadelphia Tax Center by searching your property, or download the form and mail it with proof of age and income to Department of Revenue, P.O. Box 53190, Philadelphia, PA 19105. The deadline is September 30 each year, and people already 65 or older can enroll later with the freeze backdated

> **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.

215-686-9200 https://www.phila.gov/services/payments-assistance-taxes/payment-plans-and-assistance-programs/income-based-programs-for-residents/apply-for-the-low-income-senior-citizen-real-estate-tax-freeze/

Philadelphia Longtime Owner Occupants Program (LOOP)

ASSESSMENT CAP | COUNTY-CITY | HOMEOWNER

WHO RUNS IT	City of Philadelphia Department of Revenue
WHAT YOU GET	Caps the assessment used for your bill. If you qualify on last year's jump, the bill is capped at a 50% increase, or 1.5 times last year's amount. If you qualify on the five-year jump, the cap is 75%, or 1.75 times the lowest amount in that period
WHO QUALIFIES	no age requirement
INCOME LIMIT	By household size: $117,800 for two people, $132,500 for three, $147,200 for four, rising to $217,900 for ten. Households enrolled before 2023 use a higher schedule. The one-person figure is left out here because two city sources disagree; see notes
HOW TO APPLY	Apply online through the Philadelphia Tax Center or by mail to Department of Revenue, P.O. Box 53190, Philadelphia, PA 19105. Applications filed by September 30 apply to that same year's bill. Department of Revenue 215-686-9200 or revenue@phila.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.

215-686-9200 https://www.phila.gov/services/payments-assistance-taxes/payment-plans-and-assistance-programs/income-based-programs-for-residents/apply-for-the-longtime-owner-occupants-program-loop/

Ask your county assessment office whether your district has one. The difference matters: a deferral is a lien repaid with interest later, while the rebate and the exclusion are money you keep.

Insurance-related help

Pennsylvania FAIR Plan (Pennsylvania Insurance Plan)

SERVICE | STATE | EITHER

WHO RUNS IT	Pennsylvania FAIR Plan, an association of property insurers doing business in Pennsylvania
WHAT YOU GET	Basic property insurance of last resort for people who cannot buy coverage in the regular market. Coverage limits are set by the plan
WHO QUALIFIES	no age requirement
INCOME LIMIT	None. Eligibility rests on having an insurable interest in Pennsylvania property and being unable to buy coverage in the voluntary market
HOW TO APPLY	Apply through the plan's online services or through a licensed insurance agent. Pennsylvania FAIR Plan 215-629-8800, weekdays 8 a.m. to 4 p.m.

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

215-629-8800 https://www.pafairplan.com/

PA MEDI (Pennsylvania Medicare Education and Decision Insight), Pennsylvania's State Health Insurance Assistance Program

SERVICE STATE EITHER

WHO RUNS IT	Pennsylvania Department of Aging, delivered by the 52 Area Agencies on Aging
WHAT YOU GET	Free, confidential, unbiased Medicare counseling covering Original Medicare, Medigap, Medicare Advantage, drug plans, enrollment, billing problems, appeals, long-term care insurance and help finding financial assistance programs (2026)
WHO QUALIFIES	Medicare beneficiaries of any age, plus their families and caregivers
INCOME LIMIT	None; there is no income test for counseling
HOW TO APPLY	Call 1-800-783-7067 weekdays 8 a.m. to 5 p.m., or request help online and be connected to a certified counselor at your Area Agency on Aging

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

800-783-7067 https://www.pa.gov/agencies/aging/aging-programs-and-services/pa-medi-medicare-counseling.html

If premiums are more than you can comfortably manage, check with the Pennsylvania Insurance Department in case something new has launched.

HomeShare-relevant extras

SHARE (Shared Housing and Resource Exchange)

SERVICE STATE EITHER

WHO RUNS IT	Pennsylvania Department of Aging, delivered by Area Agencies on Aging
WHAT YOU GET	Free matching service that pairs a person with a spare bedroom with a person who needs housing. The person moving in contributes rent, help around the house, or both, in exchange for a private bedroom and shared common space
WHO QUALIFIES	Both people must be at least 18, and at least one person in each match must be over 60
INCOME LIMIT	None published
HOW TO APPLY	Fill out the interest form on the Department of Aging page, contact your Area Agency on Aging, or call the Department of Aging at 717-783-1550. County SHARE housing counselors run background checks, make the match and support it afterward

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.

717-783-1550 https://www.pa.gov/agencies/aging/aging-programs-and-services/housing-programs-for-older-adults.html

ECHO (Elder Cottage Housing Opportunity)

SERVICE STATE EITHER

WHO RUNS IT	Pennsylvania Department of Aging, delivered by Area Agencies on Aging
WHAT YOU GET	A small manufactured cottage placed temporarily on the property of a family member or friend. Cottage costs are capped at 30% of monthly income
WHO QUALIFIES	older adults
INCOME LIMIT	Low income; no dollar figure published on the state page
HOW TO APPLY	Apply through your Area Agency on Aging, or call the Department of Aging at 717-783-1550

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.

717-783-1550 https://www.pa.gov/agencies/aging/aging-programs-and-services/housing-programs-for-older-adults.html

Domiciliary Care (Dom Care)

SERVICE STATE RENTER

WHO RUNS IT	Pennsylvania Department of Aging, delivered by Area Agencies on Aging
WHAT YOU GET	A room in a certified private family home with supervision and daily support, for adults who cannot live entirely alone
WHO QUALIFIES	18 or older
INCOME LIMIT	Not published on the state page
HOW TO APPLY	Apply through your Area Agency on Aging, or call the Department of Aging at 717-783-1550. Homes are certified every year for health and safety

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.

717-783-1550 https://www.pa.gov/agencies/aging/aging-programs-and-services/housing-programs-for-older-adults.html

PA Housing Search and PHFA renter support

SERVICE STATE RENTER

WHO RUNS IT	Pennsylvania Housing Finance Agency (PHFA)
WHAT YOU GET	Free statewide affordable rental listing service, free HUD certified housing counseling through the Housing Stability Counseling Program, the Prepared Renter Program, and free financial education workshops and coaching (2026)
WHO QUALIFIES	no age requirement
INCOME LIMIT	None for the search tool or the counseling
HOW TO APPLY	Search listings at PAHousingSearch.com or call the bilingual call center at 1-877-428-8844, weekdays 9 a.m. to 8 p.m. For counseling, find a local agency through PHFA. Customer Solutions Center 1-855-827-3466

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

877-428-8844 https://www.phfa.org/renters/

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 Pennsylvania 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**.