Rhode Island: 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 Rhode Island 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 phone numbers will get you almost anywhere. The first is THE POINT, the state's Aging and Disability Resource Center, at 401-462-4444. It is free, confidential, and answered around the clock, and it is the right first call for home modifications, in-home care, and benefit questions. The second is your local Community Action Program agency, which handles heating aid, weatherization, and heating system repair. Find yours at ricommunityaction.org or call the statewide association at 401-921-4968. The Department of Human Services call center is 1-855-697-4347.

If you are thinking about sharing your home: Rhode Island's single most important benefit for older and disabled homeowners and renters, the Property Tax Relief Credit, counts the income of every person living in the home. The rules behind that credit define a household as one or more persons occupying a dwelling and living as a single nonprofit housekeeping unit, and they specifically exclude tenants, roomers, and lessees who are there under a contract. That distinction is worth understanding before anyone moves in, because a written rental agreement and a shared household are treated differently. Heating aid, weatherization, the discounted utility rate, and rental vouchers all count everyone's income too, although their limits also rise with household size, so the effect is not automatically bad. Veterans' property tax exemptions, free Medicare counseling, the state's last-resort property insurance, and the statewide accessory dwelling unit law have no income test at all, so sharing your home does not affect them. Where the rules are unclear, this page says so and tells you to confirm with the program.

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

Medicaid Long Term Services and Supports: Home Modifications

SERVICE STATE EITHER

WHO RUNS IT	Rhode Island Executive Office of Health and Human Services (EOHHS), with assessments and installation through Ocean State Center for Independent Living and Tri-County Community Action Agency
WHAT YOU GET	Professional assessment of the home or apartment plus changes that make it safer and easier to get around in, ranging from simple low-cost items to more involved work; no fixed dollar cap published in the consumer booklet
WHO QUALIFIES	no age minimum; older adults and adults with disabilities
INCOME LIMIT	Must meet Medicaid Long Term Services and Supports financial eligibility; no separate published dollar figure for the home modification benefit
HOW TO APPLY	Call THE POINT, the statewide Aging and Disability Resource Center, at 401-462-4444, or start a self-assessment at myoptions.ri.gov; a Medicaid Long Term Services and Supports application goes through the local Department of Human Services office

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.

401-462-4444 https://eohhs.ri.gov/Consumer/ConsumerInformation/Healthcare/LongTermServicesandSupports/HomeandCommunityBasedServices.aspx

OSCIL Home Access

SERVICE NONPROFIT EITHER

WHO RUNS IT	Ocean State Center for Independent Living (OSCIL)
WHAT YOU GET	Home access services designed to remove physical barriers and improve accessibility, paired with in-home assessment services; funding and consumer cost depend on the payer, most often Medicaid long term services or a vocational rehabilitation plan
WHO QUALIFIES	no age limit
INCOME LIMIT	Not published on the program page
HOW TO APPLY	Call OSCIL in Warwick to request a home access 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.

401-738-1013 https://www.oscil.org/home-access

Rhode Island Assistive Technology Access Partnership (ATAP)

SERVICE STATE EITHER

WHO RUNS IT	Rhode Island Office of Rehabilitation Services (ORS), Department of Human Services
WHAT YOU GET	Device demonstration, short-term device loan, device re-use, training, and information and referral for assistive technology such as grab bars, ramps, and mobility and communication aids (2026)
WHO QUALIFIES	any age
INCOME LIMIT	Not published on the program page
HOW TO APPLY	Contact the ATAP program director at the Office of Rehabilitation Services, or go directly to a partner: the Adaptive Telephone Equipment Loan program, West Bay Educational Collaborative, Ocean State Center for Independent Living, or TechACCESS of Rhode Island

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.

401-871-1145 https://ors.ri.gov/programs/atap

THE POINT (Aging and Disability Resource Center) and MyOptions options counseling

SERVICE STATE EITHER

WHO RUNS IT	Rhode Island Office of Healthy Aging (OHA) with the Executive Office of Health and Human Services
WHAT YOU GET	Free information, referral, and person-centered options counseling on long term services and supports, available 24 hours a day (2026)
WHO QUALIFIES	60 or older, plus adults and children with disabilities of any age
INCOME LIMIT	None for information, referral, and options counseling
HOW TO APPLY	Call THE POINT at 401-462-4444 any time, or complete the self-assessment at myoptions.ri.gov and a counselor will call you back

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

401-462-4444 https://myoptions.ri.gov/

Home repair and deferred maintenance

LeadSafe Homes Program

GRANT AND LOAN · STATE · EITHER

WHO RUNS IT	RIHousing
WHAT YOU GET	Lead hazard reduction including replacement windows and doors, interior and exterior painting, and soil remediation, plus healthy homes work such as air quality improvements, electrical upgrades, and railing repairs; typically no out of pocket cost to the household (2025 to 2026 program year)
WHO QUALIFIES	no age limit
INCOME LIMIT	Under 80% of area median income for the HUD grant, or under 120% of area median income for the state loan program (2025 limits)
HOW TO APPLY	Apply through the online portal at rihousing.com or contact the LeadSafe team; the home must have been built before 1978 and have a pregnant woman or a child under 6 living in or regularly visiting it

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.

401-450-1350 https://www.rihousing.com/homeowners/community-lending-programs/leadsafe-programs/

Rhode Island Community Development Block Grant Housing Rehabilitation

GRANT · STATE · HOMEOWNER

WHO RUNS IT	Rhode Island Executive Office of Housing
WHAT YOU GET	Roughly $4 million to $5 million a year in federal block grant funds distributed to cities and towns, which run owner-occupied housing rehabilitation programs with their own caps (2026 cycle, applications open through September 30, 2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Set locally to meet the federal low- and moderate-income benefit standard (2026)
HOW TO APPLY	You do not apply to the state. Contact your city or town community development or planning office and ask about its housing rehabilitation program

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://housing.ri.gov/programs/community-development-block-grants

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 state office serving Rhode Island
WHAT YOU GET	Grants up to $10,000 for owners age 62 and older who cannot repay a loan, plus 1% loans up to $40,000, combined cap $50,000
WHO QUALIFIES	62 or older for the grant; no age minimum for the loan
INCOME LIMIT	Very low income, at or below 50% of area median income
HOW TO APPLY	Apply year-round through the USDA Rural Development office serving Rhode Island; only properties in designated rural areas qualify

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

Rhode Island Weatherization Assistance Program (WAP)

SERVICE | STATE | EITHER

WHO RUNS IT	Rhode Island Department of Human Services, delivered by the state's Community Action Program agencies
WHAT YOU GET	Whole-house energy efficiency work at no cost: insulation, draft reduction, ventilation improvements, smoke and carbon monoxide detectors, and health and safety measures (FFY 2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Same FFY 2026 limits as LIHEAP, about 60% of Rhode Island median income: $42,252 for one person, $55,252 for two, $68,253 for three, $81,254 for four, $94,254 for five, and $107,255 for six
HOW TO APPLY	Apply for LIHEAP first at your local Community Action Program agency, then ask that agency about weatherization; applications are taken year-round and renters need landlord approval

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

1-855-697-4347 https://dhs.ri.gov/programs-and-services/energy-assistance-programs-heating/weatherization-assistance-program-wap

Rhode Island Energy Income Eligible Services Program (IES)

SERVICE UTILITY EITHER

WHO RUNS IT	Rhode Island Energy, overseen by the Rhode Island Public Utilities Commission
WHAT YOU GET	No out of pocket cost for energy education, a home energy assessment, insulation, air sealing, replacement of inefficient heating systems and appliances, and lighting; budgeted at $14.4 million for electric customers and $8.0 million for gas customers in calendar year 2025
WHO QUALIFIES	no age limit
INCOME LIMIT	You must qualify for one of Rhode Island Energy's discounted utility rates, which follow the LIHEAP income guidelines or receipt of SSI, Medicaid, SNAP, general public assistance, or Rhode Island Works (2025)
HOW TO APPLY	Enroll in the Rhode Island Energy low income discount rate first, then request an income eligible home energy assessment; the program is fuel neutral and covers electric, gas, oil, and propane homes

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.

1-855-697-4347 https://ripuc.ri.gov/sites/g/files/xkgbur841/files/2025-08/Low-Income%20Ratepayers'%20Discount%20and%20Funding%20Sources%20-%20Regulatory%20Topic%20Overview%20(08-2025).pdf

Heating System Repair and Replacement Program (HSRRP)

SERVICE STATE HOMEOWNER

WHO RUNS IT	Rhode Island Department of Human Services, delivered by Community Action Program agencies
WHAT YOU GET	One-time repair of a heating system, or full replacement if the system cannot be repaired and meets the program's criteria (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Must qualify for LIHEAP, which uses the FFY 2026 low income guidelines
HOW TO APPLY	Contact your local Community Action Program agency; owner-occupied homes 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.

1-855-697-4347 https://dhs.ri.gov/programs-and-services/energy-assistance-programs/heating-system-repair-and-replacement-program

Utility bill assistance and discounts

Rhode Island Low Income Home Energy Assistance Program (LIHEAP)

GRANT FEDERAL-IN-STATE EITHER

WHO RUNS IT	Rhode Island Department of Human Services, applications taken by seven Community Action Program agencies
WHAT YOU GET	A seasonal benefit paid directly to your utility or fuel dealer. The per-household amount is not published on the state page, so ask your Community Action Program agency what to expect. For scale, Rhode Island Energy's low income customers received $6.9 million in LIHEAP grants in calendar year 2024, plus $10.5 million more through the state LIHEAP Enhancement fund
WHO QUALIFIES	no age limit
INCOME LIMIT	At or below 60% of Rhode Island median income. FFY 2026 twelve-month limits: $42,252 for one person, $55,252 for two, $68,253 for three, $81,254 for four, $94,254 for five, $107,255 for six
HOW TO APPLY	Apply in person at your local Community Action Program agency, or online through the Department of Human Services portal; the application season normally runs September through May, and the FFY 2026 season closed April 15, 2026 with reopening expected October 1

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.

1-855-697-4347 https://dhs.ri.gov/programs-and-services/energy-assistance-programs-heating/low-income-home-energy-assistance-program

Rhode Island Energy Low Income Rate (A-60 electric, Rates 11 and 13 gas)

DISCOUNT UTILITY EITHER

WHO RUNS IT	Rhode Island Energy, approved by the Rhode Island Public Utilities Commission
WHAT YOU GET	25% off the total monthly bill for electricity and for natural gas, rising to 30% off if you qualify through Medicaid, general public assistance, or Rhode Island Works; in effect since September 1, 2018 and still current in the August 2025 regulatory overview
WHO QUALIFIES	no age limit
INCOME LIMIT	Meet the LIHEAP income guidelines, or receive Supplemental Security Income, Medicaid, SNAP, general public assistance, or Rhode Island Works (2025 to 2026)
HOW TO APPLY	Qualify through LIHEAP or through one of the listed benefit programs, then ask Rhode Island Energy to enroll you in the low income rate; applying for LIHEAP at a Community Action Program agency is the most common route in

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.

1-855-697-4347 https://ripuc.ri.gov/sites/g/files/xkgbur841/files/2025-08/Low-Income%20Ratepayers'%20Discount%20and%20Funding%20Sources%20-%20Regulatory%20Topic%20Overview%20(08-2025).pdf

Rhode Island Energy Arrearage Management Program

ARREARAGE FORGIVENESS · UTILITY · EITHER

WHO RUNS IT	Rhode Island Energy, under R.I. General Laws 39-2-1
WHAT YOU GET	One twelfth of your past-due balance forgiven for each month you keep up with payments, up to $1,500 forgiven in a year, extendable another 12 months if you still owe more than $1,500
WHO QUALIFIES	no age limit
INCOME LIMIT	For low income ratepayers, meaning customers who qualify for the discounted utility rate
HOW TO APPLY	Ask Rhode Island Energy to enroll you in the arrearage management plan; if service is already shut off you first pay a 25% down payment to restore it, or 10% while the Public Utilities Commission emergency regulations are in force

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.

1-855-697-4347 https://ripuc.ri.gov/sites/g/files/xkgbur841/files/2025-08/Low-Income%20Ratepayers'%20Discount%20and%20Funding%20Sources%20-%20Regulatory%20Topic%20Overview%20(08-2025).pdf

Good Neighbor Energy Fund

GRANT · NONPROFIT · EITHER

WHO RUNS IT	United Way of Rhode Island, sponsored by Rhode Island Energy shareholders, the Pascoag Utility District, the Block Island Utility District, and other energy companies
WHAT YOU GET	A charitable bill payment grant for households that cannot pay an energy bill and are above or outside the LIHEAP window; one energy source per campaign year
WHO QUALIFIES	no age limit
INCOME LIMIT	Median income below 300% of the federal poverty level, plus documentation of financial hardship
HOW TO APPLY	Apply through United Way of Rhode Island; you must show documentation of financial hardship, and if you received help last campaign year you must show an extenuating hardship to receive it again

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://ripuc.ri.gov/sites/g/files/xkgbur841/files/2025-08/Low-Income%20Ratepayers'%20Discount%20and%20Funding%20Sources%20-%20Regulatory%20Topic%20Overview%20(08-2025).pdf

Property tax relief

Rhode Island Property Tax Relief Credit (Form RI-1040H)

CREDIT STATE EITHER

WHO RUNS IT	Rhode Island Division of Taxation
WHAT YOU GET	Up to $700 for calendar year 2025, calculated as your property tax (or 20% of your rent if you rent) minus a set percentage of your household income, with the percentage rising from 3% to 6% as income rises
WHO QUALIFIES	65 or older and/or disabled
INCOME LIMIT	Total household income of $40,730 or less for 2025
HOW TO APPLY	File Form RI-1040H by April 15, 2026 for the 2025 credit, either with your Rhode Island income tax return or on its own if you are not required to file one; attach your property tax bill, or three rent receipts or your lease if you rent, and a Social Security disability award letter if you are claiming under age 65

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.

401-574-8829 https://tax.ri.gov/forms/individual-tax-forms/personal-income-tax-forms

Local option exemption for persons over the age of 65 (R.I. General Laws 44-3-13)

EXEMPTION COUNTY-CITY HOMEOWNER

WHO RUNS IT	Individual Rhode Island city and town councils and assessors
WHAT YOU GET	Set by each town and varies widely. Examples written into the statute: up to $7,500 in Central Falls, up to $9,000 of real property in Cranston, $26,000 to $58,000 tiered by age in East Greenwich, up to $24,440 in Lincoln, up to $10,000 in North Providence, up to $30,656 in Warren, up to $12,000 in Warwick, and $800 to $1,000 annual tax credits in Johnston from 2025
WHO QUALIFIES	65 or older, with some towns using higher age tiers
INCOME LIMIT	Most towns grant the exemption without regard to ability to pay; Westerly and Charlestown may set income limits by ordinance
HOW TO APPLY	Contact your city or town assessor's office. Each town sets its own application form and filing deadline, and no town is required to offer the exemption at all

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.

http://webserver.rilegislature.gov/Statutes/TITLE44/44-3/44-3-13.htm

Freeze of tax rate and valuation for older and disabled homeowners (R.I. General Laws 44-3-16)

FREEZE COUNTY-CITY HOMEOWNER

WHO RUNS IT	Individual Rhode Island city and town councils and assessors
WHAT YOU GET	Freezes the tax rate and the assessed valuation of your home at their current level, so later increases do not raise your bill. Income ceilings vary: $4,000 a year in most towns, $6,000 for one person or $7,200 for two or more in Johnston, $20,000 for one person or $23,000 for two or more in Cranston, and a sliding scale up to $45,000 in West Warwick
WHO QUALIFIES	65 or older, or totally and permanently disabled at any age
INCOME LIMIT	Set by each town, see the range above; the ceilings in most towns are very low and have not been updated in decades
HOW TO APPLY	Ask your city or town assessor whether the council has adopted a freeze ordinance and what the current income ceiling and filing deadline are

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.

http://webserver.rilegislature.gov/Statutes/TITLE44/44-3/44-3-16.htm

Veterans' exemptions (R.I. General Laws 44-3-4)

EXEMPTION COUNTY-CITY HOMEOWNER

WHO RUNS IT	Individual Rhode Island city and town assessors
WHAT YOU GET	A base exemption of $1,000 of assessed value, with towns free to set higher amounts: $4,000 in Burrillville and Newport, $10,000 in Lincoln and Smithfield, up to $30,000 in Glocester and West Warwick, up to $36,450 in New Shoreham, and up to $40,500 in Westerly. Totally disabled service-connected veterans get an additional $10,000, which some towns raise substantially. Specially adapted housing carries its own $10,000 exemption
WHO QUALIFIES	no age limit
INCOME LIMIT	None; the statute sets no income test
HOW TO APPLY	File proof of service and, if applicable, a Veterans Administration disability rating with your city or town assessor

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

http://webserver.rilegislature.gov/Statutes/TITLE44/44-3/44-3-4.htm

Exemption for persons who are totally disabled (R.I. General Laws 44-3-15)

EXEMPTION · COUNTY-CITY · HOMEOWNER

WHO RUNS IT	Individual Rhode Island city and town councils and assessors
WHAT YOU GET	Amount set by each town; the statute names a $20,480 exemption in Warren, and Charlestown may give a tax credit reduction instead
WHO QUALIFIES	under 65; eligibility ends when you turn 65 and the age-based relief takes over
INCOME LIMIT	Generally none, but Hopkinton sets income requirements by ordinance that can include the combined income of the applicant and everyone living with them
HOW TO APPLY	File evidence of 100% disability and inability to work with your assessor on or before the last day for filing sworn statements; in Hopkinton the determination must come from the Social Security Administration or the Veterans Administration

> **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.

http://webserver.rilegislature.gov/Statutes/TITLE44/44-3/44-3-15.htm

Madeline Walker Act tax lien assistance

SERVICE · STATE · HOMEOWNER

WHO RUNS IT	RIHousing
WHAT YOU GET	RIHousing buys the delinquent tax lien on an owner-occupied one to three unit home so the property is not sold at tax sale, then works out a payment plan with the owner and holds the lien for at least five years
WHO QUALIFIES	no age limit
INCOME LIMIT	Not published; the test is that your owner-occupied home is headed to a tax sale
HOW TO APPLY	Contact RIHousing at least 20 days before the scheduled tax sale

> **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.

401-457-1168 https://www.rihousing.com/homeowners/homeowner-assistance/

Insurance-related help

Rhode Island Joint Reinsurance Association (Rhode Island FAIR Plan)

INSURANCE STATE HOMEOWNER

WHO RUNS IT	Rhode Island Joint Reinsurance Association, created by the General Assembly in 1969 and regulated by the Insurance Division of the Department of Business Regulation
WHAT YOU GET	Basic property insurance through three programs, Homeowners, Dwelling Fire, and Commercial Property, for people who cannot get coverage in the regular market; you pay the premium yourself
WHO QUALIFIES	no age limit
INCOME LIMIT	None; eligibility turns on being unable to buy insurance elsewhere, not on income
HOW TO APPLY	Apply through a licensed Rhode Island insurance agent; the association does not sell directly to the public

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

800-851-8978 https://www.rijra.com/

Rhode Island State Health Insurance Assistance Program (SHIP) Medicare Counseling

SERVICE STATE EITHER

WHO RUNS IT	Rhode Island Office of Healthy Aging, with trained community volunteers and the Aging and Disability Resource Center
WHAT YOU GET	Free one-to-one Medicare counseling, plan comparison, and help applying for Medicaid, the Medicare Savings Program, and Extra Help / Low Income Subsidy (2026)
WHO QUALIFIES	Medicare beneficiaries, typically 65 or older, plus younger people on Medicare through disability
INCOME LIMIT	None for the counseling itself; counselors help you apply to programs that do have income limits
HOW TO APPLY	Call the toll free SHIP line, or call THE POINT at 401-462-4444 any time to be matched with a counselor near you; volunteers are especially active during Medicare open enrollment

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

888-884-8721 https://oha.ri.gov/what-we-do/access/health-insurance-coaching/medicare-counseling

The Rhode Island FAIR Plan solves the problem of not being able to buy coverage. It does not solve the problem of affording it, and no state subsidy for premiums was found. Check with the Department of Business Regulation Insurance Division if you think something new has launched.

HomeShare-relevant extras

Statewide accessory dwelling unit law (R.I. General Laws 45-24-73)

SERVICE · STATE · HOMEOWNER

WHO RUNS IT	Rhode Island cities and towns, under a statewide zoning mandate
WHAT YOU GET	One accessory dwelling unit allowed by right in three situations: on an owner-occupied property as a reasonable accommodation for a family member with a disability, on any residential lot of 20,000 square feet or more, or within the existing footprint of the main house or an existing accessory structure. Towns must allow at least 900 square feet for a studio or one bedroom and 1,200 square feet for a two bedroom, or 60% of the main home's floor area, whichever is less
WHO QUALIFIES	no age limit
INCOME LIMIT	None
HOW TO APPLY	Apply for a building permit through your city or town building and zoning department

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

https://webserver.rilegislature.gov/Statutes/TITLE45/45-24/45-24-73.htm

Housing Choice Voucher (Section 8) through the Rhode Island Centralized Waiting List

VOUCHER · STATE · RENTER

WHO RUNS IT	RIHousing with participating local housing authorities
WHAT YOU GET	Covers part or all of monthly rent; tenants usually pay 30% to 40% of gross household income toward rent and utilities, and the voucher moves with you between cities and towns
WHO QUALIFIES	no age limit
INCOME LIMIT	Generally no more than 80% of the federal median family income, varying by household size and community; FY 2026 limits are published by RIHousing
HOW TO APPLY	Submit one application to the Rhode Island Centralized Waiting List at waitlist-centralri.com, which puts you on multiple housing authority lists at once, and keep your contact information updated there

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.

401-457-1163 https://www.rihousing.com/renters/voucher-programs/

RIte@Home (Medicaid Long Term Services and Supports Shared Living)

SERVICE STATE EITHER

WHO RUNS IT	Rhode Island Executive Office of Health and Human Services and Department of Human Services, through approved shared living agencies
WHAT YOU GET	Matches an adult who cannot live alone with a caregiver and host home. Medicaid pays the shared living agency and funds a caregiver stipend, which is tax free to the caregiver when the person receiving care lives in the caregiver's home. Room and board is paid separately out of the person's Supplemental Security Income or Social Security
WHO QUALIFIES	65 or older, or 18 to 64 with a disability
INCOME LIMIT	Must be financially eligible for Medicaid Long Term Care and meet the highest or high clinical level of care criteria
HOW TO APPLY	Call the RIte@Home line at 401-462-6393, or start with THE POINT at 401-462-4444

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.

401-462-6393 https://eohhs.ri.gov/Consumer/ConsumerInformation/Healthcare/LongTermServicesandSupports/HomeandCommunityBasedServices.aspx

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

Programs that work the same in every state

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