



Tennessee: 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 Tennessee 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 open most doors in Tennessee. The first is the Area Agency on Aging and Disability line, 1-866-836-6678, which reaches your regional agency from anywhere in the state and is the way in to in-home services, Medicare counseling, meals, rides, and the TennCare CHOICES program. The second is the Tennessee Housing Development Agency at 800-228-8432, also written as 800-228-THDA, which runs home repair, weatherization, energy bill help, and rental vouchers through local agencies in all 95 counties. For property taxes, call the state Property Tax Relief office at 615-747-8871 or 1-800-221-9927.

If you are thinking about sharing your home: on Tennessee's two property tax programs, the income of the person you share your home with is not counted. Both programs look only at the income of people who own the home, along with a spouse and anyone holding a future ownership interest who lives there. There is an important catch, though. Both programs also say your own income is counted "from all sources," and rent someone pays you is income to you. Against a \$38,470 limit, \$600 a month in rent adds \$7,200 a year, which is enough to push some homeowners over. So before you set a rent, call your county trustee and ask how rental income will be treated. Medicare counseling through TN SHIP has no income test at all, and neither does the Area Agency on Aging and Disability help line or the zoning permission to build a small second unit in Nashville. The programs where another adult's income does matter are the ones that measure your whole household: energy assistance, weatherization, the Memphis and Knoxville home repair grants, the Memphis utility fund, and the Housing Choice Voucher, where your share of the rent is recalculated from household income. For the state repair and ramp programs, and for the TennCare and OPTIONS in-home services, the rules are not spelled out clearly enough to promise either way, so confirm with the program before anyone moves in.

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.

TennCare CHOICES Minor Home Modification

SERVICE	STATE	EITHER
WHO RUNS IT	Division of TennCare, delivered through managed care organizations and Area Agencies on Aging and Disability	
WHAT YOU GET	Changes such as grab bars and wheelchair ramps, limited to \$6,000 per project, \$10,000 per calendar year, and \$20,000 per lifetime (CHOICES benefit table updated March 2026). Assistive Technology up to \$900 per calendar year and Enabling Technology up to \$5,000 per calendar year are separate benefits	
WHO QUALIFIES	65 or older, or age 21 and older with a physical disability	
INCOME LIMIT	Institutional Medicaid financial rules; income no more than \$2,982 per month for 2026 and countable assets no more than \$2,000, excluding the primary residence	
HOW TO APPLY	If you are not already on TennCare, call your Area Agency on Aging and Disability at 1-866-836-6678. If you are already a TennCare member, call your health plan: BlueCare 888-747-8955, UnitedHealthcare Community Plan 800-690-1606, Wellpoint 833-731-2153. The statewide long term services help desk is 1-877-224-0219	

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.

866-836-6678 <https://www.tn.gov/tenncare/long-term-services-supports/choices.html>

Home Modifications and Ramps Program (Tennessee Housing Trust Fund)

GRANT	STATE	EITHER
WHO RUNS IT	Tennessee Housing Development Agency, delivered statewide by United Cerebral Palsy of Middle Tennessee	
WHAT YOU GET	Construction of wheelchair ramps and related home access modifications; lumber and supplies are fully funded for applicants who meet the income criteria, and applicants over the limit may still take part by paying for lumber themselves (2026)	
WHO QUALIFIES	no age limit	
INCOME LIMIT	Tennessee Housing Development Agency household income criteria; no single statewide dollar figure published on the program page	
HOW TO APPLY	Download, request, or ask to have the application mailed or faxed by United Cerebral Palsy of Middle Tennessee; ask for the Home Access program director	

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.

615-242-4091 <http://ucpamidtn.org/programs-and-services/home-access/>

OPTIONS for Community Living

SERVICE STATE EITHER

WHO RUNS IT	Tennessee Department of Disability and Aging, delivered by the nine Area Agencies on Aging and Disability
WHAT YOU GET	State funded in-home help: homemaker services, personal care, and home delivered meals. Some regions also offer pest control, assistive technology, and transportation assistance (2026)
WHO QUALIFIES	18 or older
INCOME LIMIT	No income eligibility requirement, but a sliding fee scale is applied based on income
HOW TO APPLY	Call the statewide Area Agency on Aging and Disability line and ask about OPTIONS

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.

866-836-6678 <https://www.tn.gov/disability-and-aging/disability-aging-programs/hcbs.html>

Area Agencies on Aging and Disability Information and Assistance

SERVICE STATE EITHER

WHO RUNS IT	Tennessee Department of Disability and Aging through nine regional Area Agencies on Aging and Disability
WHAT YOU GET	Free information, screening, referral, and crisis assistance covering long term care, Medicare counseling, meals, rides, caregiver support, and aging in place resources (2026)
WHO QUALIFIES	older adults and adults with disabilities
INCOME LIMIT	None for information and referral
HOW TO APPLY	Call the statewide line from anywhere in Tennessee to be routed to your regional agency, or email dda.aging@tn.gov

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

866-836-6678 <https://www.tn.gov/disability-and-aging/resource-directory/aaad.html>

Emergency Repair Program (ERP)

GRANT STATE HOMEOWNER

WHO RUNS IT	Tennessee Housing Development Agency, delivered by regional ERP agencies
WHAT YOU GET	Lifetime maximum of \$24,999 per homeowner; about \$2.7 million allocated statewide each year (2026)
WHO QUALIFIES	60 or older, or any age with a disability
INCOME LIMIT	Income limits vary by county and household size; ask your regional ERP agency for the figure that applies to you
HOW TO APPLY	Contact the ERP agency serving your county; the Tennessee Housing Development Agency does not take applications directly. Ask for the ERP agency contact list or email ERP@THDA.org

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.

800-228-8432 <https://thda.org/help-for-homeowners/emergency-repair-program/>

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, Tennessee state office
WHO QUALIFIES	62 or older for the grant; the loan has no age minimum
INCOME LIMIT	Very low income, set 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>

Tennessee Community Development Block Grant (Small Cities CDBG)

GRANT STATE HOMEOWNER

WHO RUNS IT	Tennessee Department of Economic and Community Development
WHAT YOU GET	Grants to cities and counties, not to individuals. In the regular round the caps are \$420,000 for non construction projects and \$1,000,000 for construction projects (2026). Tennessee receives roughly \$27 million in CDBG each year
WHO QUALIFIES	no age limit
INCOME LIMIT	Projects must benefit low and moderate income households under HUD rules; the local program sets the household limit
HOW TO APPLY	You do not apply to the state. Ask your city or county government whether it runs a housing rehabilitation program funded this way. Cities other than metropolitan governments, and counties, may submit one application each spring

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.

615-741-1888 <https://www.tn.gov/ecd/community-development-block-grant/cdbg/cdbg-community-development-regular-round.html>

Memphis Habitat for Humanity Aging In Place

GRANT NONPROFIT HOMEOWNER

WHO RUNS IT	Habitat for Humanity of Greater Memphis
WHAT YOU GET	Free home repairs and accessibility modifications, including ramps, grab bars, handrails, accessible toilets, plumbing, subfloors, water heaters, heating and cooling systems, and roofs. No cost beyond a \$19 deed restriction recording fee. Forgiven in full after five years in the home; leaving sooner triggers repayment on a sliding scale (2026)
WHO QUALIFIES	62 or older
INCOME LIMIT	Maximum gross household income for Shelby County as of April 2025 ran from \$31,900 for one person to \$45,550 for four; adjusted annually by HUD
HOW TO APPLY	Call the program hotline on a scheduled call-in date, or email smorgan@memphishabitat.com . Pre-applications were closed at the time of verification, so call to ask when the next window opens

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.

901-322-3500 <https://www.memphishabitat.com/aging-in-place-program>

Knoxville Habitat for Humanity Critical Home Repair

GRANT NONPROFIT HOMEOWNER

WHO RUNS IT	Knoxville Habitat for Humanity
WHAT YOU GET	Roof and heating and cooling repairs or replacements, materials and labor covered by grant, plus a \$12 deed restriction recording fee. Repayment only if you sell or transfer the home within five years, on a sliding scale from 100% in year one down to 20% in year five (2026)
WHO QUALIFIES	60 or older, or living with someone who is
INCOME LIMIT	Below 80% of area median income for Knox County
HOW TO APPLY	Call or email the Critical Home Repair coordinator; applications are taken on a rolling basis as grant funding allows

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.

865-523-3539 <https://www.knoxvillehabitat.org/home-repairs/>

Weatherization and energy efficiency

Tennessee Weatherization Assistance Program (WAP)

SERVICE STATE EITHER

WHO RUNS IT	Tennessee Housing Development Agency, delivered by local community action and human resource agencies
WHAT YOU GET	No cost weather stripping, caulking, and attic, wall, and floor insulation, plus related health and safety work (2025 to 2026 program years)
WHO QUALIFIES	no age limit; households with young children, older adults, or members with disabilities are given priority
INCOME LIMIT	200% of the federal poverty guidelines. For 2025 that was \$31,300 for one person, \$42,300 for two, \$53,300 for three, and \$64,300 for four, adding \$11,000 for each person beyond eight
HOW TO APPLY	Contact the weatherization agency serving your county, or email wap@thda.org . Renters need the owner's written permission

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.

800-228-8432 <https://thda.org/govt-non-profit/weatherization-assistance-program-administrators/>

Home Uplift

SERVICE UTILITY EITHER

WHO RUNS IT	Tennessee Valley Authority EnergyRight, delivered by participating local power companies
WHAT YOU GET	Free energy upgrades that may include air sealing, duct sealing or replacement, attic and wall insulation, water heater and pipe insulation, heating and cooling cleaning or replacement, windows and doors, heat pump water heater, refrigerator, LED bulbs, and low flow showerheads
WHO QUALIFIES	no age limit
INCOME LIMIT	Limited income eligibility set by the program; proof of income is required and no single statewide dollar figure is published on the local power company handout
HOW TO APPLY	Ask your local power company whether it participates, or contact the Home Uplift program line at 888-986-7262 or hup@clearesult.com

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.

888-986-7262 https://www.kub.org/uploads/Round_It_Up_Program_Handout.pdf

Knoxville Utilities Board Round It Up weatherization

SERVICE UTILITY EITHER

WHO RUNS IT	Knoxville Utilities Board, with the Knoxville-Knox County Community Action Committee
WHAT YOU GET	Customer funded weatherization support layered on top of Home Uplift and the federal weatherization program, covering upgrades such as insulation and heating and cooling replacement (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Limited income eligibility; the Community Action Committee applies the federal weatherization income test
HOW TO APPLY	Contact the Knoxville-Knox County Community Action Committee weatherization 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.

865-244-3080 https://www.kub.org/uploads/Round_It_Up_Program_Handout.pdf

⚡ Utility bill assistance and discounts

Tennessee Low Income Home Energy Assistance Program (LIHEAP)

GRANT FEDERAL-IN-STATE EITHER

WHO RUNS IT	Tennessee Housing Development Agency, delivered by 19 local agencies covering all 95 counties
WHAT YOU GET	One payment per program year made directly to your energy company. The 2026 benefit matrix ranges from \$174 to \$750 depending on household size, income, and how much of your income goes to energy
WHO QUALIFIES	no age limit
INCOME LIMIT	Set by household size in the 2026 benefit matrix: up to \$32,053 for one person, \$41,915 for two, \$51,778 for three, and \$61,641 for four, rising with each additional member
HOW TO APPLY	Apply through the local agency serving your county; applications for the 2026 program year opened online on November 1, 2025. Email LIHEAP@thda.org with questions

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.

800-228-8432 <https://thda.org/help-for-homeowners/energy-assistance-programs/>

Memphis Light, Gas and Water Plus-1

GRANT UTILITY EITHER

WHO RUNS IT	Memphis Light, Gas and Water, with the Power of Giving Fund at the Community Foundation of Greater Memphis
WHAT YOU GET	One time bill assistance for customers facing hardship, paid from customer donations. Approval is limited to once per calendar year and funds are limited (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Hardship based; income documentation is required for everyone in the household who has income
HOW TO APPLY	Apply only through MLGW My Account online or the MLGW app. If you cannot use either, schedule a Community Office appointment by phone or at mlgw.com/qlless

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.

901-544-6549 <https://www.mlgwpowerofgiving.com/>

Most Tennessee electric customers are served by municipal utilities and cooperatives that distribute Tennessee Valley Authority power, and the assistance they offer is one time charitable help and free efficiency work rather than a lower monthly rate. Check your own provider's website, since programs differ from city to city.

Property Tax Relief for Elderly Homeowners

REIMBURSEMENT STATE HOMEOWNER

WHO RUNS IT	Tennessee Comptroller of the Treasury, Division of Property Assessments, through county trustees and city collecting officials
WHAT YOU GET	Reimbursement of property tax calculated on the first \$33,600 of the home's market value for 2026
WHO QUALIFIES	65 on or before 12/31/2026
INCOME LIMIT	Maximum 2025 income of \$38,470, counting the applicant, spouse, co-owner, and any resident remainder holder
HOW TO APPLY	Apply to your county trustee when your 2026 tax bill arrives, or to your city collecting official if the property is inside city limits. The deadline is 35 days after the delinquency date and the taxes must also be paid by then

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

615-747-8871 <https://comptroller.tn.gov/office-functions/pa/property-taxes/property-tax-programs/tax-relief.html>

Property Tax Relief for Disabled Homeowners

REIMBURSEMENT STATE HOMEOWNER

WHO RUNS IT	Tennessee Comptroller of the Treasury, Division of Property Assessments, through county trustees and city collecting officials
WHAT YOU GET	Reimbursement of property tax calculated on the first \$33,600 of the home's market value for 2026
WHO QUALIFIES	any age
INCOME LIMIT	Maximum 2025 income of \$38,470, counting the applicant, spouse, co-owner, and any resident remainder holder
HOW TO APPLY	Apply to your county trustee or city collecting official when the 2026 tax bill arrives; you must have been disabled on or before 12/31/2026, own the home, and use it as your primary residence

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

615-747-8871 <https://comptroller.tn.gov/office-functions/pa/property-taxes/property-tax-programs/tax-relief.html>

Property Tax Relief for Disabled Veteran Homeowners and Surviving Spouses

REIMBURSEMENT STATE HOMEOWNER

WHO RUNS IT	Tennessee Comptroller of the Treasury, Division of Property Assessments, through county trustees and city collecting officials
WHAT YOU GET	Reimbursement of property tax calculated on the first \$175,000 of the home's market value for 2026
WHO QUALIFIES	any age
INCOME LIMIT	No income limit is stated for this category in the 2026 program brochure
HOW TO APPLY	Complete form F-16, or form F-16S as a surviving spouse, at your county trustee's or city collecting official's office. The form authorizes the U.S. Department of Veterans Affairs to release disability information. Surviving spouses also provide the death certificate and identification

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

615-747-8871 <https://comptroller.tn.gov/office-functions/pa/property-taxes/property-tax-programs/tax-relief.html>

Property Tax Freeze

FREEZE STATE HOMEOWNER

WHO RUNS IT	Tennessee Comptroller of the Treasury, Division of Property Assessments, adopted locally and administered by county trustees and city collecting officials
WHAT YOU GET	Freezes the tax on your principal residence at the base amount owed in the year you first qualify. The base amount is adjusted only for improvements you make, and is recalculated downward in any year the actual tax is lower
WHO QUALIFIES	65 by the end of the year the application is filed
INCOME LIMIT	Set by county for tax year 2026, ranging from the \$38,470 minimum used in 52 counties up to \$69,150 in Williamson County. Davidson \$54,900, Knox \$51,670, Shelby \$50,570, Hamilton \$51,030. Twenty four jurisdictions have adopted a local option limit of \$63,470
HOW TO APPLY	Apply every year to your county trustee or city collecting official, with proof of age, proof of ownership, and income verification. Only 28 counties and 36 cities have adopted the freeze, so check whether yours is one

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

615-741-2775 <https://comptroller.tn.gov/office-functions/pa/property-taxes/property-tax-programs/property-tax-freeze.html>

The Comptroller's property tax programs page lists only Property Tax Relief and the Property Tax Freeze. This matters because a deferral would postpone the bill and create a lien repaid with interest, while Tennessee's two programs reimburse or cap the tax with nothing to pay back.

Insurance-related help

Tennessee State Health Insurance Assistance Program (TN SHIP)

SERVICE STATE EITHER

WHO RUNS IT	Tennessee Department of Disability and Aging, with the Area Agencies on Aging and Disability network
WHAT YOU GET	Free and unbiased Medicare counseling, drug plan comparisons, help with prescription assistance programs, and answers on Medicare supplements, VA medical services, TRICARE For Life, and the Tennessee Plan (2026)
WHO QUALIFIES	Medicare eligible Tennesseans, their families, and caregivers
INCOME LIMIT	None; free regardless of income
HOW TO APPLY	Call the statewide SHIP line, email dda.ship@tn.gov , use the online form, or visit a Medicare counseling site in East, Middle, or West Tennessee

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

877-801-0044 <https://www.tn.gov/disability-and-aging/disability-aging-programs/tn-ship.html>

Tennessee is not among the states that operate one. Consumer Insurance Services can also be reached at 615-741-2218.

No income based premium subsidy for home or renter insurance was found. If premiums are more than is comfortable, the state consumer line can explain your options and confirm whether anything new has launched.

HomeShare-relevant extras

Nashville Homesharing Program

SERVICE COUNTY-CITY EITHER

WHO RUNS IT	Nesterly Inc., funded by the Metropolitan Government of Nashville and Davidson County Housing Division
WHAT YOU GET	Technology plus personal support and matching services connecting homeowners who have a room to rent with people seeking a room for longer than one month, in Davidson County
WHO QUALIFIES	no age limit stated
INCOME LIMIT	None stated
HOW TO APPLY	Register at nesterly.com , or complete the interest form linked from the Metro Planning page. Community liaison line 615-881-6543

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

877-958-8785 <https://www.nashville.gov/departments/planning/homesharing-program>

Nashville Detached Accessory Dwelling Unit permitting

SERVICE COUNTY-CITY HOMEOWNER

WHO RUNS IT	Metro Nashville Department of Codes and Building Safety
WHAT YOU GET	Permission to build a small second home on the same lot. Living space is capped at 700 square feet on lots under 10,000 square feet and 850 square feet on larger lots, the footprint cannot exceed the main house, and the roof ridge must stay below the main house and under 27 feet
WHO QUALIFIES	no age limit
INCOME LIMIT	None
HOW TO APPLY	Check that your zoning allows it, then have a registered contractor pull the permit through the Zoning Help Desk. You cannot self permit new construction of one of these units

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

615-862-6500 <https://www.nashville.gov/departments/codes/construction-and-permits/building-permits-central/detached-accessory-dwelling-unit>

Housing Choice Voucher Program (Section 8)

VOUCHER STATE RENTER

WHO RUNS IT	Tennessee Housing Development Agency, Rental Assistance Division
WHAT YOU GET	Portable rental subsidy paid to the landlord, with the tenant paying a share based on income (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Generally at or below 80% of area median income for the county, with 75% of new admissions each year going to households at or below 30% of area median income
HOW TO APPLY	Apply online only when the waiting list for your county is open; paper applications are not accepted. Openings are announced in local newspapers and on the agency's social media. Email hcvinfo@thda.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.

800-228-8432 <https://thda.org/help-for-renters/housing-choice-voucher-hcv-program/>

The only publicly funded matching program found in Tennessee is the Nashville one, which covers Davidson County. Outside Nashville there is no statewide equivalent, so the Area Agency on Aging and Disability line is the practical starting point.

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 Tennessee 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.

HomeShare Oregon, National Benefits Database. Built July 28, 2026. The most current version of this sheet is always at homeshareoregon.org/benefits/tn/.