Texas: 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 Texas 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 started on most of it. For repair, accessibility work, weatherization, and utility bills, call the Texas Department of Housing and Community Affairs at 877-399-8939, weekdays 8 a.m. to 5 p.m., or use its provider search at tdhca.texas.gov/help-for-texans, which asks you for the kind of help you need and your city or county and then names the local agency that actually takes applications. For energy bill help specifically, call 877-541-7905. If you are 60 or older or have a disability, your other front door is the Area Agency on Aging that covers your county, listed with addresses and direct phone numbers at resources.hhs.texas.gov/directories/aaa. Property tax relief works differently: none of it goes through a state office, so every form goes to your county appraisal district.

If you are thinking about sharing your home: Texas divides cleanly on this question. Every property tax break on this page, including the homestead exemptions, the tax ceiling, the deferral, and the disabled veteran exemptions, has no income test at all, so another adult moving in cannot cost you any of them. The same is true of the Texas FAIR Plan, the windstorm association, free Medicare counseling, and a building permit for a second unit on your lot. On the other side, everything that pays money toward a bill or a repair does count the whole household's income: energy assistance, weatherization, the accessibility grant, the Bootstrap loan, the city utility discounts, and a housing voucher. For those, a home seeker's income is added to yours and can change or end what you qualify for, though sharing the home also makes your household larger, which raises the limit you are measured against. A few programs on this page do not spell out how they treat another adult, and where that is the case it says so below and tells you to 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. 2 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

Amy Young Barrier Removal Program (AYBR)

GRANT STATE EITHER

WHO RUNS IT	Texas Department of Housing and Community Affairs (TDHCA), delivered by contracted nonprofit organizations and local governments
WHAT YOU GET	One-time grant of up to $22,500 per household for accessibility modifications and barrier removal (2026)
WHO QUALIFIES	no age minimum
INCOME LIMIT	Household income at or below 80% of Area Median Family Income (AMFI) (2026)
HOW TO APPLY	Applications are taken year round by the local nonprofit or local government that TDHCA has contracted with. Find yours at tdhca.texas.gov/help-for-texans, choose Home Repair/Accessibility Modifications, check the box for home modification for accessibility providers, and enter your city or county

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

877-399-8939 https://www.tdhca.texas.gov/programs/amy-young-barrier-removal-program-aybr

STAR+PLUS Home and Community Based Services: Minor Home Modifications

SERVICE STATE EITHER 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	Texas Health and Human Services Commission, delivered through STAR+PLUS managed care organizations
WHO QUALIFIES	21 or older
INCOME LIMIT	Must qualify financially for Medicaid long-term services and supports
HOW TO APPLY	Ask your STAR+PLUS health plan service coordinator, or contact Texas Health and Human Services about STAR+PLUS Home and Community Based Services

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.hhs.texas.gov/handbooks/starplus-handbook/6600-minor-home-modifications

Area Agencies on Aging (28 regional offices)

SERVICE STATE EITHER

WHO RUNS IT	Texas Health and Human Services Commission, Office of Area Agencies on Aging
WHAT YOU GET	Free information, benefits counseling, care coordination, and referral to home repair, home modification, and aging in place resources; some regions fund small home repair or minor modification directly (2026)
WHO QUALIFIES	60 or older, and family caregivers
INCOME LIMIT	None for information, referral, and benefits counseling
HOW TO APPLY	Look up the office that serves your county in the statewide directory at resources.hhs.texas.gov/directories/aaa and call it directly

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

https://resources.hhs.texas.gov/directories/aaa

Texas Technology Access Program (TTAP) device loans, demonstrations, and reuse

SERVICE STATE EITHER

WHO RUNS IT	Texas Center for Disability Studies, The University of Texas at Austin
WHAT YOU GET	35 day short term loan of assistive technology devices with shipping paid both ways, plus device demonstrations, refurbished equipment through reuse partners, and information on financing (2026)
WHO QUALIFIES	any age
INCOME LIMIT	Not stated on the program page
HOW TO APPLY	Create an account at myatprogram.org, search the device inventory, and submit a request. Devices arrive in about 3 to 14 days, or you can pick them up in Austin. Higher end devices require a professional to be involved

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.

800-828-7839 https://ttap.disabilitystudies.utexas.edu/short-term-device-loans

Home repair and deferred maintenance

Texas Bootstrap Loan Program

LOAN · STATE · HOMEOWNER

WHO RUNS IT	Texas Department of Housing and Community Affairs (TDHCA), delivered by nonprofit owner-builder providers
WHAT YOU GET	Up to $45,000 per household at 0% interest for a term of up to 30 years, for building or rehabilitating a home (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Household income at or below 80% of state or local Area Median Family Income (AMFI) (2026)
HOW TO APPLY	Find a local Bootstrap provider through tdhca.texas.gov/help-for-texans by choosing Help Me Buy a Home and entering your city or county, then apply through that provider

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.

877-399-8939 https://www.tdhca.texas.gov/programs/texas-bootstrap-loan-program

HOME Investment Partnerships Program: Homeowner Reconstruction Assistance (HRA)

LOAN AND GRANT · STATE · HOMEOWNER

WHO RUNS IT	Texas Department of Housing and Community Affairs (TDHCA), delivered by local administrators
WHO QUALIFIES	no age limit
INCOME LIMIT	Low income households as defined by the U.S. Department of Housing and Urban Development; the program page does not publish the dollar figures
HOW TO APPLY	Apply through the local administrator serving your county; find one at tdhca.texas.gov/help-for-texans under Home Repair/Accessibility Modifications

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.

877-399-8939 https://www.tdhca.texas.gov/programs/home-investment-partnerships-program

Texas Community Development Block Grant Program (TxCDBG)

GRANT · STATE · HOMEOWNER

WHO RUNS IT	Texas Department of Agriculture
WHAT YOU GET	Grants to rural cities and counties, which may fund housing activities including owner-occupied rehabilitation; the amount available to a household is set by the local program (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Projects must benefit lower and moderate income residents; the local program sets the household limits
HOW TO APPLY	You do not apply to the state. Ask your city hall or county judge's office whether they run a housing rehabilitation program with Texas Community Development Block Grant money

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.

800-835-5832 https://texasagriculture.gov/Grants-Services/Rural-Economic-Development/-TxCDBG-Rural-Community-Development-Block-Grant

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, Texas state office
WHO QUALIFIES	62 or older required for the grant; the loan has no age minimum
INCOME LIMIT	Very low income, based on county limits set by USDA
HOW TO APPLY	Apply year round through the USDA Rural Development office serving your county; the home must be in a designated 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

Weatherization and energy efficiency

Texas Weatherization Assistance Program (WAP)

SERVICE STATE EITHER

WHO RUNS IT	Texas Department of Housing and Community Affairs (TDHCA), delivered by subrecipient agencies covering all 254 counties
WHAT YOU GET	Free home energy audit plus caulking, weather stripping, insulation, duct work, and tune-up, repair, or replacement of inefficient heating and cooling systems (2026)
WHO QUALIFIES	no age limit; households with an older adult, a person with a disability, or children under 6 get priority
INCOME LIMIT	At or below 200% of the federal poverty income guidelines for the U.S. Department of Energy funded work, or 150% for the LIHEAP funded work. For 2026 the 150% figures run $23,940 for one person to $83,580 for eight, plus $8,520 for each additional person
HOW TO APPLY	Contact the weatherization subrecipient agency that serves your county, listed on the TDHCA program page, or ask your retail electric provider

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.

877-399-8939 https://www.tdhca.texas.gov/weatherization-assistance-program

The Public Utility Commission of Texas bill help page lists only the state Weatherization Assistance Program, not a separate utility-run one, and tells customers to apply through their retail electric provider or TDHCA. Some city-owned utilities run their own free weatherization work, so if your power comes from a municipal utility such as Austin Energy or CPS Energy, ask them directly.

Utility bill assistance and discounts

Comprehensive Energy Assistance Program (CEAP), the Texas LIHEAP program

GRANT · FEDERAL-IN-STATE · EITHER

WHO RUNS IT	Texas Department of Housing and Community Affairs (TDHCA), delivered by subrecipient agencies covering all 254 counties
WHAT YOU GET	Payment toward heating and cooling bills, including crisis help, paid to the energy company; amounts are set by the local agency (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	At or below 150% of the federal poverty income guidelines. Program year 2026 figures, effective January 26, 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, plus $8,520 for each additional person
HOW TO APPLY	Call 877-541-7905 or find the agency serving your county at tdhca.texas.gov/help-for-texans under Utility Bill Payment 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.

877-541-7905 https://www.tdhca.texas.gov/comprehensive-energy-assistance-program-ceap

Retail electric provider low-income customer benefit

DISCOUNT · UTILITY · EITHER

WHO RUNS IT	Individual retail electric providers, overseen by the Public Utility Commission of Texas
WHAT YOU GET	Varies by company; each retail electric provider decides whether to offer a benefit and what it is worth (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	You must be enrolled in the Supplemental Nutrition Assistance Program (SNAP) or Medicaid, and the name on that benefit must match the name on the electric bill
HOW TO APPLY	Call your electric provider and ask whether it offers a low-income benefit and how to enroll. You cannot sign yourself up; the match is made from state benefit records. For more information call 866-454-8387

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.

866-454-8387 https://www.puc.texas.gov/consumer-help/electricity/paying-my-bill/

City of Austin Customer Assistance Program (CAP) utility bill discounts

DISCOUNT UTILITY EITHER

WHO RUNS IT	City of Austin Utilities (Austin Energy, Austin Water)
WHAT YOU GET	About $560 a year in discounts for a customer with some services, and an average of about $1,092 a year for a customer with electric, water, and wastewater (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Enrollment in Medicaid, SNAP, CHIP, the Telephone Lifeline Program, Travis County energy assistance, the Medical Access Program, VASH, or Supplemental Security Income. Households under 200% of the federal poverty level may also qualify, from $31,300 for one person to $108,300 for eight (2026)
HOW TO APPLY	Apply online at cityofaustindiscountprogram.com in English or Spanish and send proof that you are enrolled in a qualifying program. Enrollment is not automatic

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.

512-494-9400 https://coautilities.com/wps/wcm/connect/occ/coa/util/support/customer-assistance/utility-bill-discounts

CPS Energy Affordability Discount Program (ADP)

DISCOUNT UTILITY EITHER

WHO RUNS IT	CPS Energy (San Antonio)
WHAT YOU GET	Monthly discount effective February 2025: $13.48 electric only, $4.88 gas only, $18.36 for both, about $220 a year
WHO QUALIFIES	60 or older is one of the qualifying conditions
INCOME LIMIT	Household income at or below 150% of the federal poverty guidelines. For 2026 that is under $1,995 a month for one person and under $4,125 a month for a household of four
HOW TO APPLY	Apply online through the CPS Energy website or in person at a customer service center with your documents. You must recertify every year

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

210-353-2222 https://www.cpsenergy.com/en/my-home/customer-assist-programs/affordability-discounts.html

Most of Texas buys electricity in a competitive retail market, and the Public Utility Commission page describes the low-income benefit as something providers may offer rather than something they must. City-owned utilities such as Austin Energy and CPS Energy set their own discounts, which is why those are listed separately here. If you cannot pay a bill, ask your provider for a deferred payment plan and call 2-1-1 for other options.

Property tax relief

General Residence Homestead Exemption

EXEMPTION STATE HOMEOWNER

WHO RUNS IT	County appraisal districts, under rules published by the Texas Comptroller of Public Accounts
WHAT YOU GET	$140,000 off the value used for school district taxes (mandatory, Tax Code 11.13(b)), as published January 2026. Cities, counties, school districts, and special districts may also grant a local option exemption of up to 20% of the value, never less than $5,000. Counties that collect a farm-to-market road or flood control tax must give another $3,000
WHO QUALIFIES	no age limit
INCOME LIMIT	None; not income tested
HOW TO APPLY	File Form 50-114 with the appraisal district in the county where the home is. The general filing deadline is before May 1

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

https://comptroller.texas.gov/taxes/property-tax/exemptions/

Age 65 or Older or Disabled Person Residence Homestead Exemption

EXEMPTION STATE HOMEOWNER

WHO RUNS IT	County appraisal districts, under rules published by the Texas Comptroller of Public Accounts
WHAT YOU GET	An extra $60,000 off the value used for school district taxes (mandatory, Tax Code 11.13(c)), as published January 2026, on top of the general homestead exemption. Any city, county, school district, or special district may add a local option exemption of at least $3,000
WHO QUALIFIES	65 or older
INCOME LIMIT	None; not income tested
HOW TO APPLY	File Form 50-114 with your county appraisal district, with proof of age or of disability. The general deadline is before May 1

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

https://comptroller.texas.gov/taxes/property-tax/exemptions/

School District Tax Ceiling for Age 65 or Older or Disabled Homeowners

CEILING STATE HOMEOWNER

WHO RUNS IT	County appraisal districts and local taxing units, under rules published by the Texas Comptroller of Public Accounts
WHAT YOU GET	School district taxes on the home are frozen at the amount charged in the year you qualify and cannot go up, apart from taxes on new improvements. Counties, cities, and junior college districts may adopt the same ceiling locally (2026)
WHO QUALIFIES	65 or older
INCOME LIMIT	None; not income tested
HOW TO APPLY	It applies automatically once your county appraisal district grants the age 65 or older or disabled homestead exemption; no separate form

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

https://comptroller.texas.gov/taxes/property-tax/docs/96-1740.pdf

Tax Deferral for Age 65 or Older or Disabled Homeowner (Tax Code 33.06)

DEFERRAL STATE HOMEOWNER

WHO RUNS IT	County appraisal districts and county tax offices, under a form published by the Texas Comptroller of Public Accounts
WHAT YOU GET	Postpones collection of all property taxes on your homestead for as long as the home stays your main residence. Interest of 5% a year is added, and a tax lien stays on the property (2026)
WHO QUALIFIES	65 or older
INCOME LIMIT	None; not income tested
HOW TO APPLY	Sign Form 50-126, the Tax Deferral Affidavit, in front of a notary and file it with the appraisal district in the county where the home is. Do not send it to the Comptroller

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

https://comptroller.texas.gov/forms/50-126.pdf

Disabled Veteran Property Tax Exemptions

EXEMPTION STATE HOMEOWNER

WHO RUNS IT	County appraisal districts, under rules published by the Texas Comptroller of Public Accounts
WHAT YOU GET	Partial exemption by disability rating (Tax Code 11.22): up to $5,000 off for a 10 to 29 percent rating, $7,500 for 30 to 49 percent, $10,000 for 50 to 69 percent, and $12,000 for 70 to 100 percent. A veteran who is 65 or older with a rating of at least 10 percent, or who is blind in one or both eyes, or who has lost the use of one or more limbs, may take the $12,000 amount. A veteran rated 100 percent disabled or unemployable pays no tax at all on the homestead (Tax Code 11.131). January 2026 figures
WHO QUALIFIES	no age limit; an extra route opens at 65
INCOME LIMIT	None; not income tested
HOW TO APPLY	File Form 50-135 for the partial exemption or Form 50-114 for the 100 percent homestead exemption with your county appraisal district. The general deadline is before May 1, but a late application for the 100 percent exemption can be filed up to five years after the deadline

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

https://comptroller.texas.gov/taxes/property-tax/docs/96-1740.pdf

Insurance-related help

Texas FAIR Plan Association (TFPA)

SERVICE STATE HOMEOWNER

WHO RUNS IT	Texas FAIR Plan Association, created by the Texas Legislature in 2002
WHAT YOU GET	Residential property insurance for owners who cannot buy it in the regular market (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	None; eligibility is based on being turned down for coverage, not on income
HOW TO APPLY	You need two declinations from other insurance companies. Then apply through a licensed Texas agent; the association's website has an agent locator

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

800-979-6440 https://www.texasfairplan.org/

Texas Windstorm Insurance Association (TWIA)

SERVICE STATE HOMEOWNER

WHO RUNS IT	Texas Windstorm Insurance Association
WHAT YOU GET	Windstorm and hail insurance for homes and commercial property along the Texas coast when it cannot be bought in the regular market (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	None; eligibility is based on location and on being unable to get coverage elsewhere
HOW TO APPLY	Talk to your insurance agent, who submits the application. Start at the Get Windstorm Insurance section of the association's website

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.twia.org/

Texas Health Information, Counseling and Advocacy Program (HICAP), the Texas SHIP

SERVICE STATE EITHER

WHO RUNS IT	A partnership of the Texas Health and Human Services Commission, the Area Agencies on Aging, and the Texas Legal Services Center
WHAT YOU GET	Free advice, counseling, and referrals on Medicare and Medicaid, including help choosing a plan during enrollment periods (2026)
WHO QUALIFIES	Medicare beneficiaries of any age, and anyone 60 or older
INCOME LIMIT	None
HOW TO APPLY	Ask for a benefits counselor through the Area Agency on Aging serving your county; find it at resources.hhs.texas.gov/directories/aaa

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.tlsc.org/hicap

The Texas FAIR Plan and the Texas Windstorm Insurance Association both exist to sell coverage to people the regular market turns away, and both charge the policyholder the full premium. If your premium is more than you can comfortably manage, compare quotes using the Texas Department of Insurance tools at tdi.texas.gov and ask about raising your deductible or adding wind mitigation features.

⌂ HomeShare-relevant extras

Shared Housing Center Homeshare Program

SERVICE NONPROFIT EITHER

WHO RUNS IT	Shared Housing Center, Inc. (Dallas)
WHAT YOU GET	Matches people who have space in their home with people who need housing, with the organization helping set up the arrangement (2026)
WHO QUALIFIES	50 or older for the older adult track; the family track serves single parents with children
INCOME LIMIT	Not stated on the program page
HOW TO APPLY	Call or email the Dallas office to ask about the homeshare 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.

214-821-8510 https://sharedhousing.org/

Austin Additional Dwelling Units

SERVICE COUNTY-CITY HOMEOWNER

WHO RUNS IT	City of Austin Development Services Department
WHAT YOU GET	Permission to build a second small home on a single-family lot; the allowed size depends on the zoning district and where in the city the lot is (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	None
HOW TO APPLY	Check that the lot is zoned SF-1, SF-2, or SF-3 and is at least 5,750 square feet, request a new address, then apply for a building permit through Development Services and pay the review and permit fees. The city's HOME Amendments pages cover two-unit and three-unit uses

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

311 https://www.austintexas.gov/development-services/additional-dwelling-units

TDHCA Housing Choice Voucher (Section 8) Program

VOUCHER STATE RENTER

WHO RUNS IT	Texas Department of Housing and Community Affairs (TDHCA)
WHAT YOU GET	Rental subsidy paid to the landlord, with the tenant paying the rest (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Low income limits set by the U.S. Department of Housing and Urban Development; not published on the state program page
HOW TO APPLY	Register on the TDHCA public housing authority portal to check waiting list status. If you live outside the 34 county service area, apply to your own city or county housing authority instead

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.

877-399-8939 https://www.tdhca.texas.gov/programs/housing-choice-voucher-section8-housing

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 Texas 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**.