



Utah: Help for Homeowners and Renters

Financial assistance for low-income, older, and disabled homeowners and renters · 29 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 Utah 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 numbers do most of the work in Utah. The first is 2-1-1, which routes you to the local agency that handles energy bill help, weatherization, and emergency housing for your county. The second is the Division of Aging and Adult Services at 801-538-3910, which is the front door for in-home services, caregiver support, and Medicaid waivers if you are an older adult or have a disability. One more thing is worth knowing up front: Utah's property tax relief programs are applied for at your county, not at the state, and most of them close on September 1 every year. The renter refund is the exception and runs to December 31.

If you are thinking about sharing your home: Utah tests most of its money programs against "total household income," which means the income of everyone living with you. That includes the Renter Credit, the Homeowner Low-income Abatement, the Low-income Abatement, the Mandatory Senior Deferral Program, the HEAT energy program, the Home Electric Lifeline Program discount, and weatherization. The deferral program goes furthest of all and counts cash, savings, and stocks held by anyone in the household. So a home seeker moving in can change what you qualify for, and you should ask the program before anyone moves in. The programs that do not look at income at all, and so are unaffected by sharing your home, are the Veterans with a Disability Exemption, the Blind Exemption, free Medicare counseling through SHIP, the assistive technology lending library, and the Salt Lake County housing liaison.

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 29 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.

Aging Waiver (Home and Community Based Services Waiver for Individuals Age 65 or Older): Environmental Accessibility Adaptations

SERVICE STATE EITHER

WHO RUNS IT	Utah Department of Health and Human Services, Division of Integrated Healthcare (Medicaid) with the Division of Aging and Adult Services
WHAT YOU GET	Covered equipment and physical adaptations to the home (ramps, grab bars, bathroom and doorway changes) needed for health, safety, and independence; the published Aging Waiver rate schedule lists environmental accessibility adaptations at up to \$5,000 per service (rate schedule effective 7/1/22)
WHO QUALIFIES	65 or older
INCOME LIMIT	Must meet Medicaid financial eligibility for waiver services; no separate published dollar figure on the program page (2026)
HOW TO APPLY	Contact the Division of Aging and Adult Services at 801-538-3910 or your local Area Agency on Aging. You must also need nursing facility level of care and meet Medicaid financial rules. The waiver serves a limited number of people, so ask about the wait when you call

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.

801-538-3910 <https://medicaid.utah.gov/ltc-2/ag/>

New Choices Waiver: Environmental Accessibility Adaptations

SERVICE STATE EITHER

WHO RUNS IT	Utah Department of Health and Human Services, Division of Integrated Healthcare (Medicaid)
WHAT YOU GET	Expanded package of home and community based services, including environmental accessibility adaptations and home modifications, authorized by assessed need (2026)
WHO QUALIFIES	no age minimum; you must meet nursing facility level of care
INCOME LIMIT	Must meet Medicaid financial eligibility; no separate published dollar figure on the program page (2026)
HOW TO APPLY	Apply online through the PRISM system at prism-appin.health.utah.gov (you will need a UtahID account first) or ask for a paper application, which takes longer. Phone hours are 9:00 a.m. to noon Monday, Wednesday, Thursday, and Friday

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.

801-538-6155 <https://medicaid.utah.gov/ltc-2/nc/>

Alternatives Program and Home and Community Based Services through the Area Agencies on Aging

SERVICE STATE EITHER

WHO RUNS IT	Utah Department of Health and Human Services, Division of Aging and Adult Services, delivered by local Area Agencies on Aging
WHAT YOU GET	Individualized in-home services that help you stay in your own home and keep your independence; also caregiver support, respite care, assistive supplies, health and wellness, nutrition, and legal services (2026)
WHO QUALIFIES	older adults; caregiver support has no income requirement
INCOME LIMIT	Aimed at low-income older adults; specific limits are set locally and are not published on the state page (2026)
HOW TO APPLY	Call the Division of Aging and Adult Services at 801-538-3910 or find your local Area Agency on Aging at daas.utah.gov/locations

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.

801-538-3910 <https://daas.utah.gov/services/>

Utah Assistive Technology Program (UATP) lending library, device reuse, and Utah Assistive Technology Foundation loans

SERVICE STATE EITHER

WHO RUNS IT	Utah Assistive Technology Program, Institute for Disability Research, Policy and Practice, Utah State University
WHAT YOU GET	Free short-term device loans and demonstrations, a used-equipment buy and donate exchange through Utah AT4All, and low-interest financing to purchase assistive technology through the Utah Assistive Technology Foundation (2026)
WHO QUALIFIES	any age
INCOME LIMIT	None for the lending library, demonstrations, or the used-equipment exchange; the loan program applies its own credit review
HOW TO APPLY	Call 1-800-524-5152 or search Utah AT4All for items available for loan, demonstration, or resale. Offices are in Logan, Salt Lake City, the Uintah Basin, and southern Utah

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

800-524-5152 <https://idrpp.usu.edu/uatp>

USDA Section 504 Single Family Housing 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, Utah state office
WHAT YOU GET	The federal program rules are described on our nationwide programs page. The Utah delivery details are not listed here, so check with the state office.
WHO QUALIFIES	62 or older for the grant portion; loans have no age minimum
INCOME LIMIT	Very low income, set by county
HOW TO APPLY	Contact the USDA Rural Development Utah state office; the property must be in an eligible rural area

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

<https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-repair-loans-grants>

Utah Small Cities Community Development Block Grant (CDBG) housing rehabilitation

GRANT STATE HOMEOWNER

WHO RUNS IT	Utah Department of Workforce Services, Housing and Community Development Division, Community Development Office
WHAT YOU GET	Grants awarded to cities and towns under 50,000 people and counties under 200,000 people, some of which fund owner-occupied housing rehabilitation locally (2026 cycle)
WHO QUALIFIES	no age limit
INCOME LIMIT	Local programs must benefit low- and moderate-income people under the federal rules; exact limits are set by each local program
HOW TO APPLY	You do not apply to the state. Ask your city or county whether it runs a housing rehabilitation program funded this way, or contact your regional Association of Governments office. Application workshops for local governments are held each October and November

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://jobs.utah.gov/housing/community/index.html>

CDC Utah HomeFit Upgrade Program

LOAN NONPROFIT HOMEOWNER

WHO RUNS IT	Community Development Corporation of Utah
WHAT YOU GET	Up to \$25,000 in financing for health and safety repairs, energy efficiency upgrades, roof replacement, bathroom and kitchen work, and exterior updates; limited grant funding is combined with the financing (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Not published on the program page; the program pairs financing with financial coaching
HOW TO APPLY	Call 801-994-7222 or visit the office at 501 East 1700 South, Salt Lake City. Spanish and Portuguese interpretation is available on request

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.

801-994-7222 <https://cdc.utah.org/i-want-to/take-on-home-improvements>

The state housing pages list the Olene Walker Housing Loan Fund, the Section 8 Landlord Incentive Program, and the Commission on Housing Affordability. The Olene Walker fund finances housing developers rather than individual repair projects, so there is no direct-to-homeowner repair grant at the state level. Call 2-1-1 to be routed to whatever local help exists where you live.

@ Weatherization and energy efficiency

Utah Weatherization Assistance Program (WAP)

GRANT STATE EITHER

WHO RUNS IT	Utah Department of Workforce Services, State Community Services Office, delivered by eight local government and nonprofit agencies
WHAT YOU GET	No-cost energy efficiency improvements provided as a noncash grant; participating households save roughly 35 percent on energy, averaging about \$583 per year (2026)
WHO QUALIFIES	no age limit; older adults and people with disabilities are given priority
INCOME LIMIT	At or below 200 percent of the federal poverty level (current guidelines)
HOW TO APPLY	Apply through the agency that serves your county. Call 2-1-1 to find it, or call the state office at 801-526-9240. Relay Utah 711; Spanish relay 1-888-346-3162

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.

801-526-9240 <https://jobs.utah.gov/housing/scso/wap/index.html>

Utah Community Action Weatherization Program, including crisis services

SERVICE NONPROFIT EITHER

WHO RUNS IT	Utah Community Action (local weatherization provider)
WHAT YOU GET	Free home inspection and computerized energy audit, then lighting replacement, window and door repair, furnace repair, carbon monoxide testing, and added insulation. Crisis help is available if you have no heat in winter, no air conditioning in summer, or a broken water heater (2026)
WHO QUALIFIES	no age limit; older adults and people with disabilities are given precedence
INCOME LIMIT	At or below 200 percent of the federal poverty level (2025 guidelines posted by the agency)
HOW TO APPLY	Apply online in English or Spanish, or complete the paper form and send it by fax, mail, or drop box. For crisis help you must already be enrolled in HEAT and send the crisis application straight to the weatherization office at 850 W 1700 S, Suite 1, Salt Lake City, UT 84104, or weatherization@utahca.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.

801-359-2444 <https://utahca.org/home-weatherization/>

The practical effect is that there is one weatherization queue in Utah, not two, and it runs through the local agency for your county.

⚡ Utility bill assistance and discounts

Home Energy Assistance Target (HEAT) Program

GRANT FEDERAL-IN-STATE EITHER

WHO RUNS IT	Utah Department of Workforce Services, State Community Services Office, delivered by local HEAT offices
WHAT YOU GET	Seasonal energy assistance benefit; the amount is not published on the program page and is set by household size and income (2026 program year)
WHO QUALIFIES	at least one household member must be 18 or older or emancipated; households with someone 60 or older may apply early
INCOME LIMIT	Total household income at or below 150 percent of the federal poverty level (current guidelines)
HOW TO APPLY	Apply online through the state HEAT portal or contact your local HEAT office. The priority window for households with someone 60 or older, a person with a disability, or a child under 6 opens October 1; general applications open November 1. Both run through September 30 or until federal funds run out

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.

801-526-9240 <https://jobs.utah.gov/housing/scso/seal/heat.html>

HEAT crisis assistance

GRANT FEDERAL-IN-STATE EITHER

WHO RUNS IT	Utah Department of Workforce Services, State Community Services Office, delivered by local HEAT offices
WHAT YOU GET	Emergency help for households in danger of shut-off; the amount is based on need and is not published on the program page (2026 program year)
WHO QUALIFIES	no age limit
INCOME LIMIT	Same as HEAT: total household income at or below 150 percent of the federal poverty level
HOW TO APPLY	Contact your local HEAT office directly if you are in danger of shut-off. Call 2-1-1 to find the office for your 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.

801-526-9240 <https://jobs.utah.gov/housing/scso/seal/heat.html>

Home Electric Lifeline Program (HELP)

DISCOUNT UTILITY EITHER

WHO RUNS IT	Utah Department of Workforce Services with Rocky Mountain Power
WHAT YOU GET	Monthly credit on your Rocky Mountain Power electric bill, up to a maximum of \$18.00 per month in the current program year
WHO QUALIFIES	no age limit
INCOME LIMIT	You must meet the income guidelines for the Utah HEAT program, at or below 150 percent of the federal poverty level
HOW TO APPLY	The simplest route is to apply for HEAT and HELP at the same time, and your local HEAT agency will enroll you. You can also print and mail the HELP application, which is available in English and Spanish. Call 801-521-6107 or 844-214-3090

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.

801-521-6107 <https://jobs.utah.gov/housing/scso/seal/help.html>

Lend A Hand

GRANT NONPROFIT EITHER

WHO RUNS IT	The Salvation Army, funded by Rocky Mountain Power customer donations with a company match
WHAT YOU GET	One-time energy bill help funded by donations; Rocky Mountain Power matches customer donations two to one, up to \$120,000 a year (2026)
WHO QUALIFIES	no age limit; priority goes to households that include older adults or people with disabilities
INCOME LIMIT	Set by The Salvation Army; not published on the utility page
HOW TO APPLY	Contact The Salvation Army at 801-969-0526 or 1-855-969-0526

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.

801-969-0526 <https://www.rockymountainpower.net/my-account/payments/bill-payment-assistance.html>

The new site confirms a bill help section and the customer service number but does not itemize its assistance programs, so a permanent discount cannot be confirmed or ruled out from the page alone. Utah's electric side does have a standing discount through the Home Electric Lifeline Program.

Property tax relief

Renter Credit (Circuit Breaker)

CREDIT STATE RENTER

WHO RUNS IT	Utah State Tax Commission
WHAT YOU GET	A refund of up to \$1,412, based on your income and a percentage of the rent you paid (Publication 36, revised April 2026)
WHO QUALIFIES	66 or older, or an unmarried surviving spouse of any age
INCOME LIMIT	2025 total household income less than \$44,221
HOW TO APPLY	Apply online at tap.utah.gov and choose "File your current renter's credit," or mail form TC-90CB to the Utah State Tax Commission, 210 N 1950 W, Salt Lake City, UT 84134, by December 31

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.

801-297-6254 <https://tax.utah.gov/relief/circuitbreaker/>

Homeowner Low-income Abatement (Homeowner's Credit)

ABATEMENT STATE HOMEOWNER

WHO RUNS IT	Utah State Tax Commission, applied for and granted by your county
WHAT YOU GET	Up to \$1,412 of property tax abated based on income, plus an additional credit equal to the tax on 20 percent of the home's fair market value (Publication 36, revised April 2026)
WHO QUALIFIES	67 or older, or an unmarried surviving spouse, or you qualified for the credit in 2025
INCOME LIMIT	2025 total household income less than \$44,221
HOW TO APPLY	Complete the application (form TC-90H) and submit it to your county government by September 1. Get forms from your county auditor or treasurer

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.

801-297-3600 <https://tax.utah.gov/relief/circuitbreaker/>

Low-income Abatement (indigent abatement)

ABATEMENT STATE HOMEOWNER

WHO RUNS IT	Your county legislative body, under Utah State Tax Commission rules
WHAT YOU GET	50 percent of the total tax for the current year, or a maximum of \$1,412, whichever is less (Utah Code 59-2-401; Publication 36, revised April 2026)
WHO QUALIFIES	67 or older, or you can show a disability or extreme hardship, or you qualified for the credit in 2025
INCOME LIMIT	2025 income less than \$44,221
HOW TO APPLY	File the application with your county by September 1 with proof of home ownership, income, and disability or hardship, plus anything else your county requires

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.

801-297-3600 <https://tax.utah.gov/propertytax/tax-relief/>

Mandatory Senior Deferral Program

DEFERRAL STATE HOMEOWNER

WHO RUNS IT	Your county, under Utah State Tax Commission rules (Utah Code Title 59, Chapter 2a, Part 9)
WHAT YOU GET	Postpones payment of your property taxes. Deferred taxes accrue interest at half the normal rate, and the deferral continues until you stop reapplying, sell the home, or ownership transfers to anyone other than a surviving spouse (Publication 36, revised April 2026)
WHO QUALIFIES	75 or older
INCOME LIMIT	2025 total household income not more than \$88,442, and household liquid resources less than 20 times the taxes levied on the property in 2025
HOW TO APPLY	File with your county by September 1 with proof of home ownership and income, and reapply every year. If you do not reapply, the full amount of the deferred taxes becomes due the following 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.

801-297-3600 <https://tax.utah.gov/propertytax/tax-relief/>

Veterans with a Disability Exemption

EXEMPTION STATE HOMEOWNER

WHO RUNS IT	Your county, under Utah State Tax Commission rules (Utah Code Title 59, Chapter 2a, Part 5)
WHAT YOU GET	Up to \$535,459 of taxable value of a residence, scaled by the percentage of disability incurred in the line of duty and the unemployability classification. It can also be applied toward tangible personal property such as motor vehicles (Publication 36, revised April 2026)
WHO QUALIFIES	any age
INCOME LIMIT	None; this exemption is not income-tested
HOW TO APPLY	File form PT-25 with the county where the property is located, with proof of military service and proof of disability or death

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

801-297-3600 <https://tax.utah.gov/propertytax/tax-relief/>

Blind Exemption

EXEMPTION STATE HOMEOWNER

WHO RUNS IT	Your county, under Utah State Tax Commission rules (Utah Code 59-2-1106)
WHAT YOU GET	Up to \$11,500 of the taxable value of real and tangible personal property is exempt from property tax (Publication 36, revised April 2026)
WHO QUALIFIES	any age
INCOME LIMIT	None; there are no income or age requirements
HOW TO APPLY	File form PT-31 with your county by September 1. Your first year's application must include a statement signed by an ophthalmologist

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

801-297-3600 <https://tax.utah.gov/propertytax/tax-relief/>

Insurance-related help

State Health Insurance Assistance Program (SHIP) Medicare counseling

SERVICE STATE EITHER

WHO RUNS IT	Utah Department of Health and Human Services, Division of Aging and Adult Services
WHAT YOU GET	Free, local, in-depth, and objective insurance counseling and assistance for people eligible for Medicare, their families, and caregivers (2026)
WHO QUALIFIES	people eligible for Medicare, typically 65 or older, and younger people with disabilities on Medicare
INCOME LIMIT	None; free to everyone on Medicare regardless of income
HOW TO APPLY	Call 800-541-7735 to be connected with a counselor

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

800-541-7735 <https://daas.utah.gov/services/>

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.

The department publishes consumer guidance on lowering premiums but no subsidy.

Salt Lake County Aging and Adult Services Housing Liaison

SERVICE COUNTY-CITY EITHER

WHO RUNS IT	Salt Lake County Aging and Adult Services
WHAT YOU GET	Free help with housing applications, counseling on your housing options, guidance on the consequences of eviction, help getting past barriers to housing, and connections to resources that support aging in place (2026)
WHO QUALIFIES	55 or older
INCOME LIMIT	None published; the program serves people who are rent-burdened, housing-unstable, or at risk of homelessness
HOW TO APPLY	Call 385-468-3200 or visit 2001 South State Street, Suite S1-600, Salt Lake City. Ask about the 55+ Service Finder directory

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

385-468-3200 <https://www.saltlakecounty.gov/aging-adult-services/support/housing-liaison/>

Utah internal accessory dwelling unit law (Utah Code 10-9a-530)

SERVICE 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	Utah cities and towns, under state law
WHAT YOU GET	State law requires most Utah municipalities to allow internal accessory dwelling units in residential zones, with limited exceptions; specific size and permit rules are set locally, so check with your city
WHO QUALIFIES	no age limit
INCOME LIMIT	None
HOW TO APPLY	Ask your city or town planning office what it allows and what permits you need before you start any work

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

<https://le.utah.gov/xcode/Title10/Chapter9a/10-9a-S530.html>

Salt Lake City Accessory Dwelling Unit ordinance

SERVICE

COUNTY-CITY

HOMEOWNER

WHO RUNS IT	Salt Lake City Planning Division
WHAT YOU GET	Salt Lake City adopted an updated accessory dwelling unit ordinance in October 2018 and publishes an annual report on units built; the current size, location, and owner-occupancy rules are not listed here, so check with the city
WHO QUALIFIES	no age limit
INCOME LIMIT	None
HOW TO APPLY	Contact the Salt Lake City Planning Division and review the annual accessory dwelling unit reports posted on the city planning page before applying for a permit

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.slc.gov/planning/adu/>

Utah's strongest renter-side support remains the Renter Credit, which returns up to \$1,412 a year to older 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 Utah 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.