Vermont: Help for Homeowners and Renters

Financial assistance for low-income, older, and disabled homeowners and renters · 30 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 Vermont 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 most of the way. For anything to do with aging, disability, Medicare, or staying in your home, call 800-642-5119 and you will reach the Area Agency on Aging for your county. For anything to do with heat, fuel, weatherization, or your electric or gas bill, call 800-479-6151, which is the Vermont Department for Children and Families line. For property tax questions, the Department of Taxes taxpayer line is 802-828-2865.

If you are thinking about sharing your home: Vermont is one of the best states in the country for this, and the reason is written into the tax code. Vermont's biggest property tax benefit, the Property Tax Credit, is based on the combined income of everyone who lived in your home during the year, including unrelated adults. That would normally make sharing your home expensive. But Vermont law (32 V.S.A. 6061(3)(B)(i)) says a person who is not related to anyone in your household and who lives with you under a written home sharing agreement through a nonprofit home sharing program is not counted as a member of your household at all. Their income stays out of your Household Income figure. A separate rule keeps out the income of a person who lives with you mainly to provide attendant care, homemaker, or companionship services that let you stay in your home, if you are disabled or 62 or older. The catch is that the home sharing exclusion only applies when the arrangement runs through a nonprofit program authorized by the Vermont Department of Disabilities, Aging and Independent Living, so a purely private arrangement will not qualify. Seasonal Fuel Assistance is also friendly here: its own page states that a caretaker or roomer in your home is listed on the form but their income is not counted. On the other side of the ledger, the utility discounts, Crisis Fuel, weatherization, and Medicaid-funded care all look at household income and do not spell out how they treat another adult, so confirm before anyone moves in. The veteran property tax exemption, Medicare counseling, and the assistive technology loan program have no income test at all, so sharing your home never affects them.

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 30 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

Choices for Care (High/Highest Needs)

SERVICE STATE EITHER

WHO RUNS IT	Vermont Department of Disabilities, Aging and Independent Living (DAIL), Adult Services Division
WHAT YOU GET	A package of long-term services and supports delivered in the setting the person chooses: their own home, a family member's home, an Adult Family Care home, Enhanced Residential Care, or a nursing facility (2026)
WHO QUALIFIES	18 or older
INCOME LIMIT	Must meet the clinical and the financial eligibility rules for long-term care Medicaid in Vermont; no separate dollar figure published on the program page
HOW TO APPLY	Contact the DAIL Adult Services Division at 802-241-0294, or start through an Area Agency on Aging at 800-642-5119, to be screened for clinical and financial eligibility

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.

802-241-0294 https://asd.vermont.gov/services/choices-for-care-program

Choices for Care Moderate Needs Services

SERVICE STATE EITHER

WHO RUNS IT	Vermont Department of Disabilities, Aging and Independent Living (DAIL), Adult Services Division
WHAT YOU GET	Limited funding for homemaker services, adult day services, case management, and flexible fund spending (2026)
WHO QUALIFIES	18 or older
INCOME LIMIT	You do not need to be eligible for Medicaid, but funding is limited
HOW TO APPLY	Ask your Area Agency on Aging at 800-642-5119, or the DAIL Adult Services Division at 802-241-0294, about Moderate Needs funding in your region

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.

802-241-0294 https://asd.vermont.gov/services/moderate-needs-services

Vermont Assistive Technology Program (VATP)

DEVICE LOAN STATE EITHER

WHO RUNS IT	Vermont Department of Disabilities, Aging and Independent Living (DAIL)
WHAT YOU GET	Free equipment demonstrations, free 30-day equipment loans, regional tryout centers, an AT funding guide, and an AT Exchange for buying and selling used durable medical equipment (2026)
WHO QUALIFIES	all ages
INCOME LIMIT	None; no income requirement is stated
HOW TO APPLY	Call 1-800-750-6355 (toll free in Vermont) or visit a regional tryout center to meet with an AT Access Specialist

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

800-750-6355 https://atp.vermont.gov/

Home Access Program

MODIFICATION NONPROFIT EITHER

WHO RUNS IT	Vermont Center for Independent Living (VCIL)
WHAT YOU GET	Home entry modifications (ramps and entrance doors) and bathroom accessibility modifications, designed around the individual (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Low income; VCIL publishes a Home Access Program income limits sheet; ask VCIL for the current figures
HOW TO APPLY	The application is deliberately not posted online. Contact Morrigan Roseingrave at morrigan@vcil.org or 802-224-1807 to be screened for eligibility and to request an application

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.

802-224-1807 https://www.vcil.org/services/home-access-program/

SASH (Support and Services at Home)

SERVICE NONPROFIT EITHER

WHO RUNS IT	SASH, coordinated statewide with 64 partner organizations
WHAT YOU GET	Care coordination, wellness nursing, and individualized support to help people stay healthy and remain living at home as they age; no direct cash benefit (2026)
WHO QUALIFIES	no age limit stated on the program's main page
INCOME LIMIT	Not stated on the program page
HOW TO APPLY	Call 802-863-2224 or sign up through sashvt.org to be connected to the SASH team for your area

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.

802-863-2224 https://sashvt.org/

Older Americans Act services through Vermont's five Area Agencies on Aging

SERVICE STATE EITHER

WHO RUNS IT	Vermont Department of Disabilities, Aging and Independent Living (DAIL), Adult Services Division, through the five Area Agencies on Aging
WHAT YOU GET	Case management, nutrition services, health promotion and disease prevention, information and referral, legal assistance, and family caregiver support (2026)
WHO QUALIFIES	60 or older
INCOME LIMIT	None stated for information, referral, and case management
HOW TO APPLY	Call 800-642-5119 to reach the Area Agency on Aging serving your county

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

800-642-5119 https://asd.vermont.gov/services/aaa-oaa-services

Home repair and deferred maintenance

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, Vermont state office
WHAT YOU GET	See the national summary for the federal terms. The Vermont delivery details are not listed here, so check with the state office.
WHO QUALIFIES	62 or older for the grant portion
INCOME LIMIT	Very low income, as defined by USDA for the county
HOW TO APPLY	Apply through the USDA Rural Development Vermont state office; the property 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

Vermont Housing Improvement Program 2.0 (VHIP 2.0)

FORGIVABLE LOAN | STATE | HOMEOWNER

WHO RUNS IT	Vermont Agency of Commerce and Community Development, Department of Housing and Community Development
WHAT YOU GET	Up to $30,000 per unit to rehabilitate a 0 to 2 bedroom unit; up to $50,000 per unit for a 3+ bedroom rehab, for structural work affecting several units, for creating a new unit, or for creating an accessory dwelling unit; up to an additional $20,000 to bring an approved unit to ADA and Vermont Access Rules accessibility standards (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	No income test is listed for the property owner; the award is conditioned on rent and tenant-selection commitments instead
HOW TO APPLY	Apply through your local Homeownership Center; see accd.vermont.gov/vhip for the current list and the Resource Guide for Property Owners

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

https://accd.vermont.gov/vhip

Emergency Heating System Program

REPAIR STATE EITHER

WHO RUNS IT	Vermont Department for Children and Families, Office of Economic Opportunity, delivered by Community Action Agencies
WHAT YOU GET	Emergency repair or replacement of your home's primary source of heat, including a boiler, fireplace, furnace, heat pump, space heater, or wood or pellet stove (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	At or below 200% of the federal poverty level
HOW TO APPLY	Apply in person at your local Community Action Agency between November 1 and April 29. Call the agency first to find out what documents to bring. If you are older or have a disability and cannot go in person, the agency may take your application by phone. On weekends and holidays, people who are older, who have a disability, or who have a child under 6 in the household can call 1-800-479-6151

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.

800-479-6151 https://dcf.vermont.gov/benefits/crisis-heat

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.

Weatherization and energy efficiency

Vermont Weatherization Assistance Program

SERVICE STATE EITHER

WHO RUNS IT	Vermont Department for Children and Families, Office of Economic Opportunity, delivered by five regional weatherization agencies
WHAT YOU GET	Free whole-house energy assessment, building diagnostics, and full-service energy-efficient retrofits. On average the program makes about $10,000 of improvements per home, adds about 1,500 square feet of insulation, and reduces drafts by about 40% (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	You must not have received free weatherization in the past 15 years, and at least one of these must be true: your household income meets the published limits, you are an active Seasonal Fuel Assistance household, someone in the household receives Supplemental Security Income, or an adult in the household received Reach Up or the Reach Up Post-Secondary Education grant in the past 12 months (a Child-Only Reach Up grant does not count)
HOW TO APPLY	Find the agency that serves your region (BROC for southwest Vermont, Capstone for central Vermont, CVOEO for the Champlain Valley, NETO for the northeast, SEVCA for the southeast), download that agency's application, complete a Form 407 employment income verification for each job held in the past 12 months, and mail the signed forms to the address on the application

> **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.

800-479-6151 https://dcf.vermont.gov/benefits/weatherization

Efficiency Vermont income-based assistance

REBATE UTILITY 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	Efficiency Vermont, Vermont's statewide energy efficiency utility
WHAT YOU GET	Enhanced rebates and incentives for income-qualified households on weatherization, heat pumps, and appliances; specific amounts are not published, so ask the program
WHO QUALIFIES	no age limit
INCOME LIMIT	Not published
HOW TO APPLY	See efficiencyvermont.com or call 888-921-5990

> **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.efficiencyvermont.com/

Utility bill assistance and discounts

Seasonal Fuel Assistance (Vermont LIHEAP)

GRANT FEDERAL-IN-STATE EITHER

WHO RUNS IT	Vermont Department for Children and Families, Economic Services Division
WHAT YOU GET	Pays a portion of your home heating bills. How the benefit is paid depends on your fuel type and on whether you pay for heat directly or as part of your rent (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Gross household income at or below 185% of the federal poverty level, by household size
HOW TO APPLY	Apply online through the myBenefits portal, call 1-800-479-6151 for a paper application, or apply in person at your local district office. If you received it last season, an annual review form is mailed to you

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

800-479-6151 https://dcf.vermont.gov/benefits/fuel

Crisis Fuel Assistance

GRANT FEDERAL-IN-STATE EITHER

WHO RUNS IT	Vermont Department for Children and Families, Office of Economic Opportunity, delivered by Community Action Agencies
WHAT YOU GET	Emergency help to buy your primary heating fuel, to pay for the electricity needed to run your heating system, to negotiate a payment plan, and to work with your electric or natural gas company to prevent a disconnection (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	At or below 200% of the federal poverty level, and you must be in a heating crisis, for example out of fuel with no money to buy more
HOW TO APPLY	Apply through your local Community Action Agency. If you heat with bulk fuel such as oil, kerosene, propane, wood, pellets, or coal, apply between the last Monday in November and the second Friday in April. If you heat with metered fuel such as natural gas, electricity, or metered propane, apply between the last Monday in November and the last regular working day in April

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.

800-479-6151 https://dcf.vermont.gov/benefits/crisis-fuel

Energy Assistance Program (EAP) discount for Green Mountain Power customers

DISCOUNT UTILITY EITHER

WHO RUNS IT	Green Mountain Power, with income eligibility determined by the Vermont Department for Children and Families
WHAT YOU GET	25% off the monthly customer charge and energy charge. Under the filed tariff effective with bills rendered on or after November 10, 2025, the EAP rate is a daily customer charge of $0.470 plus $0.16093 per kWh on Rate 1, and a daily customer charge of $0.623 plus $0.25554 per kWh on peak and $0.10892 per kWh off peak on Rate 11. Participants may also have all past due balances set to zero up to two times
WHO QUALIFIES	no age limit
INCOME LIMIT	Gross monthly household income at or below 185% of the federal poverty level
HOW TO APPLY	Print and complete the Energy Assistance Program application, or call 1-800-775-0516 to have one mailed to you. Sign it, attach a copy of your latest electric bill, and send it to ADPC, Economic Services Division, 280 State Drive, Waterbury VT 05671-1500. The discount is applied on your next monthly statement once the state notifies Green Mountain Power. You must reapply every year

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.

800-775-0516 https://dcf.vermont.gov/benefits/eap

Energy Assistance Program (EAP) discount for Vermont Gas customers

DISCOUNT UTILITY EITHER

WHO RUNS IT	Vermont Gas Systems, with income eligibility determined by the Vermont Department for Children and Families
WHAT YOU GET	20% off your monthly natural gas bill (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Gross monthly household income at or below 185% of the federal poverty level
HOW TO APPLY	Print and complete the Energy Assistance Program application, or call 1-800-775-0516 for one. Sign it, attach a copy of your latest gas bill, and mail it to ADPC, Economic Services Division, 280 State Drive, Waterbury VT 05671-1500. You must reapply every year

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.

800-775-0516 https://dcf.vermont.gov/benefits/eap

Energy Assistance Program (EAP) discount for VPPSA municipal utility customers

DISCOUNT UTILITY EITHER

WHO RUNS IT	Vermont Public Power Supply Authority member utilities, with income eligibility determined by the Vermont Department for Children and Families
WHAT YOU GET	$29.55 off the monthly bill (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Gross monthly household income at or below 185% of the federal poverty level
HOW TO APPLY	Complete the Energy Assistance Program application and return it to the Economic Services Division; call 1-800-775-0516 for a copy. You must reapply every year

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.

800-775-0516 https://dcf.vermont.gov/benefits/eap

Property tax relief

Vermont Property Tax Credit

CREDIT STATE HOMEOWNER

WHO RUNS IT	Vermont Department of Taxes
WHAT YOU GET	Up to $5,600 against the State education property tax portion and up to $2,400 against the municipal property tax portion. The credit appears as a State Payment line on your property tax bill
WHO QUALIFIES	no age limit
INCOME LIMIT	Maximum household income of $115,400 for tax year 2025, $115,000 for 2024, and $128,000 for 2023
HOW TO APPLY	File Form HS-122 (Homestead Declaration and Property Tax Credit Claim) together with Schedule HI-144 (Household Income), either on myVTax or with your Vermont income tax return. The deadline is generally April 15. If you file the Homestead Declaration by the extended October 15 date you may still claim the credit as late as March 15 of the following year, but a $150 processing fee is deducted

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.

802-828-2865 https://tax.vermont.gov/ptc

Vermont Homestead Declaration

DECLARATION · STATE · HOMEOWNER

WHO RUNS IT	Vermont Department of Taxes
WHAT YOU GET	Places your property in the homestead education property tax class instead of the nonhomestead class, which carries a different rate. It is also the precondition for claiming the Property Tax Credit
WHO QUALIFIES	no age limit
INCOME LIMIT	None; the declaration itself is not income tested
HOW TO APPLY	File Form HS-122 every year by the April filing deadline, on myVTax or on paper. It must be filed even if you are not required to file a Vermont income tax return, and even if you extend your income tax return

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

802-828-2865 https://tax.vermont.gov/property/homestead-declaration

Vermont Renter Credit

CREDIT · STATE · RENTER

WHO RUNS IT	Vermont Department of Taxes
WHAT YOU GET	A refundable credit based on your income and on 10% of the U.S. Department of Housing and Urban Development fair market rent for an apartment of your family size in your county (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Income at or below the Renter Credit limits, which vary by county and by the number of family members living with you
HOW TO APPLY	File Form RCC-146 online at myvtax.vermont.gov, through tax software with your Vermont income tax return, or on paper to Vermont Department of Taxes, 133 State St., Montpelier, VT 05633. You need your School Property Account Number (SPAN), which you can look up with the department's SPAN Finder. Claims are due October 15 and late filings are not accepted

> **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.

802-828-2865 https://tax.vermont.gov/renter-credit

Disabled Veteran and Surviving Spouse Property Tax Exemption

EXEMPTION | STATE | HOMEOWNER

WHO RUNS IT	Vermont Office of Veterans Affairs, with the Vermont Department of Taxes
WHAT YOU GET	Lowers your home's value for tax purposes by $10,000, or more depending on what your town has voted (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	None; not income tested
HOW TO APPLY	Each year by May 1, get your Summary of Benefits Letter from the VA (download it at va.gov, visit the VA Regional Benefits Office at 163 Veterans Dr., White River Junction, VT, or call 800-827-1000), complete the Disabled Veteran and Surviving Spouse Property Tax Exemption form from veterans.vermont.gov, and send both to the Vermont Office of Veterans Affairs, 118 State St., Montpelier, VT 05602

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

802-828-3379 https://tax.vermont.gov/sites/tax/files/documents/FS-1003.pdf

The Department of Taxes fact sheet FS-1003 states that Vermont has one property tax program for veterans and one for all Vermonters, the income-based Property Tax Credit. Nothing on the Department's property tax credit page describes an age-65 exemption, a freeze, or a deferral. This matters for a reader coming from another state: in Vermont, turning 65 by itself does not lower your property tax bill.

Insurance-related help

Vermont State Health Insurance Program (SHIP)

COUNSELING | STATE | EITHER

WHO RUNS IT	Vermont Department of Disabilities, Aging and Independent Living, delivered through the five Area Agencies on Aging
WHAT YOU GET	Free information, assistance, and support for Medicare beneficiaries choosing or managing public and private health insurance benefits (2026)
WHO QUALIFIES	Medicare beneficiaries, typically 65 or older, and younger people with disabilities on Medicare
INCOME LIMIT	None; free regardless of income
HOW TO APPLY	Call your local Area Agency on Aging at 800-642-5119

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

800-642-5119 https://asd.vermont.gov/services/ship

Vermont Department of Financial Regulation consumer assistance

SERVICE STATE EITHER

WHO RUNS IT	Vermont Department of Financial Regulation, Insurance Division
WHAT YOU GET	Free help with insurance complaints, including a policy you believe was wrongly cancelled or not renewed. All insurance policies sold in Vermont are reviewed and approved by the Insurance Division
WHO QUALIFIES	no age limit
INCOME LIMIT	None
HOW TO APPLY	Call 800-964-1784 or file a complaint through dfr.vermont.gov

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

800-964-1784 https://dfr.vermont.gov/insurance

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.

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HomeShare-relevant extras

HomeShare Vermont

SERVICE NONPROFIT EITHER

WHO RUNS IT	HomeShare Vermont
WHAT YOU GET	Screening and matching for home sharing. Two kinds of arrangement: rent only with no routine tasks, or a reduced or waived rent in exchange for help, which averages about 8 hours of service a week plus a small rent or help with utility bills (2026)
WHO QUALIFIES	no age limit; in the most recent year hosts ranged from 27 to 99 and guests from 22 to 81
INCOME LIMIT	None; the organization states there are no age or income restrictions
HOW TO APPLY	Apply online or on paper at homesharevermont.org, or call 802-863-5625. The process is an application, background and reference checks, an in-home interview, introductions to potential matches, and a two-week trial period

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

802-863-5625 https://www.homesharevermont.org/

Home sharing exclusion from Household Income (32 V.S.A. 6061(3)(B)(i))

EXCLUSION STATE EITHER

WHO RUNS IT	Vermont Department of Taxes
WHAT YOU GET	Removes the income of a qualifying home sharing guest from the Household Income figure used to compute the Property Tax Credit and the Renter Credit, which can preserve or increase both credits
WHO QUALIFIES	no age limit
INCOME LIMIT	n/a; this is an exclusion rather than a benefit with its own limit
HOW TO APPLY	Complete Schedule HI-144 as usual and leave out the qualifying person. Keep the written home sharing agreement. Questions: 802-828-2865

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

802-828-2865 https://tax.vermont.gov/individuals/household-income

Statewide right to one accessory dwelling unit (24 V.S.A. 4412(1)(E))

ZONING RIGHT STATE HOMEOWNER

WHO RUNS IT	Vermont municipalities, under state law
WHAT YOU GET	No local zoning bylaw may exclude, as a permitted use, one accessory dwelling unit located within or appurtenant to a single-family dwelling on an owner-occupied lot
WHO QUALIFIES	no age limit
INCOME LIMIT	None
HOW TO APPLY	Apply for a permit through your town's zoning office. If you are told an accessory dwelling unit is not allowed, point to 24 V.S.A. 4412(1)(E)

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

https://legislature.vermont.gov/statutes/section/24/117/04412

> *This gap matters beyond convenience. The Vermont Property Tax Credit exclusion at 32 V.S.A. 6061(3)(B)(i) only applies to a written agreement made through a nonprofit home sharing program, so someone in Bennington County who arranges a private home share may not be able to use it.*

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 Vermont 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**.
