



Virginia: Help for Homeowners and Renters

Financial assistance for low-income, older, and disabled homeowners and renters · 34 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 Virginia 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.

Three starting points cover most of what follows. For anything to do with aging, in-home help, Medicare questions, or a free air conditioner in summer, call the Virginia Department for Aging and Rehabilitative Services at 804-662-7000 or use the Virginia Easy Access portal at easyaccess.virginia.gov to find your local Area Agency on Aging, which is the front door for all of it. For heating and cooling bills, call 855-635-4370 or apply at commonhelp.virginia.gov, which is the single application for Fuel Assistance, Crisis Assistance, Cooling Assistance, and the Percentage of Income Payment Program. For home repair, weatherization, and accessibility work, call the Department of Housing and Community Development at 804-371-7000 and ask which local provider serves your county or city. One thing to know before you read further: real estate tax relief in Virginia is not a statewide program. Every city and county writes its own rules, so your commissioner of the revenue is the person who can answer that question.

If you are thinking about sharing your home: the program that deserves your attention first is local real estate tax relief. Under Code of Virginia 58.1-3212, the income test adds together the income of the owners and of relatives living in the dwelling, and your locality is allowed to count the income of people living there who are not relatives too. Fairfax County, for example, counts everyone in the home but excludes the first \$6,500 of income belonging to a resident who is not a relative. So the answer genuinely depends on where you live, and it is worth one phone call to your commissioner of the revenue before anyone moves in. The energy and repair programs work more predictably: Fuel, Crisis, and Cooling Assistance, the Percentage of Income Payment Program, weatherization, the Essential Home and Accessibility Repair Program, and the Fairfax County repair program all count the income of everyone in the household, so another adult's earnings are added to yours, though a larger household is also allowed a higher limit. The Percentage of Income Payment Program deserves a second look, because it sets your electric bill as a share of household income, so a home seeker's income raises both the income counted for eligibility and the dollar amount of your capped bill. On the other side, several things here have no income test at all, so sharing your home cannot affect them: the property tax exemption for veterans with a 100 percent service-connected disability, Medicare counseling, the assistive technology loan library, the Livable Home Tax Credit, EnergyShare bill payment help, and coverage through the Virginia Property Insurance Association.

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 34 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.

CCC Plus Waiver Environmental Modifications (EM)

SERVICE STATE EITHER

WHO RUNS IT	Virginia Department of Medical Assistance Services (DMAS), Cardinal Care
WHAT YOU GET	Up to \$5,000 per person per calendar year for all environmental modification items and labor combined (12VAC30-120-924); the limit resets each year and unused amounts do not carry forward
WHO QUALIFIES	no age minimum; serves older adults and adults with physical disabilities who meet nursing facility level of care
INCOME LIMIT	Must qualify for Virginia Medicaid long-term services and supports; no separate published dollar figure on the program page (2026)
HOW TO APPLY	Ask your local Department of Social Services for an LTSS screening, meet with the community based screening team, and establish Medicaid eligibility at commonhelp.virginia.gov or through Cover Virginia at 1-833-522-5582 (TDD 1-888-221-1590)

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.

833-522-5582 <https://www.dmas.virginia.gov/for-members/benefits-and-services/waivers/cc-plus-waiver/>

Virginia Housing Owner-Occupied Accessibility Modifications Grant

GRANT STATE HOMEOWNER

WHO RUNS IT	Virginia Housing
WHAT YOU GET	Up to \$10,000 to install ramps, grab bars, and other modifications that make a home easier to navigate (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	60% or less of area median income under HUD guidelines (2026)
HOW TO APPLY	Applications must be completed through an accepted agent; search for the agent serving your county or city on the Virginia Housing accessibility grants page

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.

877-843-2123 <https://www.virginiahousing.com/en/accessibility-grants>

Granting Freedom

GRANT STATE EITHER

WHO RUNS IT	Virginia Housing, in partnership with the Virginia Department of Veterans Services
WHAT YOU GET	Up to \$10,000 for home modifications such as widening doorways, adding ramps, installing grab bars, and other changes recommended by the U.S. Department of Veterans Affairs (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	80% or less of area median income under HUD guidelines (2026)
HOW TO APPLY	Apply through an accepted agent listed by county or city on the Virginia Housing accessibility grants page

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.

877-843-2123 <https://www.virginiahousing.com/en/accessibility-grants>

Virginia Assistive Technology System (VATS) Demo and Loan Library

SERVICE STATE EITHER

WHO RUNS IT	Virginia Department for Aging and Rehabilitative Services (DARS)
WHAT YOU GET	Free short-term loans of assistive technology for one to four weeks, plus device demonstrations and training; home modification items in the library include smart plugs, voice assistants, and connected lighting (2026)
WHO QUALIFIES	any age
INCOME LIMIT	None; no income requirement
HOW TO APPLY	Contact the VATS Demo and Loan Library through the DARS assistive technology pages; DARS also runs a durable medical equipment request and donation program

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

804-662-7000 <https://dars.virginia.gov/assistive-technology/demo-loan-library/>

Livable Home Tax Credit (LHTC)

CREDIT STATE HOMEOWNER

WHO RUNS IT	Virginia Department of Housing and Community Development (DHCD)
WHAT YOU GET	Retrofitting an existing home: up to 50% of the cost, capped at \$6,500. Purchasing or building a new accessible home: up to \$6,500. Unused credit carries forward up to seven years (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	None stated on the program page
HOW TO APPLY	File the LHTC application with DHCD following the program guidelines; fillable and printable applications are posted on the program page

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

804-371-7000 <https://www.dhcd.virginia.gov/lhtc>

Area Agencies on Aging in-home services and Virginia Easy Access

SERVICE STATE EITHER

WHO RUNS IT	Virginia Department for Aging and Rehabilitative Services (DARS), Division for Aging Services, through local Area Agencies on Aging
WHAT YOU GET	Personal care, homemaker, chore, adult day, and telephone reassurance services, free or low cost for people with limited incomes (2026)
WHO QUALIFIES	60 or older, and adults with disabilities
INCOME LIMIT	Varies by service and by local agency; many services are free or low cost for people with limited incomes
HOW TO APPLY	Contact your local Area Agency on Aging using the locator at dars.virginia.gov , or start at the Virginia Easy Access portal easyaccess.virginia.gov . Your local Department of Social Services also offers homemaker, companion, and chore 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.

804-662-7000 <https://dars.virginia.gov/aging/home-community/in-home-care-services/>

Essential Home and Accessibility Repair Program (EHARP)

GRANT STATE EITHER

WHO RUNS IT	Virginia Department of Housing and Community Development (DHCD), through approved local administrators
WHAT YOU GET	Up to \$4,000 per applicant for urgent health and safety hazards and accessibility barriers, including plumbing, structural, electrical, and roofing work, wheelchair ramps, and other accessibility modifications (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Household gross income at or below 80% of area median income, adjusted for family size, as determined by HUD (2026)
HOW TO APPLY	Contact your local EHARP provider, listed in the EHARP local provider contact list on the program page. Assistance is first come, first served, and renters may apply with written permission from the property owner

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.

804-371-7000 <https://www.dhcd.virginia.gov/eharp>

Indoor Plumbing Rehabilitation Flex Program (IPR Flex)

FORGIVABLE LOAN STATE HOMEOWNER

WHO RUNS IT	Virginia Department of Housing and Community Development (DHCD), through regional administrators
WHAT YOU GET	Forgivable loan secured by a deed of trust and forgiven monthly over a term of no more than 180 months, depending on the amount of assistance; no dollar cap published on the program page (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Low and moderate income; thresholds follow the HUD income limits linked from the program page (2026)
HOW TO APPLY	Contact the regional administrator for your area, listed on the program page. Regional administrators handle outreach, applications, income and property eligibility, and construction management

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.

804-371-7071 <https://www.dhcd.virginia.gov/ipr>

Virginia Community Development Block Grant (CDBG) housing rehabilitation

GRANT STATE HOMEOWNER

WHO RUNS IT	Virginia Department of Housing and Community Development (DHCD)
WHAT YOU GET	Housing rehabilitation is one of four project types funded under the state CDBG program, alongside infrastructure, economic development, and public services; award sizes are set locally (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Set by the local program under HUD low and moderate income rules
HOW TO APPLY	You do not apply to the state. Eligible localities apply to DHCD and then run the repair program, so ask your city or county whether it has a CDBG housing rehabilitation project underway

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.

804-371-7000 <https://www.dhcd.virginia.gov/cdbg>

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, Virginia state office
WHAT YOU GET	Grants up to \$10,000 for owners aged 62 and older who cannot repay a loan, plus 1% loans up to \$40,000, combined cap \$50,000 (see our nationwide programs page)
WHO QUALIFIES	62 or older required for the grant; the loan has no age minimum
INCOME LIMIT	Very low income, at or below 50% of area median income for the county
HOW TO APPLY	Apply year round through the USDA Rural Development office serving your county; 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>

Fairfax County Home Repair for the Elderly Program

SERVICE COUNTY-CITY HOMEOWNER

WHO RUNS IT	Fairfax County Redevelopment and Housing Authority
WHAT YOU GET	Free minor repairs: up to one week of labor plus up to \$1,000 in materials, covering light fixtures, switches and outlets, window and door repair, faucets, toilets, showerheads, grab bars and handrails, gutters and downspouts, water heater replacement, minor deck repair, and power washing (2026)
WHO QUALIFIES	62 or older, or a household member with a disability
INCOME LIMIT	\$66,750 for one person up to \$125,800 for eight people; housing costs must exceed 25% of monthly income, waived for households under \$10,000 a year; assets over \$20,000 are counted as income (2026)
HOW TO APPLY	Call the Fairfax County Redevelopment and Housing Authority or email rha@fairfaxcounty.gov to request an application

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.

703-246-5179 <https://www.fairfaxcounty.gov/housing/home-repair-elderly-program>

Weatherization and energy efficiency

Virginia Weatherization Assistance Program (WAP)

SERVICE STATE EITHER

WHO RUNS IT	Virginia Department of Housing and Community Development (DHCD), delivered by local nonprofit subgrantees
WHAT YOU GET	Free energy saving work: air sealing, insulation, heating and cooling system repair, duct repair, ventilation fans, carbon monoxide testing, and efficient lighting. No cost to the household (2026)
WHO QUALIFIES	no age limit; older adults, people with disabilities, and families with children are given priority
INCOME LIMIT	The higher of 60% of state median income or 200% of the federal poverty guidelines, effective July 1, 2026: \$44,776 for one person, \$58,554 for two, \$72,331 for three, \$86,109 for four, \$99,886 for five, \$113,663 for six, \$116,247 for seven, \$118,830 for eight
HOW TO APPLY	Contact the local nonprofit weatherization provider serving the locality where the home is; the providers listing by county is posted on the program page. Renters need the property 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.

804-371-7000 <https://www.dhcd.virginia.gov/wx>

Weatherization Deferral Repair (WDR)

GRANT STATE EITHER

WHO RUNS IT	Virginia Department of Housing and Community Development (DHCD), delivered by local weatherization subgrantees
WHAT YOU GET	Pays for the repairs that caused a home to be turned away from the Weatherization Assistance Program, so the home can then receive weatherization; no per-home cap published on the program page (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Same limits as the Weatherization Assistance Program: the higher of 60% of state median income or 200% of the federal poverty guidelines (effective July 1, 2026)
HOW TO APPLY	Contact your local weatherization subgrantee, listed in the weatherization provider list by locality on the program page

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.

804-371-7000 <https://www.dhcd.virginia.gov/wdr>

Dominion Energy EnergyShare weatherization

SERVICE UTILITY EITHER

WHO RUNS IT	Dominion Energy
WHAT YOU GET	Free home energy assessment and efficiency upgrades including LED lighting, insulation, heating and cooling tune-ups, and refrigerator replacement (2026)
WHO QUALIFIES	no age limit; an income and age qualifying track is offered
INCOME LIMIT	Income qualifying; specific thresholds are given when you call
HOW TO APPLY	Call Dominion Energy at 1-888-366-8280 and choose the income and age qualifying option

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.

888-366-8280 <https://www.dominionenergy.com/energyshare>

⚡ Utility bill assistance and discounts

Fuel Assistance (Virginia Energy Assistance Program)

GRANT FEDERAL-IN-STATE EITHER

WHO RUNS IT	Virginia Department of Social Services (VDSS), through local Departments of Social Services
WHAT YOU GET	A seasonal payment toward home heating costs; the amount depends on household size, income, fuel type, and housing type. Eligibility notices go out in late December (2026 program year)
WHO QUALIFIES	no age limit
INCOME LIMIT	Gross monthly income at or below 150% of the federal poverty level, by household size (2026)
HOW TO APPLY	Apply during the sign up window, which runs from the second Tuesday in October to the second Friday in November. Apply online at commonhelp.virginia.gov , by phone at 855-635-4370, or on paper through your local Department of Social Services

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.

855-635-4370 <https://www.dss.virginia.gov/relief/ea/>

Crisis Assistance (Virginia Energy Assistance Program)

GRANT FEDERAL-IN-STATE EITHER

WHO RUNS IT	Virginia Department of Social Services (VDSS), through local Departments of Social Services
WHAT YOU GET	Emergency help with heating equipment repair or replacement, supplemental heating equipment, a fuel delivery, the primary heat utility bill, or a security deposit; amount based on the emergency (2026 program year)
WHO QUALIFIES	no age limit
INCOME LIMIT	Gross monthly income at or below 150% of the federal poverty level (2026)
HOW TO APPLY	Apply at commonhelp.virginia.gov , by phone at 855-635-4370, or on paper at your local Department of Social Services. Help with equipment and deposits runs November 1 through March 15; help with fuel and utility bills runs January through March 15

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.

855-635-4370 <https://www.dss.virginia.gov/relief/ea/>

Cooling Assistance (Virginia Energy Assistance Program)

GRANT FEDERAL-IN-STATE EITHER

WHO RUNS IT	Virginia Department of Social Services (VDSS), through local Departments of Social Services
WHAT YOU GET	Purchase and installation of a window air conditioner, repair of central air conditioning or a heat pump, help with the electric bill, or a security deposit (2026)
WHO QUALIFIES	the household must include someone 60 or older, someone with a disability, or a child under 6
INCOME LIMIT	Gross monthly income at or below 150% of the federal poverty level (2026)
HOW TO APPLY	Apply between June 15 and August 15 at commonhelp.virginia.gov , by phone at 855-635-4370, or on paper at your local Department of Social Services

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.

855-635-4370 <https://www.dss.virginia.gov/relief/ea/>

Percentage of Income Payment Program (PIPP)

DISCOUNT STATE EITHER

WHO RUNS IT	Virginia Department of Social Services (VDSS), through local Departments of Social Services
WHAT YOU GET	Sets your electric bill at 10% of household income if you heat with electricity, or 6% if you heat with another fuel. Each month of on-time payment forgives one twelfth of your past due balance, and after 12 on-time payments the past due balance is gone (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Household income at or below 150% of the federal poverty level (2026)
HOW TO APPLY	Apply online at commonhelp.virginia.gov or on paper at your local Department of Social Services. Bring proof of income for the last 30 days, your current electric bill, and Social Security numbers for everyone in the household

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.

855-635-4370 <https://www.dss.virginia.gov/relief/pipp/>

EnergyShare bill payment assistance

GRANT UTILITY EITHER

WHO RUNS IT	Dominion Energy, delivered through local partner agencies
WHAT YOU GET	Up to \$600 during the heating season, October 1 through May 31, and up to \$300 during the cooling season, June 1 through September 30. Military veterans and older adults may qualify for an additional \$500 (2026)
WHO QUALIFIES	no age limit; older adults may qualify for an additional benefit
INCOME LIMIT	None for bill payment help; you must show financial hardship and have a disconnection notice, need service restored, or need help with a payment plan
HOW TO APPLY	Call 2-1-1 or go to 211virginia.org to be referred to a local EnergyShare agency

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

211 <https://www.dominionenergy.com/energyshare>

Senior Cool Care

SERVICE STATE EITHER

WHO RUNS IT	Virginia Department for Aging and Rehabilitative Services (DARS), sponsored by Dominion Energy, delivered by Area Agencies on Aging
WHAT YOU GET	A free fan, window air conditioner, or portable air conditioner, which becomes yours to keep. The program runs May 1 through October 31 (2026)
WHO QUALIFIES	60 or older
INCOME LIMIT	Below 150% of the poverty level (2026)
HOW TO APPLY	Apply through your local Area Agency on Aging between May 1 and October 31. A list of participating agencies is posted on the program page or available by calling 1-800-552-3402

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.

800-552-3402 <https://dars.virginia.gov/aging/home-community/senior-cool-care/>

The Percentage of Income Payment Program is limited to Dominion Energy and Appalachian Power electric customers on its own program page, so gas and water customers have no equivalent standing discount. Check your own utility's website in case it has added one.

Local Real Estate Tax Exemption for Homeowners 65 and Older and Homeowners with Disabilities (Code of Virginia 58.1-3210)

EXEMPTION COUNTY-CITY HOMEOWNER

WHO RUNS IT	Your city or county commissioner of the revenue or local tax office, under authority granted by the General Assembly
WHAT YOU GET	Set by local ordinance and varies by locality; it may exempt all or part of the bill, and some localities exempt only the increase in tax since you turned 65 or became disabled
WHO QUALIFIES	65 or older
INCOME LIMIT	Set by local ordinance under Code of Virginia 58.1-3212; localities choose their own income and net worth limits and may exclude certain income or assets
HOW TO APPLY	Apply to your city or county commissioner of the revenue or local tax office. The home must be owned and occupied as your sole dwelling

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://law.lis.virginia.gov/vacode/title58.1/chapter32/section58.1-3210/>

Local Real Estate Tax Deferral for Homeowners 65 and Older and Homeowners with Disabilities (Code of Virginia 58.1-3210)

DEFERRAL COUNTY-CITY HOMEOWNER

WHO RUNS IT	Your city or county commissioner of the revenue or local tax office
WHAT YOU GET	Postpones part or all of the real estate tax rather than forgiving it; terms and interest are set by local ordinance
WHO QUALIFIES	65 or older
INCOME LIMIT	Set by local ordinance under Code of Virginia 58.1-3212; deferral limits are often higher than exemption limits
HOW TO APPLY	Apply to your city or county commissioner of the revenue or local tax office. Not every locality offers deferral; some offer exemption only, some offer both

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://law.lis.virginia.gov/vacode/title58.1/chapter32/section58.1-3210/>

Fairfax County Real Estate Tax Relief for Older Adults and People with Disabilities

EXEMPTION	COUNTY-CITY	HOMEOWNER
WHO RUNS IT	Fairfax County Department of Tax Administration	
WHAT YOU GET	Exemption of 100% of the tax at combined household income of \$60,000 or less, 75% from \$60,001 to \$70,000, 50% from \$70,001 to \$80,000, and 25% from \$80,001 to \$90,000. Deferral is separately available at income up to \$100,000 (2026)	
WHO QUALIFIES	65 or older, or permanently and totally disabled	
INCOME LIMIT	Combined household income of \$90,000 or less for exemption and \$100,000 or less for deferral; combined assets of the homeowners and spouses of \$400,000 or less for exemption and \$500,000 or less for deferral, excluding the home and up to one acre (2026)	
HOW TO APPLY	File with the Department of Tax Administration by May 1, 2026. Hardship extensions to December 31 are possible. Call 703-222-8234 or email TaxRelief@fairfaxcounty.gov	

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.

703-222-8234 <https://www.fairfaxcounty.gov/taxes/relief/tax-relief-seniors-people-with-disabilities>

Real Property Tax Exemption for Veterans with a 100 Percent Service-Connected Disability (Code of Virginia 58.1-3219.5)

EXEMPTION	STATE	HOMEOWNER
WHO RUNS IT	Your city or county commissioner of the revenue, under a statewide constitutional exemption	
WHAT YOU GET	Full exemption from real property tax on the dwelling and up to one acre of land, or more acres if the locality allows	
WHO QUALIFIES	no age limit	
INCOME LIMIT	None; the statute sets no income or net worth test	
HOW TO APPLY	File the affidavit or written statement required by Code of Virginia 58.1-3219.6 with your city or county commissioner of the revenue	

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

<https://law.lis.virginia.gov/vacode/title58.1/chapter32/section58.1-3219.5/>

Real estate tax in Virginia is assessed and collected locally, and the Virginia Department of Taxation site covers state taxes rather than local real estate tax relief. The only statewide real property exemption found is the one for veterans with a 100 percent service-connected disability and their surviving spouses. Everything else depends on where you live.

Virginia Property Insurance Association (Virginia's FAIR plan)

SERVICE STATE HOMEOWNER

WHO RUNS IT	Virginia Property Insurance Association
WHAT YOU GET	Dwelling and commercial property coverage of last resort for Virginians who cannot get insurance in the standard market; the association has provided this coverage since 1968
WHO QUALIFIES	no age limit
INCOME LIMIT	None; eligibility is based on not being able to get coverage elsewhere, not on income
HOW TO APPLY	Apply through the online dwelling, condominium, or commercial application portals at vpia.com , or call the association

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

800-899-7973 <https://www.vpia.com/>

Virginia Insurance Counseling and Assistance Program (VICAP)

SERVICE STATE EITHER

WHO RUNS IT	Virginia Department for Aging and Rehabilitative Services (DARS), delivered by local Area Agencies on Aging
WHAT YOU GET	Free, unbiased, confidential counseling on Medicare, Medicare Part D, Medicare Advantage, Medigap, Cardinal Care managed care, long-term care insurance, appeals and denials, low-income assistance programs, and health care fraud (2026)
WHO QUALIFIES	any Medicare beneficiary, including people under 65 who have Medicare because of a disability
INCOME LIMIT	None; free to every Medicare beneficiary regardless of income
HOW TO APPLY	Contact your local Area Agency on Aging and ask to schedule a meeting with a VICAP counselor. Find your agency through the locator on the DARS site

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

804-662-7000 <https://dars.virginia.gov/aging/home-community/medicare-counseling/>

The State Corporation Commission Bureau of Insurance consumer pages list complaint filing and an agent and company lookup, but no premium assistance for homeowners.

GraceFul Homeshare

SERVICE NONPROFIT EITHER

WHO RUNS IT	GraceFul Homeshare (Northern Virginia nonprofit)
WHAT YOU GET	Home sharing matching for older adults with a spare room, described by the organization as the exchange of housing for help (2026)
WHO QUALIFIES	aimed at older adults with extra room in their home
INCOME LIMIT	None identified
HOW TO APPLY	Call GraceFul Homeshare at 703-457-6858 or use the contact form at gracefulhomeshare.org

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

703-457-6858 <http://www.gracefulhomeshare.org/>

Fairfax County Consumer's Guide to Homesharing

SERVICE COUNTY-CITY EITHER

WHO RUNS IT	Fairfax Area Agency on Aging, Fairfax County Department of Family Services
WHAT YOU GET	A free consumer guide and one-page flyer explaining home sharing, published in English, Spanish, Amharic, Arabic, Chinese, Korean, and Vietnamese (2026)
WHO QUALIFIES	no age limit; written for older adults
INCOME LIMIT	None
HOW TO APPLY	Download the guide from the Fairfax County home sharing page, or call the Fairfax Area Agency on Aging at 703-324-7948 (TTY 711), Monday through Friday 8 a.m. to 4:30 p.m.

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

703-324-7948 <https://www.fairfaxcounty.gov/familyservices/older-adults/homesharing>

Virginia Housing Rental Unit Accessibility Modification Grant (RUAM)

GRANT STATE RENTER

WHO RUNS IT	Virginia Housing
WHAT YOU GET	Up to \$10,000 to make a rented apartment, condominium, townhome, or house accessible (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	60% or less of area median income under HUD guidelines (2026)
HOW TO APPLY	Applications must be completed through an accepted agent; search by county or city on the Virginia Housing accessibility grants page

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.

877-843-2123 <https://www.virginiahousing.com/en/accessibility-grants>

Virginia Housing Choice Voucher Program

VOUCHER STATE RENTER

WHO RUNS IT	Virginia Housing, with local administering agents
WHAT YOU GET	Rental subsidy paying the difference between the tenant's share and the unit rent; Virginia Housing administers the program in certain areas of Virginia while other localities are served by their own housing authorities (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Very low income, set by HUD for each area
HOW TO APPLY	Check whether Virginia Housing or a local housing authority serves your city or county, using the Housing Choice Voucher administrators list on the Virginia Housing site, then apply when that agency's waiting list is open

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.

877-843-2123 <https://www.virginiahousing.com/partners/housing-choice-vouchers/administrators>

The closest thing in state law is Code of Virginia 15.2-2292.1, which lets localities permit a temporary family health care structure in a single-family zone for a caregiver situation. That structure is limited to one occupant who is the person with the impairment, or a married couple where one spouse has the impairment, only one is allowed per lot, the locality may charge a permit fee of up to \$100, and it must be removed within 60 days after the person no longer lives in it. It is a caregiving tool, not a general accessory dwelling unit right.

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 Virginia 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/va/.