Washington: Help for Homeowners and Renters

Financial assistance for low-income, older, and disabled homeowners and renters · 26 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 Washington 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 starting points cover most of what follows. For repair, weatherization, and energy bill help, everything runs through a local agency rather than the state, so find yours on the Department of Commerce weatherization directory at commerce.wa.gov/weatherization or the energy assistance map at fortress.wa.gov/com/liheappublic/map.aspx, or simply call 2-1-1. If you are 60 or older, a Tribal member 55 or older, or an adult with a disability, your other front door is the Area Agency on Aging for your county, listed by county at dshs.wa.gov/altsa/resources. For property tax, call the Department of Revenue at 360-534-1400 or your county assessor.

If you are thinking about sharing your home: Washington splits cleanly in two on this question. On the property tax programs, the law counts your income, your spouse or domestic partner's income, and the income of a co-tenant, which means someone living with you who also holds an ownership interest in the house. Someone who simply rents a room from you and owns no share of the property is not a co-tenant, so their earnings are not added to yours. What does change is that rent you collect is your own income, and the calculation starts from your federal adjusted gross income, so ask your county assessor how the rent will be treated before anyone moves in. The energy programs work the other way. LIHEAP, the Puget Sound Energy Bill Discount Rate, and the Seattle Utility Discount Program all count the income of everyone living in the home. Another adult raises your household size, which helps, and raises your counted income, which can hurt, so the net effect depends on what they earn. The Washington FAIR Plan, SHIBA Medicare counseling, the assistive technology program, and the state accessory dwelling unit law have no income test at all, so sharing your home does not affect 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. 1 of the 26 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

COPES Medicaid Waiver: Environmental Modifications

SERVICE STATE EITHER

WHO RUNS IT	Washington State Department of Social and Health Services, Home and Community Living Administration (Home and Community Services), through local Area Agencies on Aging
WHAT YOU GET	Pays for minor physical modifications to the home: ramps, grab bars, widened doorways, bathroom modifications, specialized electrical and plumbing for medical equipment, and lift systems not covered by insurance. No published dollar cap; costs above the standard rate maximum require an Exception to Rule (Long-Term Care Manual chapter revised 05/2026)
WHO QUALIFIES	18 or older and blind or disabled, or 65 or older
INCOME LIMIT	Must meet Medicaid institutional categorically needy financial eligibility and Supplemental Security Income disability criteria; no separate published dollar figure
HOW TO APPLY	Ask for a CARE assessment through your local Home and Community Services office or Area Agency on Aging; find yours through the county list at dshs.wa.gov/altsa/resources

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.dshs.wa.gov/altsa/home-and-community-services/long-term-care-home-community-based-services-waivers

Washington Assistive Technology Act Program (WATAP)

SERVICE STATE EITHER

WHO RUNS IT	Washington Assistive Technology Act Program, based at the University of Washington
WHAT YOU GET	Free short-term device loans, device demonstrations, assessments, training, and one-to-one consultation on equipment that helps with aging and disability (2026)
WHO QUALIFIES	any age
INCOME LIMIT	None identified; no income test is described
HOW TO APPLY	Request a device loan, demonstration, or consultation through watap.org

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

https://watap.org/

Northwest Access Fund Home Modification and Assistive Technology Loans

LOAN NONPROFIT EITHER

WHO RUNS IT	Northwest Access Fund, a nonprofit community development financial institution
WHAT YOU GET	Low-interest loans for home modifications, assistive technology, adapted vehicles, hearing aids, and dentures; rates and amounts are set case by case and are not published (2026)
WHO QUALIFIES	any age
INCOME LIMIT	Not published; loans are underwritten individually and free financial coaching is offered alongside
HOW TO APPLY	Apply online at nwaccessfund.org or call the toll-free line

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.

877-428-5116 https://nwaccessfund.org/

Area Agency on Aging information and referral

SERVICE STATE EITHER

WHO RUNS IT	Washington State Department of Social and Health Services, Home and Community Living Administration, through 13 Area Agencies on Aging
WHAT YOU GET	Free information and referral to home modification, in-home care, caregiver support, and waiver services (2026)
WHO QUALIFIES	60 or older, or 55 or older for Tribal members, plus people with disabilities of any age
INCOME LIMIT	None for information and referral
HOW TO APPLY	Choose your county from the list at dshs.wa.gov/altsa/resources to get the phone number for the Area Agency on Aging serving you

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.dshs.wa.gov/altsa/resources

Home repair and deferred maintenance

Home Rehabilitation Grant Program (HRGP)

GRANT STATE HOMEOWNER

WHO RUNS IT	Washington State Department of Commerce, delivered by approved local rehabilitation agencies
WHAT YOU GET	Grants for health, safety, and durability repairs: structural, electrical, plumbing, heating and cooling, roofing, septic, sewer, water, foundations, hazard removal, and disability-related modifications. No maximum grant published on the program page (2026)
WHO QUALIFIES	no age minimum; older adults, people with disabilities, families with children under five, and veterans get priority
INCOME LIMIT	Household must meet at least one of 200% of the federal poverty level, 80% of area median income, or 60% of state median income (2026)
HOW TO APPLY	Contact the Commerce-approved rehabilitation agency for your county, listed on the program page; you must own and live in the home and it must be in an eligible rural 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.

https://www.commerce.wa.gov/weatherization/hrgp/

Home Rehabilitation Loan Program for rural low-income homeowners

DEFERRED LOAN STATE HOMEOWNER

WHO RUNS IT	Washington State Department of Commerce
WHAT YOU GET	Deferred loans up to $40,000 for rot removal, structural fixes, energy upgrades, lead and asbestos remediation, accessibility modifications, major system repairs, storm damage, seismic retrofits, and radon mitigation (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Up to 200% of the federal poverty level (2026)
HOW TO APPLY	Apply through the Commerce-approved local rehabilitation agency for your county, the same network that runs the grant 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.

https://www.commerce.wa.gov/new-home-rehab-loan-program-rural-low-income-home-owners/

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, Washington state office
WHO QUALIFIES	62 or older required for the grant; the loan has no age minimum
INCOME LIMIT	Very low income, set by county
HOW TO APPLY	Apply year round through the Washington USDA Rural Development office; rural properties only

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

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

Weatherization and energy efficiency

Washington Weatherization Assistance Program

SERVICE | STATE | EITHER

WHO RUNS IT	Washington State Department of Commerce, delivered by community action agencies, local governments, and Tribal nations in all 39 counties
WHAT YOU GET	Free energy audit and then insulation, air sealing, weather stripping, ventilation, LED lighting, smoke and carbon monoxide detectors, heating and hot water system maintenance, and healthy home education (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Up to 200% of the federal poverty level, or 60% of state median income, or 80% of area median income, whichever your local agency applies (2026)
HOW TO APPLY	Contact your county's weatherization agency from the directory on the Commerce page, for example Seattle Office of Housing at 206-684-0244, SNAP in Spokane at 509-456-7627, or MDC in Tacoma at 253-593-2336. Commerce does not take applications itself

> **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.commerce.wa.gov/weatherization/

Puget Sound Energy Home Weatherization Assistance

SERVICE UTILITY EITHER

WHO RUNS IT	Puget Sound Energy
WHAT YOU GET	Free home upgrades for income-qualified customers that improve comfort and lower energy bills (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Income-qualified; Puget Sound Energy uses 80% of area median income for your county or 200% of the federal poverty level, whichever is greater, for its income-qualified programs (2026)
HOW TO APPLY	Apply through the assistance programs section at pse.com, or call the bill discount line, which screens you for the other programs at the same time

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.

888-225-5773 https://www.pse.com/en/account-and-billing/assistance-programs

Pacific Power free weatherization for income-qualified customers

SERVICE UTILITY EITHER

WHO RUNS IT	Pacific Power, delivered by local weatherization and energy assistance agencies
WHAT YOU GET	Free weatherization services for income-qualifying customers in single-family homes, manufactured homes, and apartments (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Income-qualifying; the local agency applies the state weatherization income tests
HOW TO APPLY	Contact the weatherization or energy assistance agency for your area, listed on the Pacific Power Washington assistance page, or call Pacific Power

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.

888-221-7070 https://www.pacificpower.net/my-account/payments/bill-payment-assistance.html

Utility bill assistance and discounts

Low-Income Home Energy Assistance Program (LIHEAP)

GRANT FEDERAL-IN-STATE EITHER

WHO RUNS IT	Washington State Department of Commerce, delivered by local community action agencies, local governments, and Tribal nations
WHAT YOU GET	One-time heating grant paid directly to your energy company, sized by household size, income, and heating cost; also cooling assistance and repair or replacement of an unsafe or broken heating or cooling system (program year October 1 to September 30)
WHO QUALIFIES	no age limit
INCOME LIMIT	At or below 150% of the federal poverty level (2026)
HOW TO APPLY	You cannot apply to the state. Find your county's agency on the Commerce LIHEAP map at fortress.wa.gov/com/liheappublic/map.aspx, or call 2-1-1, then book an appointment. You can apply once per program 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.

360-725-2857 https://www.commerce.wa.gov/community-opportunities/liheap/

Puget Sound Energy Bill Discount Rate

DISCOUNT UTILITY EITHER

WHO RUNS IT	Puget Sound Energy
WHAT YOU GET	An ongoing monthly discount of 5% to 45% off your bill, set by household income and household size (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	80% of area median income for your county or 200% of the federal poverty level, whichever is greater (2026)
HOW TO APPLY	Apply online at pse.com in a few minutes. In most cases no proof of income is required. Applying also puts you in line for the Home Energy Lifeline Program automatically

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.

888-225-5773 https://www.pse.com/en/account-and-billing/assistance-programs/bill-discount-rate

Seattle Utility Discount Program

DISCOUNT · COUNTY-CITY · EITHER

WHO RUNS IT	Seattle Human Services Department, with Seattle City Light and Seattle Public Utilities
WHAT YOU GET	60% off the electricity bill and 50% off water, sewer, and garbage every month; average savings of $120 to $205 per month (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Income-qualified; check the eligibility tool on the program page for the current limit by household size
HOW TO APPLY	Apply online at utilityassistance.seattle.gov or request a paper application by phone. You need photo identification for every adult in the home and income documents from the prior month. Processing takes about 4 to 6 weeks

> **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.

206-684-0268 https://www.seattle.gov/human-services/services-and-programs/utility-discount-program

Pacific Power Low-Income Bill Assistance (LIBA)

DISCOUNT · UTILITY · EITHER

WHO RUNS IT	Pacific Power, delivered through LIHEAP agency partners
WHAT YOU GET	A year-round discount on the monthly bill for income-eligible households; the discount percentage is not published on the assistance page
WHO QUALIFIES	no age limit
INCOME LIMIT	Income-eligible; determined by the LIHEAP agency serving your area
HOW TO APPLY	Go through the LIHEAP agency partner for your area, listed on the Pacific Power Washington assistance page. Hardship grants for urgent situations are requested through the same agencies

> **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.

888-221-7070 https://www.pacificpower.net/my-account/payments/bill-payment-assistance.html

Cascade Natural Gas low-income assistance (Washington Energy Assistance Fund and Winter Help)

GRANT UTILITY EITHER

WHO RUNS IT	Cascade Natural Gas Corporation, regulated by the Washington Utilities and Transportation Commission
WHAT YOU GET	Washington Energy Assistance Fund grants up to $500 for households at or below 200% of the federal poverty level; Winter Help grants of $50 to $200 at the same income level; LIHEAP grants up to $1,000 for households at or below 150% of the federal poverty level (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	At or below 200% of the federal poverty level for the utility funds, and 150% for LIHEAP (2026)
HOW TO APPLY	Apply through the local energy assistance agency, or start at the low income assistance page at cngc.com

If you share your home: this program does not clearly say how it treats another adult in the home. Confirm with the program before anyone moves in.

https://www.cngc.com/customer-service/low-income-assistance-programs/

Property tax relief

Property Tax Exemption for Senior Citizens and People with Disabilities

EXEMPTION STATE HOMEOWNER

WHO RUNS IT	Washington State Department of Revenue, applications filed with your county assessor
WHAT YOU GET	Freezes the taxable value of your home at its value in the first year you qualify, then exempts you from taxes. At the highest income tier you are exempt from all excess and state property taxes. At the middle tier you are also exempt from regular taxes on the greater of $70,000 or 45% of the home's value, capped at $200,000. At the lowest income tier, on the greater of $80,000 or 60% of the home's value
WHO QUALIFIES	61 or older by December 31 of the year you apply, or 57 or older as the surviving spouse or domestic partner of someone who was already receiving the exemption
INCOME LIMIT	Combined disposable income at or below income threshold 3 for your county, which for taxes levied in 2024 through 2026 is the greater of the prior year's threshold or 70% of the county median household income. Thresholds rise again for 2027 through 2029
HOW TO APPLY	File with the assessor in the county where you live. Every county has its own application; the Department of Revenue page links to all 39

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.

360-534-1400 https://dor.wa.gov/taxes-rates/property-tax/property-tax-exemption-seniors-people-retired-due-disability-and-veterans-disabilities

Property Tax Deferral for Senior Citizens and People with Disabilities

DEFERRAL STATE HOMEOWNER

WHO RUNS IT	Washington State Department of Revenue, applications filed with your county assessor
WHAT YOU GET	Lets you postpone paying property taxes and special assessments. The state pays them for you and records a lien; the deferred amount accrues 5% simple interest until it is repaid
WHO QUALIFIES	61 or older, or retired because of disability
INCOME LIMIT	Combined disposable income at or below income threshold 3 for your county (2026)
HOW TO APPLY	File the deferral application with your county assessor

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.

360-534-1400 https://dor.wa.gov/taxes-rates/property-tax/property-tax-exemptions-and-deferrals

Property Tax Deferral for Homeowners with Limited Income

DEFERRAL STATE HOMEOWNER

WHO RUNS IT	Washington State Department of Revenue, applications filed with your county assessor
WHAT YOU GET	Lets you defer the second half of your property tax bill, the payment due in October. Interest accrues at the federal short-term rate plus 2%
WHO QUALIFIES	no age limit
INCOME LIMIT	Combined disposable income of $57,000 or less
HOW TO APPLY	File with your county assessor

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.

360-534-1400 https://dor.wa.gov/taxes-rates/property-tax/property-tax-exemptions-and-deferrals

Property Tax Assistance Program for Widows or Widowers of Veterans

GRANT STATE HOMEOWNER

WHO RUNS IT	Washington State Department of Revenue
WHAT YOU GET	A payment that offsets property taxes on your primary residence, on top of any exemption you already have
WHO QUALIFIES	62 or older, or retired because of disability, and the surviving spouse or domestic partner of a qualifying veteran who has not remarried
INCOME LIMIT	Income threshold 3 for your county for 2025 and later; the limit was $40,000 through 2024
HOW TO APPLY	Apply through the Department of Revenue rather than the county assessor; call the property tax line for the current form

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.

360-534-1400 https://dor.wa.gov/taxes-rates/property-tax/property-tax-exemptions-and-deferrals

Insurance-related help

Washington FAIR Plan

SERVICE STATE HOMEOWNER

WHO RUNS IT	Washington FAIR Plan (Washington Property Insurance Underwriting Association)
WHAT YOU GET	Basic fire and lightning coverage, with optional extended coverage for windstorm, hail, explosion, and vandalism. Maximum $1,500,000 of insurance at any one location, settled on an actual cash value basis (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	None; eligibility turns on the property, not your income
HOW TO APPLY	Work with any insurance agent or broker licensed in Washington. FAIR Plan staff do not sell policies directly

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

866-745-9808 https://www.wafairplan.com/customers/

Statewide Health Insurance Benefits Advisors (SHIBA)

SERVICE STATE EITHER

WHO RUNS IT	Washington State Office of the Insurance Commissioner
WHAT YOU GET	Free, unbiased Medicare counseling: plan comparisons, help with coverage problems, and fraud protection (2026)
WHO QUALIFIES	Medicare beneficiaries, typically 65 or older, and younger people with disabilities on Medicare
INCOME LIMIT	None
HOW TO APPLY	Call the Insurance Consumer Hotline, 8:30 a.m. to 4:30 p.m. Monday through Friday, and ask to be connected to your local SHIBA office, or submit the online form at insurance.wa.gov

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

800-562-6900 https://www.insurance.wa.gov/statewide-health-insurance-benefits-advisors-shiba

The FAIR Plan solves not being able to get coverage; it does not solve not being able to afford it. Check insurance.wa.gov or call the consumer hotline in case something new has launched.

HomeShare-relevant extras

Statewide accessory dwelling unit law (RCW 36.70A.681)

SERVICE STATE HOMEOWNER

WHO RUNS IT	Washington State Legislature; enforced through city and county zoning codes
WHAT YOU GET	Cities and counties must allow at least two accessory dwelling units on lots zoned for single-family homes inside urban growth areas, may not cap the size below 1,000 square feet, and may not require off-street parking within half a mile of a major transit stop (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	None
HOW TO APPLY	Apply for a building permit through your city or county planning department; local codes must comply with the state minimums

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

https://app.leg.wa.gov/RCW/default.aspx?cite=36.70A.681

Associated Ministries Adult Home Sharing Program

SERVICE · NONPROFIT · EITHER

WHO RUNS IT	Associated Ministries, Tacoma
WHAT YOU GET	Free matching service pairing home providers who have a spare bedroom with home seekers who need affordable housing, in exchange for rent, help around the house, or both. Includes interviews, background checks, and compatibility screening (2026)
WHO QUALIFIES	adults
INCOME LIMIT	Not published; the program describes serving low-income home seekers
HOW TO APPLY	Complete the online home provider or home seeker application at associatedministries.org, or 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.

253-383-3056 https://associatedministries.org/supportive-services/home-sharing/

Senior Services for South Sound Home Share Program

SERVICE · NONPROFIT · EITHER

WHO RUNS IT	Senior Services for South Sound, a nonprofit serving Thurston County
WHAT YOU GET	Matching service pairing home providers with home seekers in exchange for rent, help around the house, transportation, or companionship. $35 application fee for either side, plus a one-time $50 match fee for home providers (2026)
WHO QUALIFIES	18 or older; one side of every match must be an older adult
INCOME LIMIT	None identified
HOW TO APPLY	Download the home provider or home seeker application from southsoundseniors.org and mail it in with the fee. Online applications are not currently available

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

360-586-6181 https://www.southsoundseniors.org/supportive-services/home-share

Housing and Essential Needs (HEN) Referral

SERVICE STATE RENTER

WHO RUNS IT	Eligibility determined by the Department of Social and Health Services; housing assistance administered by the Department of Commerce through local providers
WHAT YOU GET	Rent and utility assistance if you are homeless or at risk of becoming homeless, plus personal health and hygiene items, cleaning supplies, and transportation help (2026)
WHO QUALIFIES	adults, including married couples and legally emancipated people under 18
INCOME LIMIT	Low income, and unable to work for at least 90 days because of a physical or mental incapacity, and not eligible for Aged, Blind, or Disabled cash assistance
HOW TO APPLY	Apply at washingtonconnection.org, or by fax to 888-338-7410, or by mail to DSHS, P.O. Box 11699, Tacoma, WA 98411, then complete a financial interview by phone or in person

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.

877-501-2233 https://www.dshs.wa.gov/esa/program-summary/housing-and-essential-needs-hen-referral

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 Washington 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**.