



West Virginia: Help for Homeowners and Renters

Financial assistance for low-income, older, and disabled homeowners and renters · 27 programs listed

Programs are grouped by category, with what each provides, who qualifies, the income limits, and how to reach it. Dollar figures and income limits carry the year they apply to, since they change annually.

WHERE TO START

If you own or rent a home in West 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.

Two phone numbers open most of the doors here. The first is the West Virginia Bureau of Senior Services at 877-987-3646 or 304-558-3317, which runs the Aging and Disability Resource Center. Staff there will not just hand you a list, they will help you apply. The second is 800-982-3386, the Community Advancement and Development office that funds the Community Action Agency in each of the 55 counties. Those agencies handle weatherization, heating system repairs, and utility help. For anything to do with property taxes, call your county assessor first and the West Virginia Tax Division at 304-558-3333 or 800-982-8297 second.

If you are thinking about sharing your home: West Virginia is unusually friendly on this front. The property tax programs are the ones that matter most, and they split two ways. The Homestead Exemption and the Disabled Veteran Real Property Tax Credit have no income test at all, so another adult's income cannot affect them. The Homestead Excess Property Tax Credit is the opposite: it is calculated from gross household income, so a second income in the home can shrink or eliminate it. The Senior Citizen Tax Credit sits in between, because the number of people in the home sets which income limit applies, and the Tax Division does not fully spell out whose income counts, so ask before anyone moves in. Energy help, weatherization, and rental assistance all count everyone's income. The Medicare counseling, the assistive technology lending library, and the new state law on accessory dwelling units have no income test whatsoever. One thing to check with your county assessor: state law says the Homestead Exemption applies to a home used and occupied by the owner exclusively for residential purposes, and it is worth asking directly how renting a room fits that wording before you sign anything.

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 27 entries below are marked **Not confirmed**, which means the program's own website would not open for us. Treat those as a lead worth following, not as settled fact.

Dollar amounts, income limits, and deadlines change, sometimes in the middle of a year. Confirm the details with the program itself before you make a decision about your home or your money. This sheet is information, not advice about your own situation.

Medicaid Aged and Disabled Waiver (ADW): Environmental Accessibility Adaptations

SERVICE STATE EITHER

WHO RUNS IT	West Virginia Bureau of Senior Services, with Acentra Health as the utilization management contractor
WHAT YOU GET	Covered home and vehicle environmental accessibility adaptations, personal attendant services, case management, adult day care, personal emergency response systems, non-medical transportation, and pest eradication; no dollar cap published on the program page (2026)
WHO QUALIFIES	18 or older
INCOME LIMIT	Must meet Medicaid waiver financial eligibility, established through the Department of Human Services county office or the Social Security Administration; no separate dollar figure published on the program page
HOW TO APPLY	Establish Medicaid financial eligibility first, then submit a Medical Necessity Evaluation Request to Acentra Health-ADW, 1007 Bullitt Street, Suite 200, Charleston, WV 25301, fax 866-212-5053. Acentra can be reached at 844-723-7811 or WVADWaiver@acentra.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.

304-558-3317 <https://adwprogram.wv.gov/>

Lighthouse Program

SERVICE STATE EITHER

WHO RUNS IT	West Virginia Bureau of Senior Services, delivered by county aging providers
WHAT YOU GET	Up to 60 hours of service per month across four areas: personal care, mobility, nutrition, and environmental support, based on an assessment and available funding; sliding scale fee applies (2026)
WHO QUALIFIES	60 or older
INCOME LIMIT	Built specifically for people whose income or assets are too high to qualify for Medicaid services; a sliding scale fee reimbursement applies rather than a fixed cutoff
HOW TO APPLY	Call your county aging provider (senior center) or the Bureau of Senior Services. The Lighthouse Program Policy Manual and a printable brochure are on the Bureau's Program-Specific Documents 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.

304-558-3317 <http://www.wvseniorservices.gov/HelpatHome/Lighthouse/tabid/74/Default.aspx>

West Virginia Assistive Technology System (WVATS) Virtual Loan Library and Pay It Forward reuse

SERVICE NONPROFIT EITHER

WHO RUNS IT	West Virginia Assistive Technology System at the West Virginia University Center for Excellence in Disabilities
WHAT YOU GET	Short-term borrowing of assistive devices through the Virtual Loan Library, device demonstrations, and reassigned used equipment through the Pay It Forward reuse program (2026)
WHO QUALIFIES	any age
INCOME LIMIT	None; no income test
HOW TO APPLY	Browse and request devices at the Virtual Loan Library, vll.cedwvu.org , or call WVATS. Donated and reassigned equipment is listed under Pay It Forward

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

800-841-8436 <https://wvats.cedwvu.org/>

Older Americans Act in-home services and LIFE (Legislative Initiative for the Elderly)

SERVICE STATE EITHER

WHO RUNS IT	West Virginia Bureau of Senior Services, delivered by county aging providers (senior centers)
WHAT YOU GET	Home-delivered meals, chore service covering heavy cleaning and yard maintenance, homemaker service covering meal preparation, shopping, medication management and laundry, assisted transportation, and caregiver support including respite; the mix varies by county (2026)
WHO QUALIFIES	60 or older
INCOME LIMIT	Not stated on the program page; services are arranged by the county aging provider
HOW TO APPLY	Contact your county aging provider (senior center). The Bureau of Senior Services keeps the county-by-county list on its County Aging Providers 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.

304-558-3317 <http://www.wvseniorservices.gov/HelpatHome/OlderAmericansActProgramsLIFE/tabid/76/Default.aspx>

West Virginia Aging and Disability Resource Center (ADRC)

SERVICE STATE EITHER

WHO RUNS IT	West Virginia Bureau of Senior Services
WHAT YOU GET	No-cost help finding and applying for long-term services and supports, with as much assistance as needed to locate and coordinate them (2026)
WHO QUALIFIES	no age limit; built for older adults and people with disabilities
INCOME LIMIT	None for information and assistance
HOW TO APPLY	Call the Bureau of Senior Services or search the statewide resource directory at wvadrc.com

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

877-987-

3646 <http://www.wvseniorservices.gov/GettingAnswers/OverviewofAgingProgramsInWestVirginia/AgingandDisabilityResourceCenter/tabid/98/Default.aspx>

🔗 Home repair and deferred maintenance

LIHEAP Repair and Replace Program

REPAIR OR REPLACEMENT FEDERAL-IN-STATE EITHER

WHO RUNS IT	West Virginia Community Advancement and Development, a division of the Department of Economic Development, delivered by Community Action Agencies
WHAT YOU GET	Repair or replacement of a heating or cooling system that is broken, unsafe, or missing entirely; roughly \$6 million a year statewide (2026)
WHO QUALIFIES	no age limit, but the household must include someone 60 or older, a child 5 or younger, or a person with a diagnosed disability
INCOME LIMIT	At or below 60% of the state median income (2026)
HOW TO APPLY	Apply online at mylitt.com or contact the Community Action Agency serving your county, listed on the Community Advancement and Development service providers 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.

800-982-3386 <https://wvcad.org/sustainability/liheap>

Residential Septic Loan Program

LOAN STATE HOMEOWNER

WHO RUNS IT	West Virginia Housing Development Fund
WHAT YOU GET	Up to \$10,000 at 2% fixed interest, repaid over 10 years (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	No income limit, but you must show enough income to repay the loan
HOW TO APPLY	Contact the West Virginia Housing Development Fund directly; loans are processed in house. The Fund issues a check made out to you and the contractor together once the work passes county sanitarian or local health department inspection

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

800-933-8511 <https://www.wvhdf.com/programs/single-family-programs-and-resources/the-residential-septic-loan-program/>

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, West Virginia state office
WHO QUALIFIES	62 or older is required for the grant; the loan has no age minimum
INCOME LIMIT	Very low income by county, as set by USDA
HOW TO APPLY	Apply year round through the USDA Rural Development office serving your county; 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>

West Virginia Community Development Block Grant (CDBG)

GRANT STATE HOMEOWNER

WHO RUNS IT	West Virginia Community Advancement and Development, a division of the Department of Economic Development
WHAT YOU GET	Grants to towns, cities, and counties that do not receive block grant money directly from the U.S. Department of Housing and Urban Development; amounts are set project by project (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Projects must serve low- and moderate-income people under federal rules; the local project sets the household limit
HOW TO APPLY	You do not apply to the state. Ask your city, town, or county government whether it runs a housing rehabilitation project funded this way

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.

800-982-3386 <https://wvcad.org/infrastructure/community-development-block-grant>

Weatherization and energy efficiency

West Virginia Weatherization Assistance Program (WAP)

SERVICE STATE EITHER

WHO RUNS IT	West Virginia Community Advancement and Development, a division of the Department of Economic Development, delivered by Community Action Agencies in all 55 counties
WHAT YOU GET	Free energy efficiency work on the home, and in some cases renewable energy equipment, aimed at lowering energy bills and improving health and safety; no cash is paid to the household (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	At or below 200% of the federal poverty guidelines: \$31,300 for one person up to \$86,300 for six, plus \$11,000 for each additional person (2026)
HOW TO APPLY	Apply online at mylitt.com or contact the Community Action Agency serving your county through the service providers map

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.

800-982-3386 <https://wvcad.org/sustainability/weatherization-assistance-program>

The Appalachian Power assistance page for West Virginia lists energy assistance, the Dollar Energy Fund, a medical certificate program, and a life support program, but no weatherization offering. In West Virginia the weatherization money flows through Community Action Agencies rather than the power companies. Check your own utility's site in case this changes.

⚡ Utility bill assistance and discounts

Low Income Energy Assistance Program (LIEAP)

PAYMENT FEDERAL-IN-STATE EITHER

WHO RUNS IT	West Virginia Department of Human Services, Bureau for Family Assistance
WHAT YOU GET	A payment toward home heating costs, sent either to you directly or to your energy company; the amount depends on income, heating type, and heating costs (fiscal year 2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Fiscal year 2026 monthly income limits: \$2,454 for one person, \$4,720 for four, plus \$688 for each additional person
HOW TO APPLY	Apply online at wvpath.wv.gov , at your county Department of Human Services office, or through a Community Action Agency or senior center that helps with applications

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://bfa.wv.gov/utility-assistancelieap>

Emergency LIEAP

CRISIS PAYMENT FEDERAL-IN-STATE EITHER

WHO RUNS IT	West Virginia Department of Human Services, Bureau for Family Assistance
WHAT YOU GET	Emergency help for a household that has no other way to keep or restore its heating source; amount is based on the emergency (fiscal year 2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Same income limits as regular LIEAP: \$2,454 a month for one person, \$4,720 for four, plus \$688 for each additional person (fiscal year 2026)
HOW TO APPLY	Apply at wvpath.wv.gov or your county Department of Human Services office once the state announces an emergency opening

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://bfa.wv.gov/utility-assistancelieap>

Special Reduced Residential Service Rate (the 20 percent utility discount)

DISCOUNT STATE EITHER

WHO RUNS IT	West Virginia Public Service Commission, with eligibility determined by the Department of Human Services
WHAT YOU GET	20 percent less than the rate you would otherwise pay, for the billing months of December, January, February, March, and April
WHO QUALIFIES	no age limit for Supplemental Security Income recipients; 60 or older if you qualify through food assistance
INCOME LIMIT	No dollar limit of its own. You qualify by already receiving Supplemental Security Income, Aid to Families with Dependent Children, or food assistance if you are 60 or older
HOW TO APPLY	The Department of Human Services identifies qualifying households and sends an application. If you believe you qualify and have not received one, contact your county Department of Human Services office

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://code.wvlegislature.gov/24-2A-1/>

West Virginia American Water Special Reduced Rate Program

DISCOUNT UTILITY EITHER

WHO RUNS IT	West Virginia American Water, with eligibility determined by the Department of Human Services
WHAT YOU GET	20 percent off water and wastewater rates, credited monthly; taxes, surcharges, and other charges are excluded (2026)
WHO QUALIFIES	no age limit for Supplemental Security Income recipients; 60 or older if you qualify through food assistance
INCOME LIMIT	No dollar limit of its own. You qualify by receiving Supplemental Security Income (children under 18 are not eligible), West Virginia WORKS, or food assistance if you are 60 or older
HOW TO APPLY	The Department of Human Services mails a customized application to qualifying customers. Mail the completed form to West Virginia American Water, 1600 Pennsylvania Avenue, Charleston, WV 25302. Faxed or scanned applications are not accepted. If you did not get one, contact your county office

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.

800-685-8660 <https://amwater.com/wvaw/customer-service-billing/customer-assistance-programs/special-reduced-rate-program-for-low-income-customers>

Neighbor to Neighbor (Dollar Energy Fund)

GRANT UTILITY EITHER

WHO RUNS IT	Appalachian Power in partnership with Dollar Energy Fund
WHAT YOU GET	A grant applied directly to your Appalachian Power account; amounts are set by the fund and the local agency (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Set by Dollar Energy Fund and the local intake agency; aimed at families facing disconnection
HOW TO APPLY	Find a local intake agency through the Dollar Energy Fund agency finder at hardshiptools.org/AgencyFinder.aspx , then apply through that agency

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.appalachianpower.com/account/bills/assistance/>

Property tax relief

Homestead Exemption

EXEMPTION STATE HOMEOWNER

WHO RUNS IT	West Virginia Tax Division, administered by county assessors
WHAT YOU GET	The first \$20,000 of assessed value of an owner-occupied home is exempt from property tax. Assessed value in West Virginia is 60 percent of market value, so this shelters roughly the first \$33,000 of market value
WHO QUALIFIES	65 or older, or any age if certified permanently and totally disabled
INCOME LIMIT	None; not income tested
HOW TO APPLY	File with the assessor of the county where the property is located by December 1 for the following calendar year

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

304-558-3333 <https://tax.wv.gov/Business/PropertyTax/Pages/PropertyTaxExemptions.aspx>

Senior Citizen Tax Credit (SCTC)

CREDIT STATE HOMEOWNER

WHO RUNS IT	West Virginia Tax Division
WHAT YOU GET	A refundable income tax credit equal to the property taxes you actually paid on the first \$20,000 of taxable assessed value of your home. Credits under \$10 are not refunded
WHO QUALIFIES	65 or older, or any age if permanently and totally disabled
INCOME LIMIT	Federal adjusted gross income at or below 150 percent of the federal poverty guideline. For 2026: \$23,940 for one person, \$32,460 for two, \$40,980 for three, plus \$8,520 for each additional person. For 2025: \$23,475, \$31,725, \$39,975, plus \$8,250 each
HOW TO APPLY	Claim it on your West Virginia personal income tax return with form SCTC-A. If you are not required to file a federal return, claim it online at mytaxes.wvtax.gov under Claim the Motor Vehicle and/or Senior Citizen Property Tax Credit(s). The Tax Division mails information to Homestead Exemption participants each January

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.

304-558-3333 <https://tax.wv.gov/Individuals/SeniorCitizens/Pages/SeniorCitizensTaxCredit.aspx>

Homestead Excess Property Tax Credit (HEPTC)

CREDIT STATE HOMEOWNER

WHO RUNS IT	West Virginia Tax Division
WHAT YOU GET	A refundable income tax credit for the portion of your property tax that exceeds 4 percent of your gross household income, capped at \$1,000. Credits under \$10 are not refunded
WHO QUALIFIES	no age limit
INCOME LIMIT	Federal adjusted gross income at or below 300 percent of the federal poverty guideline for the number of people in your family unit, for the year the property tax was paid
HOW TO APPLY	Claim it on your West Virginia personal income tax return using schedule HEPTC-1, attached to form IT-140

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.

304-558-3333 <https://code.wvlegislature.gov/11-21-23/>

Disabled Veteran Real Property Tax Credit (DVRPTC)

CREDIT STATE HOMEOWNER

WHO RUNS IT	West Virginia Tax Division
WHAT YOU GET	A credit for the actual real property tax paid on the veteran's homestead (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	None; not income tested
HOW TO APPLY	File a West Virginia personal income tax return with form DV-1, carry the total tax paid from Part II of DV-1 to line 21(B) of form IT-140, and attach your property tax receipts and your Department of Veterans Affairs disability rating letter

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

304-558-3333 <https://tax.wv.gov/Documents/TSD/tsd455.pdf>

This matters because a deferral is a loan against your house that gets repaid with interest, while an exemption or a credit is money you do not pay back. West Virginia offers the second kind only. The Tax Division's property tax exemptions page and its individuals page list the Homestead Exemption and the three credits, with no deferral or freeze among them.

Insurance-related help

West Virginia State Health Insurance Assistance Program (SHIP)

SERVICE STATE EITHER

WHO RUNS IT	West Virginia Bureau of Senior Services
WHAT YOU GET	Free, objective, confidential counseling on Medicare benefits, Medicare supplement plan and rate comparisons, long-term care insurance, and help paying Medicare costs (2026)
WHO QUALIFIES	Medicare beneficiaries and their families
INCOME LIMIT	None; free to every Medicare beneficiary regardless of income
HOW TO APPLY	Call the statewide toll free line to speak with a SHIP counselor, or contact the program through wvship.org . SHIP also runs free educational workshops

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

877-987-4463 <http://www.wvseniorservices.gov/StayingHealthy/SHIPMedicare/tabid/72/Default.aspx>

The Insurance Commissioner's consumer pages describe complaint handling, an insurance education center, and agent lookup tools, but no residual market or last-resort property plan of the kind many states run. Direct line 304-720-8580, email OICConsumerServicesPC@wv.gov.

The consumer services pages offer education, glossaries, and complaint handling, but no premium subsidy. If premiums are more than you can comfortably manage, check wvinsurance.gov in case something new launches.

Accessory Dwelling Units law (Senate Bill 659, West Virginia Code Chapter 8, Article 40)

SERVICE STATE HOMEOWNER

WHO RUNS IT	West Virginia municipalities, under state law
WHAT YOU GET	A city cannot stop you from having at least one accessory dwelling unit by right on a lot that already has a single-family home. An attached or detached unit can be up to 75 percent of the main home's floor area or 1,000 square feet, whichever is smaller. Internal units are also allowed
WHO QUALIFIES	no age limit
INCOME LIMIT	None
HOW TO APPLY	Apply for a building permit through your municipality. By right means no public hearing, variance, conditional use permit, or special exception can be required, only confirmation that your plans meet building, fire, and zoning standards

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.wvlegislature.gov/Bill_Text_HTML/2026_SESSIONS/RS/bills/sb659%20sub1%20enr.pdf

Project-Based Section 8 and public housing authority rental assistance

SUBSIDY STATE RENTER

WHO RUNS IT	West Virginia Housing Development Fund, plus local public housing authorities
WHAT YOU GET	Rent subsidy paid directly to the owner of a participating apartment complex on your behalf; the subsidy is tied to the property and does not move with you (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Extremely low to moderate income, set by the property and federal rules
HOW TO APPLY	Use the Fund's Section 8 Properties by County list to find participating complexes and apply to each property directly. For a portable Housing Choice Voucher, apply to the public housing authority serving your area from the Fund's list of authorities

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.

304-391-8600 <https://www.wvhdf.com/programs/section-8/renters-information/>

The Bureau of Senior Services program list covers in-home care, respite, and nutrition but nothing that matches a home provider with a home seeker.

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 West 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/wv/.