

Low-Income Energy Efficiency Funding Matrix

Update 4/16/2022										
Program Funding Source	Program Name	Type of Program	Tennessee Implementer / Operator	Timeframe When Available	Application Format / Deadline	Who Can Use Source / Eligible Applicants	Residential / Multifamily / Commercial	How Source Can Be Used / Eligible Measures	Contact Info	Additional Information
U.S. Department of Energy (DOE)	Better Buildings Challenge	Consumer Education	U.S. Dept. of Energy	Annually	Applications Accepted Year Round	U.S. companies, manufacturers, universities, school districts, multifamily organizations, and state and local governments	Commercial & Multifamily	The Better Buildings Challenge (BBC) is a voluntary leadership initiative that asks businesses, manufacturers, cities, states, universities, and school districts to make a commitment to improving the energy efficiency of their property portfolios by 20% over 10 years and to share their annual progress and lessons learned with the public. The Federal Government provides support to BBC Partners in overcoming obstacles on their journeys and highlights their good work. Each BBC Partner commits to: 1) Pledge an organization-wide energy savings goal of at least 20% within 10 years; 2) Publish 2 short case studies, showcasing an energy efficiency project and an organization-wide implementation model; 3) Report results annually by sharing energy performance data that demonstrates success.	Joshua Geyer Program Analyst, Energy U.S. Dept. of Housing and Urban Development 415-489-6418 joshua.m.geyer@hud.gov	Website Program Information: https://betterbuildingsolutioncenter.energy.gov/challenge
	Weatherization Assistance Program (WAP)	Grant	Tennessee Housing Development Agency	Annually - Program Year Beginning July 1st	Grant Application - Waiting List	Renters / Tenants and Homeowners	Residential	The Weatherization Assistance Program (WAP) provides funds to assist with the weatherization of the homes of low-income elderly and disabled adults and families. The program is administered through contracts with non-profit community action agencies and local governments experienced in providing weatherization services. WAP services are available in all 95 counties. Applicants must meet low-income eligibility guidelines based on established Federal poverty guidelines. Activities include: insulation, storm windows, caulking, and other related activities to reduce home energy costs and increase home energy efficiency.	Semoine Pearson Housing Program Manager Tennessee Housing Development Agency 615-815-2042 SPearson@thda.org	THDA administers this program on a statewide level and partners with Community Action Agencies to administer the programming at a local level. WAP Community Action Agency Contact Map: https://thda.maps.arcgis.com/apps/MapSeries/index.html?appid=d8eaf5603bc14aafa699d08c4d317e8d
U.S. Department of Housing & Urban Development (HUD)	FHA Energy Efficient Mortgages (EEM)	Loan	U.S. Dept. of Housing and Urban Development	Annually	Applications Accepted Year Round	Renters / Tenants and Homeowners	Residential	FHA's EEM program helps families save money on their utility bills by enabling them to finance energy efficient improvements with their FHA-insured mortgage. The improvements can include energy-saving equipment, and active and passive solar and wind technologies. The energy package can include materials, labor, inspections, and the home energy assessment by a qualified energy assessor. Eligible applicants need only qualify for the loan amount used to purchase or refinance a home. The borrower is not required to be qualified on the total loan amount with the portion of loan used to finance energy efficient improvements. Like all FHA insured mortgages, the loan is processed, approved, and funded by an approved lending institution.	FHA 800-CALL-FHA (800-225-5342)	This program helps families save money on their utility bills by enabling them to finance energy efficient improvements with their FHA insured mortgage. http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/eem/energy-f
	FHA PowerSaver Loan Program	Loan	U.S. Dept. of Housing and Urban Development	Annually	Applications Accepted Year Round	Renters / Tenants and Homeowners	Residential	Program allows homeowners to make a variety of residential efficiency or renewable energy improvements that include: insulation, air sealing and blower door testing, energy efficient doors and windows, heating, ventilation and air-conditioning systems, domestic hot water systems, solar photovoltaics (PV, solar, thermal), renewables (wind power or geothermal energy), and retrofits and upgrades approved by a certified energy auditor. Eligible applicants must: 1) Have the ability to repay the loan in regular monthly payments; 2) Occupy the home, including a manufactured home, for at least 90 days; 3) Apply at an lender (bank, mortgage company, savings and loan association, credit union) that is approved to make Title 1 loans.	FHA 800-CALL-FHA (800-225-5342) PowerSaver@NREL.gov HUD 800-767-7468 Item #2651	FHA PowerSaver loans offer homeowners up to \$7,500 to make small home energy upgrades and \$25,000 for larger retrofit EE projects under Title 1 financing. https://www.hud.gov/program_offices/housing/sfh/title/ti_about
	HUD's Energy Performance Contracting	Energy Performance Contract	U.S. Dept. of Housing and Urban Development	Annually	Applications Accepted Year Round	Public Housing Agencies (PHA)	Commercial & Multifamily	Energy Performance Contracting (EPC) is a financing technique that uses cost savings from reduced energy consumption to repay the cost of installing energy conservation measures. Normally offered by Energy Service Companies (ESCOs), this technique allows building users to achieve energy savings without up-front capital expenses. The costs of the energy improvements are borne by the performance contractor and paid back out of the energy savings. Other advantages include the ability to use a single contractor to do necessary energy audits and retrofit and to guarantee the energy savings from a selected series of conservation measures. EPC program rules: 1) May be developed by a PHA or use a 3rd party contractor. The 3rd party contractor may be an ESCO, utility company, or Energy Consultant; 2) may have a payback of up to 20 years; 3) Require HUD approval ahead of the PHA obtaining financing; 4) Require 3rd party (non-HUD) financing which may include a combination of loans, grants, or utility rebates.	Tosha LeSure Regional Public Housing Director U.S. Dept. of Housing and Urban Development 615-515-8520	Website Program Information: http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/programs/ph/phecc/eperformance
	HUD's Low-Income Housing Tax Credit (LIHTC)	Tax Credit	Tennessee Housing Development Agency / Internal Revenue Service	Annually - Credit Applied to Federal Income Tax	Applied to Annual Federal Tax Return	Builders / Developers	Commercial & Multifamily	The LIHTC provides an incentive for private, profit motivated entities to develop affordable housing. The program reduces the dollar amount of federal taxes owed by an individual or corporation in exchange for his/her/its investment in low-income rental housing. The investor receives a tax credit paid annually over a 10-year period and cannot withdraw his/her/its investment for 15 years. Eligible activities provide funding for rental housing development and rehabilitation of existing buildings. The program applicants must comply with the chosen income levels, and with certain rent limitations for at least 15 years.	Semoine Pearson Housing Program Manager Tennessee Housing Development Agency 615-815-2042 SPearson@thda.org	Website Program Information: https://www.hudexchange.info/resource/2540/low-income-housing-tax-creditsummary/

	HUD's Rehabilitation Mortgage Assistance: Section 203(k) Loans	Loan	U.S. Dept. of Housing and Urban Development	Annually	Must be Submitted Through an FHA Approved Lender, Applications Accepted Year Round	Renters / Tenants, Homeowners, and Veterans	Residential & Multifamily	Section 203(k) insurance enables homebuyers to finance both the purchase (or refinancing) of a house and the cost of its rehabilitation through a single mortgage or to finance the rehabilitation of their existing home. The extent of the rehabilitation covered by Section 203(k) insurance may range from relatively minor (though exceeding \$5000 in cost) to virtual reconstruction. The types of improvements that borrowers may make using Section 203(k) financing include: structural alterations and reconstruction; modernization and improvements to the home's function; elimination of health and safety hazards; changes that improve appearance and eliminate obsolescence; reconditioning or replacing plumbing; installing a well and/or septic system; adding or replacing roofing, gutters, and downspouts; adding or replacing floors and/or floor treatments; major landscape work and site improvements; enhancing accessibility for a disabled person; making energy conservation improvements. Section 203(k) insures mortgages covering the purchase or refinancing and rehabilitation of a home that is at least a year old. A portion of the loan proceeds is used to pay the seller, or, if a refinance, to pay off the existing mortgage, and the remaining funds are placed in an escrow account and released as rehabilitation is completed. The cost of the rehabilitation must be at least \$5,000, but the total value of the property must still fall within the FHA mortgage limit for the area. The value of the property is determined by either (1) the value of the property before rehabilitation plus the cost of rehabilitation, or (2) 110 percent of the appraised value of the property after rehabilitation, whichever is less. Applicants must apply through an FHA approved lender.	Kevin Stevens Director, Home Mortgage Insurance Division U.S. Dept. of Housing and Urban Development 202-708-2121 Kevin.L.Stevens@hud.gov	Website Program Information: http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/203k/203k-df	
	Energy Efficiency and Conservation Loan Program (EECLP)	Loan / Relending	U.S. Dept. of Agriculture Rural Utilities Service	Annually	Non-Competitive, Rolling Application	Rural Utility Systems	All	The EECLP provides loans to finance energy efficiency and conservation projects for commercial, industrial, and residential consumers. With the EECLP, eligible utilities including existing Rural Utilities Service borrowers can borrow money tied to Treasury rates of interest and re-lend the money to develop new and diverse energy service products within their service area. The program does require that funding be used to: 1) Improve energy efficiency and/or reduce peak demand on the customer side of the meter; 2) Modify the electric load such that there is a reduction in overall system demand; 3) Stimulate a more efficient use of existing electric facilities; 4) Attract new business and create jobs in rural communities by investing in energy efficiency; and/or 5) Encourage the use of renewable energy fuels for demand-side management or to reduce the use of fossil fuel use within a service territory. EECLP is available for an entity in the business of providing: 1) Retail electric service to consumers; 2) Wholesale electric supply to distribution entities; 3) Transmission service to distribution or generation entities. Applicants are encouraged to contact the listed field representatives to determine if your program would serve a qualified rural area.	Eric A. Marchegiani Field Representative U.S. Dept. of Agriculture 907-244-2788 Eric.Marchegiani@usda.gov Mark Bartholomew Public Utility Specialist U.S. Dept. of Agriculture 704-576-5204 704-544-4612 Mark.Bartholomew@usda.gov	Website Program Information: http://www.usda.gov/programs-services/energy-efficiency-and-conservation-loan-program	Website Program Information: https://ask.usda.gov/
	High Energy Cost Grant Program	Grant	U.S. Dept. of Agriculture Rural Utilities Service	Annually	December	State and Local Govt. / Federally-Recognized Tribes and Tribal Entities / Non-Profits / For Profit Businesses	All	Assists energy providers and other eligible entities in lowering energy costs for families and individuals in areas with extremely high per-household energy costs (275% of the national average or higher). Funds may be used to finance acquisition, construction or improvement of facilities serving eligible communities including 1) electric generation; 2) natural gas distribution and storage facilities; 3) petroleum product storage and handling facilities; 4) renewable energy facilities, including solar, wind, hydropower or biomass technologies used on-or-off-grid; 5) backup or emergency power generation; 6) energy efficiency improvements and conservation measures; 7) programs aimed at improving the quality and cost of energy service. Eligible areas must demonstrate annual average household energy costs exceeding 275% of the national average under benchmarks published in the "2019 High Energy Cost Grant Funding Opportunity Announcement".	Chris Hampton Tennessee Program Director, Rural Housing Service Single and Multi-Family Housing U.S. Dept. of Agriculture 615-783-1300 Chris.Hampton@tn.usda.gov High Energy Cost Grants Program 202-720-9545	Website Program Information: http://www.rd.usda.gov/programs-services/high-energy-cost-grants	
	Multi-Family Housing Direct Loans	Loan	U.S. Dept. of Agriculture Rural Utilities Service	Annually	Competitive Application	State and Local Govt. / Federally-Recognized Tribes and Tribal Entities / Non-Profits / For Profit Corporations / Individuals / Trusts / Associations	Multifamily	This program provides competitive financing for affordable multi-family rental housing for low-income, elderly, or disabled individuals and families in eligible rural areas. This program assists qualified applicants that cannot obtain commercial credit on terms that will allow them to charge rents that are affordable to low-income tenants. Qualified applicants include: 1) Individuals, trusts, associations, partnerships, limited partnerships, nonprofit organizations, for profit corporations and consumer cooperatives; 2) State and local government entities; 3) Federally recognized tribes. Rental housing must be available to very-low income to moderate-income families or individuals, elderly people aged 62 or older, and people with disabilities.	Don Harris Tennessee Program Director, Rural Housing Service Single and Multi-Family Housing U.S. Dept. of Agriculture 615-783-1388 Donald.Harris@tn.usda.gov	Website Program Information: http://www.rd.usda.gov/programs-services/multi-family-housing-direct-loans	Website Program Information: https://ask.usda.gov/
	Rural Economic Development Loan and Grant Program (REDLG)	Grant / Loan	U.S. Dept. of Agriculture Rural Utilities Service	Annually	Competitive Application	Homeowners and Builders / Developers	All	The REDLG program provides funding for rural projects through local utility organizations. USDA provides zero-interest loans to local utilities which they in turn, pass through to local businesses (ultimate recipients) for projects that will create and retain employment in rural areas. The ultimate recipients repay the lending utility directly. Examples of eligible projects include: business incubators; community development assistance to nonprofits and public bodies (particularly job creation or enhancement); facilities and equipment for education and training for rural residents to facilitate economic development; facilities and equipment for medical care to rural residents; start-up venture costs, including, but not limited to, financing fixed assets such as real estate, buildings (new or existing), equipment, or working capital; business expansion; and technical assistance. Applicants must be: 1) a former Rural Utilities Service borrower who borrowed, repaid, or pre-paid an insured, direct or guaranteed loan; 2) Nonprofit utilities that are eligible to receive assistance from the Rural Development Electric or Telecommunications Programs; 3) Current Rural Development Electric or Telecommunications Programs borrowers.	Adia Holland Tennessee Program Director, Rural Business-Cooperatives Service U.S. Dept. of Agriculture 615-783-1373 Adia.Holland@usda.gov	This program is intended to increase jobs in rural communities, which includes but is not limited to energy efficiency. http://www.rd.usda.gov/programs-services/rural-economic-development-loan-grant-program/tn	

U.S. Department of Agriculture (USDA)	Rural Energy for America Program (REAP)	Grant / Loan	U.S. Dept. of Agriculture	Annually	Applications for Grants of \$20,000 or Less and Loan/Grant of \$20,000 or Less Combo Applications due by Nov. 2, 2020, or March 31, 2021. Applications for Unrestricted Grants or Loan/Unrestricted Grant Combo Applications due by March 31, 2021. Guaranteed Loans are accepted on a continuous application cycle	Rural Small Businesses / Agricultural Producers	Commercial	The program provides guaranteed loan financing and grant funding to agricultural producers and rural small businesses for renewable energy systems or to make energy efficiency improvements. Agricultural producers may also apply for new energy efficient equipment and new system loans for agricultural production and processing. Eligible applicants guarantee: 1) Individual borrowers must be citizens of the United States or reside in the U.S. after being legally admitted for permanent residence; 2) private-entity borrowers must demonstrate that loan funds will remain in the U.S.; 3) Businesses must be located in rural areas with populations of 50,000 residents or less; 4) Agricultural producers may be in rural or non-rural areas. Funds may be used for renewable energy systems such as: biomass, geothermal for electric generation or direct use, hydropower, hydrogen, small and large wind generation, and ocean (tidal, current, thermal) generation. Funds may also be used for the purchase, installation and construction of energy efficiency improvements such as: high efficiency HVAC systems, insulation, lighting, cooling or refrigeration units, doors and windows, pumps for sprinkler pivots (electric, solar, gravity), switching from a diesel to electric irrigation motor, and replacement of energy-inefficient equipment.	Adia Holland Tennessee Program Coordinator U.S. Dept. of Agriculture 615-783-1373 Adia.Holland@usda.gov	Website Program Information: https://rd.usda.gov/programs-services/rural-energy-america-program-renewable-energy-systems-energy-efficiency/tn	Beginning Oct. 1, 2020 this program will be streamlined under the OneRD Guaranteed Loan Initiative. https://rd.usda.gov/onerdguarantee
	Rural Energy Savings Program (RESP)	Loan / Relending	U.S. Dept. of Agriculture Rural Utilities Service	Annually	First Come First Serve Until Depletion of Funding	Corporations, states, territories, and subdivisions and agencies thereof; municipalities; people's utility districts; and cooperative, nonprofit, limited-dividend, or mutual associations that provide or propose to provide: 1) The retail electric service needs of rural areas. 2)The power supply needs of distribution borrowers under the terms of power supply arrangements satisfactory to RUS. 3) Eligible purposes under the RESP, including energy efficiency, renewable energy, energy storage or energy conservation measures and related services, improvements, financing, or relending.	All	The Rural Energy Savings Program (RESP) provides loans to rural utilities and other companies who provide energy efficiency loans to qualified consumers to implement durable cost-effective energy efficiency measures. Eligible applicants under the RESP include current and former RUS borrowers, subsidiaries of current or former RUS borrowers, and entities that provide retail electric service needs in rural areas. RUS makes loans to corporations, states, territories, and subdivisions and agencies thereof; municipalities; people's utility districts; and cooperative, nonprofit, limited-dividend, or mutual associations that provide or propose to provide: 1) The retail electric service needs of rural areas; 2) The power supply needs of distribution borrowers under the terms of power supply arrangements satisfactory to RUS; 3) Eligible purposes under RESP, including energy efficiency, renewable energy, energy storage or energy conservation measures and related services, improvements, financing, or relending. Loan terms are: 1) Up to 20 years at a 0% interest rate; 2) Up to 5% interest rate for relending to end users qualified consumers, for up to 10 years; 3) Up to 4% of the loan total may be used for startup costs.	Bob Coates Rural Development Rural Utilities Service, Electric Program 202-260-5415 Robert.Coates@wdc.usda.gov	Website Program Information: http://www.rd.usda.gov/programs-services/rural-energy-savings-program	
	Single Family Housing Repair Loans & Grants (Section 504 Home Repair Program)	Grant / Loan	U.S. Dept. of Agriculture	Ongoing	Applications accepted year round for Unrestricted Grants or Loan / Unrestricted Grant Combo Applications	Homeowners	Residential	Program provides loans to very-low-income homeowners to repair, improve or modernize their homes or grants to elderly very-low-income homeowners to remove health and safety hazards. Eligible applicants must: 1) Be a homeowner and occupy the house; 2) Be unable to obtain affordable credit elsewhere; 3) Have a family income below 50% of the area median income; 4) For grants, be age 62 or older and not be able to repay a repair loan. Maximum loan assistance is \$20,000, maximum grant assistance is \$7,500, maximum loan and grant combination assistance \$27,500.	Rural Housing Service- TN State Office 615-783-1376 800-342-3149 x 1376	Website Program Information: https://www.rd.usda.gov/programs-services/single-family-housing-repair-loans-grants/tn	
Appalachian Regional Commission Grants	Grant	Tennessee Dept. of Economic & Community Development	Annually	Applications accepted each summer	State and Local Agencies in the 52 counties served by ARC	All	Economic and community development projects in the 52 counties in Middle and East TN served by ARC. Within Tennessee, ARC's Strategic Investment Goals prioritize: 1) Economic Opportunities- invest in entrepreneurial and business development strategies that strengthen Appalachia's economy; 2) Ready Workforce- increase the education, knowledge, skills, and health of residents to work and succeed in Appalachia; 3) Critical Infrastructure- invest in critical infrastructure-especially broadband; transportation, including the Appalachian Development Highway System; and water/wastewater systems; 4) Natural and Cultural Assets- Strengthen Appalachia's community and economic development potential by leveraging the Region's natural and cultural heritage assets; 5) Leadership and Community Capacity- Build the capacity and skills of current and next-generation leaders and organizations to innovate, collaborate, and advance community and economic development. Applications are ranked based on impact to community, alignment with goals of ARC and the State feasibility of the project approach, ability of the community or organization to fund the project on their own, timeline and on outputs, outcomes and performance measures. All projects must also be reviewed by ECD and approved by the Governor's office.	Brooxie Carlton Deputy Assistant Commissioner TN Dept. of Economic & Community Development 615-336-2481 Brooxie.Carlton@tn.gov Logan McCoy TN State Program Manager TN Dept. of Economic & Community Development 629-201-0063	Website Program Information: https://www.arc.gov/		

Other Federally Funded Programs	Community Development Block Grants	Grant	Tennessee Dept. of Economic & Community Development	Annually	Guaranteed Loans are accepted on a continuous application cycle.	City and county governments All communities in Tennessee are eligible except those in entitlement communities which are communities that receive CDBG funds directly from HUD. Entitlement areas include Bristol, Chattanooga, Clarksville, Cleveland, Davidson County and Nashville, Franklin, Hendersonville, Jackson, Johnson City, Kingsport, Knox County and Knoxville, Morristown, Murfreesboro, Oak Ridge, Shelby County and Memphis.	All	The CDBG program provides annual grants on a formula basis to states, cities, and counties to develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low- and moderate-income persons. CDBG projects must align with one of three national objectives: 1) Principally benefit low-and-moderate income persons; 2) Eliminate slums and blight; 3) Address imminent health and safety problems. CDBG "regular round" projects have a quality-of-life objective. TNECD has six categories of funding: water line extensions, sewer line extensions, water system improvements, sewer system improvements, housing rehabilitation, and community livability. Community livability projects include anything else that is eligible under the federal legislation. Popular community livability projects include rural fire protection, primary health care, drainage or street improvements, and other similar projects related to health and safety conditions in the community.	Kent Archer CDBG Director TN Dept. of Economic & Community Development 615-354-3591 Kent.Archer@tn.gov	Website Program Information: https://www.hudexchange.info/programs/cdbg/		
	Delta Regional Authority Grants	Grant	Tennessee Dept. of Economic & Community Development	Annually	Applications accepted each summer	State and local agencies in the 21 counties served by DRA	All	The DRA is focused on creating jobs, building communities, and improving lives of the more than 10 million people of the Delta Region. The Mission is to advance its communities through the practical application of innovative ideas and strategies that foster inclusive communities, achieve sustained, long term economic development, and produce meaningful opportunities for all Delta people. Projects are targeted to the Strategic Goals of improved workforce competitiveness, strengthened infrastructure, and increased community capacity. Under federal law, at least 75% of DRA funds must be invested in economically distressed counties. Program applications and eligibility vary and may be accessed through the DRA website.	Brooxie Carlton Deputy Assistant Commissioner TN Dept. of Economic & Community Development 615-336-2481 Brooxie.Carlton@tn.gov	Website Program Information: https://dra.gov/		
	Department of Veterans Affairs (VA) Energy Efficient Mortgages	Loan	U.S. Dept. of Veterans Affairs	Annually	n/a	Veterans	Residential	The VA insures EEMs to be used in conjunction with VA loans either for the purchase of existing homes or refinancing loans secured by the dwelling. A partial list of eligible home upgrades includes: water heater, insulation (ceiling, attic, floor, water heater), caulking and weather stripping, insulated garage doors on an attached garage, clock thermostats, windows and doors, heat pumps, permanent air conditioning units, solar heating and cooling systems, furnaces, and vapor barriers. The mortgage is available to qualified military personnel, reservists and veterans.	Tennessee Veterans Affairs 615-741-2931	Loans of up to \$3,000 if only documentation of improvement costs or contractor bids is submitted, or up to \$6,000 if the projected energy savings are greater than the increase in mortgage payments. Loans may exceed this amount at the discretion of the VA. http://programs.dsireusa.org/system/program/detail/742		
	Low Income Home Energy Assistance Program (LIHEAP)	Grant	U.S. Dept. of Health and Human Services / Tennessee Housing Development Agency	Annually	n/a	Renters / Tenants and Homeowners	Residential	The Low-Income Home Energy Assistance Program (LIHEAP) assists eligible low-income households with their heating and cooling energy costs, bill payment assistance, energy crisis assistance, weatherization and energy related home repairs. Eligible residents must meet the Federal Income Guidelines and other program criteria prior to approval of assistance. All assistance is a one-time award per program year.	Semoine Pearson Housing Programs Manager Tennessee Housing Development Agency 615-815-2112 SPearson@thda.org Josephine Rago-Adia Energy Assistance Program Specialist U.S. Dept. of Health and Human Services 202-401-4710 josephine.ragoadia@acf.hhs.gov	For Low-Income Residential. Applicants must meet federal poverty guidelines. http://www.acf.hhs.gov/programs/ocs/programs/liheap/about	LIHEAP Community Action Agency Map: https://thda.maps.arcgis.com/apps/MapSeries/index.html?appid=d8eaf5603bc14aafa699d08c4d317e8d	
U.S. Internal Revenue Service (IRS)	HUD's Low-Income Housing Tax Credit (LIHTC)	Tax Credit	Tennessee Housing Development Agency / Internal Revenue Service	Annually - Credit Applied to Federal Income Tax	Applied to Annual Federal Tax Return	Builders / Developers	Residential	The LIHTC provides an incentive for private, profit motivated entities to develop affordable housing. The program reduces the dollar amount of federal taxes owed by an individual or corporation in exchange for his/her/its investment in low-income rental housing. The investor receives a tax credit paid annually over a 10-year period and cannot withdraw his/her/its investment for 15 years. Eligible activities provide funding for rental housing development and rehabilitation of existing buildings. The program applicants must comply with the chosen income levels, and with certain rent limitations for at least 15 years.	Semoine Pearson Housing Programs Manager Tennessee Housing Development Agency 615-815-2042 SPearson@thda.org	Website Program Information: https://www.hudexchange.info/resource/2540/low-income-housing-tax-creditssummary/		
	Residential Energy Efficiency Tax Credit	Tax Credit	Internal Revenue Service	Annually - Credit Applied to Federal Income Tax	Applied to Annual Federal Tax Return	Homeowners	Residential	A non-business energy property tax credit for quality energy efficiency improvements. Must be an existing home and your principal residence. Tax credit is for 10% of cost up to \$500 or a specific amount from \$50-\$300. Eligible costs include: Air source heat pumps; central air conditioning; gas, propane, or oil hot water boilers; gas, propane, or oil furnaces and fans; water heaters; advanced main air circulating fans; biomass stoves; insulation; roofs; windows, doors, and skylights.	Contact Energy Star Support - https://energystar-mesa.force.com/ENERGYSTAR/s/contact-support	Energy Star Website Information: https://www.energystar.gov/about/federal-tax-credits/non-business-energy-property-tax-credits	IRS Website Information: https://www.irs.gov/newsroom/energy-incentives-for-individuals-residential-property-updated-questions-and-answers	
	Residential Renewable Energy Tax Credit	Tax Credit	Internal Revenue Service	Annually - Credit Applied to Federal Income Tax	Applied to Annual Federal Tax Return	Homeowners	Residential	A renewable tax credit for fuel cell (residential fuel cell and microturbine system), geothermal heat pumps, small wind turbines (residential), and solar energy systems. Tax credit is for: 1) 30% for systems placed in service by 12/31/2019; 2) 26% for systems placed in service after 12/31/2019 and before 01/01/2020; 3) 22% for systems placed in service after 12/31/2020 and before 01/01/2022. Existing homes and new construction qualify. Both principal and secondary homes qualify.	Contact Energy Star Support - https://energystar-mesa.force.com/ENERGYSTAR/s/contact-support	Energy Star Website Information: https://www.energystar.gov/about/federal-tax-credits/renewable-energy-tax-credits	IRS Website Information: https://www.irs.gov/newsroom/energy-incentives-for-individuals-residential-property-updated-questions-and-answers	
AEC Cares	Grant	Appalachian Electric Cooperative/ TVA	Ongoing	Applications Accepted Year Round	Service Members of the Appalachian Electric Cooperative	Residential & Multifamily	The Appalachian Electric Cooperative (AEC) has partnered with TVA to provide emergency utility assistance to members within their service area. Community Action Agency Douglas-Cherokee Economic Authority manages AEC's Project Deserve funds (a voluntary bill round up contribution program) and the joint contributions of AEC and TVA's COVID-19 Community Care Fund. To be eligible households must meet poverty guidelines, have a disconnect notice for their utilities or have less than a 30-day supply of home heating fuel.	Tracy Jett 865-475-2032 ext 1140 Douglas-Cherokee Economic Authority 866-631-4120	Website Program Information for AEC Cares: http://aecoop.org/content/aec-cares-information Website Program Information for Douglas-Cherokee Economic Authority: https://www.douglascherokee.com/			

<p>Tennessee Valley Authority (TVA), Local Power Companies, Utilities</p> <p>Local Power Companies and Utilities operate programs that aid Low-income customers. The programs listed in this section comprise a small sample. If you need assistance to determine whether a Local Power Company or Utility offers such a program, please contact TDEC OEP at (615) 741-5524 or (800) 342-1340.</p>	<p>AEC U-Save Advantage</p>	Loan	Appalachian Electric Cooperative	Ongoing	Applications Accepted Year Round	Service Members of the Appalachian Electric Cooperative	Residential & Multifamily	<p>AEC U-Save Advantage allows AEC members who would not qualify for traditional programs to make energy efficiency upgrades without having to qualify for a loan or incur debt. Prospective program participants will receive an energy efficient audit from a Certified Energy Inspector. Calculations are made and verified with a provider within the Co-op's Quality Contractor Network. A clear indication that the recommended installed measures will produce: 1) savings for the member of at least 20% on their electric bill; 2) a savings return of 80% to go toward paying off the cost of purchasing and installing the home improvements. A cost-recovery charge will be added to the participants electric bill each month until the initial investment is re-paid via this tariff. The program participant will then receive 100% of the energy savings. This program is available to residential homeowners of the Co-op who own stick built and manufactured homes.</p>	Member Services Department 865-475-2032 ext. 1880	<p>Website Program Information for AEC U-Save Advantage: http://appalachiapower.com/sites/aecoop/files/PDF/U-Save%20Advantage%20Brochure%20FULL%203-2019.pdf</p>	
	<p>Chattanooga Gas Rebates</p>	Rebate	Chattanooga Gas	Annually	Applications Accepted Year Round	Homeowners / Business Owners	Residential & Commercial	<p>The rebate program is for converting existing electric, propane, heating oil or other fuel source appliances to new natural gas appliances. You must currently receive a monthly bill from Chattanooga Gas to apply.</p>	Charles Morgan Inside Sales Coordinator Southern Company Gas 404-584-4317 cmorgan@southernco.com	<p>Website Program Information: https://www.chattanoogagas.com/residential/ways-to-save/rebates.html</p>	
	<p>EPB - Smart Build Certification Program</p>	Incentive-based program for builders to construct energy efficient homes	Electric Power Board of Chattanooga	Annually	Applications Accepted Year Round	Builders / Developers	Residential	<p>The program offers builders added incentives for constructing homes that are both energy efficient and technologically fiber-ready for the future. Contractors must satisfy criteria that includes: 1) Pre-wiring construction with CAT-5E Ethernet; 2) Installing dual CAT-5E outlets in each living space; 3) Running all communications wiring to a centrally located "home run box". Contractors receive incentives valued at up to \$3000 per home.</p>	EPB Smart Build Program 423-531-SMRT (7678)	<p>Website Program Information: https://epb.com/builders-developers/residential-programs#smartbuild</p>	
	<p>KUB - Round It Up</p>	Energy Assistance Funding	Knoxville-Knox County Community Action Committee	Ongoing	Agreement with KCAC	Homeowners / Renters	Residential & Multifamily	<p>KUB automatically rounds your bill up to the next dollar and sends that money to the Knoxville-Knox County Community Action Committee (CAC) to weatherize homes, which can help lower energy bills. The CAC administers the Round it Up Program under its existing Weatherization Assistance Program (WAP). Eligible households must be at or below 200% of the federal poverty income guidelines to be considered.</p>	KUB 865-524-2911 CAC Housing and Energy Services 865-244-3080	<p>Website Program Information: https://www.kub.org/rounditup</p>	<p>Knox Community Action Committee Website Program Information: http://www.knoxcac.org/newweb/programs-services/housing-energy-services</p>
	<p>Middle Tennessee EMC - Residential New Home Energy Efficiency Rebate Program</p>	Rebate	Middle Tennessee Electric Membership Corporation	Annually	Applications Accepted Year Round	Builders / Developers	Residential	<p>This program helps builders purchase technologies that are highly desired for efficiency, effectiveness, and longevity to make homes more marketable. The incentives are offered for both single-family homes and duplexes. To be eligible homes must be new (less than one year old) built to prevailing local code, and have qualified equipment installed.</p>	MTEMC 877-490-9325	<p>Website Program Information: https://www.mtemc.com/NewHomesProgram</p>	
	<p>MLGW - Affordable Housing Lot Allowance Incentive</p>	Rebate	Memphis Light, Gas, and Water	Annually	Competitive, Rolling Application	Builders / Developers	Residential & Multifamily	<p>This incentive policy is an effort to help Developers and Builders with their utility installation costs. New Construction Developer must submit documentation providing the development is recognized as a low-income development by the appropriate non-profit or government agency; 1) At least 50% of the homes in the development must meet affordable housing criteria; 2) Homes must meet MLGW EcoBUILD standards; 3) Price of homes cannot exceed \$140,000.</p>	MLGW 901-528-4887	<p>Website Program Information: http://www.mlgw.com/images/content/files/pdf/incentivePoliciesforHousing(1).pdf</p>	
	<p>MLGW - Share the Pennies Home Weatherization Program</p>	Voluntary bill round-up program that provides grants for home weatherization projects for low-income MLGW customers	Memphis Light, Gas, and Water	Ongoing	Applications Accepted Year Round	Low-Income MLGW Customers	Residential	<p>Share the Pennies is a bill round-up program for homeowners that provides grants to low-income MLGW homeowners to make weatherization and energy efficiency repairs in their homes. Eligible participants must meet: 1) Income limit specifications (based on 200% of Federal Poverty Guidelines); 2) Homeowner must reside in Shelby County; 3) Be a minimum of 18 years old; 4) Live in the home to be repaired; 5) Be current on property taxes; 6) Have an active MLGW account in homeowner name with no diversion within the last 7 years and any bad debt owed to MLGW must be paid in full.</p>	Mike Villanueva Supervisor of Residential Energy Programs Memphis Light, Gas, and Water 901-528-4887 mwillanueva@mlgw.org	<p>Website Program Information: http://www.mlgw.com/sharethepennies</p>	
	<p>Murfreesboro Electric Department - New Home Energy Efficiency Rebate Program</p>	Rebate	Murfreesboro Electric Department	Annually	Applications Accepted Year Round	Homeowners and Builders / Developers	All	<p>This is a program for new homes (less than one year). Eligible incentives include the following: Heat pumps, Water Heaters, and Comprehensive Measures/Whole Building. The program is not focused on low-income specifically. 1) Single-Family: \$1,000 All Electric Home No Gas; \$750 Electric Heat Pump & Water Heater; \$600 Electric Heat Pump; \$500 Dual Fuel Heat Pump & Electric Water heater; \$400 Dual Fuel Heat Pump; \$300 Mini-Split Whole Home; \$200 Conventional Electric Water Heater; 2) Multi-Family: \$150 All Electric Home No Gas; \$100 Electric Heat Pump & Water Heater; \$50 Electric Heat Pump.</p>	Todd Thompson Murfreesboro Electric Department 615-426-4015 marketing@medtn.com	<p>Website Program Information: https://www.mtemc.com/NewHomesProgram</p>	
	<p>NES - Project Help</p>	Energy Assistance Funding	Nashville Electric Service / NeedLink Nashville	Ongoing	n/a	NES Customers	Residential	<p>Project Help provides temporary energy assistance to elderly, disabled and low-income customers who cannot afford to pay their electric bill. Participants add \$1 or more to their monthly NES bill. One hundred percent of the contributions go directly to assist individuals with their electric bills. Priority is given to single-parent families, seniors and community members with disabilities. To be considered applicants must: 1) Be a Davidson County Resident or Nashville Electric Service Customer; 2) Have an eviction notice for income based housing (Section 8, MDHA, Urban Housing, etc.); 3) Be disconnected or at risk of disconnection of water, gas or electricity services</p>	NES Customer Relations 615-736-6900 NeedLink 615-269-6835	<p>Website Program Information: https://www.needlink.org/</p>	
	<p>SCUD - Rebate Program</p>	Rebate	Sevier County Utility District	Annually	Applications Accepted Year Round	Homeowners / Business Owners	Residential & Commercial	<p>Rebate program that allows for new appliances or replacing electric, LP gas, oil or any other energy source with natural gas; or replacing existing natural gas equipment with new natural gas equipment. You must schedule an appointment with SCUD's Inspection Department and apply for rebates within 60 days of equipment installation. SCUD customers will receive the appropriate rebate for all qualifying equipment, up to a maximum of \$1000.</p>	SCUD Inspection Department 865-453-3272	<p>Website Program Information: https://www.scudgas.org/customer-service/rebates-financing/rebates/</p>	

	Tennessee Energy and Utility Bill Assistance	Energy Assistance Funding	Appalachian Power, Athens Utility Board, Atmos Energy, Cumberland Electric Member Corporation, Clarksville Gas & Water, Duck River Electric Member	Ongoing	n/a	Utility Customers	Residential & Multifamily	Many utility companies in Tennessee offer customers some type of assistance programs. Low income and other qualified individuals may be able to get help paying for their energy, utility, and cooling bills. Grants and other forms of financial assistance may be able to help a family or individual in Tennessee pay their utility bills during a difficult period.	For Assistance Contact your local LPC / Utility or contact Office of Energy Programs 741-5524 800-342-1340	Website Program Information: https://www.needhelpayingbills.com/html/tennessee_utility_and_energy_b.html
	TVA eScore	Home Improvement Evaluations	Tennessee Valley Authority, Local Power Companies	Annually	Applications Accepted Year Round	Homeowners / Rental Property Owners	Residential	The program provides Participants a scoring tool to help them make smart energy decisions, which includes an eScore card and a report identifying recommended upgrades and available rebates for installing eligible upgrades. Through eScore, participants have access to a network of professional contractors, known as the Quality Contractor Network, who have been trained and approved by your local power company and TVA. Each contractor is licensed and insured and completes training on our quality guidelines. In addition, their work through eScore is inspected by TVA's professional energy advisors. Participants must register their home to verify eligibility.	Brad Wagner Manager, EnergyRight for Home Tennessee Valley Authority brwagner@tva.gov Contact TVA Support 855-237-2673	Website Program Information: https://www.2escore.com/ Home Registration Link: https://www.2escore.com/HomeOwner/ValidateAddress.aspx?ProgramID=MQ=
	TVA - Home Uplift Program	Whole home retrofits for income qualified homeowners	Tennessee Valley Authority	Annually	Applications Accepted Year Round	Homeowners	Residential	Funds eligible energy efficiency measures for limited income, owner-occupied, single family homes. Eligible participants must: 1) Meet income limit specifications based on 200% of Federal Poverty Guidelines; 2) Reside in the service territory; 3) Be willing to schedule an in-home audit; 4) Share home energy performance information and discuss non-energy benefits.	Melissa Stone Program Manager, Home Uplift Tennessee Valley Authority mdstone@tva.gov Brad Wagner Manager, EnergyRight for Home Tennessee Valley Authority brwagner@tva.gov	Website Program Information: https://energyright.com/
	TVA - Residential Services	Energy Advice / Financing / Consumer Education	Tennessee Valley Authority, Local Power Companies	Annually	Applications Accepted Year Round	Homeowners / Rental Property Owners	Residential	Program provides information pertaining to home energy evaluations, DIY assessments, and technical assistance.	Brad Wagner Manager, EnergyRight for Home Tennessee Valley Authority brwagner@tva.gov	Website Program Information: https://energyright.com/
Community Development Financial Institution (CDFI)	Energy Efficiency Loan Program	Loan	Pathway Lending	Annually	Applications Accepted Year Round	Multifamily Housing & Commercial	Commercial & Multifamily	Program offers low-interest loans to implement energy efficiency and renewable energy upgrades/retrofits to Businesses, Non-Profits and Governmental Entities. Eligible projects under the EELP include: efficient equipment upgrades, lighting, HVAC/mechanical upgrades, building retrofits such as cool roofs, renewable energy projects, and co-generation.	Brandon England Director, Energy Efficiency Loan Program Pathway Lending 615-425-7171 Brandon.England@pathwaylending.org	Website Program Information: https://www.pathwaylending.org/energy-efficiency-loans/
	Make a Mark	Loan	The Housing Fund	Ongoing	Applications Accepted Year Round	Davidson County Artists and Non-Profits with AMI of 120%	Residential	Make A Mark loans are for the purchase/rehab and/or new construction of artist work or live/work space in Davidson County, Tennessee. The Housing Fund also provides technical assistance to the artist or developer during all phases of the project. Eligible candidate must be low-to-moderate income (LMI) or the activity will take place in a LMI Census Tract. LMI is defined as persons with incomes below 80% of the area's median family income as defined by Housing and Urban Development (HUD).	Candice Winburn Lending Specialist The Housing Fund 615-515-2212 615-780-7000	Website Program Information: https://thehousingfund.org/developers/make-a-mark/
Non Profits	Empower Chattanooga	Outreach and Education	GreenSpaces Chattanooga	Ongoing	n/a	No eligibility requirements, however outreach and programming is focused in specific neighborhoods in Chattanooga - East Lake, Highland Park, Ridgedale, and East Chattanooga	Residential & Multifamily	Empower teaches residents of Chattanooga along with those in Meigs, McMinn, Rhea & Polk Counties, low cost and no cost ways to reduce their utility bill. Empower views energy use and affordability of utilities as having a direct effect on quality of life. Free one-hour basic energy workshops are hosted in four neighborhoods once per month, year round.	Christian Shackelford Empower Program Coordinator GreenSpaces Chattanooga 423-648-0963 christian@greenspaceschattanooga.org	Website Program Information: http://empowerchattanooga.org/
	Habitat for Humanity	Loan	Habitat for Humanity	Ongoing	Varies by chapter	Verified low-income residents, having not owned a home (timeframe varies per chapter)	Residential & Multifamily	An international, non-governmental, non-profit organization that provides new homes, repairs, and renovations to needs based applicants. Prospective homeowners work alongside volunteers to help build and renovate their homes. Future homeowners are required to attend financial education and budget-planning classes. Mortgage payments are cycled back into the community to help build additional Habitat houses.	Varies by chapter 1-800-422-4828	Website Program Information: https://www.habitat.org/housing-help/apply
Tennessee Housing Trust Fund	Competitive Grants Program	Grant	Tennessee Housing Development Agency (THDA)	Ongoing	Two Grant Rounds Awarded in the Fall and Spring	Cities, counties, non-profit agencies, public housing authorities, development districts, and other State agencies	Commerical & Multifamily	Grants are awarded twice a year to develop and/or preserve affordable rental housing for the elderly and those with special needs, including persons with mental, physical, or developmental disabilities; individuals recovering from substance addiction; victims of domestic violence; veterans with multiple needs; youth aging out of foster care; and ex-offenders re-entering society. Eligible applicants are local communities, non-profit agencies, public housing authorities, and development districts. Eligible activities include; 1) New construction; 2) Acquisition of land upon which rental housing will be built; 3) Rehabilitation of existing units; 4) Conversion of non-residential units to residential units.	Toni Shaw Tennessee Housing Trust Fund Manager 615-815-2020	Website Program Information: https://thda.org/government-nonprofit-partners/tennessee-housing-trust-fund/competitive-grants-program
	Emergency Repair Program	Energy Assistance Funding	Tennessee Housing Development Agency (THDA)	Ongoing	Applications Accepted Year Round	Homeowners	Residential & Multifamily	Program allocates funds to correct, repair or replace essential system and/or critical structural problems for low-income elderly or disabled homeowners. The program is administered statewide by eight development districts and one human resource agency. Eligible applicants must; 1) Be at least 60 years of age or have a disability; 2) Occupy the property being repaired as his/her principal residence; 3) Have lived in the home for at least one year prior to applying; 4) Have an ownership interest in the property being repaired; 5) Meet certain income limit criteria, depending on where you live and how many people live in the household.	Toni Shaw Tennessee Housing Trust Fund Manager 615-815-2020	Website Program Information: https://thda.org/help-for-homeowners/need-home-repairs/erp