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<th>Program Funding Source</th>
<th>Type of Program</th>
<th>Tennessee Implementer / Operator</th>
<th>Timeframe - When Available</th>
<th>Who Can Use Source / Eligible Applicants</th>
<th>Residential / Multifamily / Commercial</th>
<th>How Source Can Be Used / Eligible Measures</th>
<th>Contact Info</th>
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<td>Better Buildings Challenge</td>
<td>Consumer Education</td>
<td>U.S. Dept. of Energy</td>
<td>Annually</td>
<td>Applications Accepted Year Round</td>
<td>Commercial &amp; Multifamily</td>
<td>The Better Buildings Challenge (BBCh) is a voluntary leadership initiative that aims to reduce energy costs, emissions, and the cost of utility bills for businesses, manufacturers, cities, states, universities, and school districts. The program requires participating organizations to make a commitment to improving the energy efficiency of their property portfolio by 20% over 10 years and to share their annual progress and lessons learned with the public. This program provides support to BBCh Partners in overcoming obstacles as they journey and highlights their work. Each BBCh 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 performance data that demonstrates success.</td>
<td>Joshua Geyer Program Analyst, Energy Program, U.S. Dept. of Housing and Urban Development</td>
<td><a href="https://betterbuildingschallenge.energy.gov/challenge">https://betterbuildingschallenge.energy.gov/challenge</a></td>
</tr>
<tr>
<td>Weatherization Assistance Program (WAP)</td>
<td>Grant</td>
<td>Tennessee Housing Development Agency</td>
<td>Annual - Program Year Beginning May 1st</td>
<td>Grant Application - Waiting List</td>
<td>Multifamily</td>
<td>The Weatherization Assistance Program (WAP) provides funds to assist with the weatherization of homes of low-income elderly and disabled adults and children. The program is administered through contracts with non-profit community action agencies and local governments experienced in providing weatherization services. WAP funds are available in all 50 states. Applicants must meet low-income eligibility guidelines based on federal poverty guidelines. Activities include insulation, storm windows, caulking, and other related activities to reduce home energy costs and improve home energy efficiency.</td>
<td>Teresa Pearson Housing Program Manager Tennessee Housing Development Agency</td>
<td>615-815-2042 <a href="mailto:spearson@thda.org">spearson@thda.org</a></td>
</tr>
<tr>
<td>FHA Energy Efficient Mortgages (EEM)</td>
<td>Loan</td>
<td>U.S. Dept. of Housing and Urban Development</td>
<td>Annually</td>
<td>Applications Accepted Year Round</td>
<td>Multifamily</td>
<td>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 to qualify a energy source. 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 used to finance energy efficient improvements. Like all FHA insured mortgages, the loan is processed, approved, and funded by an approved lending institution.</td>
<td>FHA</td>
<td><a href="http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/title/ti/abou....">http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/title/ti/abou....</a></td>
</tr>
<tr>
<td>FHA PowerSaver Loan Program</td>
<td>Loan</td>
<td>U.S. Dept. of Housing and Urban Development</td>
<td>Annually</td>
<td>Applications Accepted Year Round</td>
<td>Multifamily</td>
<td>Program allows homeowners to make a variety of residential efficiency or renewable energy improvements that include: (1) insulation, air sealing and window door and weatherization measures to reduce home energy costs and (2) energy efficient stove and water heating, ventilation and air conditioning systems, domestic hot water systems, solar water heating, solar collectors, renewable energy (wind and geothermal energy), and renewable energy focused on reducing energy costs. 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 60 days; 3) Apply at an lender (bank, mortgage company, savings and loan association, credit union) that is approved to make Title 1 loans.</td>
<td>FHA</td>
<td><a href="http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/title/ti/abou....">http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/title/ti/abou....</a></td>
</tr>
<tr>
<td>HUD’s Energy Performance Contracting (EPC)</td>
<td>Loan</td>
<td>U.S. Dept. of Housing and Urban Development</td>
<td>Annually</td>
<td>Applications Accepted Year Round</td>
<td>Multifamily</td>
<td>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 owners to achieve energy savings without up-front capital costs. The energy savings are directed by the performance contractor and paid back out of the energy savings. Other advantages include the ability to use a single contractor to do all energy audits and retrofits and to guarantee the energy savings from a selected series of conservation measures. EPC program rules (10CFR727) may be developed by the Federal or a 3rd party contractor. The 3rd party contractor may be an ESCO, utility company, or Energy Consultant. 2) May have a period of up to 20 years. 3) Requires HUD approval ahead of the PEP obtaining financing; 4) Requires 3rd party (non-HUD) financing which may include a combination of loans, grants, or utility rebates.</td>
<td>HUD</td>
<td><a href="http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/title/ti/abou....">http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/title/ti/abou....</a></td>
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<tr>
<td>HUD’s Low-Income Housing Tax Credit (LIHTC)</td>
<td>Tax Credit</td>
<td>Tennessee Housing Development Agency</td>
<td>Annually - Credit Applied to Annual Federal Tax Return</td>
<td>Applied to Annual Federal Tax Return</td>
<td>Commercial &amp; Multifamily</td>
<td>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 over a 15 year period. Additional incentives and services provided by the TCFC include the ability to use a single contractor to do all energy audits and retrofits and to guarantee the energy savings from a selected series of conservation measures. Other advantages include the ability to use a single contractor to do all energy audits and retrofits and to guarantee the energy savings from a selected series of conservation measures. EPC program rules (10CFR727) may be developed by the Federal or a 3rd party contractor. The 3rd party contractor may be an ESCO, utility company, or Energy Consultant. 2) May have a period of up to 20 years. 3) Requires HUD approval ahead of the PEP obtaining financing; 4) Requires 3rd party (non-HUD) financing which may include a combination of loans, grants, or utility rebates.</td>
<td><a href="mailto:SPearson@NREL.gov">SPearson@NREL.gov</a></td>
<td><a href="https://www.hudexchange.info/resource/2540/low-income-housing-tax-credit">https://www.hudexchange.info/resource/2540/low-income-housing-tax-credit</a></td>
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<tr>
<td>Program</td>
<td>Agency</td>
<td>Type</td>
<td>Annuality</td>
<td>Eligibility</td>
<td>Application Information</td>
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<tr>
<td>Multi-Family Housing Development Loan for Rental Rehabilitation</td>
<td>U.S. Dept. of Housing and Urban Development</td>
<td>Loan</td>
<td>Annually</td>
<td>Must be submitted to FHA-Approved Lenders; Applications Accepted Year-Round</td>
<td>Website Program Information: <a href="https://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/203k/203k-multifamily-housing">https://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/203k/203k-multifamily-housing</a></td>
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<tr>
<td>High-Energy Cost Grant Program</td>
<td>U.S. Dept. of Agriculture</td>
<td>Grant</td>
<td>Annually</td>
<td>Decedent State and Local Govt., Federally Recognized Tribes and Tribal Entities, Non-Profit, For-Profit Businesses</td>
<td>Website Program Information: <a href="http://www.rd.usda.gov/programs-services/high-energy-cost-grants">http://www.rd.usda.gov/programs-services/high-energy-cost-grants</a></td>
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**Section 203(k)** mortgage insurance enables borrowers 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) mortgage insurance may range from relatively minor (though exceeding $5,000 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, insulation and health and safety hazards; changes that improve appearance and eliminate obsolescence; reconstructing or replacing plumbing, heating, ventilation and air-conditioning equipment, sanitation facilities, fuel systems, roofing, or exterior walls; adding or replacing floors and/or floor treatments; major landscape work and site improvements; enhancing accessibility for a disabled person; energy conservation improvements. Section 203(k) insures mortgages covering the purchase or refinancing and rehabilitation of a home that is at least one year old. A portion of the loan proceeds is used to pay the seller, 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 FHA's appraisal of the property before rehabilitation plus the cost of rehabilitation, or (2) 100 percent of the appraised value of the property after rehabilitation, whichever is less. Applicants must apply through an FHA-approved lender.

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 (RES) borrowers can borrow money from Treasury notes of interest and lend the money to develop new and diverse energy services products within their service area. The program requires that funding be used to: 1) Improve energy efficiency and reduce peak demand on the customer side of the meter; 2) Validate the electricity load that is reduced in overall demand; 3) Allow for an efficient use of existing electricity generation; and 4) Attract new business and create jobs in rural communities by investing in energy efficiency. Applicants must ensure that funding be used to: 1) Improve energy efficiency and reduce peak demand on the customer side of the meter; 2) Validate the electricity load that is reduced in overall demand; 3) Allow for an efficient use of existing electricity generation; and 4) Attract new business and create jobs in rural communities by investing in energy efficiency.

This program is intended to increase jobs in rural communities, which includes but is not limited to energy efficiency. Website Program Information: [https://ask.usda.gov/](https://ask.usda.gov/)
### Rural Energy for America Program (RESP)

**Grants / Loans**

- **U.S. Dept. of Agriculture** (USDA)

**Annual**

**Rural & Small Business / 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: 1) Individual borrowers must be the owner or operator of an eligible rural business or entity; 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 25,000 residents or less.

- **Economic & Community Development**

**Tennessee Dept. of Economic & Community Development**

**Assistant Program Manager**

- **Bob Coates**

**Contact Information**

- **Rural Housing Service - TN State Office**
  - 615-783-1376

- **Website Program Information:**

### Appalachian-Regional Commissions Grants

**Grants**

- **Tennessee Dept. of Economic & Community Development**

**Annual**

**State and Local Agencies in the 12 counties served by ARC**

**Economic and Community Development projects in the 12 counties in Middle and East TN served by ARC.**

- **Broun Gidley**

**Contact Information**

- **Rural Housing Service - TN State Office**
  - 615-783-1376

- **Website Program Information:**

### Single Family Housing Repair Loans & Grants (Section 504 Home Repair Program)

**Grants / Loan**

- **U.S. Dept. of Agriculture**

**Annual**

**Homeowners Residential**

- **Program provides loans to very low-income homeowners to repair, improve or modernize their homes grants to very low-income homeowners to repair home and safety hazards. Eligible applicants:**

- **Liability:**

  - May be used for startup costs.

### Appalachian Regional Commissions Grants

**Grants**

- **Tennessee Dept. of Economic & Community Development**

**Annual**

**State and Local Agencies in the 12 counties served by ARC**

**Economic and Community Development projects in the 12 counties in Middle and East TN served by ARC.**

- **Broun Gidley**

**Contact Information**

- **Rural Housing Service - TN State Office**
  - 615-783-1376

- **Website Program Information:**
Community Development Block Grants

Grant Tennessee Dept. of Economic & Community Development
Type Annual
Category Applicants accepted on a continuous application cycle
Location State and local agencies in the 21 counties served by DRA
Description The CDBG program provides annual grants as a formula basis to states, cities, and counties to develop viable areas by providing decent housing and a suitable living environment, by expanding economic opportunities for low- and moderate-income persons. CDBG grants must align with one of three national objectives:
1) Principally benefit low- and moderate-income persons;
2) Eliminate slums and blight; and
3) Address imminent health and safety problems. CDBG "regular round" projects have a 10 year-lookback period and a 10 year-lookforward period. CDBG "special round" projects can have a 5 year-lookback period and a 5 year-lookforward period. For an explanation of innovative ideas and strategies that foster inclusive communities, achieve sustained, long-term improvements, and guide the use of CDBG funds, go to https://www.hudexchange.info/resource/2540/low-income-housing-tax-credit.

Delta Regional Authority Grants

Grant Tennessee Dept. of Economic & Community Development
Type Annual
Category Applications accepted each summer
Description The Tri-State Area is defined as the closest contiguous states of Kentucky, Tennessee, and Missouri and includes 82 counties in the Tri-State Area. Through the continuous application process, each year three residential projects are funded by the DRA. The goal of the DRA is to create jobs, building communities, and improving lives of the more than 50 billion people of the Tri-State Region. The Tri-State is to advance its communities through the practical application of innovative ideas and strategies that foster inclusive communities, achieve sustained, long-term improvements, and guide the use of DRA funds. Projects are targeted to the Strategic Goals of improved workforce competitiveness, strengthened infrastructure, and increased community capacity. Under Federal Law, at least 70% of DRA funds must be invested in economically distressed counties. Program applications and eligibility vary and may be accessed through the DRA website.

Department of Veterans Affairs (VA) Loans

Grant U.S. Dept. of Veterans Affairs
Type Annual
Category N/A
Description The VA insures EEMs to be used in conjunction with VA loans either for the purchase of existing homes or for refinancing loans secured by the dwelling. A partial list of eligible home upgrades includes: water heater, insulation (ceilings, attics, floor, water heater), caulking and weather-stripping, insulated garage doors with an attached garage, cisterns, windows and doors, heat pumps, permanent air-conditioning units, solar heating and cooling systems, furnaces, and vapor barriers. For low-income Residential Applicants must meet Federal housing eligibility. For all other applicants, contact the VA.

Low Income Home Energy Assistance Program (LIHEAP)

Grant U.S. Dept. of Health and Human Services / Tennessee Housing Development Agency
Type Annual
Category N/A
Description The Low-Income Home Energy Assistance Program (LIHEAP) assists eligible low-income households with weatherizing and energy costs. LIHEAP pays utility company bills, utility finance energy, energy crisis assistance, and weatherization and energy efficiency programs. A list of eligible home upgrades includes: windows and doors, heat pumps, permanent air conditioning units, solar heating and cooling systems, furnaces, and vapor barriers. Guidelines and other program criteria prior to approval of assistance. All assistance is a one-time award per program year.

HUD's Low-Income Housing Tax Credit (LIHTC)

Grant Tennessee Housing Development Agency / Internal Revenue Service
Type Annual
Category Applied to Federal Tax Return
Description The Low-Income Housing Tax Credit 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 their investment in low-income rental housing. The investor receives a tax credit, paid annually over a 10 year period and cannot withdraw their tax credit 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 restrictions for at least 15 years.

U.S. Internal Revenue Service (IRS)

Grant Appalachian Electric Cooperative TVA
Type Annual
Category Applications Accepted Year Round
Description 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 COVID-19 Community Care Fund. To be eligible, households must meet program guidelines. See a document online for additional details if you have less than a 30-day supply of home heating fuel.

Kent Archer
Title CDBG Director
Organization TN Dept. of Economic & Community Development
Phone 615-356-3981
Email Kent.Archer@tn.gov
Website Program Information: https://www.tn.gov/content/tn/thda/program-economics/community-development/12161.html

Brooke Carter
Title Deputy Assistant Commissioner
Organization TN Dept. of Economic & Community Development
Phone 615-310-2841
Email Brooke.Carter@tn.gov
Website Program Information: https://www.tn.gov/content/tn/thda/program-economics/community-development/12161.html

Brian Christian
Title Assistant Commissioner
Organization TN Dept. of Economic & Community Development
Phone 615-764-2901
Email Josephine Rago-Adia
Title Energy Assistance Program Specialist
Organization U.S. Dept. of Health and Human Services
Phone 865-475-2032 ext 1140
Email josephine.ragoadia@acf.hhs.gov
Website Program Information: https://www.hudexchange.info/resource/2540/low-income-housing-tax-credit

Spearson
Title Housing Programs Manager
Organization Tennessee Housing Development Agency
Phone 615-815-2122
Email SPearson@thda.org
Website Program Information: https://www.hudexchange.info/resource/2540/low-income-housing-tax-credit

Brooke Carter
Title Energy Assistance Program Specialist
Organization TN Dept. of Economic & Community Development
Phone 615-764-2901
Email josephine.ragoadia@acf.hhs.gov
Website Program Information: https://www.hudexchange.info/resource/2540/low-income-housing-tax-credit

Kent Archer
Title CDBG Director
Organization TN Dept. of Economic & Community Development
Phone 615-356-3981
Email Kent.Archer@tn.gov
Website Program Information: https://www.tn.gov/content/tn/thda/program-economics/community-development/12161.html

Diana Vines
Title Energy Star Support
Organization Energy Star
Phone 615-641-2032 ext 1140
Email Diana.Vines@energystar.gov
Website Program Information: https://www.energystar.gov/about/federal

Janelle Blackman
Title Energy Assistance Program Specialist
Organization U.S. Dept. of Health and Human Services
Phone 865-475-2032 ext 1140
Email josephine.ragoadia@acf.hhs.gov
Website Program Information: https://www.hudexchange.info/resource/2540/low-income-housing-tax-credit

Dale Dill
Title Energy Assistance Program Specialist
Organization U.S. Dept. of Health and Human Services
Phone 865-475-2032 ext 1140
Email josephine.ragoadia@acf.hhs.gov
Website Program Information: https://www.hudexchange.info/resource/2540/low-income-housing-tax-credit

Tennessee Veterans Affairs
Title Veterans Affairs
Phone 615-764-2901
Website Program Information: https://www.tennessee.gov/content/tn/thda/program-economics/community-development/12161.html

Community Action Agency Douglas-Cherokee Economic Authority
Website Program Information: https://www.douglascherokee.com/
### Tennessee Valley Authority (TVA), Local Power Companies, Utilities

**Local Power Companies and Utilities operate programs that help 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) 362-1345.**

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<th>Program Name</th>
<th>Contact Information</th>
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<td>AEC-Urban Advantage</td>
<td>Mike Villanueva</td>
</tr>
<tr>
<td>KUB - Round it Up</td>
<td>KUB Community Action Committee</td>
</tr>
<tr>
<td>Middle Tennessee Electric Cooperative</td>
<td>Mike Ligon</td>
</tr>
<tr>
<td>MLGW - Affordable Housing Loan</td>
<td>MLGW</td>
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<tr>
<td>MTEMC - New Home Energy Efficiency Rebate Program</td>
<td>MTEMC</td>
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<tr>
<td>NES - Project Help</td>
<td>NES Customer Relations</td>
</tr>
<tr>
<td>SCEC - Rebate Program</td>
<td>SCEC Inspections Department</td>
</tr>
</tbody>
</table>

**Website Program Information for AEC-Urban Advantage:***

**Website Program Information for KUB - Round it Up:**
[http://www.knoxcac.org/newweb/programs-services/housing-energy-services](http://www.knoxcac.org/newweb/programs-services/housing-energy-services)

**Website Program Information for Middle Tennessee Electric Cooperative:**

**Website Program Information for MLGW - Affordable Housing Loan:**
[http://www.mlgw.com/sharethepennies](http://www.mlgw.com/sharethepennies)

**Website Program Information for MTEMC:**

**Website Program Information for NES - Project Help:**
[http://www.mtg.net/mtemc/rebates-financing/rebates/nes-project-help](http://www.mtg.net/mtemc/rebates-financing/rebates/nes-project-help)

**Website Program Information for SCEC - Rebate Program:**
[http://www.mtg.net/mtemc/rebates-financing/rebates/scec-inspections-department](http://www.mtg.net/mtemc/rebates-financing/rebates/scec-inspections-department)
Tenn Chance

Program Name:  Tenn Chance
Type: Home Improvement Programs
Target Audience: Homeowners
Application Period: Yearly
Award Amount: Ongoing
Award Period: Applications Accepted
Funding Source: TVA - Residential
Eligibility Requirements: 1) Meet income limit specifications based on 200% of Federal Poverty Guidelines; 2) Must be a U.S. citizen; 3) Must be a Tennessee homeowner; 4) Must have an ownership interest in the property being repaired; 5) Must meet certain income limit criteria, depending on where you live and how many people live in the household.

Community Development Financial Institution (CDFI)

Tennessee Energy and Utility Bill Assistance
Program Name:  Tennessee Energy and Utility Bill Assistance
Program Type: Energy Assistance Funding
Funding Source: Appalachian Power, Athens Local Power Companies, Cumberland Electric Member Cooperatives, Green Mountain Gas & Water, Puckaway Electric Cooperative
Economic Impact: 1) Save money; 2) Lower energy costs; 3) Improve home energy efficiency; 4) Reduce energy bills; 5) Increase home value.
Eligibility Requirements: 1) Must be a U.S. citizen; 2) Must be a Tennessee homeowner; 3) Must have an ownership interest in the property being repaired; 4) Must have lived in the home for at least one year prior to applying; 5) Must have an ownership interest in the property being repaired; 6) Must have income below 80% of area median income (AMI) or the activity will take place in a Low Income (LMI) Census Tract.

Energy Efficiency Loan Program
Program Name:  Energy Efficiency Loan Program
Program Type: Grant
Funding Source: East Tennessee Housing Development Group
Economic Impact: 1) Reduce energy costs; 2) Improve home energy efficiency; 3) Increase home value.
Eligibility Requirements: 1) Meet income limit specifications based on 200% of Federal Poverty Guidelines; 2) Must be a U.S. citizen; 3) Must be a Tennessee homeowner; 4) Must have an ownership interest in the property being repaired; 5) Must meet certain income limit criteria, depending on where you live and how many people live in the household.

Empower Chattanooga
Program Name:  Empower Chattanooga
Program Type: Outreach and Education
Funding Source: Greenpact Chattanooga
Economic Impact: 1) Reduce energy costs; 2) Improve home energy efficiency; 3) Increase home value.
Eligibility Requirements: 1) Must be a U.S. citizen; 2) Must be a Tennessee homeowner; 3) Must have an ownership interest in the property being repaired; 4) Must have lived in the home for at least one year prior to applying; 5) Must have an ownership interest in the property being repaired.

Habitat for Humanity
Program Name:  Habitat for Humanity
Program Type: Home Improvement Programs
Funding Source: City of Chattanooga
Economic Impact: 1) Reduce energy costs; 2) Improve home energy efficiency; 3) Increase home value.
Eligibility Requirements: 1) Must be a U.S. citizen; 2) Must be a Tennessee homeowner; 3) Must have an ownership interest in the property being repaired; 4) Must have lived in the home for at least one year prior to applying; 5) Must have an ownership interest in the property being repaired; 6) Must have income below 80% of area median income (AMI) or the activity will take place in a LMI Census Tract.

Tennessee Housing Trust Fund
Program Name:  Tennessee Housing Trust Fund
Program Type: Competitive Grants
Funding Source: Tennessee Housing Development Group
Economic Impact: 1) Create new homes; 2) Improve existing homes; 3) Increase home value.
Eligibility Requirements: 1) Must be a U.S. citizen; 2) Must be a Tennessee homeowner; 3) Must have an ownership interest in the property being repaired; 4) Must have lived in the home for at least one year prior to applying; 5) Must have an ownership interest in the property being repaired; 6) Must have income below 80% of area median income (AMI) or the activity will take place in a LMI Census Tract.

Tennessee Valley Authority
Program Name:  Tennessee Valley Authority
Program Type: Energy Assistance Funding
Funding Source: Tennessee Valley Authority
Economic Impact: 1) Save money; 2) Lower energy costs; 3) Improve home energy efficiency; 4) Reduce energy bills; 5) Increase home value.
Eligibility Requirements: 1) Must be a U.S. citizen; 2) Must be a Tennessee homeowner; 3) Must have an ownership interest in the property being repaired; 4) Must have lived in the home for at least one year prior to applying; 5) Must have an ownership interest in the property being repaired; 6) Must have income below 80% of area median income (AMI) or the activity will take place in a LMI Census Tract.

Tennessee Valley Authority
Program Name:  Tennessee Valley Authority
Program Type: Energy Assistance Funding
Funding Source: Tennessee Valley Authority
Economic Impact: 1) Save money; 2) Lower energy costs; 3) Improve home energy efficiency; 4) Reduce energy bills; 5) Increase home value.
Eligibility Requirements: 1) Must be a U.S. citizen; 2) Must be a Tennessee homeowner; 3) Must have an ownership interest in the property being repaired; 4) Must have lived in the home for at least one year prior to applying; 5) Must have an ownership interest in the property being repaired; 6) Must have income below 80% of area median income (AMI) or the activity will take place in a LMI Census Tract.