

2023



CLIMATE RESOURCES FOR HOUSING SUPPLY FRAMEWORK

CLIMATE RESOURCES FOR HOUSING SUPPLY FRAMEWORK

Filling financing gaps for building the next generation of housing

The United States is making historic investments in decarbonization and climate resilience. In addition to critical infrastructure upgrades and other actions to strengthen communities and respond to climate change, these investments also create opportunities to address our nation's housing supply gap and bring down housing and energy costs for American families. The Climate Resources for Housing Supply Framework discusses how climate-related investments can support the development of fair, equitable, and affordable housing.

Key objectives of this framework are:

1. Increase awareness of new funding that can be used to address both the housing shortage and climate change.
2. Demonstrate ways to increase project viability by layering new funding sources with existing resources.

BACKGROUND

The Department of Housing and Urban Development (HUD) has worked with its federal agency partners—including the Department of Agriculture (USDA), Department of Commerce (DOC), Department of Energy (DOE), Department of Transportation (DOT), Department of the Treasury (Treasury), and Environmental Protection Agency (EPA)—to identify resources under the Bipartisan Infrastructure Law (BIL), Inflation Reduction Act (IRA), and other recently enacted laws that can be used to support new fair, equitable, and affordable housing. In addition, this work contributes to ongoing efforts across the Administration to lower housing costs and increase housing supply through the [White House Housing Supply Action Plan](#).

These new financing tools and investments can help address our nation's housing and climate needs simultaneously. They ensure newly constructed homes and rehabilitated buildings are equipped to meet the latest energy efficiency standards, are powered by clean energy, and include features to promote resilience against natural disasters and severe weather. They can help close financing gaps to develop or preserve affordable housing in transit-oriented developments, for infill development projects, and in rural or Tribal areas where housing scarcity continues to be a critical barrier to economic growth. Additionally, they can help underserved communities transition to a clean energy economy and scale more efficient forms of energy production and consumption.

OPPORTUNITY CATEGORIES

This framework identifies decarbonization and climate resilience funding opportunities that can increase the supply of fair and equitable housing, which have been broken into the following categories.



Energy Efficiency: Upgrading a building's insulation, windows, heating and cooling system (HVAC), appliances, ventilation, and other features to increase the efficiency of existing energy use and reduce the amount of energy needed to power a home.



Renewable Energy: Lowering a building's carbon footprint by generating clean electricity through the installation and use of renewable energy sources, such as rooftop solar, wind, and geothermal energy.



Climate Resilience: Installing features that help protect homes against natural disasters and other hazardous events that threaten the safety of residents and communities.



Transit-Oriented Development: Reducing greenhouse gas emissions by integrating land use and transportation planning to develop higher density housing adjacent to clean, high-quality, and inclusive forms of transit.

Creating categories helps frame, focus, and prioritize climate and housing goals. It also establishes strategies for using climate-related funding to support new housing. Projects that combine these categories can deliver climate benefits while increasing financial resources for housing development.

FUNDING PROGRAMS

Below is a general description of a few key funding opportunities that can be used as part of a climate-focused development strategy. Not all funding sources identified are climate specific, but they can be layered or used with climate funding to help finance a project.

The Appendix to this framework includes a more comprehensive list of potential funding opportunities. It includes information on applicant qualifications, funding availability, and resource type. Additional resources on climate strategies and funding opportunities can also be found on HUD’s [Build for the Future](#) page on the HUD Exchange.



The programs are grouped into categories based on the primary focus of the funding. The funding programs frequently apply to multiple categories and categories are used only to highlight *potential* uses and opportunities based on development priorities. Programs that apply to multiple categories are indicated with additional icons.



Energy Efficiency:

National Clean Investment Fund [EPA]



Creates a source of funds that the private sector can utilize to increase access to affordable financing for clean technology projects. One of three priority project categories will be zero-emission buildings, which includes retrofitting existing buildings towards net-zero emissions and constructing new net-zero emissions buildings in low-income and disadvantaged communities.

Clean Communities Investment Accelerator [EPA]



Provides capital to, and builds capacity for, local community lenders working in low-income and disadvantaged communities to deploy clean technology projects, which includes retrofitting existing buildings towards net-zero emissions or constructing new net-zero emissions buildings.

Home Efficiency Rebates [DOE]

Provides funding to State Energy Offices to provide rebates for existing homes up to the lesser of \$8,000 or 100% of project costs per-unit (depending on household income and energy savings). Rebate-eligible projects include whole-home energy upgrades for heating and cooling systems, insulation, and water heating systems.

Home Electrification and Appliance Rebates [DOE]

Provides funding to State Energy Offices to provide rebates up to the lesser of \$14,000 (total across all appliances) or 100% of project costs per unit (depending on household income) for electric heat pump water heaters, electric heat pumps for space heating and cooling, electric stoves (including cooktops, ranges, or ovens), electric heat pump clothes dryers, electric load service centers, insulation, air sealing, ventilation, and electric wiring.

45L The New Energy Efficient Home Tax Credit [Treasury]

Provides builders a \$2,500 to \$5,000 tax credit for newly constructed or sustainably renovated single-family homes that meet EPA's Energy Star New Homes standard or DOE's Zero Energy Ready Home standard. For multifamily housing, provides a \$1,000 to \$5,000 per unit credit for newly constructed homes that meet EPA's Energy Star New Homes standard or DOE's Zero Energy Ready Home standard, with the specific credit amount contingent on meeting certain wage and apprenticeships requirements.

25C Energy Efficiency Home Improvement Tax Credit [Treasury]



Provides individual taxpayers a tax credit up to 30% of the cost, for residential home energy efficiency improvements including, but not limited to, insulation, air sealing, heat pumps, and efficient heating and cooling equipment. The maximum credit per tax year is \$3,200 (\$2,000 for heat pumps and heat pump water heaters and up to \$1,200 for most other improvements; note these can be combined). Exterior windows and doors, home energy audits, and electric panel or circuit upgrades for new electric equipment fall into the \$1,200 cap but have smaller dollar caps.

Rural Energy Savings Program [USDA]



Provides loans at 0% interest for up to 20 years to entities that provide retail electric service needs in rural areas and other entities that finance energy efficiency loans. These entities may then re-lend their loan funding to qualified consumers that want to perform certain energy activities when constructing and preserving housing. Activities include, incorporating energy-efficiency measures, installing energy-efficient appliances, and installing renewable energy systems.



Renewable Energy:

Solar for All [EPA]

Provides funds to selected new or established solar programs to fund grants and incentives for residential rooftop and residential community solar projects that benefit low-income households.

Title 17 Clean Energy Financing Loans [DOE]



Provides loans to project developers, independent power producers, and others, typically over \$100M, to fund 80% of project costs related to renewable energy systems, efficient electrical generation, transmission, and distribution, efficient end-use energy technologies, and other forms of innovative technologies. Notably, these loans can be used to support related housing construction and energy efficiency efforts.

48 and 48E Clean Energy Investment Tax Credit [Treasury]

Provides a tax credit of up to 30% of the cost of investment in renewable energy projects including fuel cells, solar, geothermal, small wind, energy storage, biogas, microgrid controllers, and combined heat and power properties.

Under new direct pay provisions in the IRA, tax-exempt entities, Tribes, and units of government now qualify for 48, 48E, and 11 other clean energy related tax credits.





Climate Resilience:

Environmental and Climate Justice Community Change Grants [EPA]

Specifically targets funds to disadvantaged communities with the goal of funding place-based efforts that confront and overcome legacy pollution and community climate resilience, amongst other priorities. Funding is available for projects that include mitigating the climate and health risks of urban heat islands, extreme heat, wood heater emissions, and wildfire events, as well as projects that promote climate resiliency and adaptation, and reduce indoor air toxics and indoor air pollution.

Neighborhood Access and Equity Grant Program [DOT]



Funds projects that improve walkability, safety, and affordable transportation access. Also, funds projects that address existing transportation facilities which create barriers to community connectivity or negatively impact the human or natural environment.

Capital Magnet Fund [Treasury]



Can provide grants between \$600K and \$12M to finance affordable housing solutions and community revitalization efforts that benefit individuals, families, and communities with low incomes nationwide.

47 Rehabilitation Tax Credit [Treasury]



Provides a tax credit of up to 20% of the total cost of the renovation, restoration, or reconstruction of a building. This can include resiliency-related upgrades such as windows and doors, walls, partitions, floors, ceilings, central air conditioning or heating systems, fire escapes, waterproof coating, floodgates, seawalls, and the cost of lifting or elevating structures.

HUD's Green and Resilient Retrofit Program (GRRP) invests in HUD-assisted multifamily rental properties for activities related to energy efficiency, water efficiency, and climate resilience. GRRP is focused on retrofits and renovations, which preserve housing and increase its long-term sustainability. Its investments support upgrades to improve the quality of housing for residents by funding items like HVAC heat pumps and other electrical appliances, fire resistant roofs, responsibly sourced building materials, sealing, floodproofing, and clean energy generation systems.



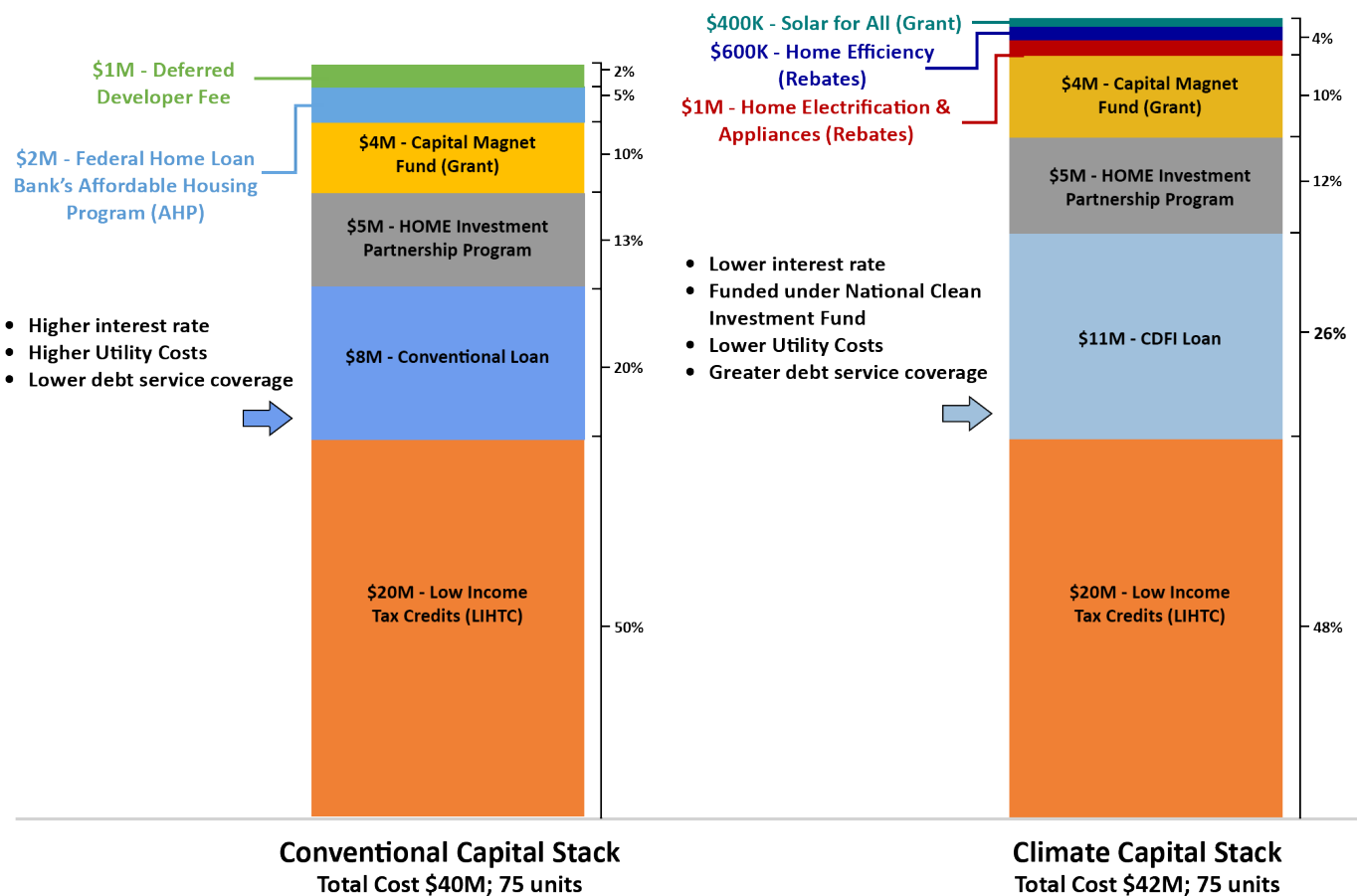
EXAMPLES OF PROJECT FINANCING

Using climate funds like the ones listed above can lower a project's carbon footprint, reduce risk to the investment by increasing its climate resilience, and potentially decrease its operating costs. These funding sources can also make financing housing development more feasible by creating new renewable energy income streams and supplementing the total funding for development. Additionally, they can reduce the overall investment risk through upfront investments that allow residents and owners to more quickly recover from adverse climate events. Below are examples of how these funding sources can provide increased flexibility and bridge financing gaps in the total cost of a development.

EXAMPLE 1 - Sustainable, Efficient, and Resilient Affordable Housing

In this example, an affordable multifamily housing developer is proposing to construct 75 new affordable rental housing units in a high-cost city. The property was purchased by a developer for \$1M and is in a disinvested community. The project costs \$40M to build. The developer decides to add rooftop solar and include Zero Energy Ready efficiency standards into the building, increasing the construction cost to \$42M. By incorporating these climate related features into the project, developers can access incentives and subsidies which not only cover the additional costs of construction but also offset the costs of the building's core system and reduce operating expenses. Without these climate resources, the project couldn't support as large of a loan (due to the higher interest rate and higher utility expenses of the project) and would need to find other sources to fill financing gaps.

Below is a comparison of the two sources of funding or capital stacks.



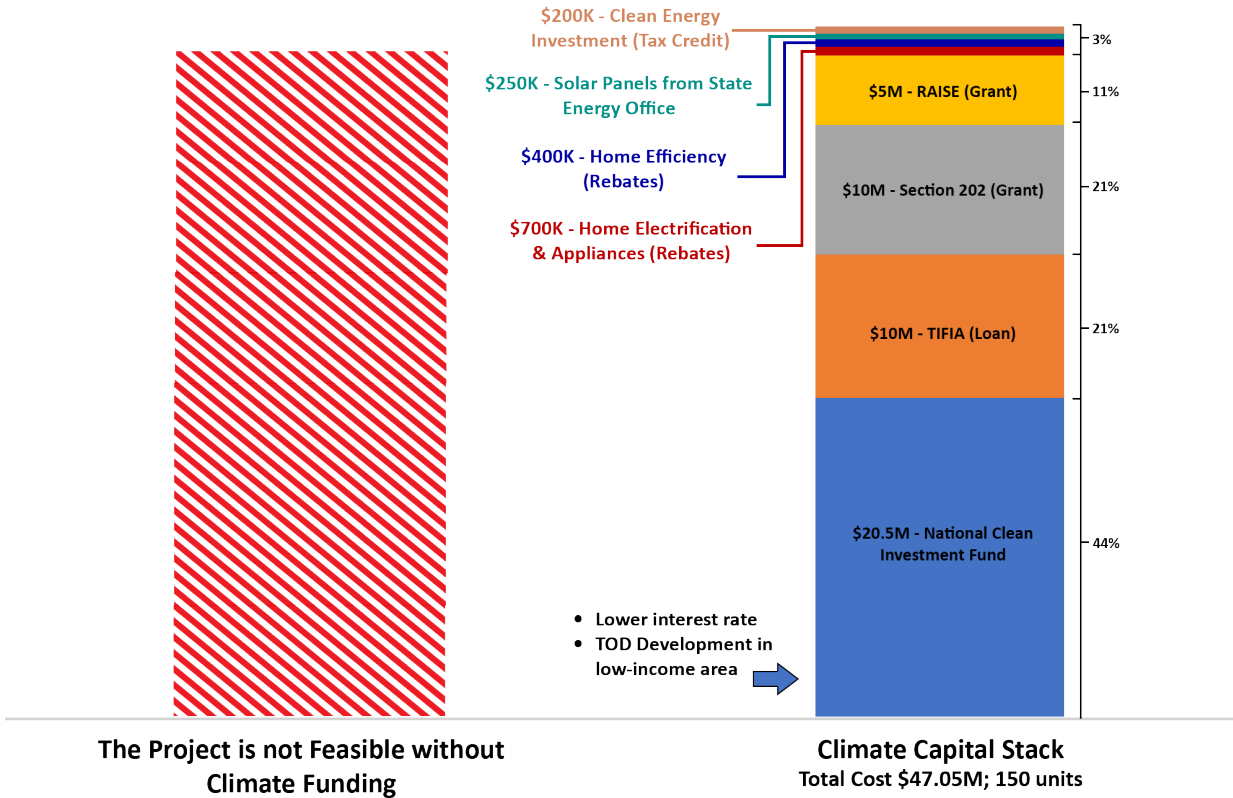
As shown above, this project, by taking advantage of climate related resources, uses low-cost climate and resilience loans or grants to replace more expensive private debt. This allows the developer to fill funding gaps and reduce long-term operating costs, while also investing in additional activities such as rooftop solar and energy efficiency. Investments like this will save residents money on electricity costs while simultaneously enhancing the building's long-term sustainability.

EXAMPLE 2 - Leveraging Transit-Oriented Development Opportunities to build Sustainable, Efficient, and Resilient Affordable Housing

In this example, a transit agency in a low-cost city adopts a redevelopment plan for a train station that includes track and station upgrades and redeveloping the surrounding vacant land. The train station is in a historically disadvantaged community. The transit agency selects a local non-profit developer to construct 150 housing units on one of the available parcels. The developer enters a long-term ground lease for the property with the transit agency and estimates it will cost \$45M to remediate the site and construct the units.

The transit agency uses funds from its \$180M Transportation Infrastructure Finance and Innovation Act (TIFIA) loan from the Build America Bureau of the U.S. Department of Transportation (DOT) to remediate and prepare the site, and adjacent parcels, for construction. The transit agency also uses funds from its \$20M Rebuilding America Infrastructure with Sustainability and Equity (RAISE) grant from DOT to design and install connectivity and mobility improvements around the site. The developer estimates the value of this work is \$15M. The developer elects to provide some on-site affordable senior housing and make energy efficiency and renewable energy upgrades to the property. Those upgrades increase construction costs by \$2M to a total of \$47M. Without these tools, the developer would find another site with lower land costs to build housing, resulting in development farther away from the city core where it would be harder for elderly residents to access services and amenities.

Below is a comparison of the two sources of funding or capital stacks.



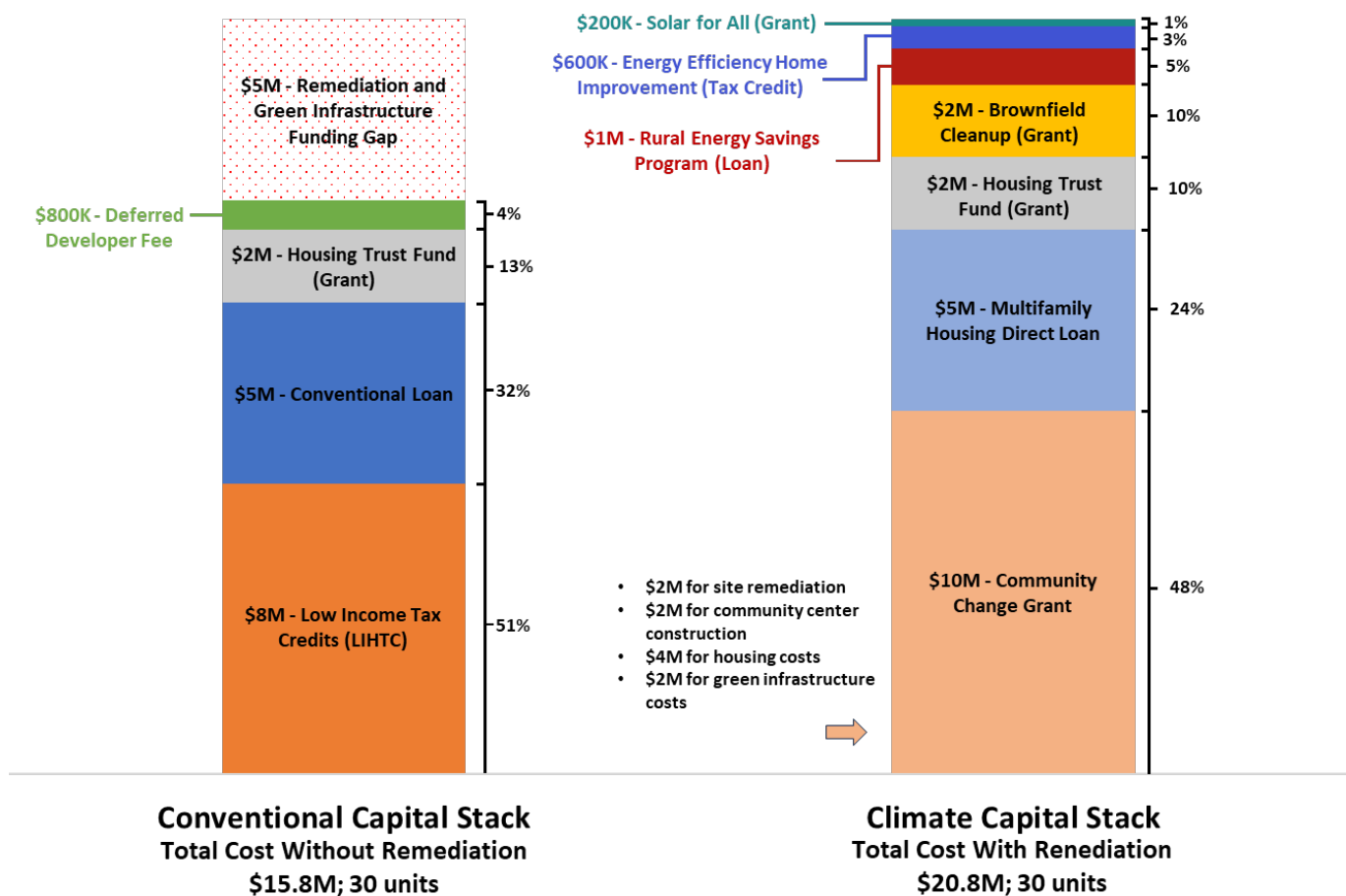
As shown above, this project relies on federal funding for transit-oriented development to support new fair and equitable housing construction by reducing the site development costs for the developer. Federal funding flows through the transit agency for pre-development and site development costs, lowering the amount of private debt needed while supporting decreased carbon emissions through transit-oriented development. Layering on renewable energy and energy efficiency creates an added benefit of qualifying the project for additional subsidies and reduced cost financing.

EXAMPLE 3 - Leveraging Environmental Remediation Opportunities to Build Sustainable, Efficient, and Resilient Affordable Housing

A local community-based organization and developer are partnering in a rural community to build 30 affordable multifamily housing units and a community services center as part of a brownfield remediation project. The added cost of remediating the brownfield, building to high efficiency energy standards, and installing solar panels is \$5.8M. The total cost of the project is \$20.8M, which is too high to attract developer investments in this and many markets. By accessing climate and environmental related subsidy programs, the developer can cover a significant portion of the project costs.

They receive a \$2M Cleanup Grant from EPA to remediate the site and a \$10M Community Change Grant, also from EPA. They use \$2M from the Community Change grant to complete the \$4M cost of remediation and \$2M to upgrade green infrastructure, mitigate heat on-site, and connect to a microgrid. The remaining \$6M is used for construction costs related to the community services center and housing. The project receives a \$5M Multifamily Housing Direct Loan from the U.S. Department of Agriculture and a \$1M low interest (up to 5%) loan from USDA's Rural Energy Savings Program (RESP) to finance additional energy efficiency and clean energy upgrades. The energy efficiency upgrades incorporated into the project qualify it for an Energy Efficiency Home Improvement Tax Credit (Section 25C) of 30% of the cost of installing the energy efficient equipment in the units. Installation of solar panels is covered by the state Solar for All program. The project also receives a \$2M grant from the state's HUD funded Housing Trust Fund.

Below is a comparison of the two sources of funding or capital stacks.



As shown above, this remediation project lowered the overall cost of the development by using less expensive federal financing across multiple agencies. As a result, the project includes previously unaffordable community benefits, such as new affordable units, more wraparound community services, rooftop solar, energy efficiency, and other amenities that unlock the economic potential of these formerly contaminated sites.

THE OPPORTUNITY AHEAD

Tackling both climate change and the housing shortage at once is an ambitious goal. But these two issues are related, and equally pressing. This framework offers holistic solutions to make meaningful progress on both. By braiding new funding sources for climate with existing resources for housing, communities have an unprecedented opportunity to mobilize large amounts of capital and create truly transformative projects.

This framework is an essential tool in ongoing work by the Administration, including through the White House [Housing Supply Action Plan](#), to boost climate resilience in buildings and deliver lower home energy costs for families across the country, while increasing investment in housing supply and fair, safer, and healthier housing.



HOUSING SUPPLY FRAMEWORK APPENDIX

2023

APPENDIX CONTENTS

Affordable housing development can be layered into the following programs.

DEPARTMENT OF TRANSPORTATION PROGRAMS.....	3
Neighborhood Access and Equity Grant Program	3
Reconnecting Communities and Neighborhood Grants Program.....	3
Railroad Rehabilitation and Improvement Financing (RRIF).....	4
Transportation Infrastructure Finance and Innovation Act (TIFIA)	4
Carbon Reduction Program	4
Surface Transportation Block Grant Program	5
Capital Investment Grants	5
Rebuilding American Infrastructure with Sustainability and Equity (RAISE)	6
Multimodal Project Discretionary Grant Program (comprised of Mega, INFRA, and Rural Grant).....	6
ENVIRONMENTAL PROTECTION AGENCY PROGRAMS	7
Solar for All	7
National Clean Investment Fund.....	7
Clean Communities Investment Accelerator	7
Climate Pollution Reduction Grants.....	8
Environmental and Climate Justice Community Change Grants	8
Environmental Justice Thriving Communities Grantmakers	9
EPA Brownfield Grants.....	9
DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT PROGRAMS	10
Green and Resilient Retrofit Program.....	10
HOME Investment Partnerships Program.....	10
Housing Trust Fund	10
Community Development Block Grant Program	11
Community Development Block Grant Section 108 Loan Guarantee Program.....	11
FHA Multifamily Mortgage Insurance	11
Supportive Housing for the Elderly Section 202	11
Supportive Housing for Persons with Disabilities Section 811	12
Rental Assistance Demonstration (RAD).....	12
Residential Care Facilities Program Section 232.....	12
DEPARTMENT OF ENERGY PROGRAMS	13
Title 17 Clean Energy Financing Loans	13
TREASURY DEPARTMENT PROGRAMS.....	14
Section 45L The New Energy Efficient Home Tax Credit	14

Bank Enterprise Award Program	14
Capital Magnet Fund	14
CDFI Bond Guarantee Program	15
New Markets Tax Credit	15
Section 42 Low Income Housing Tax Credit	15
Section 30C Alternative Fuel Vehicle Refueling Property Credit	16
Coronavirus State and Local Federal Relief Funds (SLFRF)	16
DEPARTMENT OF AGRICULTURE PROGRAMS	17
Multifamily Housing Direct Loans	17
Multifamily Housing Loan Guarantees	17
Off-Farm Labor Housing Direct Loans Section 514 and Grants Section 516	17
On-Farm Labor Housing Loans	18
Native Community Development Financial Institution Relending Demonstration Program	18
Single Family Housing Section 502 Direct Home Loans.....	18
Single Family Housing Section 502 Guarantee Loan Program	19
Rural Housing Site Loans Section 523 – Mutual Self-Help Program.....	19
Rural Housing Site Loans Section 524.....	19
Rural Economic Development Loan & Grant Program	20
<u>List of programs funding preservation of and upgrades to existing affordable housing</u>	
DEPARTMENT OF ENERGY PROGRAMS	21
Home Efficiency Rebate Program	21
Home Electrification and Appliance Rebate Program	21
Energy Improvement in Rural or Remote Areas.....	22
Energy Efficiency and Conservation Block Grant Program	22
US TREASURY PROGRAMS	23
Section 179D Energy Efficient Commercial Builds Deduction	23
Section 48 and 48E Clean Electricity Investment Tax Credit.....	23
Section 25C Energy Efficiency Home Improvement Credit.....	23
Section 47 Rehabilitation Credit	24
DEPARTMENT OF AGRICULTURE PROGRAMS	24
Multifamily Preservation and Revitalization	24
Single Family Housing Section 504 Repair Loans & Grants.....	24
Single Family Housing Section Housing Preservation Grants	25
Water and Waste Disposal Loan & Grant Program.....	25
Rural Energy for America Program	25
Rural Energy Savings Program (RESP)	26
Wood Innovations Program, USDA Forest Service.....	26
Community Wildfire Defense Grant Program, USDA Forest Service	26

This appendix provides a comprehensive list of programs for the following considerations:

1. Embedding affordable housing development within a larger climate or infrastructure project.
2. Preserving and upgrading affordable housing stock.

Affordable housing development can be layered into the following programs.

DEPARTMENT OF TRANSPORTATION PROGRAMS

Neighborhood Access and Equity Grant Program

- Eligible Recipients: States and territories, units of local government, political subdivisions, federally recognized Tribal governments, special purpose districts or public authorities with a transportation function, metropolitan planned organizations, nonprofit organizations, or institutions of higher education (must have entered into a partnership with an eligible entity above and be applying for planning and capacity building activities in disadvantaged or underserved communities).
- Eligible Uses: Three types of grants: Community Planning, Capital Construction, and Regional Partnership Challenge. Under the Capital Construction grant, eligible activities include, but are not limited to the removal, retrofit, or mitigation of an existing eligible facility; replacement of an eligible facility with a new facility that restores community connectivity and is sensitive to the context of the surrounding community; and projects to mitigate or remediate negative impacts on the human or natural environment resulting from a burdening facility.
- Funding Amount: Individual grants up to \$100M.
- Funding Availability: Check the Where to Apply link for funding availability.
- Where to Apply: [Link](#)

Reconnecting Communities and Neighborhood Grants Program

- Eligible Recipients: For Community Planning Grants states, units of local government, Tribal governments, metropolitan planning organizations, and nonprofits are eligible. For Capital Construction Grants, owners of the eligible facility proposed in the project for which all necessary feasibility studies and other planning activities have been completed, or a partnership between a facility owner and any eligible Community Planning Grant Applicant are eligible.
- Eligible Uses: The removal, retrofit, or mitigation of an eligible dividing facility; the replacement of an eligible dividing facility with a new facility that restores community connectivity; delivering community benefits and environmental improvements or mitigation of impacts identified through the NEPA process; or other planning and project development for the construction project.
- Funding Amount: Up to \$2M in Community Planning Grants and minimum of \$5M in Capital Construction Grants.
- Funding Availability: Check the [Build for the Future Funding Navigator](#) for funding availability.
- Where to Apply: [Link](#)

Railroad Rehabilitation and Improvement Financing (RRIF)

- Eligible Recipients: Railroads, state and local government, government-sponsored authorities and corporations, limited option freight shippers that intend to construct a new rail connection, and joint ventures that include at least one of the preceding applicants.
- Eligible Uses: Acquire, improve, or rehabilitate intermodal or rail equipment or facilities, including track, components of track, bridges, yards, buildings, shops, and the installation of positive train control systems; develop or establish new intermodal or railroad facilities; reimburse planning and design expenses relating to activities listed above; refinance outstanding debt incurred for the purposes listed above; and finance transit-oriented development projects eligible for assistance under 23 U.S.C. § 601(a)(12)(E).
- Funding Amount: Direct loans covering up to 100% of project costs.
- Funding Availability: Funding is currently available, and applications are accepted on a rolling basis.
- Where to Apply: [Link](#)

Transportation Infrastructure Finance and Innovation Act (TIFIA)

- Eligible Recipients: State departments of transportation, transit operators, special authorities, local governments, and private entities.
- Eligible Uses: Provides credit assistance for qualified transit projects eligible for assistance under Chapter 53 of Title 49, U.S. Code. This includes capital projects; associated improvement infrastructure; or vehicles for public transportation systems, including but not limited to bus, subway, light rail, commuter rail, trolley, or ferry. Funds can also be used to finance transit-oriented development projects eligible for assistance under 23 U.S.C. § 601(a)(12)(E).
- Funding Amount: Direct loans covering up to 49% of project costs.
- Funding Availability: Funding is currently available, and applications are accepted on a rolling basis.
- Where to Apply: [Link](#)

Carbon Reduction Program

- Eligible Recipients: Formula funds going to states – 65% of which goes to urbanized areas of greater than 200,000 residents, urbanized areas between 50,000 and 200,000 residents, urban areas between 5,000 and 49,999 residents, and other areas of the state with less than 5,000 residents; 35% of which goes to any area of the state.
- Eligible Uses: All eligible activities listed under 23 U.S.C. 175(c).
- Funding Amount: Will depend on state allocation of formula funds.
- Funding Availability: Formula funds are allocated annually in October. See the [FY23 Apportionment here](#).
- Where to Apply: State dependent. Check with state Departments of Transportation.

Surface Transportation Block Grant Program

- Eligible Recipients: Formula funds going to states – 55% of which goes to urbanized areas of greater than 200,000 residents, urbanized areas between 50,000 and 200,000 residents, urban areas between 5,000 and 49,999 residents, and other areas of the state with less than 5,000 residents; 45% of which goes to any area of the state.
- Eligible Uses: All eligible activities listed under 23 U.S.C. 133(b).
- Funding Amount: Will depend on state allocation of formula funds.
- Funding Availability: Formula funds are allocated annually in October. See the [FY23 Apportionment here](#).
- Where to Apply: State dependent. Check with state Departments of Transportation.

Capital Investment Grants

- Eligible Recipients: State or local governmental authorities.
- Eligible Uses:
 - New Starts and Small Starts: Design and construction of new fixed-guideways or extensions to fixed guideways (projects that operate on a separate right-of-way exclusively for public transportation, or that include a rail or a catenary system).
 - Small Starts: Design and construction of corridor-based bus rapid transit projects operating in mixed traffic that represent a substantial investment in the corridor and emulate the features of rail.
 - Core Capacity: Design and construction of a corridor-based investment in an existing fixed guideway system that improves capacity at least 10% in a corridor that is at capacity today or will be in 10 years. The project may not include elements designed to maintain a state of good repair.
 - Joint intercity rail/public transportation project: Design and construction elements attributable to the public transportation portion of the total project cost based on projected use of the new segment or expanded capacity of the project corridor, not including elements designed to achieve a state of good repair.
- Funding Amount: Varies across sub-programs. New Starts and Small Starts provide no more than \$150M
- Funding Availability: Funding is currently available, and applications are accepted on a rolling basis.
- Where to Apply: [Link](#)

Rebuilding American Infrastructure with Sustainability and Equity (RAISE)

- Eligible Recipients: States and the District of Columbia; any territory or possession of the United States; a unit of local government; a public agency or publicly chartered authority established by one or more States; a special purpose district or public authority with a transportation function, including a port authority; a federally recognized Indian Tribe or a consortium of such Indian Tribes; a transit agency; and a multi-State or multijurisdictional group of entities that are separately eligible.
- Eligible Uses: Surface transportation capital projects within the United States or any territory or possession of the United States that are: (1) highway, bridge, or other road projects eligible under title 23, United States Code; (2) public transportation projects eligible under chapter 53 of title 49, United States Code; (3) passenger and freight rail transportation projects; (4) port infrastructure investments (including inland port infrastructure and land ports of entry); (5) the surface transportation components of an airport project eligible for assistance under part B of subtitle VII of title 49, United States Code; (6) intermodal projects; (7) projects to replace or rehabilitate a culvert or prevent stormwater runoff for the purpose of improving habitat for aquatic species while advancing the goals of the RAISE program; (8) projects investing in surface transportation facilities that are located on Tribal land and for which title or maintenance responsibility is vested in the Federal Government; and (9) any other surface transportation infrastructure project that the Secretary considers to be necessary to advance the goals of the program.
 - The Secretary considers the following projects necessary to advance the goals of the program, and therefore eligible: public road and non-motorized projects that are not otherwise eligible under title 23, United States Code; transit-oriented development projects; mobility on-demand projects that expand access and reduce transportation cost burden; and intermodal projects.
- Funding Amount: Grants with a minimum of \$1M and maximum of \$45M.
- Funding Availability: Check the [Build for the Future Funding Navigator](#) for funding availability.
- Where to Apply: [Link](#)

Multimodal Project Discretionary Grant Program (comprised of Mega, INFRA, and Rural Grant)

- Eligible Recipients: See page 1 and 2 in the [NOFO](#).
- Eligible Uses: See page 2 in the [NOFO](#).
- Funding Amount:
 - Mega Grants: For each fiscal year of Mega funds, 50% of available funds are reserved for projects greater than \$500M in cost, and 50% are reserved for projects between \$100M and \$500M in cost.
 - INFRA: Grants between \$5M-25M.
 - Rural: 90% of the grants must be at least \$25M and up to 10% of the grants may be less than \$25M.
- Funding Availability: Check the [Build for the Future Funding Navigator](#) for funding availability.
- Where to Apply: [Link](#)

ENVIRONMENTAL PROTECTION AGENCY PROGRAMS

Solar for All

- Eligible Recipients: Up to 60 grant awards will go to states, territories, Tribal governments, municipalities, and eligible nonprofit recipients to develop and expand solar programs.
- Eligible Uses: Expand existing low-income solar programs or design and deploy new Solar for All programs nationwide.
- Funding Amount: Initial EPA grants will be divided into small-sized (\$25M - \$100M), medium-sized (\$100M - \$250M), and large-sized (\$250M - \$400M) programs. Subaward amounts are to be determined.
- Funding Availability: Check the [Build for the Future Funding Navigator](#) for funding availability.
- Where to Apply: [Link](#)

National Clean Investment Fund

- Eligible Recipients: Initial grants will go to national nonprofit financing entities to increase national clean financing institutions capable of providing accessible, affordable financing for tens of thousands of clean technology projects nationwide. These national nonprofits will provide financing to individuals and families, nonprofit organizations, for-profit businesses (especially small businesses), units of government, and others deploying these projects, which will reduce pollution while creating jobs, accelerating progress toward energy security, and lowering energy costs. These national nonprofits will also provide capital to community lenders and other similar institutions so that they can, in turn, provide financing to the communities that they serve.
- Eligible Uses: Distributed energy generation and storage (further information on page 10 of the [NOFO](#)), net-zero emissions buildings (further information on page 11 of the [NOFO](#)), and zero-emissions transportation (further information on page 11 of the [NOFO](#)).
- Funding Amount: Will depend on initial 2-3 awards granted by EPA.
- Funding Availability: Check the [Build for the Future Funding Navigator](#) for funding availability.
- Where to Apply: [Link](#)

Clean Communities Investment Accelerator

- Eligible Recipients: Specific industry networks of public, quasi-public, not-for-profit, and nonprofit community lenders. These community lenders could include community development financial institutions (including Certified Native CDFIs), credit unions, green banks, housing finance agencies, minority depository institutions, and other types of lenders who will launch new or expand existing programs to provide low-income and disadvantaged communities much-needed capital for emission-reducing projects.
- Eligible Uses: Distributed energy generation and storage (further information on page 10 of the [NOFO](#)), net-zero emissions buildings (further information on page 11 of the [NOFO](#)), and zero-emissions transportation (further information on page 11 of the [NOFO](#)).
- Funding Amount: Will depend on initial 5-7 awards granted by EPA.
- Funding Availability: Check the [Build for the Future Funding Navigator](#) for funding availability.
- Where to Apply: [Link](#)

Climate Pollution Reduction Grants

- Eligible Recipients: States, the District of Columbia, Puerto Rico, air pollution control agencies, municipalities, territories, Tribes, or groups of such eligible entities.
- Eligible Uses: Staffing and contractual costs necessary to develop the deliverables identified in the program guidance; planning and implementing meetings, workshops, and convenings to foster collaboration among and between levels of government, the public, and key stakeholders; outreach and education for stakeholders and members of the public; subawards to municipalities, air pollution control agencies, regional planning organizations, non-governmental organizations (NGOs), academic institutions, etc.; modeling and analytical costs, including purchase or licensing of software, data, or tools; studies, assessments, data collection, etc., needed to develop the required deliverables; evaluation and metrics-tracking activities; training and staff capacity-building costs; supplies (e.g., office supplies, software, printing, etc.); incidental costs related to the above activities, including but not limited to travel, membership fees, and indirect costs; and/or other allowable activities as necessary to complete the required deliverables.
- Funding Amount: Planning grants formula allocations are \$3M for states, District of Columbia, and Puerto Rico; \$1M for the 67 most populous metropolitan statistical areas; \$500,000 for territories, and \$25M set-aside for Tribes. Implementation grant funding levels will be announced once planning grant applications have been finalized.
- Funding Availability: Check the [Build for the Future Funding Navigator](#) for funding availability.
- Where to Apply: [This page](#) contains updates on the status of the applications.

Environmental and Climate Justice Community Change Grants

- Eligible Recipients: Partnerships of community-based nonprofit organizations (CBOs), or partnership between a CBO and a Tribe, local government, or institution of higher education.
- Eligible Uses: Community-led air and other pollution monitoring, prevention, and remediation, and investments in low- and zero-emission and resilient technologies and related infrastructure and workforce development that help reduce greenhouse gas emissions and other air pollutants; mitigating climate and health risks from urban heat islands, extreme heat, wood heater emissions, and wildfire events; climate resiliency and adaptation; reducing indoor toxics and indoor air pollution; facilitating engagement of disadvantaged communities in State and Federal advisory groups, workshops, rulemakings, and other public processes.
- Funding Amount: Projects between \$10-20M
- Funding Availability: Check the [Build for the Future Funding Navigator](#) for funding availability.
- Link to Apply: More information is available [here](#).

Environmental Justice Thriving Communities Grantmakers

- Eligible Recipients: Community-based nonprofit organizations (CBOs), partnerships between CBOs, or partnership between CBO and a Tribe, local government, or institution of higher education. Eligible subrecipients are listed on page 10 of the [NOFA](#).
- Eligible Uses: 11 grantees will issue subgrants focused on air quality & asthma; fence line air quality monitoring; monitoring of effluent discharges from industrial facilities; water quality & sampling; small cleanup projects; improving food access to reduce vehicle miles traveled; stormwater issues and green infrastructure; lead and asbestos contamination; pesticides and other toxic substances; healthy homes that are energy/water use efficient and not subject to indoor air pollution; illegal dumping activities, such as education, outreach, and small-scale clean-ups; emergency preparedness and disaster resiliency; environmental job training for occupations that reduce greenhouse gases and other air pollutants; environmental justice training for youth.
- Funding Amount: Approximately \$50M will be awarded to each of 11 proposals, which will then subaward assessment projects for up to \$150,000, planning projects for up to \$250,000, and project development projects for up to \$350,000.
- Funding Availability: Check the [Build for the Future Funding Navigator](#) for funding availability.
- Link to Apply: Link to NOFA [here](#).

EPA Brownfield Grants

- Eligible Recipients: Local governments, states, Tribes, and nonprofits; complete list located [here](#).
- Eligible Uses: Assessment grants provide funding for brownfield inventories, planning, environmental assessments, and community outreach. Cleanup and Revolving Loan Fund grant programs provide funding to carry out cleanup activities at sites contaminated with hazardous substances and/or petroleum. Multipurpose grants provide funding to conduct a range of assessment and cleanup activities at one or more brownfield sites in a target area.
- Funding Amount: Assessment grants are up to \$500K; Cleanup grants are up to \$2M; Revolving Loan Fund grants are up to \$1M; Multipurpose grants are up to \$1M.
- Funding Availability: Check the [Build for the Future Funding Navigator](#) for funding availability.
- Where to Apply: Updates will be shared on this [page](#).

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT PROGRAMS

Green and Resilient Retrofit Program

- Eligible Recipients: Owners of HUD-assisted multifamily housing.
- Eligible Uses: Projects that improve energy or water efficiency; enhance indoor air quality or sustainability; implement the use of zero-emission electricity generation, low-emission building materials or processes, energy storage, or building electrification strategies; or improve the climate resilience of eligible HUD-assisted multifamily properties.
- Funding Amount: Up to \$750K per property or \$40K per unit for Elements investments; up to \$10M per property or \$60K per unit for Leading Edge investments; and up to \$20M per property or \$80K per unit for Comprehensive investments.
- Funding Availability: Funding is currently available, and applications are accepted on a rolling basis.
- Where to Apply: Navigate to the Applicant Tools & Resources section of [this page](#) for Elements, [this page](#) for Leading Edge, and [this page](#) for Comprehensive.

HOME Investment Partnerships Program

- Eligible Recipients: Formula grants to states and localities, who partner with nonprofits.
- Eligible Uses: Building, buying, and/or rehabilitating affordable housing for rent or homeownership or providing direct rental assistance to low-income people.
- Funding Amounts: FY23 allocations released [here](#).
- Funding Availability: Determined by a formula based on statutory criteria and uniformly available data.
- Where to Apply: Contact individual state or local grantee agency at Grantee Contact Information – HUD Exchange.

Housing Trust Fund

- Eligible Recipients: Formula funds administered by states.
- Eligible Uses: HTF funds may be used for the production or preservation of affordable housing for extremely low-income households through the acquisition, new construction, reconstruction, and/or rehabilitation of non-luxury housing with suitable amenities. Eligible activities and expenses include real property acquisition, site improvements and development hard costs, related soft costs, demolition, financing costs, relocation assistance, operating cost assistance for rental housing (up to 30% of each grant), and reasonable administrative and planning costs.
- Funding Amount: FY23 allocations released [here](#).
- Funding Availability: Determined by a formula based on statutory criteria and uniformly available data.
- Where to Apply: Contact individual state or local grantee agency at [Grantee Contact Information – HUD Exchange](#).

Community Development Block Grant Program

- Eligible Recipients: Formula grants to states and localities, who partner with nonprofits.
- Eligible Uses: CDBG funds may be used for rehabilitation of affordable housing, housing-enabling infrastructure, acquisition, clearing, site improvements, street improvements, and new construction under limited circumstances.
- Funding Amount: FY23 allocations released [here](#).
- Funding Availability: Determined by a formula based on statutory criteria and uniformly available data.
- Where to Apply: Contact individual state or local grantee agency at [Grantee Contact Information - HUD Exchange](#).

Community Development Block Grant Section 108 Loan Guarantee Program

- Eligible Recipients: State and localities who receive an annual CDBG formula allocation.
- Eligible Uses: Housing-enabling infrastructure, acquisition, clearing, site improvements, street improvements, and new construction under limited circumstances.
- Funding Amount: Up to five times a grantee's annual CDBG allocation as a guaranteed loan.
- Funding Availability: Determined based on annual CDBG allocation and application.
- Where to Apply: [Section 108 Loan Guarantee Program Application Tool - HUD Exchange](#).

FHA Multifamily Mortgage Insurance

- Eligible Recipients: Eligible mortgagors include investors, builders, and developers.
- Eligible Uses: Insures lenders against loss on mortgage defaults for rental properties with 5 or more units.
- Funding Amount: Basic Statutory Mortgage Limits for CY23 are found [here](#).
- Funding Availability: Determined by FHA-approved lender.
- Where to Apply: See [FHA-approved lenders](#).

Supportive Housing for the Elderly Section 202

- Eligible Recipients: Nonprofit organizations with a 501(c)3 or a 501(c)4 designation or a nonprofit consumer cooperative.
- Eligible Uses: Construct, acquire, or rehabilitate multifamily properties that serve very-low-income individuals 62 years of age or older.
- Funding Amounts: See the Section 202 NOFO for funding amounts.
- Funding Availability: See the HUD Funding Opportunities webpage for funding availability.
- Where to Apply: See the Section 202 NOFO on the [HUD Funding Opportunities](#) webpage.

Supportive Housing for Persons with Disabilities Section 811

- Eligible Recipients: Nonprofit organizations with a Section 501(c)(3) tax exemption from the Internal Revenue Service can apply for a capital advance to develop a Section 811 project.
- Eligible Uses: Funding to develop and provide rental assistance for housing with the availability of supportive services for very low- and extremely low-income adults with disabilities.
- Funding Amount: See the Section 811 NOFO for funding amounts.
- Funding Availability: See the HUD Funding Opportunities webpage for funding availability.
- Where to Apply: See the Section 811 NOFO on the [HUD Funding Opportunities](#) webpage.

Rental Assistance Demonstration (RAD)

- Eligible Recipients: Public housing authorities, owners of Section 202 Housing for the Elderly and Moderate Rehabilitation properties.
- Eligible Uses: The RAD process allows owners to access public and private resources to reinvest in properties, including installing upgrades that improve climate resilience and energy efficiency.
- Funding Amount: N/A
- Funding Availability: Funding determined on a project by project basis.
- Where to Apply: [Link](#)

Residential Care Facilities Program Section 232

- Eligible Recipients: HUD-approved lenders receive FHA mortgage insurance to provide loan funds to nonprofit owners, for-profit owners, or purchasers of residential care facilities.
- Eligible Uses: Refinancing an existing facility by its owner; financing the construction, rehabilitation, improvement, or purchase of facilities. Low Income Housing Tax Credits may be used with the program for assisted living facilities, which imposes income restrictions on residents of those facilities.
- Funding Amount: Insured loan amounts are capped at the lowest amount determined based on any one of multiple retired criteria, including, among others, 80% of value.
- Funding Availability: Determined by FHA-approved lender.
- Where to Apply: The [Section 232 webpage](#) provides a list of participating lenders and contains information on lender applications.

DEPARTMENT OF ENERGY PROGRAMS

Title 17 Clean Energy Financing Loans

- Eligible Recipients: Project developers, clean tech manufacturers and service providers, regulated utilities, public power entities, and independent power producers.
- Eligible Uses: Innovative energy projects deploying qualifying new or significantly improved technology that is technically proven but not widely commercialized in the U.S.; innovative supply chain projects employing a new or significantly improved technology in the manufacturing process for a qualifying clean energy technology, or manufacturing a qualifying new or significantly improved technology; projects supporting the deployment of a qualifying clean energy technology and receiving meaningful financial support or credit enhancements from an entity within a State agency or financing authority; projects that retool, repower, repurpose, or replace Energy Infrastructure (facilities used for electric generation or transmission, or facilities used for fossil fuel-related production, processing, and delivery) that has ceased operations; or projects that enable operating Energy Infrastructure to avoid, reduce, utilize, or sequester air pollutants or emissions of greenhouse gases.
- Funding Amount: Typically covers 80% of project costs. Typical minimum loan amount is \$100M.
- Funding Availability: Funding is currently available, and applications are accepted on a rolling basis.
- Where to Apply: View the application process section at the bottom of this [page](#).

TREASURY DEPARTMENT PROGRAMS

Section 45L The New Energy Efficient Home Tax Credit

- Eligible Recipients: Developers, builders, or homeowners.
- Eligible Uses: New or substantially reconstructed homes that are eligible to participate in the EPA's Energy Star Residential New Construction program or the Energy Star Manufactured New Homes Program, respectively, and which are certified to application ZERH requirements.
- Funding Amount: \$5,000 tax credit per unit.
- Funding Availability: Funding is currently available, and applications are accepted on a rolling basis.
- Where to Apply: Must file with the IRS.

Bank Enterprise Award Program

- Eligible Recipients: FDIC-insured depository institutions (i.e., banks and thrifts) that successfully demonstrate an increase in their investments in CDIFs or in their own lending, investing, or service activities in the most distressed communities.
- Eligible Uses: Provide direct lending or investment in the form of affordable home mortgages, affordable housing development loans or investments, home improvement loans, education loans, small business loans or investments, small dollar consumer loans, commercial real estate development loans or investments to residents or businesses located in distressed communities.
- Funding Amount: Award amounts align with an applicant's increase in Qualified Activities from one annual period to another—the greater the increase, the larger the overall award.
- Funding Availability: Check the Where to Apply link for funding.
- Where to Apply: Updates posted [here](#).

Capital Magnet Fund

- Eligible Recipients: CDFIs and a non-profit organization operating with a principal purpose of developing or managing affordable housing solutions.
- Eligible Uses: These awards can be used to finance affordable housing activities, as well as related economic development activities and community service facilities. Awardees can utilize funds to create financing tools such as loan loss reserves, revolving loan funds, risk-sharing loans, and loan guarantees.
- Funding Amount: Maximum awards are 15% of total funding pool (e.g., maximum award in 2020 was \$26M).
- Funding Availability: Check the Where to Apply link for funding.
- Where to Apply: Updates posted [here](#).

CDFI Bond Guarantee Program

- Eligible Recipients: Qualified issuers (e.g., CDFIs or their designees).
- Eligible Uses: Large scale projects including the development of commercial real estate, housing units, charter schools, daycare or healthcare centers, and municipal infrastructure. In addition to these projects, eligible CDFIs may use the capital to extend credit to other community development borrowers—or Secondary Borrowers—or refinance existing loans at low interest rates, freeing up capital for additional investments.
- Funding Amount: Apply to the CDFI fund for authorization to issue bonds worth a minimum of \$100M in total.
- Funding Availability: Check the Where to Apply link for funding.
- Where to Apply: Updates posted [here](#).

New Markets Tax Credit

- Eligible Recipients: Individual and corporate investors receive a tax credit in exchange for making equity investments in community development entities.
- Eligible Uses: Projects supporting various businesses including manufacturing, food, retail, housing, health, technology, energy, education, and childcare.
- Funding Amount: Investors receive a credit equal to 39% of the investment.
- Funding Availability: Check the Where to Apply link for funding.
- Where to Apply: Updates posted [here](#).

Section 42 Low Income Housing Tax Credit

- Eligible Recipients: Investors, typically financial institutions or C-corporations, which invest equity in a property in exchange for the tax credits.
- Eligible Uses: Eligible construction costs, “substantial” rehabilitation costs, acquisition cost of existing buildings to be rehabilitated.
- Funding Amount: 9% credit for new construction and substantial rehabilitation, 4% credit for the acquisition of existing buildings for rehabilitation and new construction financed by tax-exempt bonds.
- Funding Availability: 9% credits are allocated to states annually by the IRS to distribute to eligible projects through a competitive process through state allocating agencies. Projects that receive at least 50% of their funding through tax-exempt bond financing are eligible for 4% credits.
- Where to Apply: Projects must apply to state allocating agencies.

Section 30C Alternative Fuel Vehicle Refueling Property Credit

- Eligible Recipients: Individuals and businesses.
- Eligible Uses: Qualified vehicle refueling and/or recharging property installed and used in a home or business located in a low-income community or a non-urban census tract. This includes property that stores or dispenses clean-burning fuel, provides charging for 2- and 3-wheeled vehicles, or provides bidirectional charging.
- Funding Amount: For businesses, a tax credit of 6% of eligible costs (30% if prevailing wage and apprenticeship requirements are met) limited to \$100,000 per item of property subject to depreciation. For individuals, a tax credit of 30% of eligible costs limited to \$1,000 per item of property.
- Funding Availability: The credit is available from January 1, 2023 to December 31, 2032.
- Where to Apply: Must file form 8911 with the IRS.

Coronavirus State and Local Federal Relief Funds (SLFRF)

- Eligible Recipients: State, local, territorial, and Tribal governments.
- Eligible Uses: Public health response support; public sector capacity expansion; water, sewer, and broadband infrastructure; emergency relief from natural disasters; Title I Community Development Block Grant projects; projects that address negative economic impacts; premium pay for essential workers; lost public sector revenue replacement; and surface transportation infrastructure.
- Funding Amount:
 - States and DC (\$195.3 billion)
 - Counties (\$65.1 billion)
 - Metropolitan cities (\$45.6 billion)
 - Tribal governments (\$20.0 billion)
 - Territories (\$4.5 billion)
 - Non-entitlement units (\$19.5 billion)
- Funding Availability: There is over \$100B in unspent SLFRF. Treasury has developed a robust [how-to guide](#) on how to leverage SLFRF to develop and preserve affordable housing units. The list of successfully funded affordable housing projects can be found in the Projects tab of the [SLFRF database](#) under Expenditure Category 2.15.
- Where to Apply: Must contact state, local, territorial, or Tribal governments.

DEPARTMENT OF AGRICULTURE PROGRAMS

Multifamily Housing Direct Loans

- Eligible Recipients: Individuals, trusts, associations, partnerships, limited partnerships, nonprofit organizations, for-profit corporations, and consumer cooperatives, most state and local governmental entities, federally recognized Tribes.
- Eligible Uses: Construction, improvement, and purchase of multi-family rental housing for low-income families, the elderly, and disabled individuals is the primary objective for this program. Funding may also be available for related activities including buying and improving land and providing necessary infrastructure. For a complete list see Code of Federal Regulations, 7 CFR Part 3560.53.
- Funding Amount: To be determined by USDA.
- Funding Availability: Check the Where to Apply link for funding.
- Where to Apply: Select the “to apply” section in this [link](#).

Multifamily Housing Loan Guarantees

- Eligible Recipients: Eligible lenders include entities approved and active in Fannie Mae, Freddie Mac, or Ginnie Mae programs, entities engaging in HUD programs, federal home loan bank members, state or local housing finance agencies. Eligible borrowers include most state and local governmental entities, nonprofit organizations, for-profit organizations including LLCs, and federally recognized Tribes.
- Eligible Uses: Construction, improvement, and purchase of multi-family rental housing for low- to moderate-income families and individuals is the primary objective for this program. Funding may also be available for buying and improving land and providing necessary infrastructure. For a complete list see Code of Federal Regulations, 7CFR Part 3565.205.
- Funding Amount: To be determined by USDA.
- Funding Availability: Check the Where to Apply link for funding.
- Where to Apply: Select the “to apply” section in this [link](#).

Off-Farm Labor Housing Direct Loans Section 514 and Grants Section 516

- Eligible Recipients: Farmers, associations of farmers, and family farm corporations; associations of farmworkers and nonprofit organizations; most state and local governmental entities; federally recognized Tribes.
- Eligible Uses: Construction, improvement, repair, and purchase of housing for domestic farm laborers is the primary objective of this program. Funding may also be available for related activities including buying and improving land, purchasing household furnishings, and paying construction loan interest. For a complete list see 7 CFR 3560.53.
- Funding Amount: To be determined by USDA.
- Funding Availability: Check the Where to Apply link for funding.
- Where to Apply: Select the “to apply” section in this [link](#).

On-Farm Labor Housing Loans

- Eligible Recipients: Family farm corporations, individuals, partnerships. Eligible tenants include domestic farm laborers, individuals who earn a substantial portion of their income from farm labor, retired farm laborers, or disabled farm laborers. The families of eligible tenants are also eligible. Occupants must be U.S. citizens, permanent residents, or those legally admitted to this country and authorized to perform work in agriculture.
- Eligible Uses: Develop or rehabilitate affordable rental housing for very-low-income domestic, migrant, and seasonal farm laborers. Borrowers must not otherwise be able to get commercial credit.
- Funding Amount: No loan minimum, loan maximum is 100% of the allowable development cost.
- Funding Availability: Check the Where to Apply link for funding.
- Where to Apply: Select the “to apply” section in this [link](#).

Native Community Development Financial Institution Relending Demonstration Program

- Eligible Recipients: Entities certified as Native Community Development Financial Institutions by the U.S. Treasury Secretary.
- Eligible Uses: Funds must be used to provide direct loans to recipients to buy, build, rehabilitate, improve, or relocate a primary residence on eligible land. The borrower must use the dwelling as their permanent residence.
- Funding Amount: Minimum loan request for the participating Native CDFI is \$800,000.
- Funding Availability: Check the Where to Apply link for funding.
- Where to Apply: Select the “to apply” section in this [link](#).

Single Family Housing Section 502 Direct Home Loans

- Eligible Recipients: Must be without decent, safe, and sanitary housing; be unable to obtain a loan from other resources on terms and conditions that can reasonably be expected to meet; agree to occupy the property as your primary residence; have the legal capacity to incur a loan obligation; meet citizenship or eligible noncitizen requirements; not be suspended or debarred from participation in federal programs. Applicants must meet [income eligibility](#) for a direct loan.
- Eligible Uses: Funds may be used to help low-income individuals or households purchase homes in rural areas. Funds can be used to build, repair, renovate or relocate a home, or to purchase and prepare sites, including providing water and sewage facilities.
- Funding Amount: Maximum loan amount is based on their repayment ability and the [area loan limit](#) for the county in which the property is located.
- Funding Availability: Check the Where to Apply link for funding.
- Where to Apply: Select the “to apply” section in this [link](#).

Single Family Housing Section 502 Guarantee Loan Program

- Eligible Recipients: Must meet median [income-eligibility](#) (cannot exceed 115% of median household income), agree to personally occupy the dwelling as their primary residence, and be a U.S. Citizen, U.S. non-citizen national or Qualified Alien.
- Eligible Uses: Purchase, build, rehabilitate, improve, or relocate a dwelling in an eligible rural area.
- Funding Amount: 100% financing to the borrower. The program provides a 90% loan note guarantee to approved lenders in order to reduce the risk of extending 100% loans to eligible rural homebuyers.
- Funding Availability: Check the Where to Apply link for funding.
- Where to Apply: Select the “to apply” section in this [link](#).

Rural Housing Site Loans Section 523 – Mutual Self-Help Program

- Eligible Recipients: Private or public non-profit organizations that will provide sites solely for Self-Help housing; nonprofits that have the legal authority to operate a revolving loan fund; nonprofits that have the financial, technical, and managerial capacity to comply with relevant federal and state laws and regulations; federally recognized Tribes.
- Eligible Uses: Acquire and develop sites only for housing to be constructed by the Self-Help method.
- Funding Amount: To be determined by USDA.
- Funding Availability: Check the Where to Apply link for funding.
- Where to Apply: Select the “to apply” section in this [link](#).

Rural Housing Site Loans Section 524

- Eligible Recipients: Private or public non-profit organizations. The building site may be sold to low- or moderate-income families utilizing USDA’s Housing and Community Facilities Program’s (HCFP) loan programs, or any other mortgage financing program which serves low- and moderate-income families; nonprofits that have the legal authority to operate a revolving loan fund; nonprofits that have the financial, technical, and managerial capacity to comply with relevant federal and state laws and regulations; federally recognized Tribes.
- Eligible Uses: To acquire and develop sites for low- or moderate-income families, with no restriction as to the method of construction. Low-income is defined as between 50-80% of the area median income (AMI); the upper limit for moderate income is 115% of the AMI.
- Funding Amount: To be determined by USDA.
- Funding Availability: Check the Where to Apply link for funding.
- Where to Apply: Select the “to apply” section in this [link](#).

Rural Economic Development Loan & Grant Program

- Eligible Recipients: Current rural utilities service (RUS); electric or telecommunication borrower; any former RUS borrower that has repaid or prepaid an insured, direct or guaranteed loan under the Rural Electrification Act; any not-for-profit utility that is eligible to receive an insured or direct loan under such Act.
- Eligible Uses: USDA provides zero-interest loans to local utilities which they, in turn, pass through to local businesses (final recipients) for projects that will create and retain employment in rural areas. USDA provides grants to local utility organizations which use the funding to establish [Revolving Loan Funds](#) (RLF). Loans are made from the revolving loan fund to projects that will create or retain rural jobs.
- Funding Amount: \$300,000 to establish the Revolving Loan Fund. Maximum loan amount is \$2M.
- Funding Availability: Check the Where to Apply link for funding.
- Where to Apply: Select the “to apply” section in this [link](#).

A comprehensive list of programs that can fund preservation of and upgrades to existing affordable housing.

DEPARTMENT OF ENERGY PROGRAMS

Home Efficiency Rebate Program

- Eligible Recipients: State energy offices will issue rebates (through new or existing programs) to single-family and multifamily households.
- Eligible Uses: Whole-home energy efficiency upgrades that are predicted to save at least 20% of the home's energy use.
- Funding Amount:
 - Households with incomes below 80% AMI:
 - Projects with lower energy savings: 80% of project costs up to \$4,000 per home or housing unit; caps still TBD.
 - Projects with higher energy savings: 80% of project costs up to \$8,000 per home or housing unit; caps still TBD. Households with incomes above 80% AMI
 - Projects with lower energy savings: **50%** of project costs up to **\$2,000** per home or unit with **\$200,000** cap for multifamily building
 - Projects with higher energy savings: **50%** of project costs up to **\$4,000** per home or unit with **\$400,000** cap for multifamily building
- Funding Availability: Funding is currently available for State Energy Offices. However, rebates will be issued once state programs are up and running. Check the [Build for the Future Funding Navigator](#) for funding availability.
- Where to Apply: Visit the webpage for your [state energy office](#) to see available rebates. DOE's general webpage can be found here: [Home Energy Rebate Program | Department of Energy](#)

Home Electrification and Appliance Rebate Program

- Eligible Recipients: State energy offices will issue rebates (through new or existing programs) to single-family and multifamily households.
- Eligible Uses: Purchase of high efficiency home appliances and equipment.
- Funding Amount:
 - Households with incomes below 80% AMI: 100% of project costs up to max rebate allowed in statute and \$14,000 per home or housing unit. Includes multifamily buildings where more than half of the units have households with incomes less than 80% AMI.
 - Households with incomes between 80%-150% AMI: 50% of project costs up to \$14,000 per household or unit. Includes multifamily buildings where more than half of the units have households with incomes less than 150% AMI.
- Funding Availability: Funding is currently available for State Energy Offices. However, rebates will be issued once state programs are up and running. Check the [Build for the Future Funding Navigator](#) for funding availability.
- Where to Apply: Visit the webpage for your [state energy office](#) to see available rebates. DOE's general webpage can be found here: [Home Energy Rebate Program | Department of Energy](#)

Energy Improvement in Rural or Remote Areas

- Eligible Recipients: Industry partners and other for-profit entities; utilities; institutions of higher education; state and local governments; community-based organizations and other nonprofit entities; Tribes; environmental groups; and cities, towns, or unincorporated areas with populations of fewer than 10,000 inhabitants.
- Eligible Uses: Increasing energy efficiency; overall cost-effectiveness of energy generation, transmission, or distribution systems; siting or upgrading transmission and distribution lines; reducing greenhouse gas emissions from energy generation by rural or remote areas; providing or modernizing electric generation facilities; developing microgrids.
- Funding Amount: Between \$500,000 and \$5M per award.
- Funding Availability: Check the [Build for the Future Funding Navigator](#) for funding availability.
- Where to Apply: Updates provided [here](#).

Energy Efficiency and Conservation Block Grant Program

- Eligible Recipients: State, local, and Tribal governments.
- Eligible Uses: There are 14 different eligible project types, which include energy audits and building upgrades, building efficiency and electrification campaigns, building performance standards, community solar, and others. For a detailed list of project types, and related permissible uses, continue [here](#).
- Funding Amount: Formula and competitive funding will be distributed to eligible recipients to design programs within the eligible project types.
- Funding Availability: Check the [Build for the Future Funding Navigator](#) for funding availability.
- Where to Apply: [Link](#) to application hub.

US TREASURY PROGRAMS

Section 179D Energy Efficient Commercial Builds Deduction

- Eligible Recipients: Commercial building owners or a designer in the case where tax exempt entity allocates its deduction to the energy efficient project's designer.
- Eligible Uses: Building upgrades that improve the whole-building energy efficiency by 25% or more compared to a building meeting minimum requirements set by ASHRAE Standard 90.1 set by the Department of Treasury. For retrofits on buildings 5+ years old, the % improvements may alternatively be compared to the building performance pre-retrofit. Eligible upgrades must be part of following building systems: (1) interior lighting; (2) a building envelope; or (3) heating, cooling, ventilation, or hot water systems.
- Funding Amount: Tax deduction is capped at the lower amount of these two options: (1) \$5/sq ft of building space, for fully eligible projects, or (2) the total cost of the installations.
- Funding Availability: Funding is currently available, and applications are accepted on a rolling basis.
- Where to Apply: Must file with the IRS.

Section 48 and 48E Clean Electricity Investment Tax Credit

- Eligible Recipients: For-profit companies, tax-exempt entities, state and local governments, and Tribal governments (eligibility expanded through the Inflation Reduction Act).
- Eligible Uses: Investment in renewable energy projects including fuel cell, solar, geothermal, small wind, energy storage, biogas, microgrid controllers, and combined heat and power properties.
- Funding Amount: Tax credit up to 6% of qualified investment cost, up to 30% if prevailing wage and apprenticeship requirements are met.
- Funding Availability: Funding is currently available, and applications are accepted on a rolling basis.
- Where to Apply: Must file with IRS.

Section 25C Energy Efficiency Home Improvement Credit

- Eligible Recipients: Homeowners and renters for certain improvements
- Eligible Uses: Efficient heating and cooling equipment, windows, doors, heat pumps, and qualified energy efficiency improvements to the building envelope including insulation and air sealing.
- Funding Amount: 30% of cost with credit capped at \$600 for "energy property," e.g. efficient heating and cooling equipment; \$600 for windows; \$250 per door, \$500 total for doors; an \$150 credit for home energy audits.; \$2,000 for heat pumps; and \$1,200 for qualified energy efficiency improvements to the building envelope, including insulation and air sealing. Total annual credit capped at \$1,200, with a separate annual \$2,000 limit for heat pumps.
- Funding Availability: Funding is currently available, and applications are accepted on a rolling basis.
- Where to Apply: Must file with IRS. Visit this [link](#) for more details.

Section 47 Rehabilitation Credit

- Eligible Recipients: Homeowners and renters for certain improvements
- Eligible Uses: Renovation, restoration, or reconstruction of a building. See page 2 of [this document](#) for more information on structural components that fall within this credit.
- Funding Amount: Tax credit up to 20% of the cost of qualifying rehabilitation expenditures.
- Funding Availability: Funding is currently available, and applications are accepted on a rolling basis.
- Where to Apply: Must file with IRS.

DEPARTMENT OF AGRICULTURE PROGRAMS

Multifamily Preservation and Revitalization

- Eligible Recipients: Current multi-family housing project owners with Rural Rental Housing and Off-Farm Labor Housing loans, or applicants who have submitted an application for transfer of ownership of an eligible project may apply for the MPR program. Borrowers must continue to provide affordable rental housing for 20 years or the remaining term of any USDA loan, whichever is later.
- Eligible Uses: Funds may be used to preserve and improve existing Rural Rental Housing and Off-Farm Labor Housing projects in order to extend their affordable use without displacing tenants through increased rents.
- Funding Amount: Available restructuring tools include the deferral of current debt, soft second mortgages, zero-interest loans, and grants. Funding amounts will be determined by USDA.
- Funding Availability: Check the Where to Apply link for funding availability.
- Where to Apply: Select the “to apply” section in this [link](#).

Single Family Housing Section 504 Repair Loans & Grants

- Eligible Recipients: Applicants must be the homeowner and occupy the house; be unable to obtain affordable credit elsewhere; have a household income that does not exceed the [very low limit](#) by county; for grants, and be age 62 or older.
- Eligible Uses: Funds may be used to help low-income individuals or households repair homes, which can include accessibility retrofits; systems replacements; insulation; radon, lead, and asbestos abatement; structural repairs; and resilience or energy performance improvements.
- Funding Amount: Maximum loan is \$40,000 and maximum grant is \$10,000.
- Funding Availability: Check the Where to Apply link for funding availability.
- Where to Apply: Select the “to apply” section in this [link](#).

Single Family Housing Section Housing Preservation Grants

- Eligible Recipients: States, non-profit organizations, and Tribes with the necessary experience and background in construction repairs of homes and serving [eligible](#) rural areas and Federal Tribal lands.
- Eligible Uses: Funds may be used to help low-income individuals or households repair homes, which can include accessibility retrofits; systems replacements; insulation; radon, lead, and asbestos abatement; structural repairs; and resilience or energy performance improvements.
- Funding Amount: FY23 budget - \$18,500,000. Can be stacked with other tranches of funding.
- Funding Availability: Check the Where to Apply link for funding availability.
- Where to Apply: Select the “to apply” section in this [link](#).

Water and Waste Disposal Loan & Grant Program

- Eligible Recipients: Most state and local governmental entities, private nonprofits, and federally recognized Tribes.
- Eligible Uses: Finance the acquisition, construction, or improvement of drinking water sourcing, treatment, storage, and distribution; sewer collection, transmission, treatment, and disposal; solid waste collection, disposal, and closure; storm water collection, transmission, and disposal. Funding may also be available for legal and engineering fees; land acquisition, water, and land rights, permits and equipment; start-up operations and maintenance; interest incurred during construction; purchase of facilities to improve service or prevent loss of service; other costs determined to be necessary for completion of the project. See [7 CFR Part 1780.7 and 1780.9](#) for a complete list.
- Funding Amount: To be determined by USDA.
- Funding Availability: Check the Where to Apply link for funding availability
- Where to Apply: Select the “to apply” section in this [link](#).

Rural Energy for America Program

- Eligible Recipients: Agricultural producers and small businesses.
- Eligible Uses: Funds may be used for the purchase and installation of renewable energy systems (e.g., biomass, geothermal, hydropower below 30 MW, hydrogen, small and large wind generation, small and large solar generation, and ocean (tidal, current, thermal) generation). Funds may also be used for the purchase, installation, and construction of energy efficient improvements such as HVAC, insulation, lighting, cooling or refrigeration units, doors and windows, electric solar or gravity pumps for sprinkler pivots, switching from a diesel to electric irrigation motor, and replacement of energy inefficient equipment.
- Funding Amount: Loan guarantees on loans up to 75% of total eligible project costs; grants for up to 50% of total eligible project costs; combined grant and loan guarantee funding up to 75% of total eligible project costs.
- Funding Availability: Check the [Build for the Future Funding Navigator](#) for funding availability.
- Where to Apply: Select the “to apply” section in this [link](#).

Rural Energy Savings Program (RESP)

- Eligible Recipients: 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.
- Eligible Uses: Energy Activities including energy-efficient building construction; rehabilitation; and the inclusion of on-site (on building) renewable energy, EV charging, or battery storage.
- Funding Amount: \$350,000,000 annual relending capacity with no maximum or minimum loan amount. 0% Relending to entity for 20 years, up to 5% relending to customer/consumer for 10 years, 4% maximum startup costs.
- Funding Availability: Funding is currently available, and applications are accepted on a rolling basis.
- Where to Apply: Contact the Program Director to submit a [Letter of Intent](#) - Contact Bob Coates at Robert.Coates@usda.gov.

Wood Innovations Program, USDA Forest Service

- Eligible Uses: These grants are not specifically for housing, but awards can be issued where there are innovative uses of materials utilizing wood resources focused on climate mitigation.

Community Wildfire Defense Grant Program, USDA Forest Service

- Eligible Uses: These grants are not specifically for housing, but have some provisions related to wildfire mitigation for homes and homeowner associations.