



Funding and Financing Your Efforts

Alaska Resilience Academy

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May 14, 2024



Purpose of the Training

This training session teaches how to navigate local, state, and federal funding sources for energy rebates and green building. Participants will receive strategies to address common issues with funding applications.





Who We Are

Enterprise Community Partners



Tonya Plummer

DIRECTOR
Tribal Nations



Morgan Dean

PROGRAM DIRECTOR



Evelyn Immonen

SENIOR PROGRAM OFFICER



Mission and Vision



OUR VISION

A country where home and community are steppingstones to more.

OUR MISSION

To make home and community places of pride, power and belonging, and platforms for resilience and upward mobility for all.



Increase Housing Supply

Preserve and produce good homes that people can afford



Advance Racial Equity

After decades of systematic racism in housing



Build Resilience & Upward Mobility

Support residents and strengthen communities to be resilient to the unpredictable

OUR APPROACH



Unmatched **breadth, scale and expertise** across the entire spectrum of affordable housing...



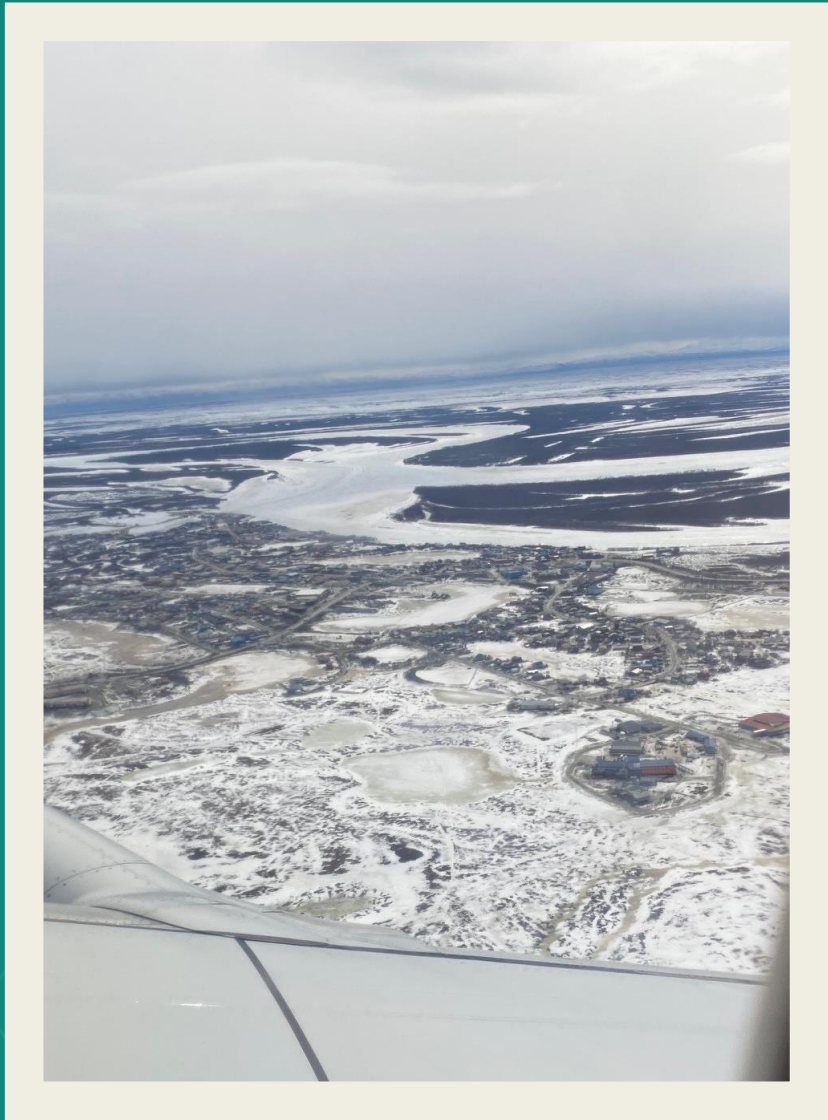
...creating a positive feedback loop that does it **all under one Enterprise roof.**

Today's Agenda

Housing Resilience: Alaska Communities

1. Introduction | 5 minutes
2. Housing Funding | 10 minutes
3. Tribal DOE Programs | 20 minutes
4. EPA Funding and Programs | 15 minutes
 - Shivali Gowda, Resilience Fellow
5. State of Alaska Programs | 5 minutes





AVCP RHA Housing Conference | Bethel

What Do We Mean When We Say Resilience?

Preparing people and ecosystems to bounce back from climate hazard events



Energy Efficiency

- Heating
- Ventilation
- Electricity
- Water heating



Disaster Preparedness

- Building resistant structures
- Planning for harm reduction
- Insurance and Continuity



Green Building Practices

- Other climate impact strategies
- Sustainable materials
- Attunement with natural systems



Icebreaker Question



What energy projects do you have going on in your community? What efforts are already underway?





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HOUSING FUNDING

Community-Built Housing vs. Owner Built Housing

COMMUNITY-BUILT HOUSING

- While in the lower 48 construction is nearly always managed by a company, either affordable housing or market rate, in remote Alaska that's not the norm
- Construction is often more efficient or feasible if sources through your local housing authority, AVCP
- Community-Built Housing has the benefit of accessing some government resources by-right and is more likely to be able to take advantage of large-scale financing for a phased series of projects.
- Community-Built Housing is subject to the public needs and priorities through Board Members and other community leaders
- **For example: 6-Star Green Program:** the builder accesses a rebate if 2 documents submitted by a certified third party to AHFC

OWNER BUILT HOUSING

- Much of the housing stock in Alaska is single-family owner-built housing, sometimes summer cabins that have gradually been updated with utilities.
- New homes or rehab on existing homes is the responsibility of the household, which may be limited financially.
- Decisions related to housing controlled solely by household
- **For example: 6-Star Green Program:** the homeowner accesses a mortgage rate reduction if 2 documents submitted by a certified third party to AHFC

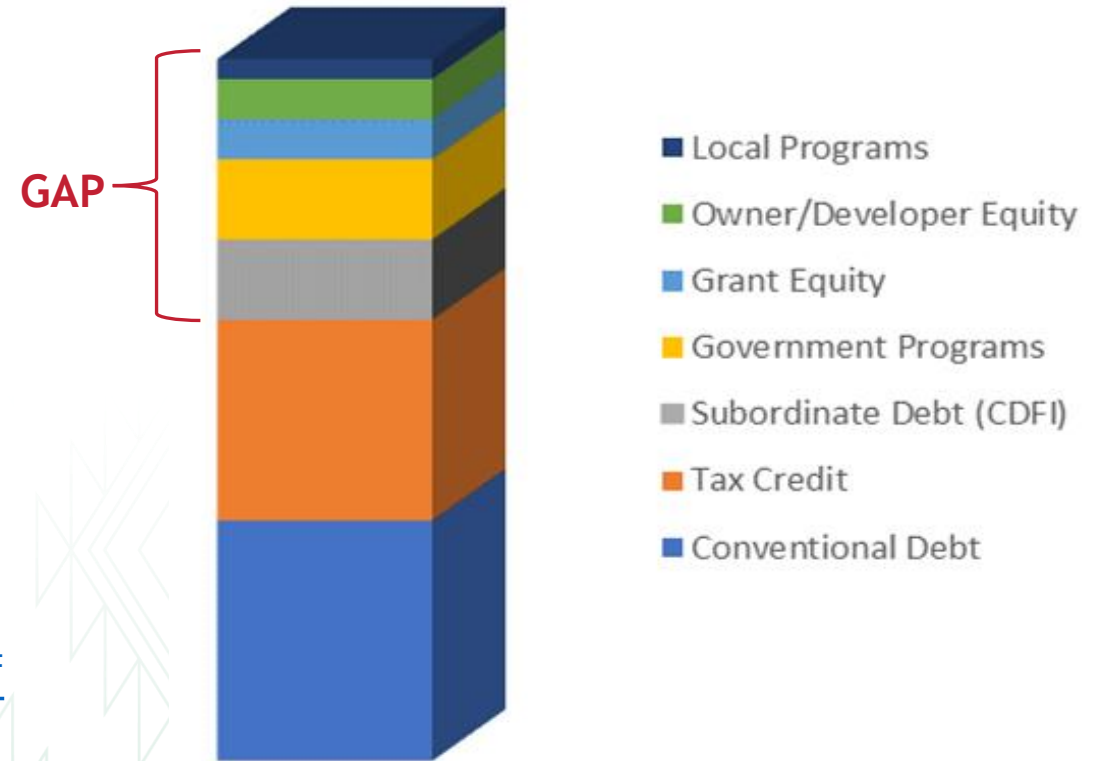
Building Resilient Structures

DISASTER PREPAREDNESS

Adding “green” building features can sometimes feel like an additional cost in one part of a project’s budget.

But for community-built housing, upgraded equipment like we’ve talked about fits in with the cost of new construction.

- Resources for further funding:
- Pathways Home: A Native Homeownership Guide
<https://www.enterprisecommunity.org/sites/default/files/2023-04/Pathways%20Alaska%20Modules%20Report.pdf>
- Native Housing Developers Guide
<https://nativedeveloperguide.enterprisecommunity.org/securing-funding>



Homeownership & Home Renovation

- HUD Section 184
 - Program for home purchases and refinances associated with uses around Native American lands held in trust – in Alaska, tribes can designate areas where tribal members can be included in the program
 - Can be used for the purchase or construction of a new home, renovating an existing home, or refinancing
- Freddie Mac Home Possible
 - Owner-occupied residences, condos, and manufactured housing are eligible for flexible loan program with no minimum borrow contribution
 - Low-income borrowers who are 80% of AMI and credit scores as low as 620 are eligible.
- Other loan programs:
 - Fannie Mae Home Ready
 - FHA Loans
 - Veterans Affairs loan

Rural Development Home Funding

Housing Funding

- Rural Development Direct and Guarantee loans (502)
 - Payment assistance that is adjusted to the family's income, by reducing the mortgage payment for a time period.
 - For 80% AMI or below, and guarantee versus direct determine by working with USDA RD or through another certified lender
- Rural Development 504 Home Repair
 - This program provides loans of up to \$40,000 or grants of up to \$10,000
 - For very-low-income homeowners
 - Must be used to repair, improve, or modernize their homes

These programs state that you must “be unable to find financing elsewhere” meaning you cannot leverage with other dollars or programs, such as IHBG

HUD Housing Funding for Multifamily

For tribes, TDHEs, and other developers

- Indian Community Development Block Grant:
 - Although ICDBG can be used for community facilities, eligible tribes and TDHEs are also able to use these funds for housing development
- Title VI
 - HUD provides Title VI loans for development to tribes and TDHEs to assist IHBG recipients (borrowers) who want to finance additional grant-eligible construction or development at today's costs.
 - Tribes can use a variety of funding sources in combination with Title VI financing, such as low-income housing tax credits. Title VI loans may also be used to pay development costs.
- Competitive Indian Housing Block Grant
 - Authorized under NAHASDA, tribes and TDHEs carry out a range of housing activities, prioritizing future construction or rehabilitation, or related necessary infrastructure. Encouraged to address overcrowding and physically deteriorating units.
 - Check [grants.gov](https://www.grants.gov) and HUD for timeline each year

Other Housing Funding for Multifamily

For tribes, TDHEs, and other developers

- Low Income Housing Tax Credits (LIHTC)
 - Developers sell LIHTCs to investors who want to reduce their federal taxes. Payment for the credits is used as equity and reduces the developer's need to use other financing. This then reduces the developer's debt-service costs, allowing the development offer rents below-market rates and typically covers around 80% of total development costs.
 - New construction, acquisition and rehabilitation, and rehabilitation of a property already owned by a developer.
- Home Investment Partnership Program (HOME)
 - Through AHFC, funding is available to develop new affordable rental housing through new construction, rehabilitation or acquisition and rehabilitation. HOME funds are typically grant funds but may also be loaned to project sponsors.
- Federal Home Loan Bank

QUESTION CHECKPOINT



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TRIBAL DOE PROGRAMS

Current Funding Opportunities

Page 1 of 2 - [Current Funding Opportunities](#) | Department of Energy

<p><u>Tribal Home Electrification and Appliance Rebates</u></p>	<p>This program will provide up to \$14,000 per eligible Tribal household for energy efficiency and electrification home upgrades.</p> <p>On November 17, 2023, DOE published its final formula for the program funding allocations. Visit the following link to access funding allocation information:</p> <p>https://www.energy.gov/scep/tribal-home-electrification-and-appliance-rebates-program.</p>	<p>DOE Office of State and Community Energy Programs (SCEP)</p>	<p>\$225 million</p>	<p>Letter of intent to apply: May 15, 2024</p>
<p><u>Local Government Energy Program: Communities Sparking Investment in Transformative Energy (C-SITE)</u></p>	<p>This funding opportunity supports local governments and Tribes to implement projects that provide direct community benefits, spark additional investments, meet community identified priorities, and build local capacity community benefits that may include creation of local economic opportunities for workers, workforce measures and agreements, community revitalization, lowered energy burdens, increased access to renewable energy, improved air quality, increased public participation in energy decision-making processes, and more.</p>	<p>DOE Office of State and Community Energy Programs (SCEP)</p>	<p>\$18 million</p>	<p>May 31, 2024</p>
<p><u>Transmission Facilitation Program Public-Private Partnerships to Connect Microgrids</u></p>	<p>This program will fund transmission projects to connect remote and isolated microgrids to existing infrastructure corridors in Alaska, Hawaii, and the territories of the United States. The public-private partnerships developed through this RFP will be designed to address the unique electric grid configurations and challenges faced by residents in these remote and often isolated communities.</p>	<p>DOE Grid Deployment Office (GDO)</p>	<p>\$200 million</p>	<p>May 31, 2024</p>
<p><u>Resilient and Efficient Codes Implementation (RECI)</u></p>	<p>This funding opportunity will support building energy code adoption, training, and technical assistance at the state, Tribal, and local level. Applicants for this program must include a relevant state, or Tribal government agency. DOE will prioritize teams that include strategic partnerships, such as with local building code agencies, codes and standards developers, or associations of builders and design and construction professionals</p>	<p>DOE Building Technologies Office (BTO)</p>	<p>\$90 million</p>	<p>Full application: June 6, 2024</p>
<p><u>2024 Renew America's Schools Prize</u></p>	<p>This prize will invest in school facilities that demonstrate the need for both energy improvements and financing, with a focus on schools that serve disadvantaged communities, including those with a high percentage of students eligible for free and reduced-price lunch, and/or which qualify as rural.</p>	<p>DOE Office of State and Community Energy Programs (SCEP)</p>	<p>\$180 million</p>	<p>June 13, 2024</p>

Current Funding Opportunities

Page 2 of 2 - [Current Funding Opportunities](#) | [Department of Energy](#)



This money is waiting on you!

Clean Energy to Communities (C2C) Program – In-Depth Technical Partnerships	This technical assistance program creates multi-year partnerships that provide cross-sector modeling, analysis, and validation, paired with direct funding to help teams of governments, electric utilities, and community-based organizations reach their goals and/or overcome specific energy goals.	DOE Office of Energy Efficiency & Renewable Energy (EERE)	N/A	June 14, 2024
Inflation Reduction Act Community Change Grants Program	This program supports disadvantaged communities through projects that reduce pollution, increase community climate resilience, and build community capacity to address environmental and climate justice challenges. These place-based investments will focus on communities most adversely and disproportionately impacted by climate change, legacy pollution, and historical disinvestments.	Environmental Protection Agency (EPA)	\$2 billion	November 11, 2024
Energy Efficiency and Conservation Block Grant Program for Indian Tribes	This program provides funding to Tribes to meet energy efficiency goals including upgrading buildings, installing renewable energy equipment, or developing climate and clean energy plans. Note that funding through this program is noncompetitive and all Tribes have been allocated money. The only requirement is to apply to receive the funding.	DOE Office of State and Community Energy Programs (SCEP)	\$8.8 million	May 31, 2025
Environmental Review Improvement Fund (ERIF) Tribal Assistance Program (TAP)	This funding opportunity is designed to help Tribes build capacity when engaging in the environmental review and permitting process for infrastructure projects covered by the FAST-41 program. Funding can be used for several resources including, but not limited to, additional staff for Tribal Historic Preservation Offices or natural resource offices, upgrading office equipment, training, consultants, reimbursement for travel, and more.	Federal Permitting Improvement Steering Council (Permitting Council)	\$5 million	No deadline, applications open
Tribal Energy Financing	This program supports Tribal investment in energy-related projects by providing direct loans or partial loan guarantees. DOE can support a broad range of projects and activities for the development of energy resources, products, and services that utilize commercial technology.	DOE Loan Programs Office (LPO)	\$20 billion for loans or guarantees \$80 million for associated costs	No deadline, application open



Tribal Home Electrification and Appliance Rebates

Department of Energy

- Application due May 30, 2024, non-competitive, TDHEs & consortiums can apply (LOI by 5/15)
- Will provide funds to low- and middle-income households:

Maximum Rebate Per Improvement		While subject to the caps noted in the chart, rebates can cover: <ul style="list-style-type: none"> • up to full project costs for low-income households (less than 80% area median income) • up to half of project costs for moderate-income households (80 - 150% area median income)
Electric heat pump HVAC system	\$8,000	
Electric circuit panel upgrade	\$4,000	
Electric wiring upgrades	\$2,500	
Electric heat pump water heater	\$1,750	
Insulation, air sealing, and ventilation	\$1,600	
Electric stove, cooktop, range, or oven and/or electric heat pump clothes dryer	\$840	
Total rebates of up to \$14,000 per dwelling unit		

- Program can be tailored to fit local needs with eligible technologies, such as:
 - Wiring of non-electrified Tribal households
 - Upgrades of Tribally managed housing

Tribal Rebate Program Funding	Amounts
Total \$ in AK	\$53,972,621
Average Awarded	\$128,201
Max Award	\$2,999,685
Min Award	\$84,442
Total Entities Awarded	421

- Administrative costs up to 20%
- Eligible entities must be identified for:
 - Product supply
 - Installation
- For appliances, each household can purchase one qualified appliance per each category:
 - 1) water heating, 2) space conditioning, 3) cooking, and 4) laundry

Tribal Home Electrification and Appliance Rebates

What are Qualified Electrification Projects?

A Qualified Electrification Project (QEP) means a project that:

1. Includes the purchase and installation of:
 - a) An electric heat pump water heater.
 - b) An electric heat pump for space heating and cooling.
 - c) An electric stove, cooktop, range, or oven.
 - d) An electric heat pump clothes dryer.
 - e) An electric load service center.
 - f) Insulation.
 - g) Air sealing and materials to improve ventilation; or,
 - h) Electric wiring, AND...
2. with respect to any appliance described in clause (1), the purchase of which is carried out:
 - a) As part of new construction;
 - b) To replace a non-electric appliance; or
 - c) When the purchase is a first-time purchase of a heat pump for space conditioning and is installed to provide the primary heating and cooling for the household; and,
3. is carried out at, or relating to, a single-family home or multifamily building, as applicable.

Programs must ensure that criteria (1), (2), and (3) are met for every rebate.

Tribal Home Electrification and Appliance Rebates

Point of Contact for Technical Assistance on Rebates Program



Nathan Wiltse
Technical Assistance
Tribal Home Electrification and
Appliance Rebates Program

Contact for Technical Assistance
Email: tribal_her_ta@nrel.gov

TRIBAL DOE PROGRAMS

Other Tribal DOE Programs

Example Project: [Wind Energy in Alaska](#)





Other Tribal DOE Programs

Example Project: Financing a Microgrid

Join the Office of Indian Energy for an upcoming webinar:

Breaking Ground on the Future of Tribal Energy Financing and Rebates

 Thursday, April 25, 2024

 11:00 a.m.—1:00 p.m. MT

Learn more and register: energy.gov/indianenergy/webinars



U.S. DEPARTMENT OF
ENERGY

Office of
Indian Energy

Resources to Learn More

- [Office of Indian Energy Policy and Programs | Department of Energy](#)
 - For general information regarding Department of Energy Programs for Tribal communities
- [Request Technical Assistance | Department of Energy](#)
 - Learn more about the technical assistance offered and request TA
- [Online Curriculum | Department of Energy](#)
 - While you're waiting for your request for technical assistance to go through
- [Ongoing Funding Opportunities | Department of Energy](#)
 - Consistently available funding
- [Current Funding Opportunities | Department of Energy](#)
 - Funding that must be applied for (comp & non-comp) by a specific deadline
- [Database of State Incentives for Renewables & Efficiency® - DSIRE \(dsireusa.org\)](#)
 - Find state funding opportunities

QUESTION CHECKPOINT



ALASKA RESILIENCE ACADEMY

EPA INFLATION REDUCTION ACT FUNDING

Greenhouse Gas Reduction Fund



Competition Design

National Clean Investment Fund

- \$14 billion
- 3 awardees
- Grant or cooperative agreement
- 7-year performance period

Clean Communities Investment Accelerator

- \$6 billion
- 5 awardees
- Grant or cooperative agreement
- 6-year performance period

Solar for All

- \$7 billion
- 60 awardees
- Cooperative agreement
- 5-year performance period

Purpose

Spur clean technology deployment nationally through financing of Qualified Projects, with 3 Priority Project categories (distributed energy generation & storage, net-zero emissions buildings, zero-emissions transportation)

Spur technology deployment in Qualified Projects in disadvantaged communities (DAC) while building capacity of community lenders

Enable DAC to deploy & benefit through financing of residential rooftop, residential-serving community solar, associated storage & enabling upgrades

Use of funds

- Eligible uses include financial assistance (excluding grants), market-building, predevelopment and program administration
- No explicit requirements by type of use; evaluation criteria appear to favor greater leverage for enhanced outcomes

- Eligible uses include capitalization funding, t/a subawards and t/a services and program administration for community lenders
- 80% in capitalization funding of \$10M, 10% in t/a subawards of \$1M and balance for program administration

- Eligible uses include financial assistance (including grants), t/a and program administration
- 75% in financial assistance (65% for tribal) and balance in t/a and program administration

Greenhouse Gas Reduction Fund Awardees

Inflation Reduction Act

National Clean Investment Fund (NCIF, 3 awardees total)

- Climate United: 60% of \$6.97B fund used towards LIDAC and Tribal communities
- Coalition for Green Capital: 50% of \$5B funds used towards LIDAC and Tribal communities
- Power Forward Communities: 75% of \$2B funds used towards LIDAC and Tribal communities

Clean Communities Investment Accelerator (CCIA, 5 awardees total)

- Native CDFI Network (\$400 million award), a nonprofit that serves as national voice and advocate for the 60+ U.S. Treasury-certified Native CDFIs, which have a presence in 27 states including Alaska across rural reservation communities as well as urban communities and have a mission to address capital access challenges in Native communities/

Solar for All

- Oweesta Corporation – Tribal Nationwide, \$156,120,000 award. Oweesta Corporation’s SFA program will address adoption barriers to Native residential and community solar deployment by acting as the intermediary between professional services partners, developers, Tribal governments and Tribal organizations.
- Tanana Chiefs Conference - Tribal Lands in AK, \$62,450,000 award. The Alaska Tribal SFA is a partnership between three organizations to provide comprehensive access to the benefits of SFA Tribal residents of Alaska. Tanana Chiefs Conference (TCC), the Alaska Native Tribal Health Consortium (ANTHC), and Alaska Housing Finance Corporation (AHFC) each have developed programs that will provide Tribal residents throughout Alaska the opportunity to benefit from solar.

- Funds will be available for all three programs around fall

Thriving Communities Technical Assistance Centers

Inflation Reduction Act

- EPA has selected 16 Environmental Justice Thriving Communities Technical Assistance Centers (EJ TCTACs), 13 regional and 3 national, in partnership with the U.S. Department of Energy that will receive \$177 million to help underserved and overburdened communities across the country.
- Overall goals: help identify grant opportunities, prepare grant applications and manage funding, build capacity to effectively engage decision makers, and develop collaborative community-based partnerships
- **National Indian Health Board** – supports Tribal Communities nationwide
 - Navigating federal grant application systems, Identifying federal funds with Tribal eligibility, Grant writing support, No cost GIS mapping services, Partnership development and connection with national and regional EJ TC TACs and other TA service providers
- **Willamette Partnership** – supports EPA Region 10 (AK, ID, OR, WA, and 271 native tribes)
 - Technical assistance, support finding funding, events and training
- **University of Washington** – supports EPA Region 10 (AK, ID, OR, WA, and 271 native tribes)
 - Conducting environmental justice analyses and needs assessments , Identifying, preparing to apply, applying for, and managing Environmental Justice and Energy Justice (EEJ) grants and programs, Facilitating meaningful engagement with other EEJ stakeholders and decision-makers, Building capacity to strengthen and focus their work on EEJ issues , Fostering community leadership in developing EEJ solutions , Engaging UW graduate students in technical assistance opportunities

Thriving Communities Grantmaking

Inflation Reduction Act

- **Goal:** Provide resources as soon as possible on the ground to communities and their partners and meet communities where they are in their journey and invest in communities to solve the toughest problems in places with the biggest challenges
- **Program eligibility:** **Tribal governments (both federally recognized and state-recognized) and intertribal consortia, Native American organizations,** local governments, institutes of higher education, nonprofit organizations, Community-based and grassroots nonprofit organization, Philanthropic and civic organizations with nonprofit status
- **Funding:** In total \$600 million awarded to 11 Grantmakers, 9 regional, 3 national. 3 phases of competitive grants from <\$150,000 (assessments, 1 year), <\$250,000 (planning, 1-2 years) to <\$350,000 (development, 2 years). Non-competitive awards of up to \$75,000 for severely capacity restrained CBOs
- **Timeline:** Applications Open – late summer 2024, Rolling applications through 2027
- **Philanthropy Northwest** in partnership with Alaska Conservation Foundation (Anchorage, AK), Denali Commission (Anchorage, AK), and Rasmuson Foundation (Anchorage, AK) will provide subgrants

Community Change Grant

Inflation Reduction Act

- Award supports community-driven projects that deploy clean energy, strengthen climate resilience, and build capacity for communities to tackle environmental and climate justice challenges
- **\$150 million of this \$2B funding source will be dedicated towards benefitting federally recognized Tribes in Alaska**
- EPA is accepting applications through this Targeted Investment Area that include projects:
 - Focused on the clean-up of contaminated lands conveyed through the Alaska Native Claims Settlement Act (ANCSA).
 - Focused on other forms of pollution reduction. These include indoor air quality, outdoor air quality, clean water infrastructure, and the safe management and disposal of hazardous waste.
 - Focused on Alaska-specific climate action strategies. These include community energy resilience, improving human health and climate resilience, permafrost degradation management strategies, climate emergency management and response, and nature-based solutions.
- Eligibility:
 - A partnership between two community-based non-profit organizations (CBOs).
 - A partnership between a CBO and one of the following: Federally recognized Tribe, local government, and institution of higher education
- TCTACs can support with developing an application, and award specific technical assistance is available: <https://www.epa.gov/inflation-reduction-act/community-change-grants-technical-assistance>
- Applications accepted on a rolling basis until November 21, 2024

QUESTION CHECKPOINT



ALASKA RESILIENCE ACADEMY
**ALASKA STATE
PROGRAMS**

Alaska Housing Programs

Available in Alaska

- Teacher, Health Professional, and Public Safety Housing Program (AHFC/Rasmuson Foundation):
 - Allows for construction of teacher, health professional, and public safety housing in rural areas of Alaska
 - Entities include local government, regional health corporations, housing authorities, school districts, and nonprofits
 - Last round open from June-July of 2023, and had \$3.5 million available
- Other Housing Programs:
 - Neighborhood Stabilization Program:
 - Senior Citizen Housing Development Fund

Alaska Energy Efficiency Programs

Available in Alaska

- Inflation Reduction Act programs and DOE programs will be administered by the Alaska Housing Finance Corporation, and program portals are currently underdevelopment
 - Expect to be able to accept applications starting in Q4 2024
- Energy Efficiency Interest Rate Reduction (EEIRR)
 - Any property that can be energy-rated or is eligible for AHFC financing may qualify for interest rate reductions on financing energy improvements or new energy efficient homes.
 - Interest rate reductions apply for the first \$200,000 of the loan, and above that the rate is blended,

Energy Efficiency Interest Rate Reduction

EEIRR Program Eligibility and Uses

New Construction

ACCESS TO NATURAL GAS

- 5 Star Plus Rating: -0.250%
- 6 Star Rating: -0.375%

NO ACCESS TO NATURAL GAS

- 5 Star Plus Rating: -0.375%
- 6 Star Rating: -0.500%

Existing Properties

ACCESS TO NATURAL GAS

- 5 Star Plus Rating: -0.125%
- 6 Star Rating: -0.250%

NO ACCESS TO NATURAL GAS

- 5 Star Plus Rating: -0.250%
- 6 Star Rating: -0.375%

Energy Improvements with Existing Properties

ACCESS TO NATURAL GAS

- 1 Step: -0.125%
- 2 Steps: -0.250%
- 3 Steps: -0.500%
- 4 Steps: -0.625%

NO ACCESS TO NATURAL GAS

- 1 Step: -0.250%
- 2 Steps: -0.375%
- 3 Steps: -0.625%
- 4 Steps: -0.750%

Virtual Training Sessions

Alaska Resilience Academy



Flooding impacting Juneau, Alaska last year

Visit this link to register for all sessions!
<https://www.enterprisecommunity.org/connect/news-events/alaska-resilience-academy>

- **Tuesday, May 14 at 10:00am AKT
Funding and Financing Your Efforts**
- **Wednesday, June 12 at 10:00 am AKT
Business Continuity and Operations**

Thank You

 Enterprise

