Frequently Asked Questions

What is Power Forward Communities?

Power Forward Communities is a coalition of trusted national organizations — United Way Worldwide, Habitat for Humanity International, Enterprise Community Partners, Local Initiatives Support Corporation (LISC), and Rewiring America — that have collectively spent decades building stronger, healthier, affordable communities and homes, with a focus on low-income families.

We have come together to combine our national reach and complementary strengths to deploy funds from the National Clean Investment Fund, part of the Greenhouse Gas Reduction Fund and the Inflation Reduction Act. So far, we've brought together a coalition of 321 partners, including 156 local communities across 46 states in every EPA region, to support our goal of decarbonizing homes and driving a market transformation that cuts costs and benefits communities across the nation.

What is the National Clean Investment Fund?

The National Clean Investment Fund, or NCIF, is a $14 billion grantmaking program that will provide funds to nonprofit financing institutions that, according to the EPA, are “capable of partnering with the private sector to provide accessible, affordable financing for tens of thousands of clean technology projects across the country.” Power Forward Communities believes the NCIF represents a once-in-a-generation opportunity to equitably decarbonize American homes over the next seven years; transform the marketplace for cleaner, more economical technologies; and ensure no community is left behind amid the clean energy transition.

How will low-income communities benefit?

We know the need for cleaner, more affordable homes exists in all parts of the country — in rural and Tribal communities, in big cities and small towns, in coastal communities and everywhere in between. Our ongoing reliance on fossil fuels has led to systemic health and
financial inequalities. Fossil fuel emissions disproportionately impact low-income and disadvantaged communities, with unhealthy air quality both indoors and out. And as the climate conditions worsen, being able to afford a reliable, comfortable temperature inside a home becomes a health priority.

As the pace of billion-dollar climate disasters increases, the danger to homes and communities is rising. More often than not, low-income communities are often hardest hit and the last to recover.

Our strategy is designed to ensure investment reaches the communities that need it most — we have committed to investing at least 75 percent of financial assistance in low-income and disadvantaged communities – nearly twice the EPA's Justice 40 mandate. At the same time, we are also transforming the marketplace for decarbonization across the full range of American communities.

**Why are a bunch of housing and community organizations applying for this funding?**

We know that we can't meet our emissions goals, nor can we ensure our communities are resilient to the impacts of a changing climate, without decarbonizing our homes. Indeed, the decisions we make about housing and transportation account for 42 percent of all energy-related emissions in the United States. And decarbonizing our homes could mean lowering the average family's utility bills, making homes more resilient, healthy, and comfortable, and creating good local jobs.

Power Forward Communities is uniquely designed to address this challenge. Through the NCIF, we intend to provide financing to homeowners and apartment building owners across the country to phase out older technologies, weatherize their homes, and make them more efficient. In addition, our five organizations are uniquely positioned to accompany that financing with know-how: that includes technical assistance, training programs, digital resources, United Way’s national 211 network, and other tools to raise awareness, build demand, and bring down the costs of decarbonization and ultimately create healthier, safer homes.
What is decarbonization? Sounds expensive.

Decarbonization is the simple idea of removing carbon emissions generated by the burning of fossil fuels. That means weatherizing homes, fortifying them against climate change, and swapping out aging machines with ones three times more efficient that are cheaper to operate and emit significantly fewer emissions. Perhaps more critically, the vision for decarbonization is transforming our communities into ones that are more resilient, healthier, more comfortable, and more affordable, especially for low-income families who are too often left out of the conversation. Our coalition is designed to reduce upfront costs while transforming the marketplace to make household decarbonization an affordable option for all families.

How will you do it?

Our strategy is focused on four primary principles:

1. Reduce friction: Right now, homeowners and housing providers must navigate a complex web of regulations, incentives, tax credits, and systems. Power Forward Communities’ goal is to simplify the process and experience of household decarbonization for homeowners, multi-family housing providers, and building owners.

2. Aggregate consumer demand: Working with communities and local governments, Power Forward Communities will bundle opportunities to create market leverage, reduce project prices, and create sustainable conditions for market transformation.

3. Create affordable financing solutions: Power Forward Communities will establish transparent, fair, and affordable financing solutions to enable the adoption of decarbonization-focused lending products.

4. Create a more equitable future: The coalition will invest in workforce development to increase access to local, high-paying jobs. Leveraging our experience working with private investors and philanthropies to attract additional resources to decarbonize even more American homes over the long term.

Who do you intend to work with?

We believe in an all-in approach and intend to work with families, businesses, housing providers, state and local governments, and private investors:

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For **families**, Power Forward Communities will offer simple-to-use online tools, consumer education, and a network for contractors to streamline household decarbonization, weatherization, and other remediation efforts, making those efforts a financial reality for millions of households. It will also help knock down the financial barriers to clean energy choices, with new low-interest financing products and community grants.

For **businesses**, Power Forward Communities will facilitate a new marketplace for cleaner, greener technology, aggregating demand and creating jobs in the new economy. This is a once-in-a-generation government investment to improve existing U.S. housing stock — and small businesses in every community can benefit. Our plan envisions the creation of new, good jobs for people with a range of educational backgrounds in communities across the country.

For **housing providers**, Power Forward Communities will deploy not just capital, but expertise and know-how to building owners, including mom-and-pop landlords, to reduce energy costs and boost efficiency — all while making apartment buildings and duplexes more climate resilient and cheaper to operate.

For **local and state governments**, Power Forward Communities will leverage public and private investments to help government partners achieve their affordable housing and clean energy ambitions. We’ll ensure local communities best deploy available federal resources in their communities by aggregating demand and ensuring Americans can capitalize on new household incentive programs. Our five organizations have a long history of facilitating government resources to local communities; together we have deployed $7 billion in federal grants across 4,000+ programs over the last 10 years.

For **investors**, Power Forward will create new opportunities to deploy sustainable capital right here in the United States for measurable and lasting positive impact on families, homes, communities, and climate. Our coalition members have extended over $13 billion in capital through tax credits, debt, and equity, including through AA- investment grade CDFI Lenders.
Please find more information on our [website](#) and sign up to receive future updates and invitations to webinars and other opportunities.

**What kinds of loans will be available through Power Forward Communities?**

Power Forward Communities will work through lenders to offer a variety of financial products at below-market rates to:

- Solve for market gaps by providing project-level subsidies;
- Support a spectrum of qualified single- and multi-family affordable housing and community facility developments; and
- Incentivize qualified developments in low-income communities through customized terms based on potential for affordability and decarbonization.

**What kinds of projects will Power Forward Communities finance?**

We will provide loans and other financing supports for a range projects for single-family and multi-family housing, which may include:

- Full-load heat pump systems for heating and cooling
- Heat pump water heaters
- Induction stoves
- Electric dryers
- Roof-top solar
- Installation of electric vehicle chargers
- Apartment and home efficiency improvements including:
  - Building envelope improvements and weatherization and climate resilience measures;
  - Electric service and wiring upgrades; and,
  - Overall remediation needs, leveraging private and philanthropic capital where needed.
Additionally, Power Forward Communities will support local efforts for communities to choose cleaner, more cost-effective energy options, including virtual power plant programs and enrollment in community solar.

**When will these financial resources be available?**

The awards have been announced by EPA, and the funds could begin being distributed late summer, and available to communities, community-based organizations, and lenders in the fall.

**I still have more questions. Who can I ask?**

Send us an email at hello@powerforwardcommunities.org.