

**USDA – Rural Development:**

USDA offers assistance for home repairs through its loans and grants. To qualify for their grant program, you must be over 62 years old. The USDA serves all nine NWTN counties. You can learn more about your grants and loans by calling your local office in Union City, TN 731-885-6480 (Ext. 4). Visit online at: <https://www.rd.usda.gov/>

**Public Utilities Board:**

This board is trying to help residents reduce their utility bills. Contact: Energy Advisor- Barry Flood 117 E Washington St., Paris, TN Phone: 731-642-1322 Ext 159 Email: [bflood@parisbpu.org](mailto:bflood@parisbpu.org)

**LIHEAP:** The Low-Income Home Energy Assistance Program is a federally funded grant program that helps income eligible households in meeting their immediate home energy needs. This program serves the total of nine counties in NWTN. Contact the NWTN Economic Development Council to see if you qualify at: 731-364-3228. You can also visit their website to see the other programs they have: [www.nwcommunityaction.org](http://www.nwcommunityaction.org)

**Weatherization Assistance Program (WAP):**

WAP is a federal program designed to assist households below 200% of the federal poverty standards improve the energy efficiency of their homes. The funds are awarded to a network of community service agencies throughout the State. The **Southwest HRA** (731-989-5111) serves: Benton, Carroll, Dyer, Crockett, Gibson, Henry, Obion, Lake, and Weakley.

**Obion County Helping Hand:** This ministry provides assistance with home public service assistance, assistance in paying for prescriptions for medicines, and help with medical procedures for payment. For Obion County Residents call: (731) 885-3924.

**Humboldt's Helping Hand:**

Serving Humboldt, Gibson, and Medina residents. Helping Hand offers daily meals, groceries, clothing, and assistance with homeless and underprivileged utilities in the Gibson County area. Phone Contact: 731-824-1757.

## Housing Owner Assistance Programs in Northwest Tennessee

If you are a low-income homeowner over 60 years of age or disabled and live in Northwest Tennessee, you may qualify for some grant funds to help with your home.

**Home Repairs:**

If you are in need for repairs for your home or you need your home to be made handicap assessable then you can contact the listed agencies who have programs to help with your need.



**Reelfoot Rural Ministries:**

Reelfoot Rural Ministries is located in Obion, TN and serves three counties in NWTN: Lake, Dyer, and Obion.

RRM can help with some home repairs if the applicant is eligible. You can learn more about their disclosure programs by calling: 731-538-9970.

Visit online at:

<http://reelfootruralministries.org/>

**T.A.R.P. – Independent Living Center:**

T.A.R.P. serves counties: Benton, Dickson, Henry, Huston, Humphrey, Montgomery, Stewart and Weakley. This center provides help with ramps and grab bars. The center is also a place to look for answers to questions about independent living and where to find certain services. You can learn more about their programs by calling your office in Paris, TN: 731-644-0026, or visit online at:

<http://www.tarpl.org/contactus.htm>

**Home Modifications & Ramps**

**Program:** The United Cerebral Palsy (UCP) administers this program to build wheelchair ramps for those who qualify. Contact: John Pickett (Program Director) to apply by phone

or email at: 615-242-4091 (X104),  
[john\\_pickett@ucpnashville.org](mailto:john_pickett@ucpnashville.org).

**Emergency Repair Program (ERP):**

This THDA Grant Program can assist with home repairs and accessibility needs for the disabled. To qualify for this program, you must meet these qualifications:

- Age 60+ or disabled (SSDI -income)
- Applicant must be the homeowner and have owned the home for over 3 years
- must live in the home as primary residence
- Must meet a low-income guideline set by THDA
- property taxes must be paid up to date and mortgage must not be delinquent

Southwest HRA: 731-989-5111

<https://www.swhra.org/emergency-repair/>

<http://www.THDA.org/homeowners>

**West Tennessee Legal Services:**

For housing counseling or legal advice, contact one of these offices located below in Northwest Tennessee:

Dyer County: 208 S. Church Street,  
Dyersburg, TN 38024  
Phone: 731-285-8181

Carroll County: 113 W. Paris St.,  
Huntingdon, TN 38344  
Phone: 800-372-8346  
Email Contact: [wtls@wtls.org](mailto:wtls@wtls.org)

