

USDA – Rural Development:

USDA offers home repair assistance through their loans and grants. To qualify for their grant, you must be age 62+. USDA serves all nine counties in NWTN.

You can learn more about their grant and loans by calling their local office in Union City, TN 731-885-6480 (Ext. 4).

Visit online at:

<https://www.rd.usda.gov/>

Board of Public Utilities:

This board is trying to help residents lower their utility bills. Contact:

Energy Advisor- Barry Flood

117 E Washington St., Paris, TN

Phone number: 731-642-1322 Ext 159

Email: bflood@parisbpu.org

LIHEAP (Low Income Home Energy Assistance Program - and Weatherization Program):

This program serves the total 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 view the other programs they have:

www.nwcommunityaction.org

T.A.R.P. – Center for Independent living:

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 seek answers to questions about independent living and where to find certain services. You can learn more about their programs by calling their office in Paris, TN: 731-644-0026, or visit online at:

<http://www.tarp1.org/contactus.htm>

United Cerebral Palsy (UCP):

Builds wheelchair ramps for those who qualify. Contact: John Pickett (Program Director) to request application by phone or email at 615-242-4091,

john_pickett@ucpnashville.org.

Or visit UCP's website to download the application: www.ucpmintn.org



Home Owner Assistance Programs in Northwest Tennessee

If you are a low-income homeowner age 60+ or disabled and you 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:

RRM is located in Obion, TN and serves three counties in NWTN: Lake, Dyer, and Obion. RRM can help with some home repairs if applicant is eligible. You can learn more about their outreach programs by calling: 731-538-9970. Visit online at:

<http://reelfootruralministries.org/>

Helping Hands Ministry

This ministry provides help with home utility assistance, medicine prescription payment help, and medical procedures help for payment. For Obion County Residents call: (731) 885-3924

Helping Hand of Humboldt

Serving Humboldt, Gibson, and Medina residents. Helping Hand provides daily meals, groceries, clothing, and assistance with utilities to the homeless and disadvantaged in the Gibson County area. Contact by phone: 731-824-1757

Emergency Repair Program (ERP):

The Northwest TN Development District runs this THDA program to help with home repairs and home handicap accessibility needs. This grant requires the homeowner to supply a match of 25% of the total project cost. NWTDD also partners with Rural Development (USDA), Reelfoot Rural Ministries, TARP, and Weatherization to help individuals who cannot provide a match.

You can learn more about this program by calling NWTDD Housing Coordinator, Jessica Baker: 731-587-4213 or online:

<http://www.NWTDD.org>,

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



Tennessee Renovation Loan Program

The Program Goal is to help provide safe and sound housing to households of low income, veterans, seniors and homeowners with special needs through loans for repairs or improvements. To find out more about the program you can visit online at:

<https://thda.org/homeowners/trlp>

Contact THDA by phone: 615-815-2100 or 1-800-228-8432

Or Contact by email:

SFSPask@THDA.org to find a participant in your NWTN area.

West Tennessee Legal Services

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

Dyer County:

208 S. Church Street, Dyersburg, TN 38024

731-285-8181

Carroll County:

113 W. Paris St., Huntingdon, TN 38344

800-372-8346

Contact by email: wtls@wtls.org