

**2023**  
**Affordable Housing Preservation**  
**Loan Product**

**ACTIVITY:**

G. Energy or water efficiency improvements on single-family, first lien properties that meet the FHFA Criteria (12 C.F.R. § 1282.34 (d) (3))

**OBJECTIVE:**

1. Reduce homeowner utility costs through loan product enhancements that allow homeowners to finance or refinance energy and water improvements

**SUMMARY OF RESULTS:**

<i>Objective's components detailed in the Plan</i>	<i>Corresponding actions taken</i>	<i>Explanation of any deviations from the Plan (if applicable)</i>
<input checked="" type="checkbox"/> Launch programs and create product enhancements to increase DTS Energy loan purchases.	Target met through 2023 actions; see subsequent implementation steps.	
<input checked="" type="checkbox"/> Evaluate the effectiveness of new products and/or product enhancement(s) launched in 2022 and share results.	The 2022 product enhancement expanded eligibility to permit ENERGY STAR®-certified improvements to be financed without requiring an energy report. Fannie Mae contacted 12 of our largest HomeStyle® lenders for feedback on the 2022 policy change. The 2022 policy change impacted 18 loan deliveries in 2023, 10 of which met Duty to Serve (DTS) eligibility.	
<input checked="" type="checkbox"/> Engage 10 new lenders to promote products for energy and water improvements.	Fannie Mae engaged 10 new lenders in 2023, which included eight traditional mortgage lenders, one credit union, and one state Housing Finance Agency.	
<input checked="" type="checkbox"/> Launch a pilot or initiative in at least two high energy burden markets to offer the benefits of green mortgages and/or existing income-eligible energy-saving programs.	We partnered with Money Management International (MMI) to launch a pilot in two high-energy-burden markets (Detroit, MI, and Atlanta, GA) to connect low-income Fannie Mae borrowers who had recently experienced a hardship to the U.S. Department of Energy's (DOE) Weatherization Assistance Program (WAP), which provides an energy audit	



	<p>and no-cost energy efficiency improvements to households with income up to 200% of the federal poverty level. The goal was to test a new approach to connecting low-income households to existing, no-cost programs that could immediately reduce their utility bills.</p>	
<p><input checked="" type="checkbox"/> Create and launch a web-based consumer tool for LMI and other households that will provide information on local, state, and utility energy incentives, and location-based types of cost-effective home improvements.</p>	<p>Fannie Mae developed and launched the Energy Savings Program Finder, a web-based search tool compiling energy efficiency incentives—including rebates, grants, tax credits, and more—where consumers can find programs for which they may be eligible. The tool currently provides program information for 10 states: Arizona, Alabama, Florida, Georgia, Kentucky, Michigan, Pennsylvania, New York, Rhode Island, and Texas. Over the next few months, housing counselors will introduce the tool to their clients and record feedback that the Fannie Mae team will use to determine whether and how to expand the tool to additional states, engage external partners to maintain the program dataset, and iterate on future versions of the tool.</p>	
<p><input checked="" type="checkbox"/> Continue marketing initiatives to promote awareness of recent loan product enhancement, a new consumer tool, and consumer education on energy and water efficiency improvements.</p>	<p>Fannie Mae developed and launched a lender targeted email campaign in March 2023 to promote the HomeStyle® Energy and HomeStyle® Renovation product enhancements that occurred in December 2022. We also created and finalized an outreach strategy to drive consumer awareness of the Energy Savings Program Finder in the 10 states where the tool was launched.</p>	
<p><input checked="" type="checkbox"/> Participate in at least two key industry events to promote web-based consumer tool, new product(s), and/or product enhancements.</p>	<p>Fannie Mae participated in three industry events this year:</p> <p>Fannie Mae was a sponsor of the American Council for an Energy Efficient Economy's (ACEEE) Behavior, Energy, &amp; Climate Change (BECC) Conference.</p>	



	<p>At Fannie Mae’s 13th Annual Affordable Lending Summit, we hosted an “energy table” at the Breakfast with a Leader session.</p> <p>Fannie Mae’s staff spoke at the Residential Energy Service Network (RESNET) Conference about the benefits of our Single-Family Green Bond program.</p>	
<p><input checked="" type="checkbox"/> Continue to work with nonprofit and industry partners to build a pipeline of an additional 25 high-efficiency homes for low-income buyers in rural areas where preservation is limited due to housing conditions, to be funded and permitted in 2024.</p>	<p>In 2023, we continued working with a nonprofit partner, Auburn University Rural Studios, to provide technical assistance to housing providers building high-efficiency, resilient homes for low-income buyers. The work continued to support the homes in the pipeline for 2022 (20 homes to be funded and permitted by the end of 2023) and to expand the number of homes in the pipeline to an additional 25 homes to be funded and permitted by the end of 2024. To date, all 20 of the homes in the pipeline from the previous year have been successfully funded and permitted, and for 2023, we have increased the pipeline numbers by 28 homes, just slightly above the adjusted 2023 target.</p>	

**SELF-ASSESSMENT RATING OF PROGRESS:**

- Target met
- Target exceeded
- Target partially completed
- No milestones achieved

**IMPACT:**

- 50 – Very Large Impact
- 40
- 30 – Meaningful Impact
- 20
- 10 – Minimal Impact
- 0 – No Impact



## IMPACT EXPLANATION:

### 1. How and to what extent were actions under this objective impactful in addressing underserved market needs, or in laying the foundation for future impact in addressing underserved market needs?

There were many action items in this Objective, but here are three that are particularly impactful:

#### Action: Energy savings program finder

Millions of households in the United States, especially those in DTS markets, face high utility bills that strain household budgets and force households to engage in coping mechanisms, such as rationing their energy use or forgoing basic household necessities to pay their energy bills.<sup>1</sup> Energy efficiency home improvements can help increase household energy security but are expensive to pay for out of pocket. While energy efficiency incentive programs to subsidize costs exist, they are often underutilized and difficult to access.

Fannie Mae developed the Energy Savings Program Finder, a web-based search tool compiling energy efficiency incentives — including rebates, grants, tax credits, and more — where consumers can find programs for which they may be eligible. Consumers input, at the minimum, their state and county to see programs in their geographic area; they can also input an estimate of their annual household income and household size to review a more tailored list of programs. The tool provides consumers with a summary of the program name, type of program, estimated value (e.g., average cost savings or maximum tax credit), website, phone number, and application link, if available.

In 2022, we built a dataset of programs in 10 states. In 2023, we built the web-based search tool, which was launched on Fannie Mae's website on December 8, 2023. Our work in 2023 included the following key accomplishments:

- Partnered with ACEEE to conduct 11 in-depth interviews with low- to moderate-income (LMI) homeowners, who provided feedback on draft templates for the search and results webpages to inform web design work and finalized webpage design for mobile and desktop views.
- Tested tool messaging through a consumer panel to understand what resonated best with our target audience.
- Partnered with Fannie Mae technology teams to build and launch the tool on our website.
- Formed a cohort of six housing counseling agencies who will test the tool with their clients in 2023 – 2024 and provide detailed quantitative results and qualitative feedback through data submissions and regular check-ins with ACEEE; ACEEE will provide technical assistance and evaluate the tool's effectiveness using KPIs we developed with them.
- Developed a plan for marketing the tool in the first quarter of 2024 through a geo-targeted paid search campaign.
- Launched the marketing tool on December 8, 2023, on the [Fannie Mae website](#).

During the controlled rollout period, the tool is on a “hidden” webpage only accessible to consumers with the URL. The tool currently provides program information for 10 states: Arizona, Alabama, Florida, Georgia, Kentucky, Michigan, Pennsylvania, New York, Rhode Island, and Texas. Over the next four months, housing counselors will introduce the tool to their clients and record feedback that the Fannie Mae team will use to determine whether and how to expand the tool to additional states, engage external partners to maintain the program dataset, and iterate on future versions of the tool.

#### Action: High energy burden market pilot

In 2023, we planned to “execute a pilot or initiative in at least two high energy burden markets to offer the benefits of green mortgages.” However, we changed our strategy to test how we could connect low-income households experiencing financial hardship to the DOE's WAP. The goal of the WAP is to reduce energy costs for low-income households by increasing the energy efficiency of their home while ensuring health and safety. WAP is implemented at the state level, and every state has a different application process and implementation partners. Many low-income homeowners are unaware of this program or may find the application process complex. Our goal is to identify borrowers who are going through financial hardship, live in high energy burden areas, and may be eligible for these programs and help them through the application process. We selected the Atlanta

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<sup>1</sup> United States Census Bureau, Household Pulse Survey, “[Household Energy Use and Spending in the Last 12 Months, by Select Characteristics](#),” November 2023.



and Detroit metropolitan areas as markets for this initiative based on internal energy burden data and ACEEE ranking them as high energy burdened areas.

We utilized an existing Fannie Mae contract with Money Management International (MMI) to provide counseling to borrowers who have recently experienced financial hardships through their HUD-certified counselors. A small group of Fannie Mae borrowers were selected to test and learn from in 2023. We plan on expanding this initiative to additional borrowers in 2024. In October and November of 2023, MMI reached out to 50 low-income Fannie Mae borrowers in the Detroit and Atlanta metropolitan areas who had recently experienced hardships to inform them that they may be eligible for energy efficiency improvements at no cost through the WAP.

Weatherization assistance is available to borrowers with household incomes up to 200% of the federal poverty level. Selected borrowers have Fannie Mae mortgages, which have been modified due to a hardship, and have completed financial counseling with MMI within the past 12 months. Borrowers applied for weatherization assistance directly or with MMI assistance. (Some borrowers may have applied directly and not responded to subsequent MMI outreach.)

As of the end of 2023, eight borrowers contacted MMI for more information about the program. Three of the eight borrowers informed MMI that they had applied for weatherization assistance. We will continue to monitor these 50 borrowers for additional take-up and to determine if they completed the process of obtaining energy improvements at no cost.

#### **Action: Pipeline of high efficiency, resilient homes**

Fannie Mae's partnership with Auburn University Rural Studio (AURS) to expand a pipeline of energy-efficient and resilient homes successfully reached its target numbers for 2023, demonstrating the value of supporting nonprofit housing providers that build high-performing homes for their clients. AURS provides design and technical assistance to construct small, affordable, high-performance homes in DTS, disaster-affected, and other vulnerable and underserved areas. AURS does this by taking a customized approach to helping nonprofit housing providers work through issues and uncover opportunities that create pathways to build affordable, beyond-code homes, especially for clients with the greatest need.

AURS' goals for the implementation step in 2023 included providing continued technical assistance to the housing providers with homes in the pipeline for 2022 (20 homes to be funded and permitted by the end of 2023) and expanding the number of homes in the pipeline to an additional 25 homes to be funded and permitted by the end of 2024. To date, all 20 of the homes in the pipeline from the previous year have been successfully funded and permitted, and we have increased the pipeline numbers by 28 homes this year, just slightly above the adjusted target. As of this report, a total of 48 homes are in pipeline for 2024, with 11 housing provider partners in an eight-state area that have committed to fund and permit the homes by the end of the year.

Many of the homes in the pipeline are being built in areas of overlapping need, ultimately increasing affordability and knowledge of building energy-efficient and resilient homes in vulnerable areas. Twenty-seven homes fall into DTS rural areas, 18 in DTS high-needs areas, and 20 in disaster-impacted areas. All housing provider partners are building to ENERGY STAR, with homes averaging a RESNET HERS® score of 43 (the 2022 national average of new construction is 58, and a lower score is better); partners building in disaster-affected areas are also building to FORTIFIED, improving the homes' resiliency. Housing provider partners are recognizing the value of building beyond building and energy codes, utilizing savings to offset costs such as increasing property taxes, and integrating the knowledge gained from AURS' assistance into their construction standards and typical processes.

In rural, underserved, and disaster areas, nonprofit housing providers are very often the only organizations helping clients of very low-, low-, and moderate-incomes achieve homeownership or provide replacement housing after disasters. Support from AURS helps these providers find solutions to various issues, including land use, financing issues, and expanding knowledge of energy-efficient and resilient home building to auxiliary members of the housing workforce.

## **2. What did the Enterprise learn from its work about the nature of underserved market needs and how to address them?**

#### **Action: Energy savings program finder**

As we developed this web-based search tool, we continued to engage stakeholders to get feedback on the project. The stakeholders included individual consumers, housing counselors, and personnel from the DOE and the U.S. Environmental Protection Agency. The feedback was overwhelmingly positive, and the message was clear that this tool would be useful for homeowners looking to do energy-saving home improvements.



Through in-depth interviews, we received feedback directly from low-income consumers on the draft templates for the search and results webpages to inform website design. We incorporated feedback before launching the tool. We learned from these in-depth interviews that neither a lack of consideration of home energy nor a lack of understanding of energy programs appeared to be significant barriers for using the tool. A lack of trust in the search tool or the programs it recommends could be a barrier to applying for programs. The most important barriers are a fear that the application process will be arduous or long, uncertainty that applicants will be approved and receive benefits after going through the process, a perception that energy bills are not currently high, or concern that there will be up-front costs or hidden fees. Although the tool cannot address all these concerns, we did try to minimize the concerns by providing specific information about each program, like the name of the program provider, the estimated value of the program or incentive, if available, and both websites and a direct phone number for the program. As we test the tool with the help of our housing counselor partners, we will continue to learn and improve the energy savings program finder.

#### **Action: High energy burden market pilot**

The 16% response rate and 6% take-up rate informed us that a meaningful segment of Fannie Mae borrowers in high energy burden markets who had experienced financial hardships were receptive to no-cost energy improvements to reduce their monthly energy expenses. To date, we have three households in the queue for no-cost improvements through their local WAP provider. In 2024, we expect to expand the project to additional eligible borrowers in the Detroit and Atlanta metropolitan areas and may expand it to additional high energy burden markets. And although we have started with low-income borrowers who recently went through a financial hardship, we believe there is an opportunity to expand to other low-income borrowers to help reduce utility bills and thus reduce the chance of financial hardship in the future.

#### **Action: Pipeline of high efficiency, resilient homes**

Not only are AURS homes sized to meet the needs of providers and their clients, they also aim to address important area-specific resiliency building considerations. For example, in 2023, AURS completed the construction of its first 12-foot elevated housing prototype with New Orleans Area Habitat for Humanity and started construction on the first Rural Studio Insulated Concrete Form home. With affordable housing resources in Nashville, AURS helped design a new prototype to meet the needs of limited buildable space faced by this provider and designed the 18X18 house, coined for the provider's need to build a home on the size of two parking spaces.

Many of these nonprofit housing providers are also funded by private donations or use a combination of resources and subsidies to serve clients. There has been increased interest from nonprofit housing providers to leverage conventional lending as a financing and building strategy. For example, in 2022 Chipola Area Habitat for Humanity, in concert with Regions Bank, successfully assisted clients through the process of closing on two loans utilizing HomeReady® with the sweat equity flexibility with the new model deed restriction. Another housing provider in Franklin County, Florida (an area impacted by Hurricane Michael in 2018), is working through plans to use a Community Land Trust for an AURS home nearing completion<sup>2</sup>. We continue to learn from these scenarios, which has ultimately helped Fannie Mae remove roadblocks and better understand some of the barriers to affordable housing in these areas.

#### **3. Optional: If applicable, why was the Enterprise unable to achieve the Plan target?**

N/A



## Affordable Housing Preservation Second Quarter Report: April 1 - June 30, 2023 Loan Product

### ACTIVITY:

G. Energy or water efficiency improvements on single-family, first lien properties that meet the FHFA Criteria

### OBJECTIVE:

1. Reduce homeowner utility costs through loan product enhancements that allow homeowners to finance or refinance energy and water improvements

### SUMMARY OF PROGRESS:

We are currently on track to meet or exceed this objective. The purpose of this objective, which contains seven implementation steps, is to create product enhancements, programs, and tools to increase DTS Energy loan purchases and connect borrowers to energy- and water-saving programs in their community. Although there has been progress in all seven implementation steps, we have included highlights of some of the key activities in the Additional Information section below.

### SELF-ASSESSMENT RATING OF PROGRESS:

- On track to meet or exceed the target
- Progress delayed and/or partial completion of the objective expected
- Unlikely to achieve any milestones of the objective

### ADDITIONAL INFORMATION (IF APPLICABLE):

#### Green LMI Tool

Implementation Step: Create and launch a web-based consumer tool for LMI and other households that will provide information on local, state, and utility energy incentives, and location-based types of cost-effective home improvements.



## **Affordable Housing Preservation Second Quarter Report: April 1 - June 30, 2023 Loan Product**

Throughout the first half of 2023, the Green LMI project team has made significant progress toward the 2023 controlled rollout of the LMI search tool. The Green LMI project and launch has several components, which are progressing in parallel:

1. Refine the database of incentives and programs that was developed in 2022
2. Create and launch a research plan to optimize the user experience
3. Shepherd the tool through internal legal, marketing, product, risk, consumer engagement, IT protocols and potential external FHFA New Activity Rule review
4. Build and launch the consumer search tool
5. Convene a cohort of housing counselor stakeholders in a limited rollout to use the tool with their clients and provide feedback and usage data
6. Scope the next phase of the tool development, research, measurement, and evaluation

The user experience research plan includes three distinct phases. Phase I, which has been completed, focused on testing content and inputs to: understand existing consumer knowledge about energy efficiency incentive programs; ascertain consumers' appetite their information, such as geographical location and their household size, to reduce/refine the programs displayed in the results page, measure the usefulness of the tool output based on the level of program details shared; and learn the consumers' knowledge and experiences with energy efficiency home upgrade programs. Phase II, completed in June, leveraged FM's consumer panel to determine consumers' motivation for using a green incentive type tool, specific marketing messages and potential new tool descriptors. Phase III will test the usability of the tool, ease of use, navigation and identify areas of improvement to enhance the user experience and will likely leverage the FM consumer panel.

In April, the team presented to an internal executive leadership team on consumer engagement and gained support for the CIO team to build the tool during Q3.

In June, Fannie Mae hosted three informational calls with housing counseling intermediaries (Housing Partnership Network, NWA, and Fahe) as well two exploratory calls with housing counseling agencies to determine their interest in participating in the initial housing counseling cohort to test the Green LMI tool with post-purchase housing counseling clients. Thus far housing counselors and the individual interview participants have expressed a high level of interest in using the tool as soon as it is available.

The Fannie Mae Marketing team launched a consumer panel message testing in June and continued to develop web design and content. Finally, throughout the first six months of 2023, the team has been going through an internal operational risk assessment that includes, but is





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not limited to, evaluating the Green LMI tool regarding consumer data privacy, the FHFA New Product Rule, and Fair Lending concerns.

Fannie Mae is on track to complete the Green LMI tool build and launch the controlled rollout in ten high energy burden states in late Q4 2023.

### **Pipeline of High Efficiency Homes**

Implementation Step: Continue to work with nonprofit and industry partners to build a pipeline of an additional 30 high-efficiency homes for low-income buyers in rural areas where preservation is limited due to housing conditions, to be funded and permitted in 2024.

Fannie Mae's continued engagement with Auburn University Rural Studio (AURS) has made strides in development, construction, and completion of homes. AURS provides technical support to non-profit housing providers to help these providers expand their capacity and ability to build high-performing, energy efficient and resilient homes in persistent poverty and disaster areas. With support from Fannie Mae, Rural Studio is continuing to provide technical assistance for the 20 homes in the pipeline from the previous year (2022-2023) as well as adding new homes to the 2023-2024 pipeline with both new and existing partners.

For the 2023-2024 reporting year, the current pipeline projects 23 high-efficiency, resilient homes. Of these 23 affordable homes, five are planned to have ENERGY STAR certification and four of the homes are planned to have FORTIFIED certification. Some of the homes will also be EPA Indoor airPLUS and EPA WaterSense certified. These affordable, efficient, and resilient homes will be replacing older, damaged, and deteriorated homes, preserving affordable housing in areas that have been repeatedly impacted by severe storms.

There has been increased interest from partners to leverage AURS technical assistance to assist in building energy efficient and resilient homes using non-AURS home designs in certain scenarios. The three homes completed this year reflect that need, and AURS's technical assistance provided to homes being built through Habitat for Humanity's Build Better with Whirlpool program. However, most partners have expressed interest in using a combination of AURS and non-AURS home designs to meet their needs.

The pipeline projections are trending slightly below the 30 homes we initially set as an annual target. This is primarily due to production delays with some of AURS non-profit housing providers. It is common for non-profit housing providers to occasionally experience



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production delays, due to funding, workforce, volunteer availability, permitting, supply-chain issues and other factors. Such is the case with one of Auburn University Rural Studio's housing partners, New Orleans Area Habitat for Humanity, which stated intent to build 40 homes in Jean Lafitte, Louisiana, by 2025 as part of recovery efforts from Hurricane Ida. However, many of this Habitat for Humanity affiliate's home rebuild projects are dependent on disaster recovery funds this housing provider's clients will receive from a FEMA grant that will replace damaged existing homes with new, elevated homes (FEMA Flood Mitigation Assistance Grant administered through the Jefferson Parish Floodplain Management and Hazard Mitigation Department). Some of these eligible clients have experienced delays in accessing these funds, which has slowed down the production cadence for the housing provider. Fannie Mae will be submitting a technical edit request to revise the pipeline count down slightly.

### **Lender Outreach**

Implementation Step: Engage ten new lenders to promote products for energy and water improvements.

Fannie Mae directly engaged six new lenders to promote products for energy and water improvements. Feedback from several, including state housing finance agencies has informed us that they are aware of the pending Inflation Reduction Act incentives and rebates, and are looking for guidance from Fannie Mae as to how best to adjust their programs to incorporate them.

In May, Fannie Mae conducted a webinar on HomeStyle Renovation and HomeStyle Energy to an affinity group called Lenders One. A total of 57 people from 26 lenders attended the webinar. Twelve lenders asked for more information about the products, of which only two are active HomeStyle Renovation and HomeStyle Energy lenders. Fannie Mae affordable lending relationship managers are following up with those lenders. With six lender engagements through the first half of 2023 and 12 additional lender follow ups in progress, we are on track to meet or exceed this implementation step in 2023.

### **Execute a Pilot or Initiative**

Implementation Step: Execute a pilot or initiative in at least two high energy burden markets to offer the benefits of green mortgages.



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Fannie Mae has been designing an initiative that will launch this year in two high energy burden markets. Over the first half of the year, we have evaluated a few approaches and selected one that we will test out in high energy burdened MSA's. The initiative was initially scoped to promote the benefits of green mortgages to borrowers. However, with the current macroeconomic conditions along with stakeholder feedback over the last few years that very low-income borrowers may, or cannot, take on additional loans to pay for home energy upgrades, we are expanding the scope of the effort. However, the intent is still the same: to decrease household cost burdens as a means to preserve affordable housing and directly support Fannie Mae's goals of ensuring sustainable homeownership.

The approaches we evaluated involved teaming with and training housing counselors to make borrowers aware, and help them apply, for the Weatherization Assistance Program. The U.S. Department of Energy Weatherization Assistance Program, or WAP, "reduces energy costs for low-income households by increasing the energy efficiency of their homes, while ensuring their health and safety." WAP provides formula grants to all 50 states, the District of Columbia, Native American tribes, and U.S. territories who contract with over 700 local weatherization providers to offer WAP services to their communities. WAP takes a whole-house approach that analyzes building systems—the building envelope, heating and cooling systems, electrical systems, and electric baseload appliances—through the completion of an energy audit. An energy auditor creates a customized work order, and then trained crews and/or contractors install the identified energy efficiency and health and safety measures. Certified Quality Control Inspectors conduct a final inspection to ensure that all work meets the required standards. The average weatherization costs, at no charge to the homeowner, is \$4,695 and generates on average \$372 in utility bill savings per year. Some states and utility companies provide additional funding to the programs, which are administered by state, local, and nonprofit entities. The additional funding that is braided with the WAP funding helps the program make necessary repairs, especially for holder housing stock. For example, in Pennsylvania, the average home weatherization expenditure was \$7,669 in 2022. To be eligible for these programs, there are income requirements based on household size; however, we anticipate that most very low-income borrowers would qualify.

The approaches differed by the pipeline of loans on which to focus. We considered first-time homebuyers participating in our Special Purpose Credit Program (SPCP), and borrowers who have received mortgage loan modifications, then opted-into and received post-loan modification counseling services. We ultimately decided that borrowers with recent loan



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modifications would have been in their homes much longer than first-time homebuyers participating in SPCP. These borrowers are more likely to be aware of the impact of energy costs on homeownership and self-select appropriately to opt into Weatherization Assistance.

We are on track to launch this later this year and we will be submitting a technical edit to reflect the expanding scope of this implementation step.