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Jema Quintana and her daughter, NiYana, have been able to stay in their home, thanks in part to the federal LIHEAP program.
In 1999, Entergy formalized our low-income customer assistance efforts and commitments. In that time, I've witnessed just what hardships our customers face. Sadly, the economic recession has added millions of individuals and families—including 455,000 people in the four states Entergy serves—to the ranks of the poor in the past several years. Unfortunately, despite this change, the government is cutting public assistance programs to reduce its own swelling debt level.

There are a great many individuals who through no fault of their own have found themselves in dire circumstances. Individuals like Jema Quintana. Jema is a working mother in Conway, Ark. In fact, until recently she worked two part-time jobs to care for her daughter. Not that long ago, when she couldn’t pay her utility bill, she had to use some ingenuity and creativity to prepare her child’s supper—heating water in a convenience store coffee pot to cook noodles.

THERE WERE NO MORE HOURS TO WORK, NO MORE CORNERS TO CUT, AND NO WAY TO STRETCH HER PAYCHECKS ENOUGH TO MAKE ENDS MEET.

If it had not been for a friend who told her about the Low Income Home Energy Assistance Program (LIHEAP), Jema would have had no way out of her immediate financial crisis.

Jema didn’t let her pride stop her from seeking help. For the first time in her life she reached out for monetary assistance. Since then, her financial picture has improved, but she has made it an avocation to tell others about the needs of the poor and the urgent assistance children—like hers—need to keep from spiraling into the same cycle of poverty that has trapped so many for so long. Her message is so clear and yet so typical that we were pleased to ask her to travel to Washington, D.C., last year to tell Congress and the national media the difference LIHEAP made in her and her daughter’s life.

What is not typical about Jema’s story is that she received LIHEAP assistance. Across this nation and especially in hot-weather states, a fifth of those who qualify for assistance and could use a hand with unexpected very high, weather-related utility bills are actually helped.

That’s just one of the reasons Entergy established our Low-Income Customer Assistance Initiative in 1999. Of the 2.3 million residential customers Entergy serves, we estimate as many as 25 percent are impoverished.

In the current economic environment, we are even more committed to reinvest in the communities we serve and...
to enhance opportunities for our customers.

But the disturbing question that should weigh on our conscience is this: how many other Jemas and their children will be lost today because we, as citizens of this greatest nation, cannot reach them with a hand up?

Certainly LIHEAP must be expanded, even in light of the current government financial crisis. Other federal solutions must be reached. The ultimate security of our nation begins in the homes and neighborhoods of our communities.

But we cannot look to Washington alone to solve all of the economic problems that plague our region. Federal assistance is necessary, but insufficient by itself to break the cycle of poverty too many are born into.

It is up to each of us—as individuals and as corporate, nonprofit and faith-based entities and government organizations—to ensure those who struggle in life actually get the help they need to sustain themselves and their families. It's going to take more than government programs, charitable funds, individuals and families cutting back if we are to help lift an entire region out of poverty. It will also take each one of us giving what we can, contributing our skills and educating our government representatives about the pervasive reach and cost of poverty if we are to make progress.

It is going to take education and training to move jobs into our region and to provide the opportunities for people to help themselves.

We need quality education from pre-kindergarten through high school, access to higher education and training programs, and personal financial management to afford the necessities and save for rainy days in life—all of which are critical to reversing and eradicating poverty. Without education, we are just treading water, and the first big storm will put us back under again.

This report outlines the progress the Low-Income Customer Assistance Initiative made in 2010 as well as what remains to be accomplished for the low-income neighbors next door, down the street, beside us in church and at our parks and playgrounds. I invite you to use this report as an introduction to our shared problem and urge you to invest your effort in helping us resolve it.
ENTERGY STRONGLY SUPPORTS THESE PROGRAMS TO HELP OUR CUSTOMERS REDUCE AND MANAGE THEIR ENERGY USAGE while still maintaining a healthy and comfortable environment. Our weatherization, energy efficiency, budget management and education, awareness and outreach initiatives are designed to work together to help all of our customers make informed decisions on improving their homes, managing energy effectively and saving as much of their money on utility bills as possible so that other needs—like medicine, groceries and transportation—can be paid.

Customer assistance funds (CAFs) like The Power to Care help low-income elderly and disabled customers in times of financial crisis. During 2010, more than 18,000 utility bills were paid as a result of contributions from a combination of customers, employees and retirees and a match from Entergy. More than 7,000 homes throughout the areas Entergy serves were weatherized so energy and funds could be managed more efficiently and economically. Almost 10,000 compact fluorescent light (CFL) bulbs were distributed to reduce lighting costs, and because they are long-lived, reduce space in landfills. Other support included fan, air conditioner and blanket distributions to help folks stay safe and comfortable in their homes, and outreach calls to ensure customers were aware of bill payment assistance if they need it and the Earned Income Tax Credit (EITC) if they qualify.

### 2010 Low-Income Program Results

<table>
<thead>
<tr>
<th>Program Activity</th>
<th>Total 2010</th>
<th>Arkansas 2010 Total</th>
<th>Louisiana 2010 Total</th>
<th>New Orleans 2010 Total</th>
<th>Mississippi 2010 Total</th>
<th>Texas 2010 Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>The Power to Care: Customers Assisted with Bills Paid</td>
<td>18,055</td>
<td>2,958</td>
<td>5,637</td>
<td>774</td>
<td>5,637</td>
<td>2,262</td>
</tr>
<tr>
<td>The Power to Care: Funds Raised</td>
<td>$2,367,779</td>
<td>$521,305</td>
<td>$871,583</td>
<td>$130,785</td>
<td>$394,839</td>
<td>$434,401</td>
</tr>
<tr>
<td>Homes Weatherized</td>
<td>7,023</td>
<td>366</td>
<td>19</td>
<td>25</td>
<td>536</td>
<td>6,077</td>
</tr>
<tr>
<td>CFLs Distributed</td>
<td>9,541</td>
<td>1,020</td>
<td>1,959</td>
<td>2,062</td>
<td>2,000</td>
<td>2,500</td>
</tr>
<tr>
<td>Affordable Housing Support</td>
<td>469</td>
<td>0</td>
<td>60</td>
<td>388</td>
<td>10</td>
<td>11</td>
</tr>
<tr>
<td>Weatherization Kits Distributed</td>
<td>9,759</td>
<td>2,500</td>
<td>294</td>
<td>500</td>
<td>6,305</td>
<td>160</td>
</tr>
<tr>
<td>“Beat the Heat”: Fans and A/Cs Distributed</td>
<td>3,642</td>
<td>700</td>
<td>805</td>
<td>302</td>
<td>385</td>
<td>1,450</td>
</tr>
<tr>
<td>“Share the Warmth”: Blanket Distribution</td>
<td>2,963</td>
<td>1,404</td>
<td>983</td>
<td>576</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Outreach: Calls Placed</td>
<td>255,520</td>
<td>66,872</td>
<td>72,533</td>
<td>1,228</td>
<td>110,000</td>
<td>4,887</td>
</tr>
<tr>
<td>Energy-Efficiency Literature Distributed</td>
<td>147,773</td>
<td>35,851</td>
<td>58,682</td>
<td>3,638</td>
<td>31,667</td>
<td>17,935</td>
</tr>
<tr>
<td>Summit Attendance</td>
<td>1,280</td>
<td>380</td>
<td>240</td>
<td>195</td>
<td>325</td>
<td>140</td>
</tr>
</tbody>
</table>

*Includes Entergy Northeast
NEW CENSUS SAYS POVERTY GREW

Faster than the Economy

From 2008 to 2009, the population of impoverished citizens increased in every state Entergy serves. Whether because of the economic recession, job loss or the rise in gasoline prices, many more people were added to the ranks of the poor in this region of the United States that is already the most impoverished. Programs like The Power to Care, home weatherization, energy efficiency awareness, education and bill payment options now take a larger role in helping low-income customers manage and pay for utilities.

People living in the Mississippi River Delta region are many of the most impoverished in America. Without sufficient, consistent and accessible funding for anti-poverty programs, long-term solutions for the children, their single mothers and grandparents struggling in poverty will not be brought about. Without these solutions, the poverty statistics will continue to grow.

Percentages of People in Poverty
For States Served by Entergy

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Arkansas</td>
<td>2.8 million</td>
<td>527,378</td>
<td>46,257</td>
<td>8.77%</td>
</tr>
<tr>
<td>Louisiana</td>
<td>4.4 million</td>
<td>755,460</td>
<td>18,157</td>
<td>2.40%</td>
</tr>
<tr>
<td>Mississippi</td>
<td>2.9 million</td>
<td>624,360</td>
<td>32,302</td>
<td>5.17%</td>
</tr>
<tr>
<td>Texas</td>
<td>24.7 million</td>
<td>4,150,242</td>
<td>358,673</td>
<td>8.64%</td>
</tr>
<tr>
<td>Entergy States</td>
<td>34.8 million</td>
<td>6,057,440</td>
<td>455,389</td>
<td>7.52%</td>
</tr>
<tr>
<td>US Total</td>
<td>307 million</td>
<td>42,868,163</td>
<td>3,539,720</td>
<td>8.26%</td>
</tr>
</tbody>
</table>

Source: U.S. Census Bureau, Small Area Income and Poverty Estimates (SAIPE) Program, December 2010
LIHEAP Funds Assist Neighbors in Need

Even as some would cut the program

In 2010, states served by Entergy were awarded $311 million in LIHEAP base grant funding. This delivered $59.5 million in direct benefits to our customers in need—a 16 percent improvement over the previous year.

The 112th Congress is more conservative than its predecessor. Both the president and the House majority have proposed to substantially reduce LIHEAP funding in federal fiscal year 2012 (which begins on Oct. 1, 2011), and the House majority also has proposed to eliminate the related Weatherization Assistance Program (WAP).

LIHEAP is now operating at an annualized rate of $4.7 billion for the balance of federal fiscal year 2011. The president and U.S. House majority have proposed to fund the program at $2.57 billion next year. The president’s request would extract all of these reductions from LIHEAP Base grants, cutting that part of LIHEAP from $4.5 billion today to $2.0 billion next year.

The effect of concentrating all of the proposed reduction on Base grants is to exacerbate the impact on warm-weather states, including those served by Entergy. U.S. Department of Health and Human Services data confirms that unless this proposal is either rejected or revisited, a 57 percent national average reduction will compel a 64 percent funding loss to Arkansas and Mississippi, a 67 percent loss to Louisiana and slash Texas’s receipt by 76 percent effective Oct. 1, 2011. Entergy shares the deep concerns of our customers, community, religious and business leaders that these reductions are dangerous and ill-conceived. We are working to convince our elected representatives to reject these proposed reductions.

If you share our concern that LIHEAP is not a program to cut, we urge you to join us and many others in taking action right now to encourage members of Congress to save LIHEAP. Visit www.SupportLIHEAP.org to send an e-mail or letter to your senators and representatives.

The High Price of Losing LIHEAP

<table>
<thead>
<tr>
<th>State</th>
<th>Percentage of LIHEAP Funds Cut</th>
<th>LIHEAP Funding Loss in Dollars</th>
<th>Households Likely to Lose access To LIHEAP Assistance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Arkansas</td>
<td>-64%</td>
<td>$24 million</td>
<td>65,000</td>
</tr>
<tr>
<td>Louisiana</td>
<td>-67%</td>
<td>$38.8 million</td>
<td>50,000</td>
</tr>
<tr>
<td>Mississippi</td>
<td>-64%</td>
<td>$31.4 million</td>
<td>70,000</td>
</tr>
<tr>
<td>Texas</td>
<td>-76%</td>
<td>$160 million</td>
<td>100,000</td>
</tr>
</tbody>
</table>

funding for LIHEAP is cut as now proposed, here are the expected losses to the states we serve.
The Power to Care and Outreach Calls Help Customers Avoid Disconnections

Entergy’s low-income customer assistance programs and resources are based on more than a decade of research and experience, and the company makes every effort to help customers avoid disconnections. Through bill payment options such as levelized billing, financial crisis assistance through LIHEAP and The Power to Care, and education on energy efficiency and how to budget for personal and family needs, almost 260,000 customers avoided service disconnection in 2010, an 18 percent increase over 2009.

<table>
<thead>
<tr>
<th>Jurisdiction</th>
<th>2009</th>
<th>2010</th>
<th>Percentage Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Entergy Arkansas</td>
<td>73,511</td>
<td>74,328</td>
<td>1%</td>
</tr>
<tr>
<td>Entergy Gulf States</td>
<td>27,011</td>
<td>30,769</td>
<td>14%</td>
</tr>
<tr>
<td>Entergy Louisiana</td>
<td>44,649</td>
<td>52,923</td>
<td>19%</td>
</tr>
<tr>
<td>Entergy Mississippi</td>
<td>33,314</td>
<td>46,895</td>
<td>41%</td>
</tr>
<tr>
<td>Entergy New Orleans</td>
<td>13,430</td>
<td>17,805</td>
<td>33%</td>
</tr>
<tr>
<td>Entergy Texas</td>
<td>28,317</td>
<td>36,704</td>
<td>30%</td>
</tr>
<tr>
<td>Entergy Total</td>
<td>220,232</td>
<td>259,424</td>
<td>18%</td>
</tr>
</tbody>
</table>
Customers Invest More Funds in The Power to Care

DESPITE AN ECONOMY THAT REMAINS WEAK, ENTERGY’S CUSTOMER ASSISTANCE FUND (CAF), THE POWER TO CARE, RECEIVED 8 PERCENT MORE IN CONTRIBUTIONS THAN IN 2009.

While Louisiana and the rest of the American Gulf Coast coped with the fallout from the BP oil spill—lost jobs, sullied waters and beaches, losses for fishers, trappers and hunters—more than 18,055 customer bills were paid and more than $2.3 million in donations and company matches were contributed to The Power to Care.

The Power to Care helps low-income elderly and disabled customers pay their utility bills when they are in financial crisis. In the heat of the summer and on the coldest winter day, these vulnerable customers can turn to Entergy for help so they can stay safe and comfortable in their homes with the benefit of heat or air conditioning when they need these necessities most. Every penny of every donation to The Power to Care goes directly to assisting our customers in these emergency situations. Of the almost $1.7 million raised by customers, employees and retirees in 2010, Entergy contributed an additional $708,000 to expand the number of customers who could be helped by The Power to Care.

The Power to Care is set up to ensure that 100 percent of every tax-deductible contribution goes directly to helping those in need. No donations are used for fundraising or administrative purposes. To expand the impact of these contributions, Entergy doubles new pledges and one-time donations through matching shareholder contributions—up to $500,000 annually.

### CAF Dollars Distributed and Customers Assisted

<table>
<thead>
<tr>
<th>Jurisdiction</th>
<th>2010 Customers Served</th>
<th>2010 Donations</th>
<th>2010 Entergy Match</th>
<th>2010 Total with Match</th>
</tr>
</thead>
<tbody>
<tr>
<td>ARKANSAS</td>
<td>2,958</td>
<td>$356,298.09</td>
<td>$165,007.18</td>
<td>$521,305.27</td>
</tr>
<tr>
<td>LOUISIANA</td>
<td>5,637</td>
<td>$623,345.46</td>
<td>$248,237.94</td>
<td>$871,583.40</td>
</tr>
<tr>
<td>NEW ORLEANS</td>
<td>774</td>
<td>$89,642.70</td>
<td>$41,142.92</td>
<td>$130,785.62</td>
</tr>
<tr>
<td>MISSISSIPPI</td>
<td>5,637</td>
<td>$279,579.06</td>
<td>$115,260.50</td>
<td>$394,839.56</td>
</tr>
<tr>
<td>TEXAS</td>
<td>2,262</td>
<td>$303,199.75</td>
<td>$131,201.98</td>
<td>$434,401.73</td>
</tr>
<tr>
<td>NORTHEAST</td>
<td>787</td>
<td>$7,432.00</td>
<td>$7,432.00</td>
<td>$14,864.00</td>
</tr>
<tr>
<td>TOTAL</td>
<td>18,055</td>
<td>$1,659,497.06</td>
<td>$708,282.52</td>
<td>$2,367,779.58</td>
</tr>
</tbody>
</table>
The U.S. Earned Income Tax Credit (EITC) is a refundable federal income tax credit for low- to moderate-income working individuals and families. Congress originally approved this tax credit in 1975, in part to offset the burden of Social Security taxes and to create an incentive to work. When EITC exceeds the amount of taxes owed, it results in a tax refund to those who claim and qualify for the credit.

EITC is one of the biggest anti-poverty tools available in the United States. For example, an individual or couple without qualifying children would receive a refund of up to $457 if they filed for the credit in 2010. Even more significantly, for a family with one qualifying child, the refund is up to $3,050; two children, $5,036; and for three or more qualifying children, a family can receive up to $5,666—enough to repair a home or car, catch up on bills, establish a savings account or pay for additional career training or schooling.

In 2010, Entergy focused efforts around nine events throughout four states. The events were supported with 83,228 outbound calls to tell customers about EITC and how they might qualify for the program. During these events, volunteers helped citizens complete 1,328 tax returns resulting in an estimated $3.3 million in returns.

### Tax Year 2009 Earned Income Tax Credit Recipients in Entergy’s Service Area

<table>
<thead>
<tr>
<th>State</th>
<th>Number of Recipients</th>
<th>Average Amount</th>
<th>Total to State Recipients</th>
</tr>
</thead>
<tbody>
<tr>
<td>ARKANSAS</td>
<td>314,971</td>
<td>$2,346</td>
<td>$738,979,301</td>
</tr>
<tr>
<td>LOUISIANA</td>
<td>536,826</td>
<td>$2,540</td>
<td>$1,363,384,506</td>
</tr>
<tr>
<td>MISSISSIPPI</td>
<td>410,787</td>
<td>$2,586</td>
<td>$1,062,233,203</td>
</tr>
<tr>
<td>TEXAS</td>
<td>2,609,981</td>
<td>$2,492</td>
<td>$6,505,066,642</td>
</tr>
</tbody>
</table>

In 2011, Entergy customer service employees have committed to greatly reducing the numbers of customers who fail to file for EITC even though they qualify.
EITC rewards the hard work of employed parents who struggle to make better lives for their children. While child poverty is extremely high in Entergy states, there is also a growing network of volunteers willing to help those families work their way to self-sufficiency.
Giving back to the communities we serve is an integral part of Entergy’s corporate mission. In 2010, Entergy and the Entergy Charitable Foundation contributed more than $17.2 million in charitable donations to nonprofit agencies and organizations serving communities where Entergy operates. As a reflection of the challenges our customers face, it is appropriate that a significant portion of Entergy’s charitable giving focuses on programs that fight poverty and support education. In 2010, $11.1 million in grants, or 64 percent of Entergy's total charitable giving, benefited programs serving low-income customers.

### 2010 Low-Income Grants by Area

<table>
<thead>
<tr>
<th>Program Area</th>
<th>Grant Amount</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Arts &amp; Culture</td>
<td>$294,550</td>
<td>3%</td>
</tr>
<tr>
<td>Civic &amp; Public Affairs</td>
<td>$718,932</td>
<td>6%</td>
</tr>
<tr>
<td>Community Improvement &amp; Enrichment</td>
<td>$3,208,439</td>
<td>29%</td>
</tr>
<tr>
<td>Economic Development</td>
<td>$80,000</td>
<td>1%</td>
</tr>
<tr>
<td>Education/Literacy</td>
<td>$2,979,271</td>
<td>27%</td>
</tr>
<tr>
<td>Environmental</td>
<td>$488,875</td>
<td>4%</td>
</tr>
<tr>
<td>Healthy Families</td>
<td>$3,331,141</td>
<td>30%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$11,101,208</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>
2011 Commitments
Here are some of the things we are working toward:

Improve the flow of assistance funds to our most vulnerable customers by:
- Aggressively lobbying Congress to fund LIHEAP and to ensure our customers are aware of this vital funding source.
- Forming a regional coalition to increase regional and local awareness of the need for LIHEAP support.
- Working with Entergy’s operating companies to identify alternative state-funded programs that can help close the gap of potential funding loss from LIHEAP.
- Increasing contributions to The Power to Care fund through additional special events, social media outreach and targeted marketing efforts.
- Utilizing new research data to provide information to policy makers to enhance support for programs beneficial to low-income customers.

Provide customers with tools to help them better manage their bills by:
- Educating our customers and fellow advocates through workshops, web-based services, new metering technology and other techniques.
- Organizing employee and community volunteer events to support weatherization and related efforts.

Help customers become more self-sufficient by:
- Better utilizing low-income grants to assure these dollars align with long-term objectives to help move our customers out of poverty.
- Providing enhanced EITC support through pre-tax season awareness, piloting new outreach efforts and focusing efforts on under-served rural areas.
- Raising community awareness of specific policy and community issues faced by low-income customers through the presentation of our Pathways From Poverty workshops.
- Improving customers’ access to weatherization in order to help them lower their energy bills.
We Put the Latest News on Facebook

Entergy’s Facebook presence is completely devoted to The Power to Care plus support for low-income and charitable initiatives. We also frequently provide ways for our friends to win grants for their favorite nonprofits. It provides a great way to see many of the ways Entergy is working to improve the lives of people in our region and across the country. To find us, just type “The Power to Care” in the Facebook search. Or, go to: facebook.com/thepowertocare.

More information about Entergy’s low-income programs can be accessed at entergy.com.

We can help with a variety of tools.
Information you will find on the site includes:

- Research reports on topics vital to policy makers
- Information on Entergy programs to help customers manage their utility bills
- Energy-saving tips and conservation measures
- Details on hardship protections, especially for the medically-infirm
- Easy-to-understand explanations of Entergy policies that impact customers struggling in tough economic times

Additionally, our Low-Income Champions are eager to speak with those who wish to know more about Entergy’s customer assistance initiatives.
Let’s Work Together

The best way to access the assistance and advocacy resources of Entergy is to become familiar with the programs overseen by the Champions in each geographic region. With your involvement, we can bring lasting improvements to the communities and families we serve.

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Low-Income Champions

The Power to Care

The best way to access the assistance and advocacy resources of Entergy is to become familiar with the programs overseen by the Champions in each geographic region. With your involvement, we can bring lasting improvements to the communities and families we serve.
On the covers: While governments annually provide weatherization assistance to seniors in substandard housing, current policy forbids its use when air infiltration is prevalent, as is the case in so many homes across the rural South. Entergy volunteers step into the gap so homeowners can receive this needed—though limited—help.