



100% HOME UPGRADE FINANCING

City-endorsed financing available through your local clean energy district.



WHY YGRENE?

- 1 \$0 down¹
- 2 Lowest monthly payments
- 3 No impact on credit score
- 4 Interest may be tax deductible²
- 5 No payments up to 12 months³

FEATURES

100% Financing, \$0 Down Financing covers all of the installed costs associated with your project. No down payment, period.

Lowest monthly payments Terms up to 20 years mean lower payments (and more money in your pocket). And the interest may be tax deductible,² lowering your effective interest rate and monthly payment even further.

Finance up to 10% of your home's value Finance projects up to 10% of your home's value if you have at least 15% equity. Minimum finance amount is \$2,500.

Example: If your home is valued at \$300,000 and you have no more than \$255,000 in debt on the property (at least 15% equity), you can finance improvements worth up to \$30,000, or 10% of the total value.

Payments Made Along with Property Taxes Payments show up as a line item on your property tax bill. Payments transfer upon sale in most cases, so you can pass the remaining payments on to the new owner if you sell your home.

BENEFITS

Increase Your Property Value Improvements to your home increase its value, and energy improvements increase it even more. According to The Appraisal Institute, "energy-efficient homes have higher values and sell for more than their non-energy efficient neighbors."

Make a Difference Finally, a way to make a significant positive impact to reducing greenhouse gas emissions and improving our environment.

Beautify your home Show off your homeownership pride while making your family's living environment more comfortable and clean, all while enhancing the beauty of your home.

1. \$50 application fee can be financed as part of the project. 2. Ygrene cannot provide accounting advice; consult your Certified Public Accountant and tax advisor. 3. Depends on timing of project completion. Does not change due date of property tax bill. 4. Some other eligibility requirements may apply.

Three Easy Steps!

**Q: Who is Ygrene and how is my city involved?**

A: Your city or county have partnered with Ygrene to offer this PACE financing program to assist you in improving your property while also helping to improve the environment and local economy. Ygrene administers the program and provides financing via a public-private partnership, while payments are collected along with your property taxes through your local government.

Q: How does Ygrene Financing compare?

A: Ygrene Financing doesn't affect your credit, and has the lowest monthly payments compared to other financing options. The interest on the financing amount is tax deductible, lowering your monthly payment further.² And if the property is sold, the remaining payments can be transferred to the new owner.

Q: Does this impact my credit?

A: No. Unlike other financing options, your eligibility is not based on your personal credit score, and the amount you finance through Ygrene won't affect your available credit for life's other purchases, like a new vehicle.

Q: What kinds of projects are eligible?

A: Any energy-saving or renewable energy-producing improvement that is permanently affixed to the property is eligible for funding through Ygrene. Eligible project groups include energy efficiency retrofits, water conservation measures, and renewable energy generation systems.

Q: How do I know if I'm eligible?

A: To be eligible you must be current on your property taxes and mortgage payments (with no late payments in the last 12 months) not currently be in bankruptcy, and have at least 15% equity in your home.⁴ Talk with your contractor or visit us online to check your eligibility today.

Q: How much can I borrow?

A: The maximum amount you can borrow is 10% of your home's value. The minimum financeable amount is \$2,500.