



Home Efficiency Loans and Product Offerings

Did you know? Qualified borrowers can combine home energy efficiency products with their solar loan financing, making decarbonizing their homes fast and effortless.

By offering home efficiency products to your customers, you can also expand your business, sell more products, increase your margins and broaden your addressable market.

Cost Per Watts Caps

PV Loans with Solar Ready Add-ons + Home Efficiency Products + Battery

PV Only*

\$6.50 PPW

PV + Battery

\$2,500 per kWh stored

FICO 650-699 = \$35k battery total loan max

FICO 700+ = \$50k battery total loan max

Solar Ready Add-ons + Home Energy Efficiency Products

May not exceed 45% of total loan amount

Battery Only Loans

Battery Only

\$2,500 per kWh stored

Loan Amount Caps

FICO 650-699 = \$35k battery total loan max

FICO 700+ = \$50k battery total loan max

Loan Terms

Loan terms can not exceed documented battery warranty terms.

*Battery costs are not included in PPW cap

Approved Solar Ready Add-ons and Home Energy Efficiency Product List

Financeable Solar Ready Add-ons

- ✓ Re-roofing necessary for solar system install
- ✓ Necessary landscaping (ex. tree trimming)
- ✓ Main Panel Upgrades
- ✓ Trenching
- ✓ Rafter upgrades
- ✓ Other additional scope items needed for install and function of the solar system

Smart Home Performance

Moisture Control
Air Sealing
Automation
Thermostats
Duct Sealing
Home Energy Audits
Ceiling Fans
Roofing
EV Charging Equipment
Insulation⁽¹⁾

(1) Icynene Plastic, Blanket Batts and Rolls, Concrete Block, Foam Board, Blown In, Spray Foam, Structural Insulated Panels (No Radiant Barrier)

Heating Venting & Air Conditioning (HVAC)

Air Conditioning
Gas / Propane Furnaces
Heat Pumps
Ductless Mini Splits
Evaporative Coolers
Heating Systems
Whole House Fans / Ventilation Systems
Efficient Boilers
Geothermal Heat Pumps
Radiant Floors

LED Lighting

| | |
|--------------------|--------------------------|
| LED Bulbs | Hanging LED Panels |
| LED Lighting Tubes | Smart Switches |
| COB LED | Recessed Canned Lighting |

Windows & Doors

| | |
|----------|---------------|
| Vinyl | Composite |
| Wood | Skylights |
| Metal | Storm Windows |
| Aluminum | |

Water Efficiency

| | |
|----------------------------|---------------------------------------|
| Leaks | On-Demand / Tankless Hot Water Heater |
| Water-Saving Fixtures | Efficient Water Heaters |
| Solar Water Heaters | Pool Pumps |
| Solar Thermal Pool Heaters | |

Landscaping & Turf

| | |
|--------------------|--------------------------------|
| Artificial Turf | Rain and Soil Moisture Sensors |
| Irrigation Systems | Rain Barrels |
| Smart Water Timers | Smart Plants |

A Guide to Calculating Home Efficiency (HE) Qualification

✓ Qualifies for HE

| | Product | Cost | Totals |
|------------------------|--------------------------|----------|--|
| Solar Only | 7 KW Solar System | \$42,000 | Solar Only Cost: \$42,000 |
| Solar Add On | MPU | \$2,000 | Home Efficiency Products + Solar Add-ons \$17,900 |
| Solar Add On | Partial Reroof | \$12,000 | |
| Home Efficiency | Variable speed pool pump | \$3,900 | (Batteries are not included in this total) |
| Batteries | 1 Battery (10kwh) | \$25,000 | Total project loan amount: \$84,900 |
| | | | % of Home Efficiency Products & Solar Ready Add-ons of total loan amount: $\$17,900 \div \$84,900 = 21\%$ |

The Home Efficiency products plus the Solar Add-ons are 21% of the total loan amount.

This project qualifies since it does not exceed 45%.

✗ Does not Qualify for HE

| | Product | Cost | Totals |
|------------------------|---|----------|--|
| Solar Only | 6 KW Solar System | \$36,000 | Solar Only Cost: \$36,000 |
| Solar Add On | MPU | \$2,500 | Home Efficiency Products + Solar Add-ons \$30,150 |
| Solar Add On | Partial Reroof | \$12,000 | |
| Home Efficiency | HVAC | \$9,700 | Home Efficiency Products + Solar Add-ons \$30,150 |
| Home Efficiency | Variable speed pool pump | \$4,100 | |
| Home Efficiency | LED Lighting | \$1,850 | |
| | The Home Efficiency products plus the Solar Add-ons are 45.5% of the total loan amount. | | Total project loan amount: \$66,150 |
| | This project does not qualify since it exceeds the 45% max limit. | | % of Home Efficiency Products & Solar Ready Add-ons of total loan amount: $\$29,750 \div \$66,150 = 45.5\%$ |

The Home Efficiency products plus the Solar Add-ons are 45.5% of the total loan amount.

This project does not qualify since it exceeds the 45% max limit.

Total project loan amount:

\$66,150

% of Home Efficiency Products & Solar Ready Add-ons of total loan amount:

\$29,750 ÷ \$66,150 = 45.5%