

HOME EFFICIENCY LOANS

IMPROVEMENTS TO LOANPAL'S PRODUCT OFFERING

PROGRAM UPDATES

We're making financing home efficiency products faster, simpler, and friendlier than ever and allowing home energy efficiency products to be financed with solar to qualified borrowers. Offer home energy efficiency products to your customers to expand your business, sell more product, increase your margins and broaden your addressable market.

COST PER WATT CAPS

- Solar PV Only remains capped at \$5.50/W
- Solar Ready Improvements and/or Home Energy Efficiency Upgrades cannot exceed 35% of the total loan amount
- Solar PV + Solar Ready Add-Ons and/or Energy Efficiency Improvements are capped at \$8.46/W

Note: Batteries are not included in the Loanpal cost per watt cap calculations

PROGRAM STIPULATIONS + FEES

The cumulative cost of the Home Energy Efficiency Improvements and/or Solar Ready Add-Ons (except for Battery/Energy Storage Systems) may not exceed 35% of the total loan amount

FINANCEABLE HOME ENERGY EFFICIENCY IMPROVEMENTS

- Smart Home Performance
- HVAC
- LED Lighting
- Windows + Doors
- Water Efficiency
- Landscaping + Turf

Please reference the Loanpal Approved Home Energy Efficiency Product List (attached) to determine what specific products qualify for financing.

FINANCEABLE SOLAR READY ADD-ONS

- Re-roofing necessary for solar system install
- Necessary landscaping (ex. tree trimming)
- Main Panel Upgrades
- Trenching
- Rafter upgrades
- Generators
- Other additional scope items needed for install and function of the solar system
- Other Energy Efficient items up to 10% of the total loan amount

APPROVED HOME ENERGY EFFICIENCY PRODUCT LIST

SMART HOME PERFORMANCE

Insulation

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

Moisture Control

Air Sealing

Automation

Thermostats

Duct Sealing

Home Energy Audits

Ceiling Fans

Roofing

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

LED Lighting Tubes

COB LED

Hanging LED Panels

Smart Switches

Recessed Canned Lighting

WINDOWS & DOORS

Vinyl

Wood

Metal

Aluminum

Composite

Skylights

Storm Windows

WATER EFFICIENCY

Leaks

Water-Saving Fixtures

Solar Water Heaters

Solar Thermal Pool Heaters

On-Demand / Tankless Hot Water Heater

Efficient Water Heaters

Pool Pumps

LANDSCAPING & TURF

Artificial Turf

Irrigation Systems

Smart Water Timers

Rain and Soil Moisture Sensors

Rain Barrels

Smart Plants