



0-3% Fixed-rate Loans and Grants for Energy Efficiency

CHF Residential Energy Retrofit Program

Save Energy | Save Money | Improve Your Home



Program Features

- **100% Financing Available with a 0-3% Fixed-interest Rate 15-yr Fully Amortizing Loan**
 - No minimum or maximum loan amount
 - Entire project cost (after CHF grants) can be financed
 - CHF services loan
 - Only a fixture filing lien is placed on property for equip installed
- **Additional Grants**
 - 15% of project cost, up to \$1,250 per home
 - Up to \$700 to cover pre- and post inspections
- **48 Eligible Counties in California**
- **“Whole-house” Performance Approach to Energy Efficiency (Emphasis on Tier III Measures)**



CHF Joint Powers Authority (JPA) Jurisdiction



	Member Counties (30)
	Associate Member Counties (18)
	Associate Member Cities (2)

Updated 04/25/11

Property Eligibility

Subject Property



- Must be a single-family, 1-4 unit, residential property (*mobile and manufactured homes are not eligible*)
- Must be located within a CHF Member or Associate Member County
- Must be free of any judgments, tax or mechanic liens
- Must receive approval (or exemption) from State Historic Preservation Office (SHPO)

Flexibility of Program

- Rental properties are permitted
- No appraisal on house required

Applicant(s) Eligibility

Applicant(s) – All parties on property title

- Must have a current source of income
- Income limits:
60% -160% of Area Median Income by County
- Must be current on mortgage and property taxes



Flexibility of Program

- No minimum credit score required
- No maximum debt-to-income ratio
(As with conventional financing)

Contractor Participation

- **CA General Building Contractor License**
- **Standard insurance requirements**
- **Employ a Building Performance Institute (BPI) Certified Analyst on staff**
- **Provide proof of completed modeling analysis and installation work on two (2) whole house performance projects in preceding 24 months.**
- **Complete a Waste Management Plan**
- **Sign CHF's Contractor Participation Agreement**
- **Attend Contractor Training, facilitated by CHF**

Thank You For Your Participation

CRHMFA Homebuyers Fund (CHF)

1215 K Street, Suite 1650

Sacramento, CA 95814

(855) 740-8422

www.chfloan.org

Presentation contains program highlights only. Income limits and other program guidelines apply. Contact CHF for full program guidelines and participation requirements.

The CHF Residential Energy Retrofit Program is sponsored by CRHMFA Homebuyers Fund (CHF), a government entity in California. Funding for the program is made possible through a grant award from the Energy Commission Energy Resources Conservation and Development Commission of the State of California.

Revised April 25, 2011