



**Energy & Water Financing** 

Special Financing for Energy Saving Home Improvements



## **Dedicated, Experienced Energy Efficiency Lenders**

AFC First Financial Corporation, a national energy efficiency lender founded in 1947, working with over 5,000 contractors nationwide is now part of **Renew Financial**, the country's most innovative energy efficiency lender. This partnership will expand clean energy and energy efficiency financing options across the United States. Stay tuned for more exciting news!





# Low, Fixed Rate, Fixed Monthly Payment Financing to Help New York Contractors Drive Sales of Energy Efficiency Home Improvements

- Supported by the New York Green Bank
- Administered by AFC First, a company of Renew Financial, the country's most innovative energy efficiency lender
- A wide array of qualifying improvements
- Only for work performed by Participating Contractors





#### What is the ReHome New York Loan?

- Financing ranging from \$2,500 to \$20,000
- Energy Assessment not required
- All income levels are eligible
- Instant Approval and Fast Funding
- Repayment Terms Up to Ten Years
- Unsecured No Penalty for Pre-Payment
- 7.99% APR True Fixed Rate for All Qualifying Customers
- No points, enrollment/application fees or closing costs
- No home equity required and new homeowners are OK too
- Low Cost to Contractor
- Enhanced Contractor Sales Training, Support and Tools





## What Improvements Qualify?

- Heating, Ventilation and Air Conditioning
- Boilers
- Furnaces
- Wood and Pellet Stoves
- Water Heaters
- Air Sealing & Insulation
- Windows & Doors
- Energy Efficiency Lighting
- Energy Efficiency Roofing
- Pool Heaters and Pumps
- Storm Shutters
- Energy Efficiency Appliances

Eligible improvements must meet ENERGY STAR® standards or meet other performance eligibility criteria (if applicable).

25% of the loan may be used for non-qualifying, project related improvements.

Energy Assessment not required but may be included in loan





#### Who is Eligible?

- New York homeowners who are making qualifying improvements to their 1- or 2-unit primary residence (owner occupied)
- Good credit and the ability to repay are required
- All income levels are eligible





## Who May Perform the Work?

- Only ReHome New York-approved contractors may perform the work
- Already approved AFC First EnergyLoan Contractors will be among the first to utilize this new program
- Basic Contractor Qualifications:
  - Minimum 3 Years in Business and history of financial stability
  - Satisfactory company and personal credit histories (when applicable) and satisfactory BBB rating
  - Required licenses and insurance
  - Overall reputation for a high level of service and workmanship
- Enroll at rehomenewyork.com





## **True Fixed Rate Financing**







## **Providing Affordable Monthly Payment Financing**

	Typical Promotional Credit Plan	ReHome New York Loan
	18 to 32%	7.99%
\$2,500	\$63	\$30
\$5,000	\$125	\$61
\$7,500	\$188	\$91
\$10,000	\$250	\$121
\$12,500	\$313	\$152
\$15,000	\$375	\$182
\$17,500	\$438	\$212
\$20,000	\$500	\$243





# New State of the Art Technology for Fast and Easy Approvals and Project Funding

- Instant In-Home Approval
- E-Loan Documents No Paper!
- Mobile Contractor Sales Tool to Quote Low Payment Options
- Easy Contractor Portal to Track Job Status
- Contractor Sales Tool, Training and More!





Pipeline

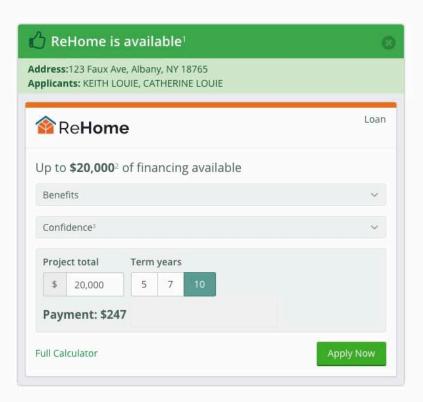
Updates Resources

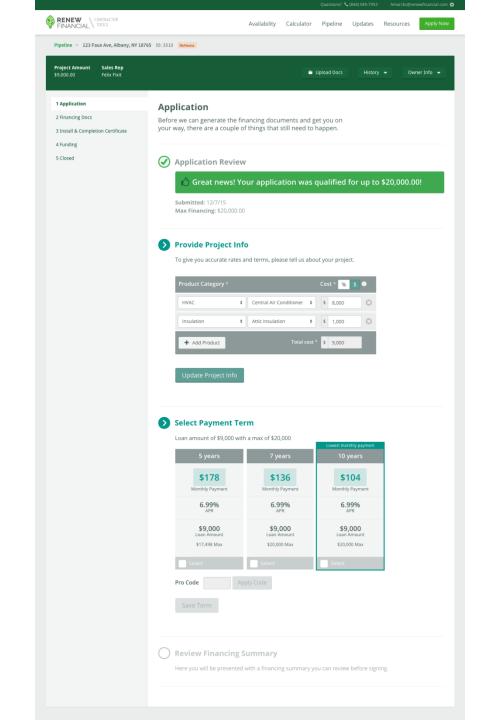
Apply Now

#### Availability Check

Address availability and maximum financing check

Enter street address





Eligibility

Calculator

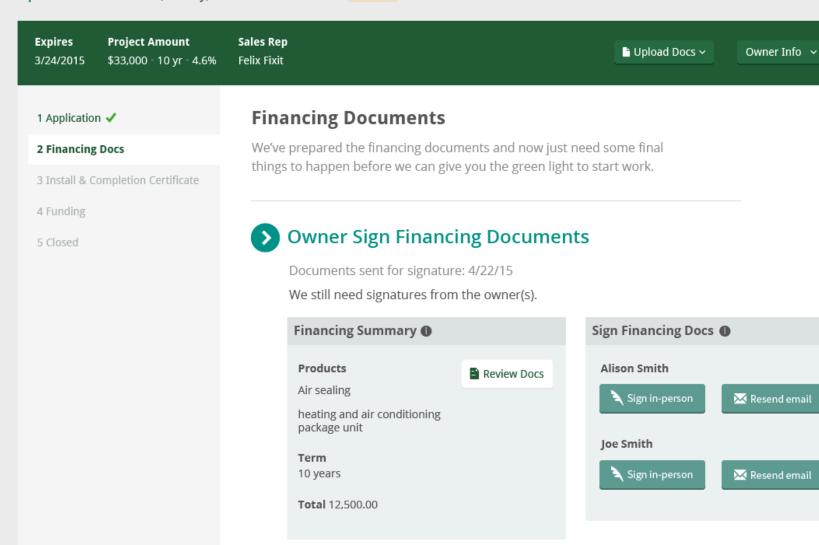
Pipeline Updates

Resources

**Apply Now** 

History ~

Pipeline > 1234 Faux Ave, Albany, NY 18765 ID: 3125 ReHome



#### Contact us for updates and more information

#### For program questions or contractor training

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#### For contractor approval questions or status

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