



Santa Cruz Community Credit Union's Energy Efficiency Loans

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Lender: Santa Cruz Community Credit Union

Contact Information

Website: <http://www.scccu.org/personal/loans-credit/get-green-loans.html>

Phone: (831) 425-7708

Property Types



Program Description

Santa Cruz Community Credit Union's Energy Efficiency Loan provides up to \$10,000 of financing to eligible single-family homeowners for installation of energy efficiency improvements including the purchase of appliances, replacement of windows, landscaping and irrigation improvements, waste reduction, recycling and composting.

[See Website](#)

[Apply Here](#)

Verified by Lender on: 10/16/2015

The data provided is for informational purposes only. For actual loan terms specific to borrowers, contact the lender directly.

Types of Financing

Unsecured

Financing & Payment Information

Term (years):	5
Minimum Amount:	\$1
Maximum Amount:	\$10,000
Fees:	None
Money Down Required:	No
Repayment Method:	Off-bill loan (Direct to Lender)
Payment Frequency:	Monthly
Pre-Payment Penalty:	No

Allowable Projects

- EE** Funds Energy Efficiency projects
- WE** Funds Water Efficiency projects
- DR** Funds Demand Response projects
- OE** Funds other energy projects
- NE** Funds other non-energy projects

Other Program Requirements

Financing Approval Time


Within 24 hours

Equity in Property Needed

No

Financial Products

Unsecured

Lien type	Unsecured loan
Re-Payment Method	Off-bill loan (Direct to Lender)
Property Types	
Automatic payment option available	Yes
Requires utility incentive program participation	No
Must use Program's pre-approved contractors	No
One-time fees (% of total financing)	
One-time fees (fixed)	
Ongoing fees	
Financing Amount	\$1 - \$10,000
Financing Term (yrs.)	5 year(s)
Rate	5.75 - 8.49%

Money Down Required?	No
Credit Enhancement Available	
Transferrable	No
Prepayment Penalty or Fee	No
Tax Deductibility	No
Minimum Credit Score Required	
Equity in Property Required	No
Debt to Income Ratio Required	Yes
Involuntary Property Liens Allowed	No
Foreclosures Allowed	
Bankruptcies Allowed	
Mortgage Lender Consent/ Acknowledgement	No
Must be current on property taxes	No
Must be current on mortgage	No
Loan to value	
Debt Service Coverage Ratio	No
Financing Approval Time	Within 24 hours
Projected Energy Savings/Cash Flow is considered	No
Must be current on utility bill	No

FAQ's

Where can I find contractor to help me complete recommended projects? [+](#)