

Product Description

The EmPower Home Upgrade Loan was created in partnership with Ventura County Credit Union to offer qualifying Ventura County and Santa Barbara County homeowners access to loans to finance energy efficiency and solar projects with low interest rates and no closing costs or fees.

emPower Central Coast



Lender: emPower Central Coast

Website: www.empowersbc.org

Email: emPowerSBC@co.santa-barbara.ca.us

Phone: (805) 568-3566

Miscellaneous Information

To access a list of EmPower participating contractors, visit <https://www.empowersbc.org/its-easy-get-started/find-contractor>

Verified by Lender on: 8/25/2016

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

Property Types



Sponsor:

Santa Barbara County

Financing Type

Unsecured

Financing & Payment Information

Rate:	8.49% - 15.99%
Term (years):	5 years
Minimum Amount:	\$1,000
Maximum Amount:	\$5,000
Fees:	None
Money Down Required:	No
Repayment Method:	Off-bill loan (Direct to Lender)
Payment Frequency:	Monthly
Pre-Pmt. Penalty:	No

Allowable Projects

EE Funds Energy Efficiency projects

OE Funds other energy projects

Funds solar thermal and solar panels if qualifying energy efficiency projects are also implemented.

ER Funds other energy-related projects

Alterations necessary to complete the energy efficient project may be included.

Other Program Requirements

Contractors

Must be program-approved

Financing Approval Time

Within 24 hours - Preliminary

Equity in Property Needed

No

Other Variations of this product

emPower Central Coast

Unsecured

Property Types		
Sponsor	Santa Barbara County	Santa Barbara County
Financing Type	Unsecured loan	Unsecured loan
Term (years)	6 - 15 year(s) year(s)	6 - 15 year(s) year(s)
Rate (APR)	3.9% - 12.49%	5.9% - 14.49%
Min. Amount	\$5,001	\$5,001
Max. Amount	\$30,000	\$30,000
One-time Fees	No	No
Ongoing Fees	No	No
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