

## Financing Resources for Energy Efficiency and Renewable Energy Projects

Interested in making energy efficiency upgrades to your house to save money and reduce your energy use, or perhaps installing a renewable energy system on your property? Or looking to buy a new energy efficient house? Below are some state and federal resources to consider.

### Washington State Programs:

#### Washington State Housing Finance Commission Sustainable Energy Program

<http://wshfc.org/energy/index.htm> from their website: “Seeking to build green, retrofit a building, or create renewable energy? Save energy, save money. We can help. The Washington State Housing Finance Commission offers several ways to affordably develop energy-efficient buildings, upgrade existing buildings, and create or conserve energy.”

- Energy Spark: <http://www.wshfc.org/energyspark/>. From their website “For borrowers who buy an energy-efficient home or make upgrades to an existing home at the time of purchase save 1/4 percent on their interest rate.” You can see their list of lenders here: <http://www.wshfc.org/buyers/HomeAdvantage.htm#lenders>

#### Washington State Clean Energy Fund: <http://www.commerce.wa.gov/growing-the-economy/energy/clean-energy-fund/>

From their website: “Our nonprofit partners Craft3 (<https://www.craft3.org/Borrow/conservation-loans>), Puget Sound Cooperative Credit Union (<https://www.pscuu.org/Borrow/Energy-Smart-Loans.aspx>) and the Housing Finance Commission (<http://www.wshfc.org/energy/>) have revolving loan funds that provide access to capital for homeowners and commercial building owners who want to install renewable energy systems and efficiency upgrades.”

### Federal Programs:

#### Energy Efficient Mortgages:

[https://www.energystar.gov/newhomes/mortgage\\_lending\\_programs/energy\\_efficient\\_mortgages](https://www.energystar.gov/newhomes/mortgage_lending_programs/energy_efficient_mortgages)

From website: “An Energy Efficient Mortgage (EEM) is a mortgage that credits a home's energy efficiency in the mortgage itself. EEMs give borrowers the opportunity to finance cost-effective, energy-saving measures as part of a single mortgage and stretch debt-to-income qualifying ratios on loans thereby allowing borrowers to qualify for a larger loan amount and a better, more energy-efficient home.” It also has sections on:

- **Conventional Energy Efficient Mortgages**
- **FHA Energy Efficient Mortgages**
- **VA Energy Efficient Mortgages**

