



SustainEnergy
FINANCE

1. Who is SustainEnergyFinance?

We are a Utah-focused, nonprofit community lender. We focus on designing and delivering right-fit financing products to Utah families and communities.

2. What is the SustainEnergyFinance HOMES program?

Our HOMES program offers affordable financing for home improvement projects for homeowners. HOMES is unique because it reaches families that may be denied traditional financing: financing decisions are based on income (not only credit score) and the interest rates are affordable.

3. Why should I become a trusted contractor?

We recognize that contractors are an important partner in families upgrading their homes, so we are making this program available to trusted contractors to offer directly to their clients. Contractors choose use because:

Close up to 30% more jobs, based on data from other regions

Free to join - no dealer fees or quotas

Payment to you is fast, simple, and guaranteed after job completion

4. What are the requirements to become a trusted contractor?

Maintaining all necessary insurance and professional licensing, including Handyman licensing where that's appropriate for the work you do.

Follow all state or local laws regarding permitting and inspections.

Apply through the below link with proof of licensing and insurance (it takes less than 10 minutes to complete). We'll then do a short onboarding to answer any questions. We can get trusted contractors setup within 1-2 days!



Scan this QR code or visit

<https://www.tfaforms.com/5171695>

to apply to become a trusted contractor with SEF HOMES

5. What upgrades are eligible for financing and what are SEF's terms?

Eligible upgrades include:

- Roof, windows, doors, weatherization
- HVAC, heat pumps (SEER16/SEER2 15.2 minimum rating)
- Water, sewer, plumbing
- Health, safety, accessibility

Loan terms (subject to change): \$3,000 to \$25,000 loan size, 5 or 7 year term (depending on project), 8-11% fixed rate, no prepayment penalty, unsecured (no lien), 5.49% fee

6. What are the client eligibility criteria?

Must be homeowner (does not have to be primary resident) and property must be in Utah

Must be current on property taxes, mortgage, and auto loans

Must have disposable income and be able to prove/verify their income

Cannot be in active bankruptcy

Co-borrowers or cash collateral may be required for some borrowers

No minimum credit score, no minimum/maximum income, no asset or equity requirements

7. What is the estimated timeline for clients to receive financing?

Once we have received everything we need from clients, many pre-approvals are the same day. Pre-approval to closing typically takes 1-3 days – after closing contractors can start the job. We expedite this for urgent situations!

8. How do contractors use HOMES?

We provide contractors with a client application link – clients complete this online form, and we work directly with them through the approvals process. Contractors can check the status of their application on our portal, and we'll be in touch throughout the process.

9. How do contractors get paid?

Once the job is completed and we have all required documentation, contractors are paid by us (not the client) via direct deposit or check within 5-7 business days.

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