

The Energy Loan Program



Lender:
Valley Oak Credit Union

Website:
<https://www.valleyoak.org/Borrow/Energy-Efficiency-Loans.aspx>

Phone:
(559) 688-5996 , ext. 2315

Email:
kvaughan@valleyoak.org

Property Types



Program Description

The Energy Loan Program is offered through Valley Oak Credit Union, a CHEEF Participating Lender. It offers an unsecured loan to pay for eligible energy efficiency projects for qualified single-family residential customers in Tulare and Madera Counties. Up to 30% of the loan can be used to pay for other, non-energy efficiency home improvements, such as water-saving projects and remodeling.

The Energy Loan Program is offered through Valley Oak Credit Union, a CHEEF Participating Lender. It offers an unsecured loan to pay for eligible energy efficiency projects for qualified single-family residential customers in Tulare and Madera Counties. Up to 30% of the loan can be used to pay for other, non-energy efficiency home improvements, such as water-saving projects and remodeling.

The Energy Loan Program is offered through Valley Oak Credit Union, a CHEEF Participating Lender. It offers an unsecured loan to pay for eligible energy efficiency projects for qualified single-family residential customers in Tulare and Madera Counties. Up to 30% of the loan can be

Types of Financing

Unsecured

Financing & Payment Information

Term (years): 1 - 15

Minimum Amount: \$1,500

Maximum Amount: \$50,000

Fees: Yes

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
- OE** Funds other energy projects - For example, some financing may be primarily for energy efficiency projects; however, it may allow 30% of the financing to fund other water efficiency or renewable projects.
- ER** Funds other energy-related projects - For example, some financing may also allow funding for projects in relation to installing the approved product, such as mold or asbestos remediation.

used to pay for other, non-energy efficiency home improvements, such as water-saving projects and remodeling.

[Email Lender](#)

[See Website](#)

[Apply Here](#)

Verified by Lender on: 11/22/2016

NE

Funds other non-energy projects
- Some financing may allow funding for non-energy projects, such as a kitchen or bath remodel, or seismic upgrades.

Other Program Requirements

Contractors

Must be program-approved

Financing Approval Time

Within 24 hours - Preliminary

Equity in Property Needed

No