

# SMUD's Residential Unsecured Loan (Title 24 AC or Heat Pump)



# SMUD<sup>TM</sup>

Lender:  
Sacramento Municipal Utility District (SMUD)

Website:  
<https://www.smud.org/en/residential/save-energy/rebates-incentives-financing/financing.htm>

Phone:  
(916) 732-5472

Email:  
[customerservices@smud.org](mailto:customerservices@smud.org)

Property Types



## Program Description

SMUD offers secured loans for qualified SMUD ratepayers who install energy efficient windows and/or a solar domestic hot water heater in their home. Products must meet SMUD's minimum efficiency standards to be eligible for financing.

Email Lender

See Website

Apply Here

Verified by Lender on: 08/05/2015

## Types of Financing

Secured

## Financing & Payment Information

Term (years): 10

Minimum Amount: \$1

Maximum Amount: \$30,000

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

**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.

## Other Program Requirements

Contractors  
Must be program-approved

Financing Approval Time  
Within 24 hours

Equity in Property Needed  
No