

Home / Find Financing / Green Home Improvement Loan

## Green Home Improvement Loan

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Lender:

Burbank City Federal Credit Union

Website:

[www.burbankcity.org](http://www.burbankcity.org)

Phone:

(818) 846-1710 E

Email:

[consumerlending@burbankcity.org](mailto:consumerlending@burbankcity.org)

Property Types



### Program Description

Umpqua Bank offers a GreenStreet Lending Home Equity Line of Credit (HELOC) that helps homeowners put their home's equity to an energy-smart use by financing energy efficiency projects and renewable energy systems. With a HELOC, the customer is "pre-approved" for a maximum amount of financing and may draw down on that credit line over a period of time. The GreenStreet HELOC allows a 10 year draw period, while repayment is over 20 years, giving the HELOC a total 30-year term. In addition, there is an optional lock-in feature to convert all or part of the balance from a variable rate loan to a fixed rate term loan.

Email Lender

See Website

Verified by Lender on: 8/24/2015

### Types of Financing

Secured

### Financing & Payment Information

Term (years): 5 - 30

Minimum Amount: \$5,000

Maximum Amount: \$150,000

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
- RE** Funds Renewable Energy 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.



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

Financing Approval Time  
24-48 hours

Equity in Property Needed  
No