



CRHMFA Homebuyers Fund  
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#### Member Counties

Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, El Dorado, Glenn, Imperial, Inyo, Lake, Lassen, Madera, Mariposa, Merced, Modoc, Mono, Napa, Nevada, Placer, Plumas, San Benito, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tuolumne, Yuba

#### NEWS RELEASE

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### LOANS AND GRANTS HELP HOMEOWNERS LIVE MORE COMFORTABLY AND LOWER THEIR UTILITY BILLS

**(CALIFORNIA)** Homeowners in 16 counties of California are now invited to apply for a 3% fixed interest rate 15-year loan to make energy efficiency improvements to their home as part of the CHF Residential Energy Retrofit Program. Applications are being accepted in Plumas, Butte, Sierra, Colusa, Sutter, Yuba, Nevada, Placer, El Dorado, Napa, Amador, Alpine, Calaveras, Tuolumne, Mariposa and Merced Counties of California.

The Program includes an additional grant of 15% of the cost of the improvements, up to a maximum of \$1,250 per home, on top of current utility rebates and tax credits, to further reduce the cost to the homeowner. The grants and loans from CHF can be used for a variety of home needs, from caulking and sealing, insulation, new windows, water heaters, heating and air conditioning systems, even new roofing and full solar systems.

"The energy savings coupled with the low interest rate CHF loan and grants can make upgrading one's home within reach for many homeowners," says CHF Vice President Craig Ferguson.

Qualifications are fairly simple and include verification that the homeowner is current on the mortgage, property taxes and have a current source of income within the Program limits. In addition, there are no minimum credit score or appraisal requirements.

"The process is simple," says Rick Wylie, President of Advanced Comfort and Energy Systems, a CHF Approved Contractor for the Program. "First we perform a comprehensive home energy evaluation to measure the current energy efficiency of all of your home's functions. Then we provide you with a customized package of improvements that are best for your home and the energy savings you can expect to receive."

The home assessment and verification after the project is completed are both provided at no charge to the homeowner, by way of the program funds. Interested homeowners are directed to contact CHF or a CHF Approved Contractor for complete program guidelines and/or to obtain an application.

The energy efficiency program is funded through a \$16.5 million grant awarded to CHF by the California Energy Commission State Energy Program as part of the federal stimulus American Recovery and Reinvestment Act. CHF is contributing an additional \$2 million of its own funds to the program. The program is also structured to create new jobs for local construction, and energy efficiency measure installation and verification trades.

"This is one of the most attractive programs we have ever been able to offer," says Carolyn Holmes, CHF Marketing Director. "We have set aside over \$9 million for loans, and \$4 million for Grants. That seems like a lot of money, but with applications coming in frequently, these funds won't last long."

CRHMFA (California Rural Home Mortgage Finance Authority) Homebuyers Fund—or CHF—is a California government entity with 30 member counties who are also members of the non-profit Regional Council of Rural Counties (RCRC). CHF has supported affordable home ownership in California for almost two decades, and has helped nearly 37,000 families and individuals to purchase homes.

For more information or to apply, please contact CHF toll-free at (855) 740-8422 or visit [www.chfloan.org](http://www.chfloan.org).