



# COUNTY OF YOLO

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## **Yolo County Membership in Financing Authority Offers Eligible Residents 0% Fixed Interest Rate Loan for Energy Retrofits**

(Woodland, CA) – Recently, the Yolo County Board of Supervisors approved joining the California Rural Home Mortgage Financing Authority Home Buyers Fund (CHF), a joint powers of authority which provides affordable housing finance options for low-to-moderate income individuals and families. Historically, CHF financial assistance options have been in the form of low-mortgage rates, grants and second mortgages to assist with purchase of a home. More recently, CHF has also been providing loans and grants for residential energy efficiency home improvements, which for a limited time are now available with a 0% fixed interest rate loan.

The CHF Residential Energy Retrofit Program provides financial assistance to eligible homeowners (in Yolo County \$45,480-\$121,280 annual income) to help them make energy efficiency improvements to their homes, including replacing windows, sealing air spaces, insulating walls, floors, ceiling or roof, and upgrading heating and cooling equipment. The program makes it possible to finance energy upgrades with 0% fixed interest rate loan and provides grants to Yolo County residents up to \$1,250 per home.

“Membership in CHF will allow Yolo County to more effectively leverage the state-allocated funds distributed annually for single-family housing initiatives and will serve as a complement to the county's current First Time Homebuyer's Program and other housing programs,” said Yolo County Board of Supervisors Vice-Chair Jim Provenza. “Many of the programs offered through CHF, such as the Mortgage Credit Certificate and Residential Energy Retrofit programs, are aimed to assist residents whose household income is 80 to 120 percent of the county's median income. As a result, Yolo County will provide a variety of assistance programs to a broader base of residents.”

For more information on the CHF Residential Energy Retrofit Program in Yolo County, visit: [https://energyupgradeca.org/county/yolo/about\\_local\\_financing](https://energyupgradeca.org/county/yolo/about_local_financing).

For more information about Yolo County's First Time Home Buyer and housing programs, visit: <http://www.yolocounty.org/Index.aspx?page=359> or call Michele Gray-Samuel, Yolo County Senior Management Analyst of Community Development at (530) 666-8069.

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