Putting the Customer First
and Supporting Local Government
Value and Benefit to Homeowners/Communities

Wide Range of PACE Benefits
Estimated impact\(^1\) of $969M\(^2\) in over 35,900 funded energy efficiency, renewable energy, water conservation, and climate resiliency property improvement projects across the California.

What They are Saying

Former Governor Jerry Brown, California

“PACE enables homeowners to buy solar panels, install low-flow toilets and make other smart investments that save energy and water without breaking the bank. As California confronts a severe drought and a rapidly changing climate, this program gives homeowners another opportunity to do their part.”

“Ygrene Applauds California Governor Jerry Brown for Signing PACE Consumer Protection Package into Law.”
(October 04, 2017) www.prnewswire.com
**PACE Provides More Protections Than Other Home Improvement Financing Solutions**

<table>
<thead>
<tr>
<th>Consumer Protections:</th>
</tr>
</thead>
<tbody>
<tr>
<td>✔ FHFA/FHA Mortgage Disclosures</td>
</tr>
<tr>
<td>✔ Eligible Improvements</td>
</tr>
<tr>
<td>✔ Pricing Review</td>
</tr>
<tr>
<td>✔ Financing is for term equal to or less than the useful life of the improvement</td>
</tr>
<tr>
<td>✔ Property owner sign-off required before final contractor payment</td>
</tr>
<tr>
<td>✔ Dedicated staff trained to receive, manage, track, report and resolve matters quickly</td>
</tr>
</tbody>
</table>

**Additional consumer protections offered by Ygrene:**

✔ Confirmed Terms Call
✔ ‘Know Before You Owe’ Disclosures
✔ Three-day Right to Cancel
✔ Live translation services offered
✔ Sample documents available in Spanish on request

Ygrene’s program complies with all applicable state and local laws/ordinances.
Screening and Vetting
- Current and historical information about company thoroughly reviewed
- Status with licensing board reviewed
- Licensure verified
- Current general liability coverage required
- Workers’ compensation insurance coverage required
- All personnel listed with license board are cross referenced against previously terminated Ygrene Authorized Contractors
- Consumer complaints evaluated (BBB/social media/licensing board and others)

Credit and Criminal Background Evaluation
- Bankruptcy
- Collections and Liens
- SSN Match
- Address Match
- Open Judgments
- Other Legal Events

Good Standing
- Dun & Bradstreet
- BBB rating
- Yelp
- Angie’s List
- Home Advisor
- Facebook
- Google

Completed Training
- Registered Contractor Code of Conduct
- Consumer Protection Policies
- Must accurately represent the Program
- Contractor Participation Agreement signed at completion of training

Advertising Guidelines
- Guidelines for clear and truthful advertising
- Sensitive customer data is not shared for use in telemarketing or direct sales
- Contractors are never paid for referrals

Regular Reviews Conducted
- Review of operations and business practices
- Review of good standing with licensing board
- Workers’ compensation and liability policies must remain in force
- Suspension or dismissal for failure to comply with Program rules
- Customer satisfaction surveys performed on completed projects
Dedicated Customer Resolutions Team

**Resolving Issues When They Occur**
- Acknowledgement same business day as notification
- Single point of contact within Ygrene assigned
- Thorough investigation of issue and evaluation of all documentation
- Aid in resolving disputes or challenges with contractor
- Access all resources within Ygrene to aid in resolution
- On site property inspection, if required

**Highly Trained Consumer Escalation Team**
1. Reconfirm that all steps from application to funding are completed
2. Clarify program details to all parties
3. Facilitation of additional contractor work, if required

*If you learn of a property owner needing support, please contact us at:*

**Ygrene**
(866) 634-1358
Customer.Care@Ygrene.com

Contractor Watch List

**Watch List Stages and Definitions**

<table>
<thead>
<tr>
<th>Monitoring</th>
<th>Suspension</th>
<th>Termination</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Monitor Projects</td>
<td>• No submission of new projects</td>
<td>• Permanent termination of registration</td>
</tr>
<tr>
<td>• Impose risk avoidance measures</td>
<td>• Suspends ‘Notice To Proceed’ (ability to start work)</td>
<td>• Deactivation/deletion of account</td>
</tr>
<tr>
<td>• Provide contractor with additional training/feedback</td>
<td>• Additional risk avoidance measures imposed</td>
<td>• Prohibits re-introduction to program</td>
</tr>
</tbody>
</table>

Contractors are terminated from the program for violating any of the provisions in their Contractor Participation Agreement with Ygrene.
Ygrene’s Customer Portal

High Efficiency Doors and Windows

Gives homeowners control and 24/7 access to their account
- Secure server with encrypted connection
- Transparency into their projects with updated status and tasks
- Document center
- Eligibility and contractor search
- Direct access to help and customer support

Eligible Improvements and Pricing

Eligible Improvement Determination
- Must provide public benefit
- Consultation with building industry leadership
- US Department of Energy
- US Environmental Protection Agency
- Energy Star® rating

Pricing Guideline Development
- RSMeans data
- Master Format City Cost Index
- Homewyse
- Manufacturer recommended retail prices
- Energy Information Administration

- Only eligible improvements are financed
- Financing term is tied to useful life of improvement
- Periodic evaluations of market prices and eligible measures conducted

Ygrene Putting the Customer First
Planning Ahead - Account Support

**Impound, Escrow Accounts, etc....**
Ygrene supports customers to avoid costly ‘catch-up’ situations.

- Encourage saving or increasing monthly impound/escrow accounts

**Prior to Construction**
- Finance Agreement
- Physical Copy of Signed Finance Agreement Mailed to Property Owner

**After Funding Emails**
- Reminders via email
- Thank You Letter and FAQ
- Final Closing Statement

**Tax Bill Notifications**

**Ygrene Property Owner Reminders**
Participating property owners receive three reminders before receiving their first tax bill that includes a PACE assessment.

- Letter by Direct Mail AUGUST
- Letter by Email SEPTEMBER
- Postcard by Direct Mail OCTOBER

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No Upfront Costs to Local Governments

Ongoing Reimbursement for Services

- Service Fees paid to:
  - Auditor-Controllers
  - Property Appraisers/Assessors
  - Tax Collectors
  - Other local agencies as directed

No Upfront Costs

- No start-up costs
- No setup or administrative fees
- No additional staff required for program

Reporting and Support

Transparency

- Monthly, Quarterly and Annual Reports
- Compliant reports delivered to partner Joint Powers Authorities, PACE Boards, and/or special districts
- Regular newsletters and program updates
- Reports provide relevant data for Climate Action Plans and Comprehensive Economic Development Strategies
- Government Portal *in development*

Support for Local Initiatives

- Climate Action Plans
- Economic Development Plans
- Seismic Mandates
- Wildland-Urban Interface Plans
- Water Conservation Mandates

Ygrene Putting the Customer First
Mayor Libby Schaaf, Oakland, CA

“Property Assessed Clean Energy (PACE) financing has not only accelerated the adoption of clean energy and efficiency technologies, it’s helped thousands of Oaklanders make home upgrades without crashing into those large financial barriers. These upgrades can save people money on their utility bill in the long run. But in the short term, they can also dramatically improve people’s lives and help keep them rooted in their communities.”

Opinion: “Mayor Schaaf touts Oakland’s energy-finance program for homeowners.” (October 25, 2017) eastbaytimes.com

Adam Hasner, former Majority Leader of the Florida House of Representatives

“There will continue to be endless conversation and political debate about how to deal with hurricanes and severe storms. But one thing is certain: Florida leaders must empower our residents by providing options to affordably rebuild and strengthen their homes and businesses. Policymakers can do this by continuing to protect consumer choice and expanding access to PACE financing.”


Jeff Jones, Chairman of Clean PACE Board of Directors and President, Naples Area Board of Realtors, FL

“I applaud Ygrene for driving a program that is critical to how homeowners respond to extreme weather conditions and for adopting policies that protect consumers, hold contractors accountable, and provide communities with confidence to invest in their homes.”

“Ygrene Delivers for Hillsborough County.” (June 29, 2018) www.presswire.com

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1Data based on University of Southern California Schwarzenegger Institute research, “Impacts of the Property Assessed Clean Energy (PACE) Program on the Economies of California and Florida,” utilizing, in part, Ygrene’s proprietary impact model. This represents estimated lifetime impacts of PACE projects completed by Ygrene from inception through January 2020. The research report can be accessed here: [http://schwarzenegger.usc.edu/research](http://schwarzenegger.usc.edu/research).  

2Represents rounded dollar amount of PACE contracts funded by Ygrene through January 2020.

Ygrene is now licensed and actively regulated by the Department of Business Oversight with respect to our PACE business in the state of California under Program Administrator License No. 60DBO-91942.