



Your energy efficient future, today.

# Property Assessed Clean Energy (PACE) Financing

HERO is Property Assessed Clean Energy (PACE) financing, which is designed to make payments affordable by offering a fixed interest rate that is payable over an extended period of time along with property taxes.

## PACE Overview:

- New way to pay for home energy products
- Created in partnership with industry leaders
- Property owners pay for improvement through property tax bill
- Operation legislation AB811 passed July 2008

PARCEL NUMBER	BILL NUMBER	AGENT	BRANCH	PROPERTY LOCATION																												
123456-789	001	01	02	123 Sample Street, Anywhere CA, 123																												
<b>SAMPLE COUNTY</b>																																
<b>SECURED PROPERTY TAX BILL 2014-2015</b>																																
FOR FISCAL YEAR BEGINNING JULY 1, 2014 AND ENDING JUNE 30, 2015																																
JOHN SMITH DIRECTOR OF FINANCE TAX COLLECTOR		<b>ANNUAL TAX BILL</b>																														
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# The Fastest Growing PACE Program in the U.S.

HERO is the largest and most successful residential PACE based financing program in the nation, and the only program that has **twice** securitized PACE based bond pools. All funding, support services and technology are provided at no cost to the municipality.

## Our Proven Model Provides:

- Ongoing Lending Capital
- Dependable Support Services
- Comprehensive Technology Infrastructure
- Unrivaled Consumer Protections





# Awards & Recognition



**Environmental & Economic Partnership**  
Governor of California



**Best Residential Partnership**  
U.S. Green Building Council



**Best of the Best**  
Urban Land Institute



**Business Achievement Award**  
Climate Change Business Journal



**Presidents Award for Excellence**  
Southern CA Association of Governments



**Norton Younglove Award**  
Western Riverside Council of Governments



# HERO Helps Communities

When property owners invest in energy efficient upgrades, they do more than save energy. HERO also helps communities create new jobs, save water and increase property values.

## Economic Stimulus

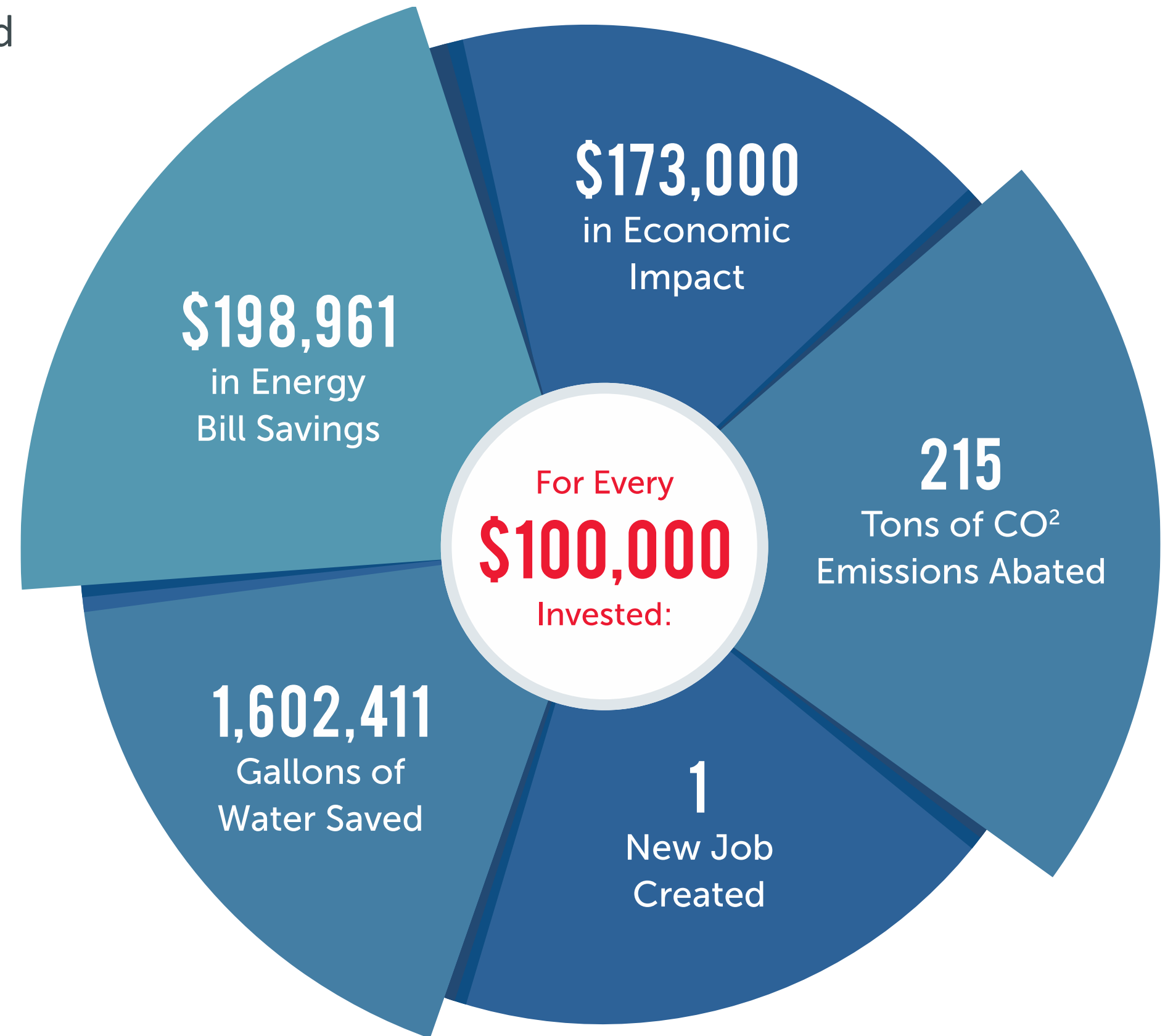
- Lower Utility Bills
- New Job Creation
- Increased Property Values

## Consumer Protection

- Price / Value Confirmation
- Pay Upon Job Completion
- HERO Training & Permit Verification

## Environmental Impact

- Reduced CO2 Emissions
- Decreased Energy Consumption
- Water Savings



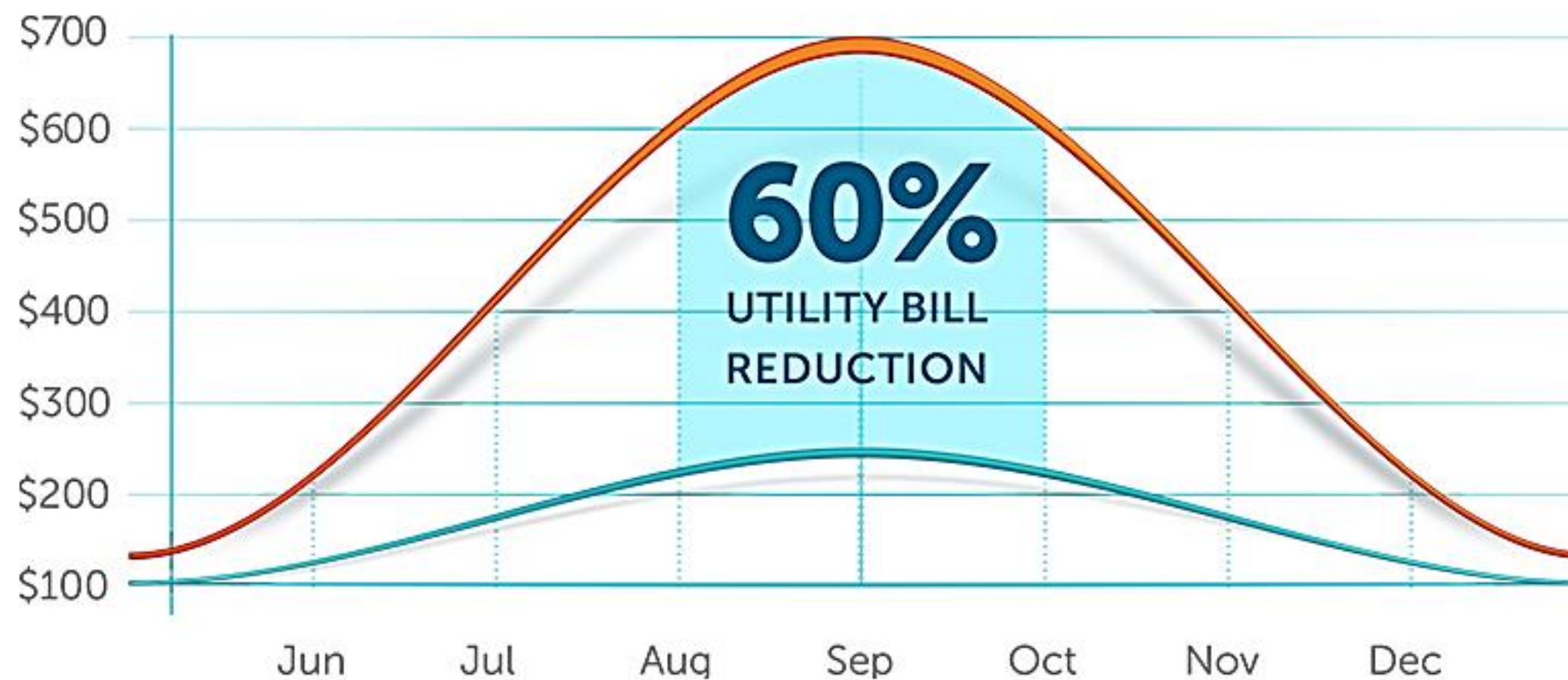
# Choose from over 50 energy-saving categories



- Roofing
- Solar PV Panels
- Solar Water Heaters
- Efficient Windows
- Heating
- Air Conditioning
- Insulation
- Pool Pumps
- Charging Stations
- Sprinklers
- Artificial Turf
- Water Savings

## HEATING AND COOLING ACCOUNTS FOR NEARLY HALF OF ALL HOME ENERGY BILLS.

You can reduce heating and air-conditioning use by 20% to 60% by switching to high HVAC systems. Efficient windows, doors, and skylights can reduce heating and air-conditioning bills by 15%.



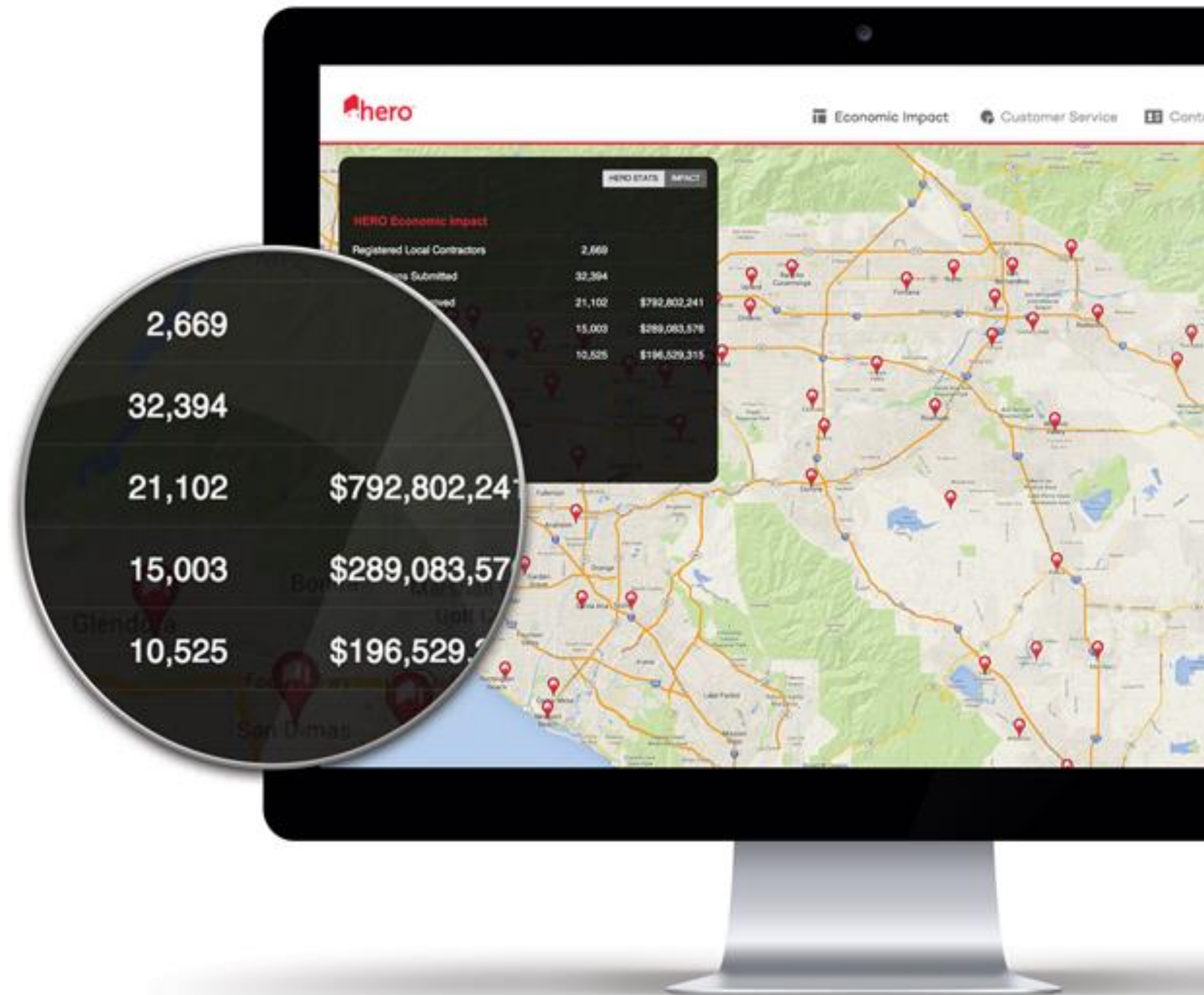


# Integrated Technology

HERO provides communities an extensive technology platform designed to deliver accurate and timely information during every step of the process.

## HERO Maps:

- Project Types
- Active Contractors
- New Job Creation
- CO<sup>2</sup> Reduction
- Economic Impact





# HERO Pro

HERO Registered Contractors have access to HERO Pro, an integrated, secure platform designed to make the estimating, approval, documentation and funding process as easy as possible for homeowners and contractors.

## Features:

- Interactive Sales Tools
- Estimating Calculators
- Energy Savings Calculators
- Financing Document Generation
- Electronic Signature Capabilities
- Information and Updates
- Web-based Training Curriculum
- Marketing Resource Center
- Company-specific webpage at [heroprogram.com/companyname](http://heroprogram.com/companyname)





# HERO Protects Consumers

When you approve HERO in your community you're protecting consumers before, during and upon completion of every project. Contractors must be in good standing with the Program and are only paid after the job is completed to the consumer's satisfaction.

## #1 Consumer Protection Policy in the Industry:

- Contractor ID Verification
- Pricing Controls
- Permit Verification
- Payment Protection

Consumer Protection		Before HERO	After HERO
Training	Eligibility Requirements Proposal Automation Estimating Calculators Application Verification	✘	✔
Compliance	Marketing Product Eligibility Fair Pricing CSLB Confirmation Permit Verification	✘	✔
Protection	Pay Upon Completion ID Verification Terms Confirmation In Good Standing Dispute Resolution	✘	✔



# HERO Trains & Registers Local Contractors

HERO provides a comprehensive training and registration program, designed to familiarize Contractors with the financing terms and the Property Owner approval process.

## Training Covers:

- Sales
- Software
- Product Eligibility
- Document Processing
- Completion Certification
- Payment Options
- Co-Marketing Program
- Brand Usage Guidelines





# Community Support

## **HERO Hotline (855-HERO-411)**

Our full service Call Center is available to homeowners and contractors from project start to completion.

## **Contractor Training**

Our representatives in the field provide training and ongoing support for application processing and Program implementation.

## **Dedicated Account Representatives**

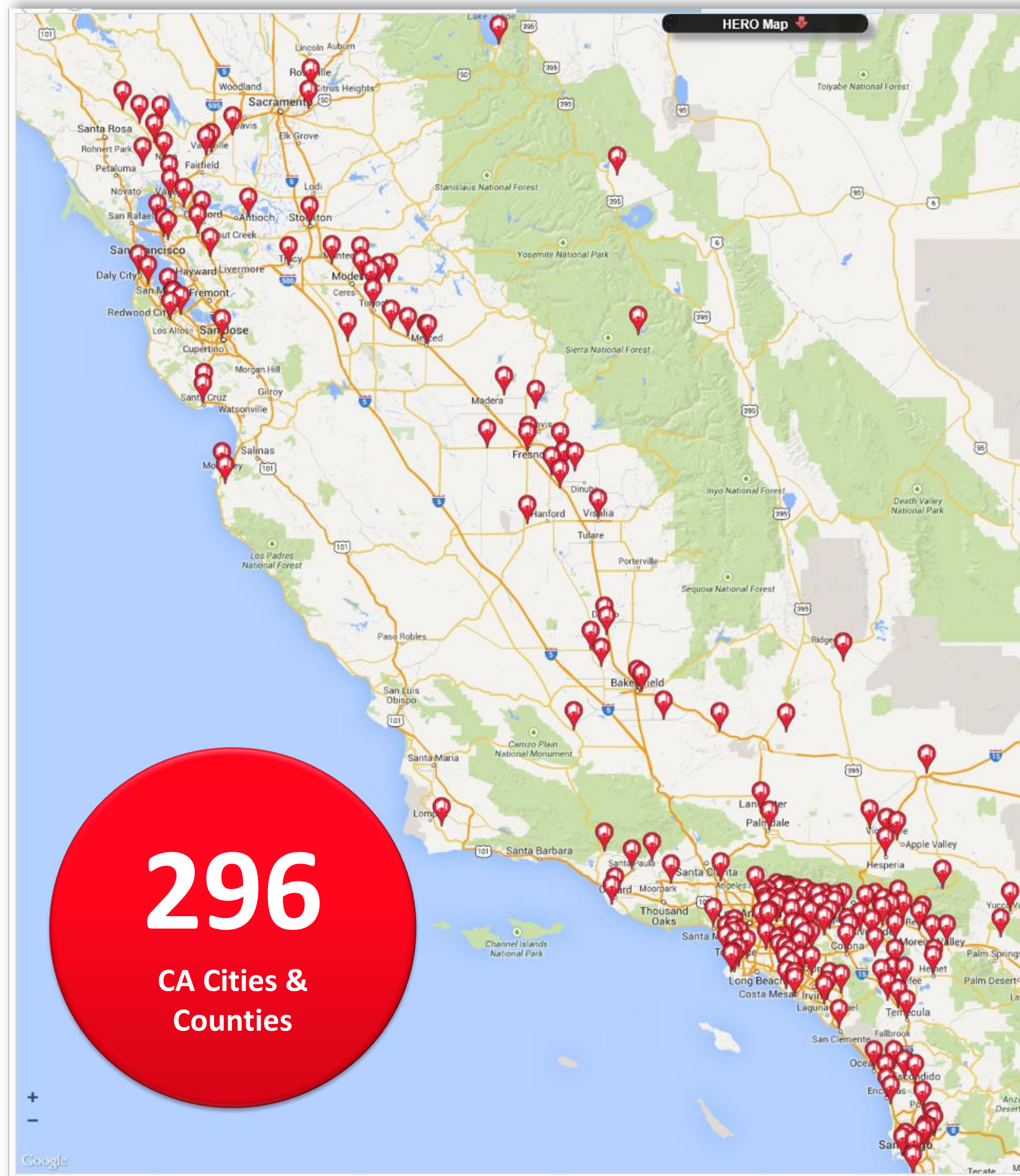
We provide continuing support for all sales, marketing and customer service concerns.

## **Dispute Resolution**

Every Property Owner or Contractor complaint receives a full investigation to find an acceptable resolution to any disputes.



# HERO Stats



**55,816** approved applications for \$2.7 Billion

**74%** California households can participate

**29,539** completed residential projects

**\$573 Million** funded in upgrades

**4,854** local jobs created

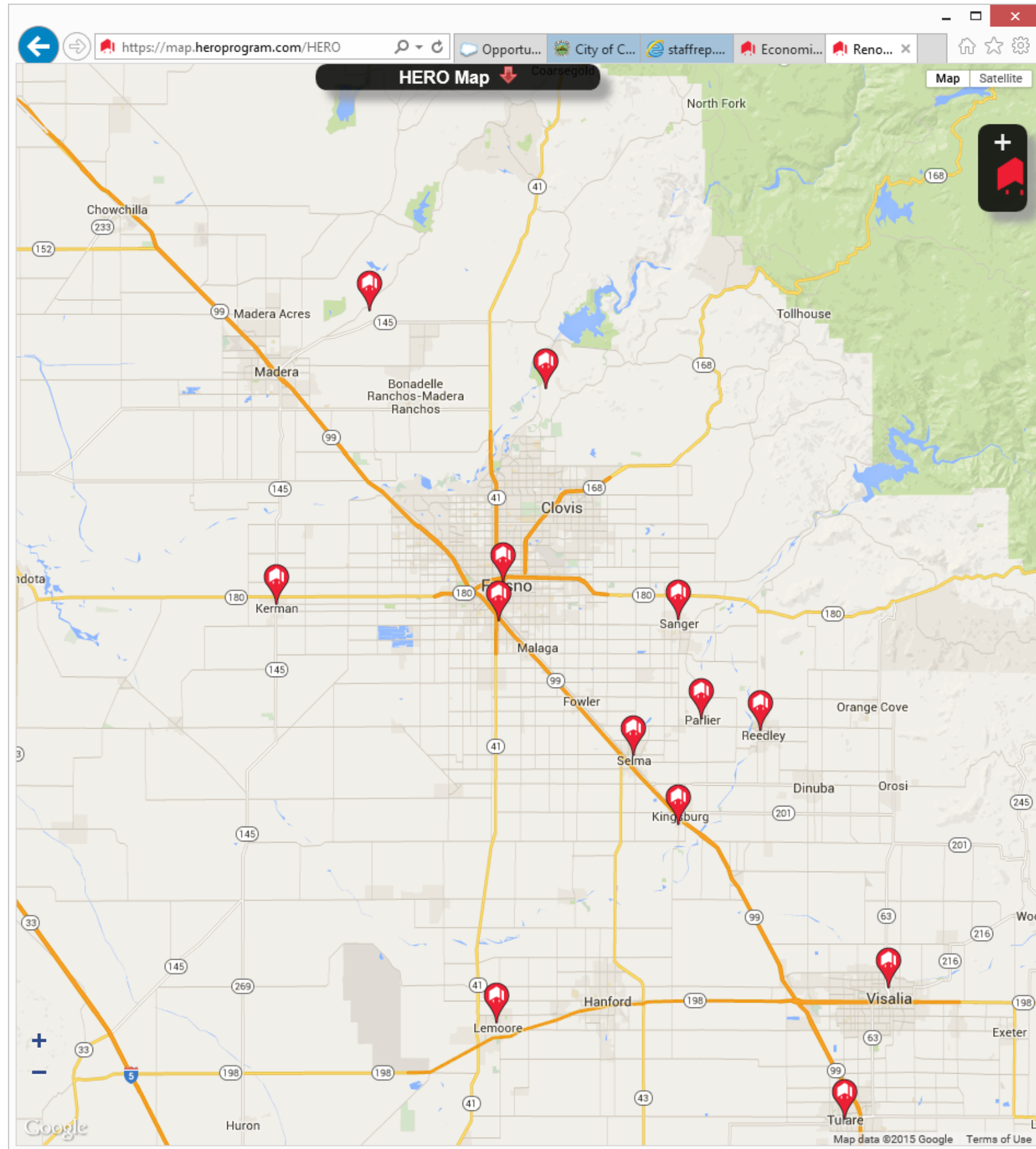
**\$990 Million** in annual economic impact

**1 Million Tons** of abated CO<sub>2</sub> emissions

**\$1.2 Billion** in utility bill savings



# HERO Stats



**1,273** approved applications for \$42.4 Million

**8** Fresno County Communities can participate

**541** completed residential projects

**\$10.1 Million** funded in upgrades

**86** local jobs created

**\$17.5 Million** in annual economic impact

**1,236 Tons** of abated CO<sub>2</sub> emissions

**\$760,605** in utility bill savings

## Municipal Leaders Provide the Opportunity

“Why HERO? It’s made our community better by lowering unemployment, increasing environmental efforts, and boosting our economy!”

– RUSTY BAILEY, MAYOR OF RIVERSIDE, CA



## Contractors Create New Jobs

“With HERO funding 50% of our sales, we’ve been able to hire 22 people this year! You should absolutely bring HERO to your community.”

– WC HEATING & AIR CONDITIONING INC., MURRIETA, CA



## Homeowners Increase Property Value & Save

Our electric bill said ‘you owe 96 cents, do not pay this bill.’  
We couldn’t believe it. Why doesn’t everyone get HERO?

– BRUCE AND KIMBERLY STAGGER, LAKE ELSINORE, CA





# Bringing HERO to your Community

Our turnkey solution was designed to integrate seamlessly into your community. After you pass the resolution to adopt HERO, you should expect the Program to be available in just a few short months. We'll be here all along the way – from Validation to Launch – to guide you through the process.





Your energy efficient future, today.