

Renter Funding Resources for Solar & Energy Efficiency Upgrades

Funding resources are available to renters interested in installing solar and/or making energy and water efficiency upgrades to their homes. Many programs require property's owner consent before applying. Please read the following options to learn more.

The City of San José is neither the sponsor nor the provider of the non-City programs listed below. The decision to enter into a financing agreement is a significant financial decision that should only be made after reading the full program requirements so that you understand your obligations. You may also wish to seek professional advice from an attorney or tax adviser before applying.

See Resources for:

- [All-Income Renters](#)
- [Low-Income Renters](#)



Resources for All-Income Renters

Financing Options and Other Assistance

Residential Energy Efficiency Loan (REEL)

[The REEL program](#) was developed by the State of California. Loans are available to homeowners or renters with property owner's consent. REELs do not require home equity, have no fees, and 30 percent of the loan can fund any renovation project.

Solar Power Purchase Agreement (PPA)

[In a Solar PPA](#), a developer or company arranges for the design, permitting, financing, and installation of a solar system on a customer's property at little to no cost. The company sells the power generated to the host customer at a fixed rate that is typically lower than the local utility's rate. Renters must receive property owner's consent before applying.

Lease

[Renters may work with their landlords to lease a solar system](#), while making regular payments to the lessor over time. The lessor owns the equipment, but the lessee may be able to purchase it at the end of the lease. It may be possible to get a zero down solar lease deal where your monthly repayments are lower than the amount you save on your utility bill. Renters may apply with property owner's consent.

Unsecured Loan (Credit Card)

[Credit cards are a loan option that does not require collateral](#). However, credit cards and other unsecured loans have among the highest interest rates compared to other options.

Rebates

PG&E Rebates

[PG&E provides rebates on qualified energy-efficiency products](#) for your home such as ENERGY STAR® Smart Thermostat, Energy Star® High-Efficiency Gas Storage Water Heater, or ENERGY STAR® High-Efficiency Electric Heat Pump Storage Water Heater. Renters must receive property owner's consent before applying. Visit the website for the most updated information including purchase deadlines and updated qualifying products, which change over time.

Resources for Low-Income Renters

Rebates and Other Assistance

Energy Savings Assistance Program (ESAP)

[ESAP provides energy reduction and weatherization improvements](#) to low-income customers including replacing your refrigerator, repairing or replacing your furnace or water heater, and installing insulation and energy-efficient light bulbs. Participants must live in a home that is 5 years old or older, must use an approved contractor, and must meet income requirements.

Low-Income Home Energy Assistance Program (LIHEAP) and Weatherization Program (WP)

[Residents can receive assistance](#) with utility bill payments, emergency assistance with residential energy-related crises, and home weatherization. The program is implemented by Sacred Heart Energy and gives priority to families with children ages 3 and under. There are two options: you can receive a utility bill credit only (LIHEAP), or you can receive the credit plus weatherization assistance (WP).

Low-Income Weatherization Program (LIWP)

[LIWP provides both solar and energy efficiency services](#) to low-income homeowners and renters. In the Bay Area, LIWP is implemented by Build It Green.

Low-Income Weatherization Assistance Program

[The U.S. Department of Energy's Low-Income Weatherization Assistance Program](#) reduces energy costs for low-income households by increasing the energy efficiency of their homes. Household income must be below 60 percent of the state median income. Recipients of Supplemental Security Income or Temporary Assistance for Needy Families automatically qualify.

More resources are available to low-income renters in the [All-Income Renters](#) section.

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