Consumer Assurances and Protections

Ygrene WORKS™

Consumer Assurances & Protections

Overview

Ygrene Energy Fund offers financing that helps consumers make energy efficiency, water conservation, renewable energy and seismic protection improvements to their homes and businesses. Our commitment to providing transparent, flexible financing begins with the application and continues through project completion and approval.

This brochure provides an overview of our consumer protections and assurances, intended to ensure that participants in the YgreneWorks™ property assessed clean energy (PACE) program:

- Have confidence in the contractors who install PACE-eligible improvements
- Understand the terms of their PACE financing agreement
- Implement projects in compliance with local requirements
- Install energy efficiency, water conservation and renewable energy improvements that meet Program eligibility guidelines
- Know that their sensitive information is protected
- Are fully informed of their rights within the Program, including mechanisms for resolving grievances

While PACE programs are enabled by state legislation and must be approved by local government, YgreneWorks is not a government program.

Contractor Certification

Consistent with Program guidelines, Ygrene trains, tests and certifies contractors before acceptance into the Program. We regularly conduct reviews of procedures and guidelines, in order to maintain the strongest possible network of Ygrene Certified building and trade professionals in your community.

Screening

Before accepting a contractor into the Program, Ygrene conducts a thorough review of current and historical information about the contractor's company. We review the contractor's status with the Contractors State License Board (CSLB) and verify licensure, bonding, general liability and workers' compensation insurance coverage as well as any record of consumer complaints. Open complaints may prevent the contractor from being certified into, or cause disqualification from, the Program.

Training

Contractors must complete Ygrene Certified Contractor training to become eligible to participate in the Program. The training is intended to ensure that contractors and their affiliates accurately support and represent the Program to property owners. The curriculum covers our Ygrene Certified Contractor Code of Conduct and consumer protection measures.

To protect customers from the potential for unfair, deceptive, abusive or misleading marketing practices, we provide contractors with guidelines for clear and truthful advertising. We do not share sensitive customer data with Ygrene Certified Contractors for use in telemarketing or other direct sales. Ygrene never pays contractors for referrals to the Program; they receive payment from us only for the implementation of approved projects once property owner acceptance is received.

Reviews

Ygrene Certified Contractors agree to regular review of their operations and business practices. Ygrene conducts annual reviews to confirm that each contractor is in good standing with the state licensing board, and that workers' compensation policies remain in force. Contractors may be suspended or dismissed from the Program at any time for failure to comply with Program rules.

Lending Practices

Eligibility

Eligibility for PACE program financing is based upon a property's fair market value and homeowner equity, among other factors. Therefore we can apply underwriting criteria that are more inclusive than traditional lending criteria for home improvement projects. Your payment is incorporated into and repaid as part of your property tax bill.

Key Disclosures

Ygrene provides disclosures to property owners for key Program features, including but not limited to, financing terms, repayment process, tax benefits and risks, and requires acknowledgement that you have read them. We disclose all costs and ensure that there are no hidden fees. Additionally, we perform outbound recorded calls to all seniors over the age of 64 to confirm that the details of their financing were properly disclosed.

Upon approval of every application, we provide notification of a special tax lien to all lenders of record on your behalf. Ygrene expressly prohibits contractors, as well as our own employees, from providing tax advice.

Right to Cancel

You may cancel your financing agreement for any reason by giving written notice of cancellation within three business days after signing the contract.

Project Improvements & Permits

Projects

We maintain a list of eligible improvements and guidelines for use in your geographic area. Before approving an application for financing, we review your contractor's estimate and determine that the proposed installation meets acceptable guidelines for energy efficiency, water conservation, renewable energy or seismic protection.

Permits

Contractors are responsible for obtaining all required permits for all project improvements and must submit verification upon request.

Program Quality Assurance

For quality assurance, we conduct monthly reviews of a randomized sampling of funded project improvements. During these reviews, we revalidate the accuracy and integrity of system, contract, contractor, underwriting, financing, processes and data. The quality assurance process was designed to identify and address potential risks to our customers and our business.

Privacy & Data Security

Privacy

Ygrene has established protections and controls to prevent unauthorized copying, disclosure or other misuse of sensitive customer information. We inform and enforce compliance with the Program's data privacy and security policies on the part of every employee, contractor or service provider with access to homeowners' personal identifiable information.

Data Security

We have developed robust cyber-security standards as well as secure and tested processes that protect homeowners' personal identifiable information, especially during the application process and at other points of vulnerability.

Dispute Resolution

Ygrene staff are trained to receive, manage, track and proactively resolve inquiries and complaints as quickly as possible. Representatives may be reached by phone, email or fax during normal business hours (PST):

Mon - Fri: 8am – 9pm
Saturday: 9am – 5pm
Sunday: 10am – 4pm.

Property Owner Approvals & Payment Protection

We always require property owner authorization before any payments are made to contractors.

Phased payment schedules are available for large or complex projects and those involving multiple contractors. In these cases, we ask for a complete scope of work for each phase, and may require an inspection by a third party to ensure that it has been completed to the property owner's satisfaction before issuing payment.

At the end of the project (or project phase), the property owner acknowledges completion, acceptance of the financing, and authorizes Ygrene to pay the contractor. We conduct a final review to verify that all contracts and authorizations are in order. Only then are payments made to the contractor.

Conclusion

The Ygrene PACE program is authorized by city and county governments to expand the opportunities for property owners to finance PACE-eligible improvements.

Our Consumer Protection Policy assures that we provide transparent, easy and flexible means for people to affordably make improvements to homes and businesses, reduce CO_2 emissions and protect our planet for future generations.

For More Information

Contact us at **protect@ygrene.us** or call **707.236.6655**.

Ygrene

energy efficiency financing made easy

YgreneWorks.com | 707.236.6655

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