

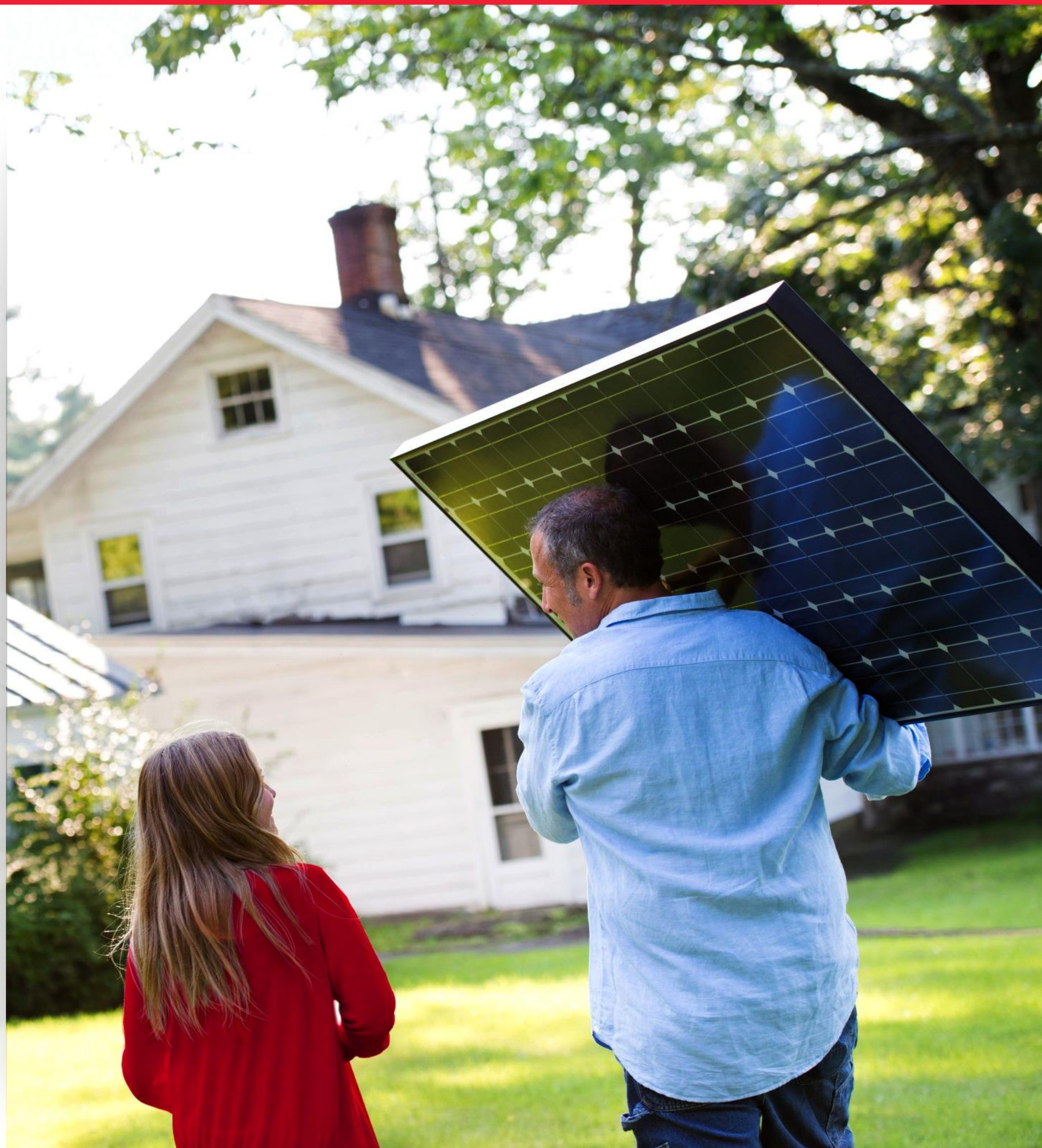


Your energy efficient future, today.



# What is PACE?

Property Assessed  
Clean Energy





# 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** 123456-789    **BILL NUMBER** 001    **AGENT** 01    **BRANCH** 02    **PROPERTY LOCATION** 123 Sample Street, Anywhere CA, 123

**SAMPLE COUNTY**  
**SECURED PROPERTY TAX BILL 2014-2015**  
FOR FISCAL YEAR BEGINNING JULY 1, 2014 AND ENDING JUNE 30, 2015

**JOHN SMITH**  
DIRECTOR OF FINANCE  
TAX COLLECTOR

**ANNUAL TAX BILL**

\*\*\*ATTENTION\*\*\*

**JANUARY 1, 2014, LIEN DATE ASSESSED VALUES**

LAND	46,8
IMPROVEMENTS	93,4
FIXTURES	
PERSONAL PROPERTY	
<b>ASSESSED VALUES SUBTOTAL</b>	140,2
LESS: HOMEOWNERS EXEMPTION	7,0
OTHER EXEMPTION	
<b>NET ASSESSED VALUES</b>	133,2

**TAX RATE AREA CODE**

AD VALOREM TAXING AGENCY	TAX BASE	TAX RATE	TAX AMOUNT
COUNTY WIDE 1%	1	1.0000	1,332.
COLL ABC	1	.01920	25.

**EM TAXING AGENCY TOTAL** 1,358.

**LEVY**

	PHONE NUMBER	LEVY AMOUNT
02	000-000-0000	238.
01	000-000-0000	117.
00	000-000-0000	17.
00	000-000-0000	6.
00	000-000-0000	700.

**DIRECT LEVY TOTAL** 1,081.

**HERO FINANCING**

# 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 successfully securitized PACE based loans. 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





# The HERO Program:

Helping Homeowners  
and Strengthening  
Communities





# 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

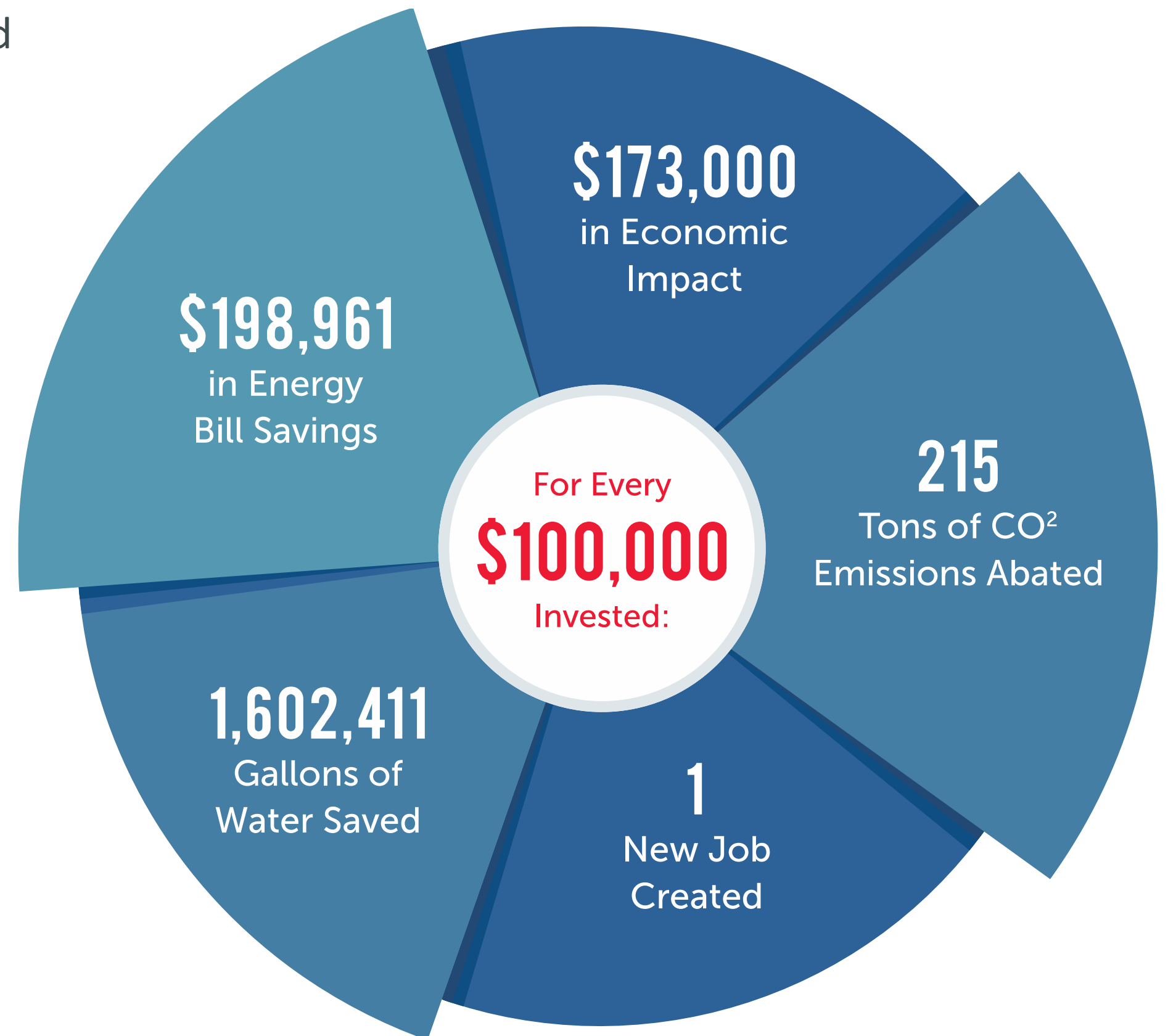
- Lower Utility Bills
- New Job Creation
- Increased Property Values

## Consumer Protection

- Price / Value Confirmation
- Pay Upon Job Completion
- Dispute Resolution

## Environmental Impact

- Reduced CO<sub>2</sub> Emissions
- Decreased Energy Consumption
- Water Savings



# HERO Makes it Affordable



Affordable Payment  
Options



0% Down Payment  
Requirement



Easy to Qualify



No Payment Up  
to 18 Months



Transfers with  
Property



Tax Deductible  
Benefits



# Technology Platform



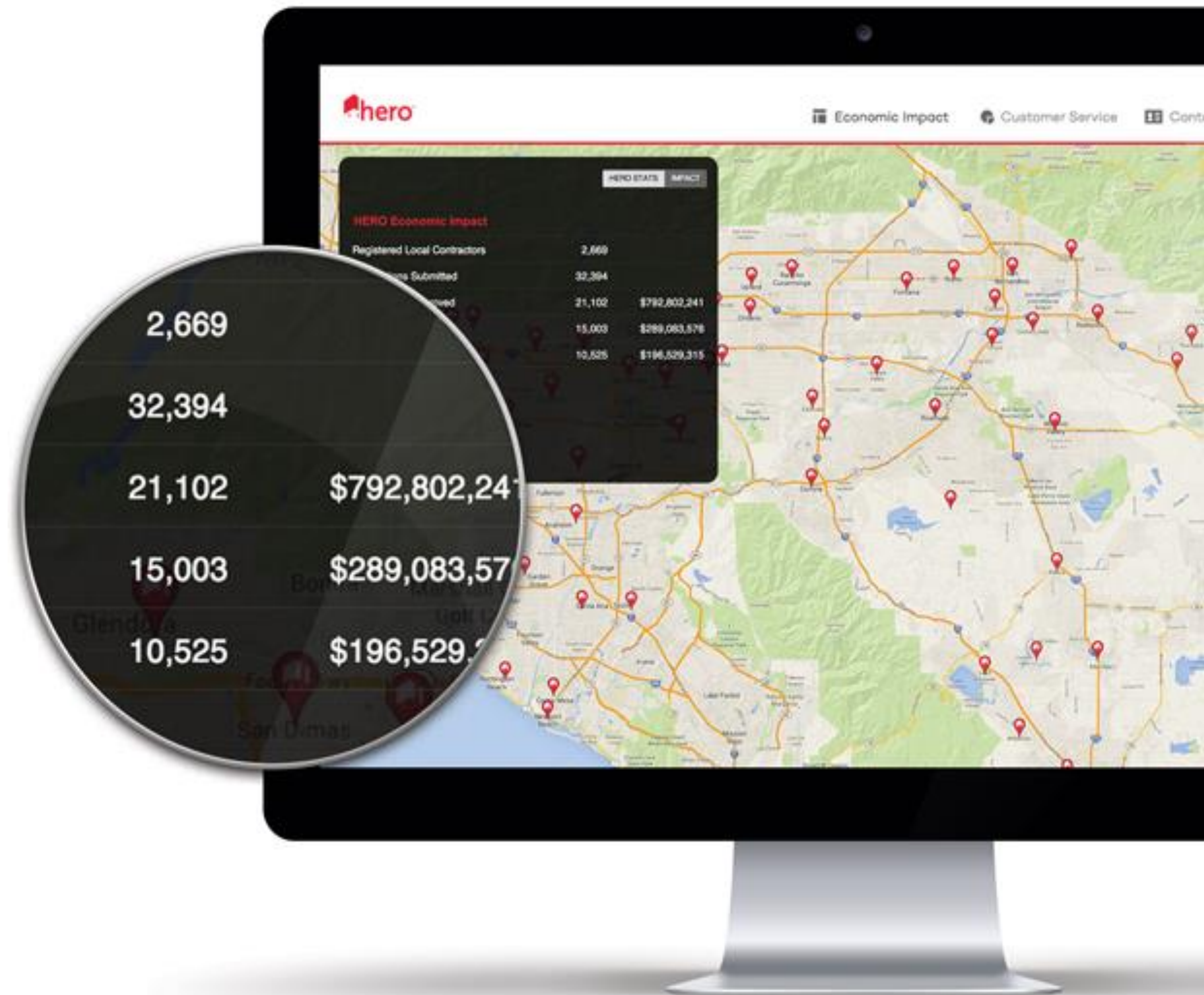


# Integrated Technology

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



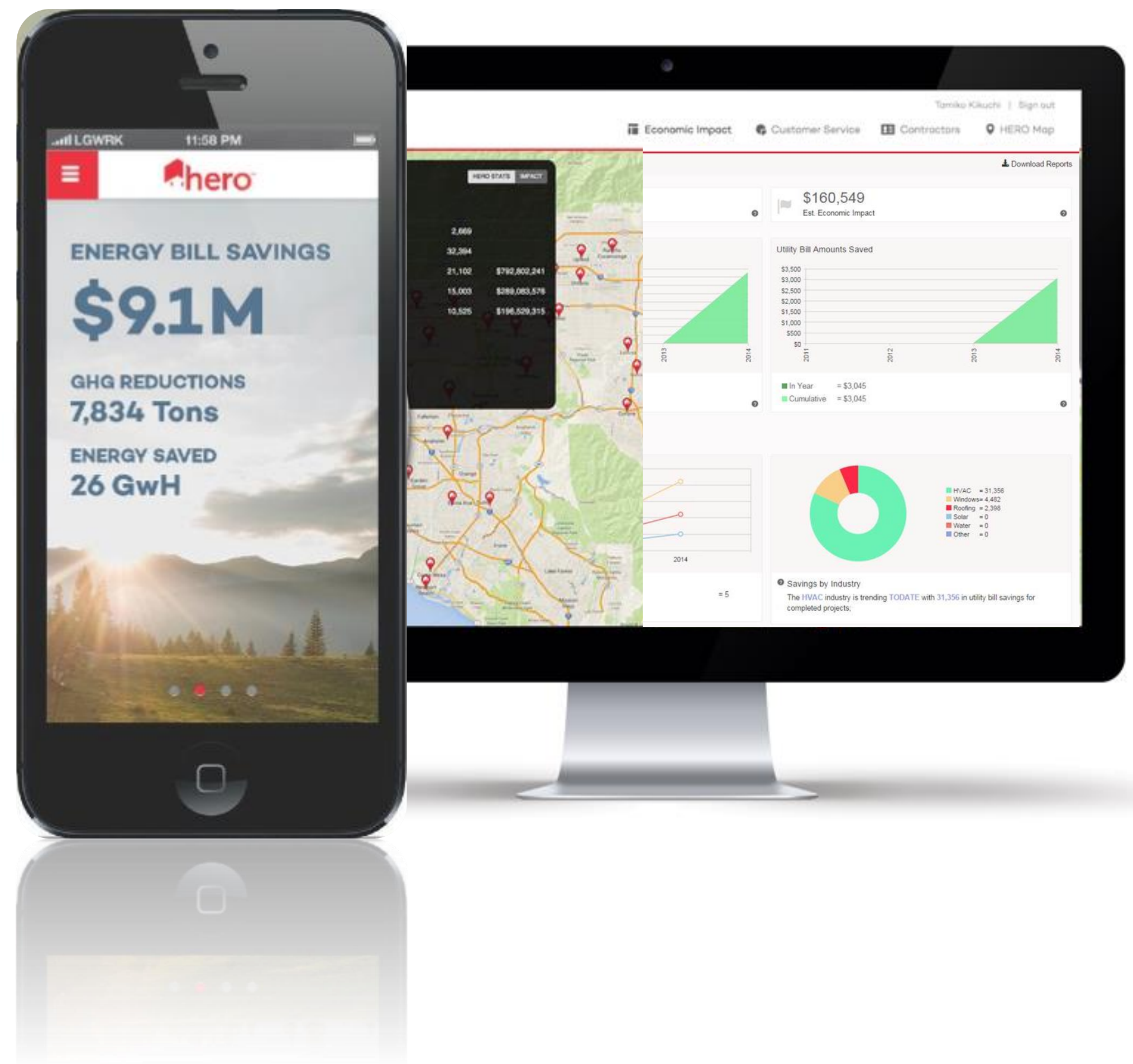


# HERO Gov

Your community will have access to the HERO Gov Portal, which provides real-time program reporting on a number of key project metrics.

## Real-time Program Reporting:

- Applications
- Projects by Industry
- Contractors by Industry
- Identification of Local Contractors
- Jobs Created
- Energy Reductions
- GHG Reductions
- Economic Stimulus



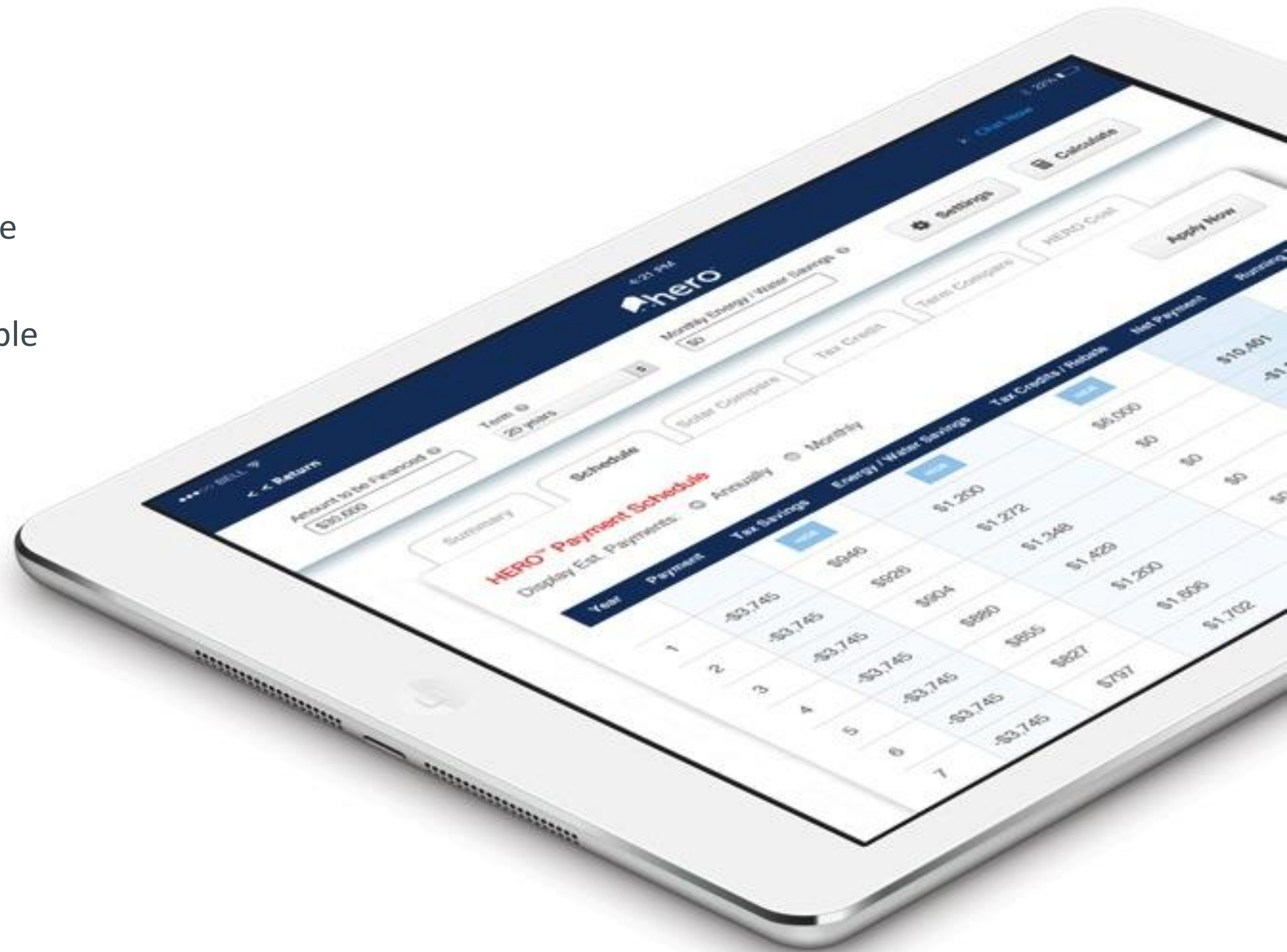


# HERO Pro

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)





# Community Support:

Consumer Protection &  
Contractor Training





# 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**

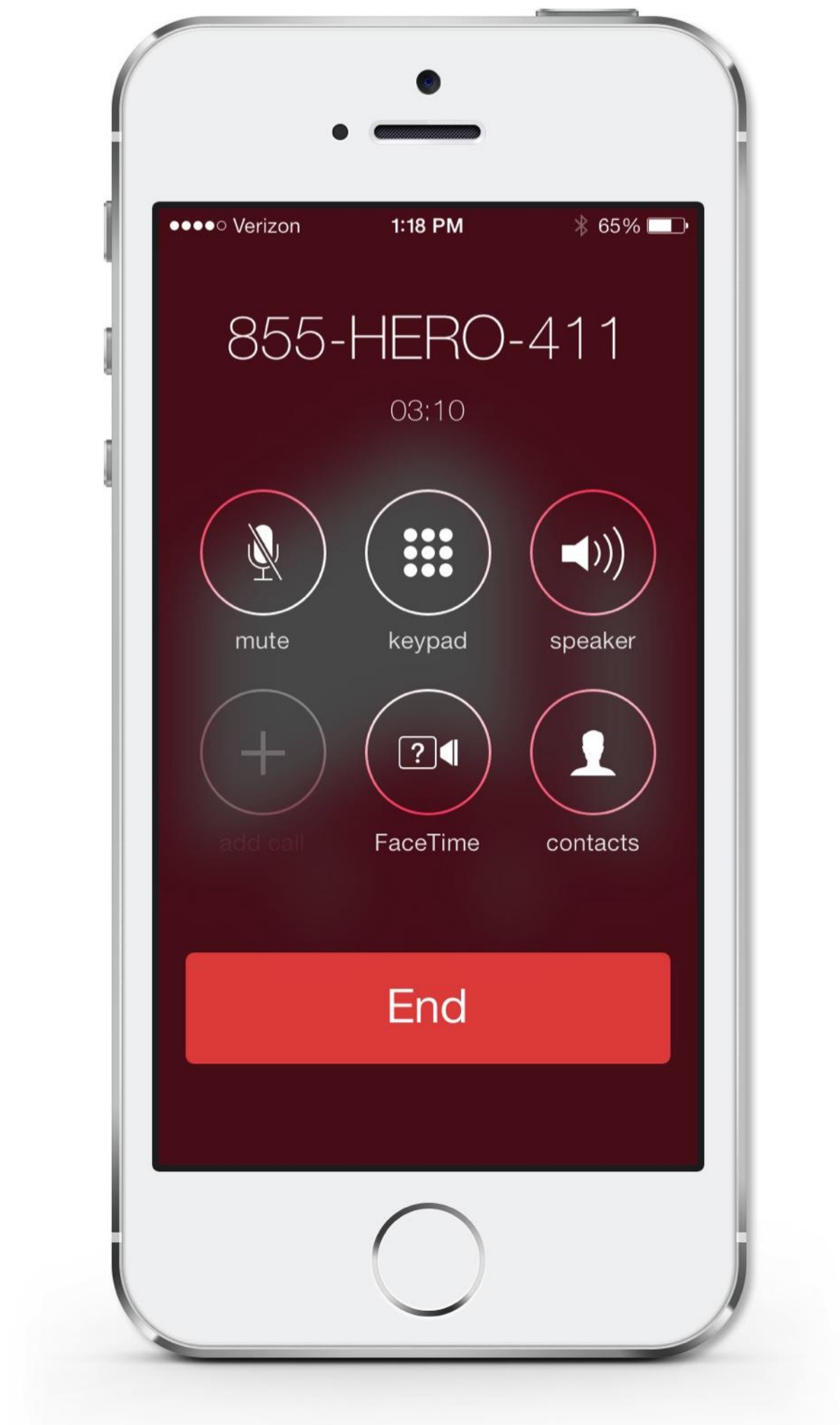
Our representatives in the field provide training and ongoing support for application processing and Program implementation.

## **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.



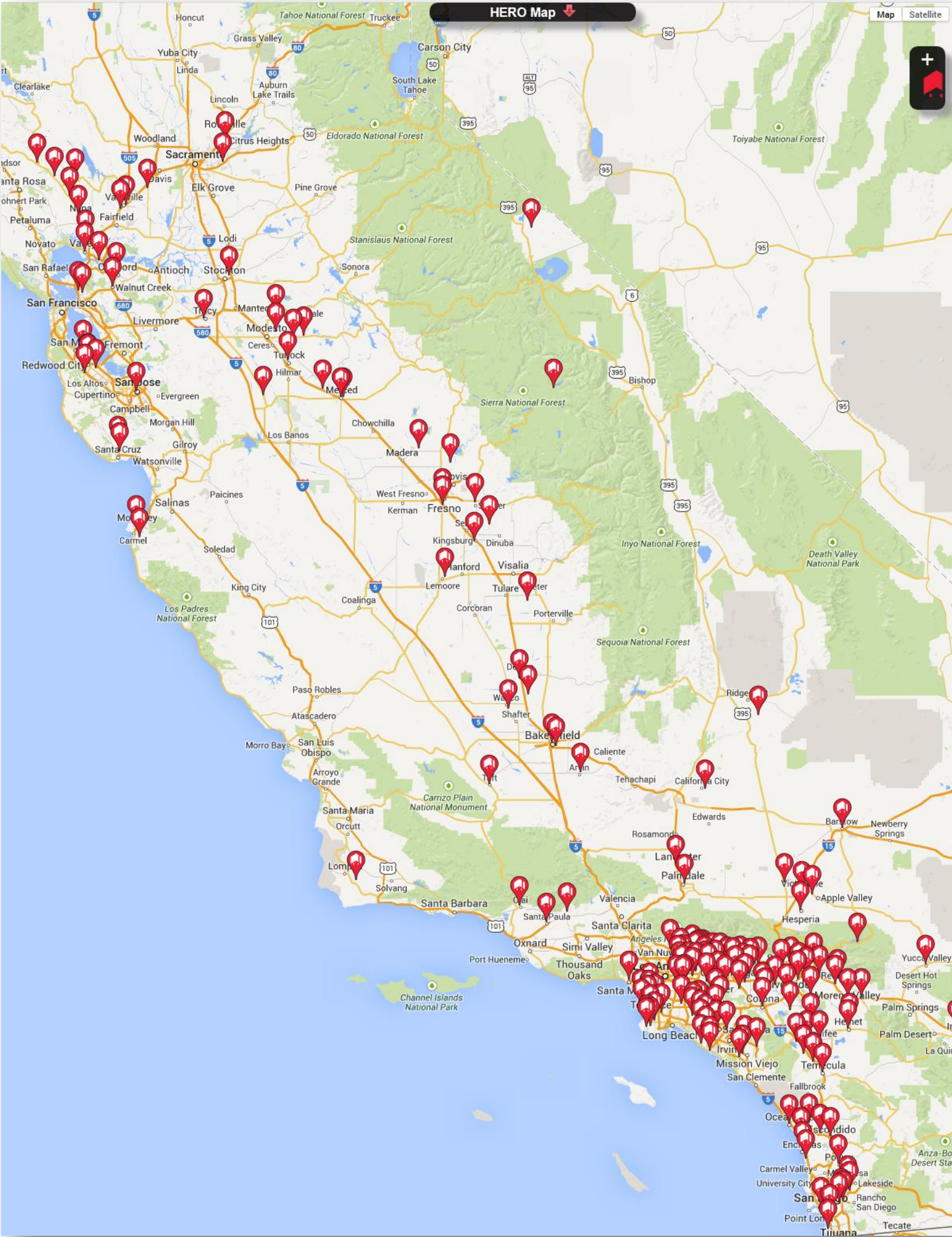


# HERO in Action:





# HERO Stats



192 CA Communities Joined

HERO Economic Impact			
Registered Local Contractors		4,035	
Applications Submitted		55,650	
Applications Approved		36,102	\$1,513,472,840
Approved Projects		25,090	\$505,302,040
Total Funded Projects		17,016	\$327,594,332
		Annual	Life Time
Energy Saved (GwH)		110	1,913
Reduction in Emission (tons)		28,982	513,311
Savings		\$13,823,056	\$508,253,573
Jobs Created		2,349	
Annual Economic Impact		\$483,455,484	



# 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 Money

“ 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.





# Contact Us



**Eve Perez**



**John Law**



**831-419-6741**



**209-602-8990**



**eperez@heroprogram.com**



**jlaw@heroprogram.com**



**www.heroprogram.com**



# HERO Communities

## **Alameda County**

*Albany  
Berkeley*

## **Contra Costa County**

*Concord  
Walnut Creek*

## **Fresno County**

*Clovis  
Fresno  
Kingsburg  
Reedley  
Sanger  
Unincorporated Area*

## **Imperial County**

*Brawley  
Calipatria  
El Centro  
Unincorporated Area*

## **Kern County**

*Arvin  
Bakersfield  
California City  
Delano  
McFarland  
Ridgecrest  
Taft  
Wasco  
Unincorporated Area*

## **Kings County**

*Lemoore*

## **Los Angeles County**

*Alhambra  
Arcadia  
Azusa  
Baldwin Park  
Bellflower  
Bradbury  
Carson  
City of Industry  
Claremont  
Covina  
Commerce  
Diamond Bar  
El Monte  
El Segundo  
Gardena  
Glendora  
Hawthorne  
Hermosa Beach  
Inglewood  
Irwindale  
La Cañada Flintridge  
La Verne  
Lancaster  
Lawndale  
Lomita  
Monrovia  
Montebello  
Monterey Park  
Palmdale  
Pomona  
Rancho Palos Verdes  
Rolling Hills*

## **Rolling Hills Estates**

*Rosemead  
San Dimas  
San Gabriel  
San Marino  
Santa Monica  
Sierra Madre  
South El Monte  
South Pasadena  
Temple City  
Torrance  
Walnut  
West Covina*

## **Madera County**

*Unincorporated Area*

## **Merced County**

*Atwater  
Merced  
Unincorporated Area*

## **Mono County**

*Mammoth Lakes  
Unincorporated Area*

## **Monterey County**

*Monterey  
Unincorporated Area*

## **Napa County**

*American Canyon  
Calistoga  
Napa  
St. Helena  
Yountville  
Unincorporated Area*

## **Orange County**

*Aliso Viejo  
Anaheim  
Brea  
Buena Park  
Costa Mesa  
Cypress  
Garden Grove  
Huntington Beach  
La Palma  
Laguna Hills  
Lake Forest  
Newport Beach  
Placentia  
Rancho  
Santa Margarita  
Santa Ana  
Stanton  
Tustin  
Westminster*

## **Riverside County**

*Banning  
Beaumont  
Calimesa  
Canyon Lake  
Corona  
Eastvale  
Hemet  
Indio  
Jurupa Valley  
Lake Elsinore  
Menifee  
Moreno Valley*

## **Murrieta**

*Norco  
Perris  
Riverside  
San Jacinto  
Temecula  
Wildomar  
Unincorporated Area*

## **Sacramento County**

*Citrus Heights  
Rancho Cordova*

## **San Bernardino County**

*Adelanto  
Apple Valley  
Barstow  
Big Bear Lake  
Chino  
Chino Hills  
Colton  
Fontana  
Grand Terrace  
Hesperia  
Highland  
Loma Linda  
Montclair  
Needles  
Ontario  
Rancho Cucamonga  
Redlands  
Rialto  
San Bernardino  
Twentynine Palms*

## **Upland**

*Victorville  
Yucaipa  
Yucca Valley  
Unincorporated Area*

## **San Diego County**

*Carlsbad  
Coronado  
El Cajon  
Encinitas  
Escondido  
Imperial Beach  
La Mesa  
Lemon Grove  
National City  
Oceanside  
Poway  
San Diego  
San Marcos  
Santee  
Solana Beach  
Vista  
Unincorporated Area*

## **San Joaquin County**

*Stockton  
Tracy*

## **San Mateo County**

*Foster City  
Menlo Park  
Redwood City  
Woodside  
Unincorporated Area*

## **Santa Barbara County**

*Lompoc*

## **Santa Clara County**

*San Jose*

## **Santa Cruz County**

*Scotts Valley  
Unincorporated Area*

## **Solano County**

*Benicia  
Dixon  
Vacaville  
Vallejo  
Unincorporated Area*

## **Stanislaus County**

*Modesto  
Newman  
Oakdale  
Riverbank  
Turlock  
Waterford*

## **Tulare County**

*Visalia*

## **Ventura County**

*Fillmore  
Ojai  
Santa Paula*





Your energy efficient future, today.