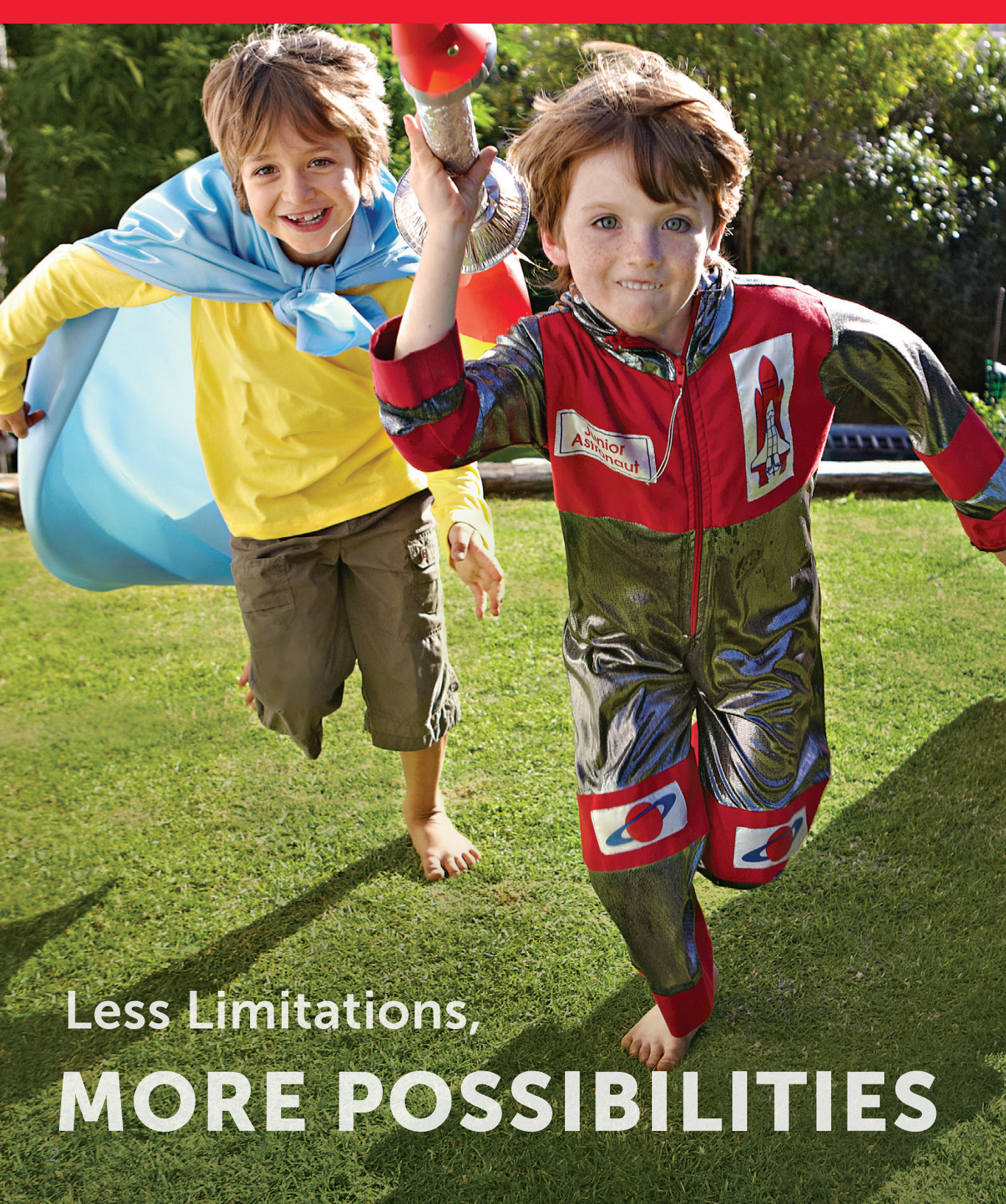




Your energy efficient future, today.



Less Limitations,
MORE POSSIBILITIES

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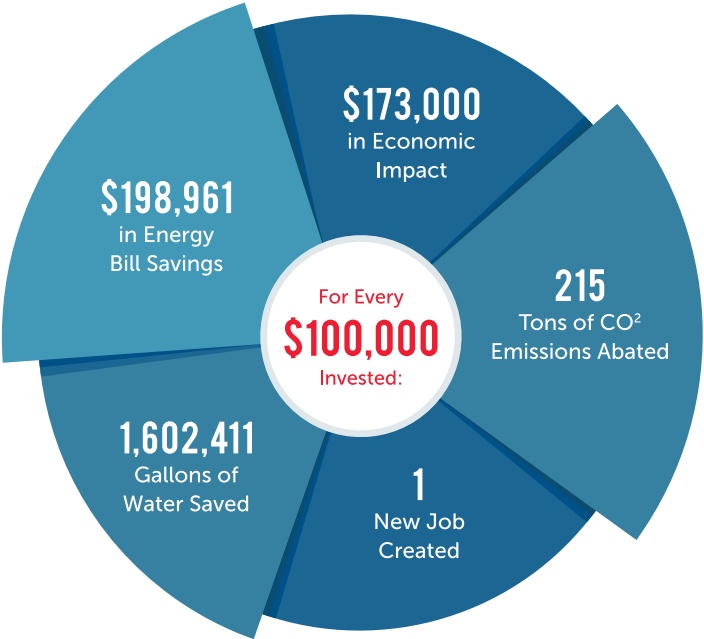
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Why HERO?

HERO is helping communities across California realize the promise of an energy efficient future by making the energy efficient choice the safe and affordable choice for property owners.



Community Impact

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. HERO provides:

Consumer Protection:

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

Economic Stimulus:

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

Environmental Benefits:

- Reduced CO² Emissions
- Decreased Energy Consumption
- Water Savings

HERO Advantage

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.

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 Features:

- Quality Control
- Approvals Based on Home Equity
- Long-Term Low Fixed Interest Rates

HERO Products:

Over 900,000 models of energy saving products qualify:

- Solar
- HVAC
- Roofing
- Windows
- Artificial Turf
- Pool Pumps
- Water Savings
- Insulation

PACE Track Record

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 enables us to continue to provide:

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

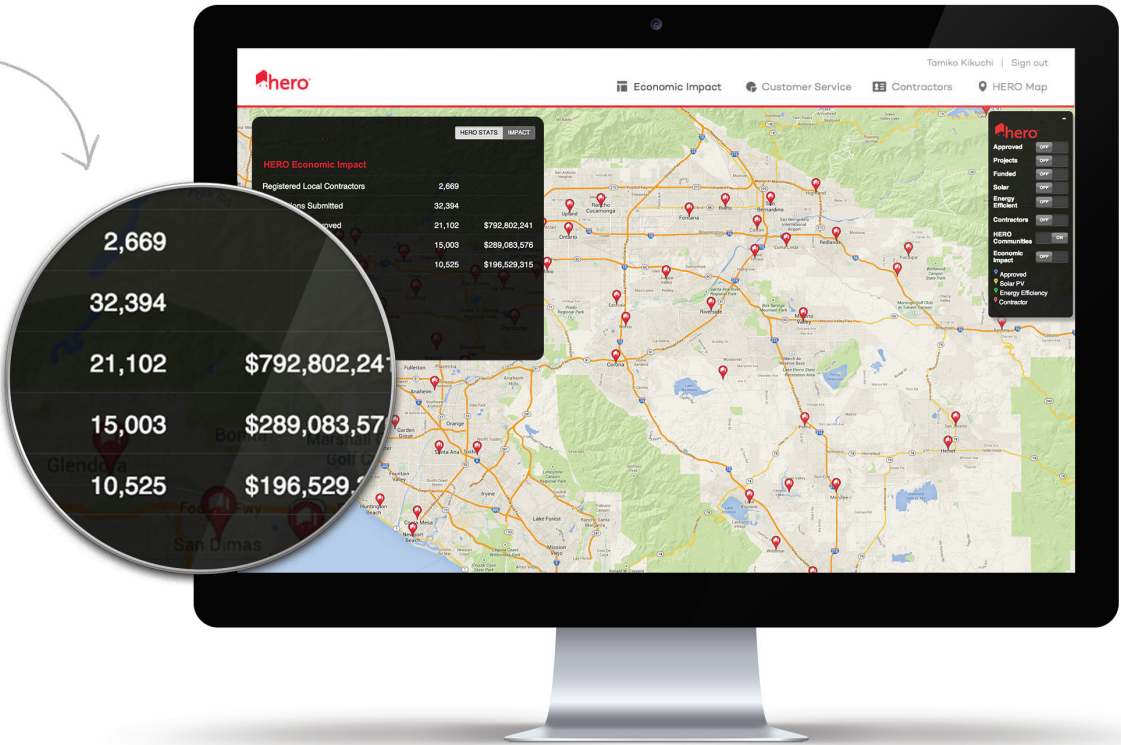


Integrated Technology

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

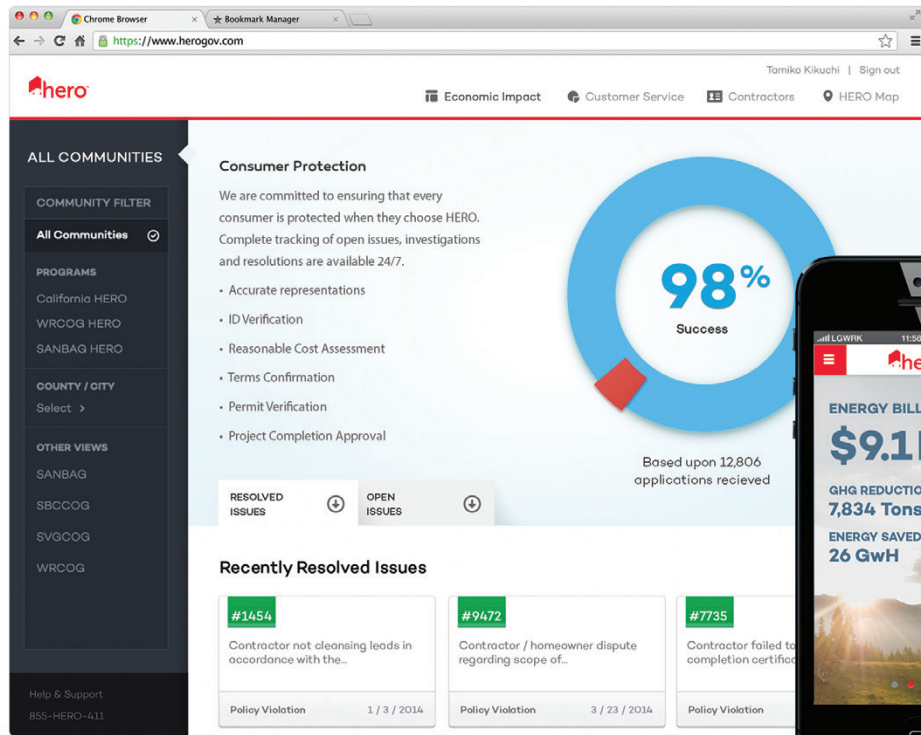
Real-time Tracking:

- Project Types
- Active Contractors
- New Job Creation
- CO² Reduction
- Economic Impact



HERO Gov

HERO Gov provides municipalities direct insight on Program performance and transparency on all consumer protection support items.



Features:

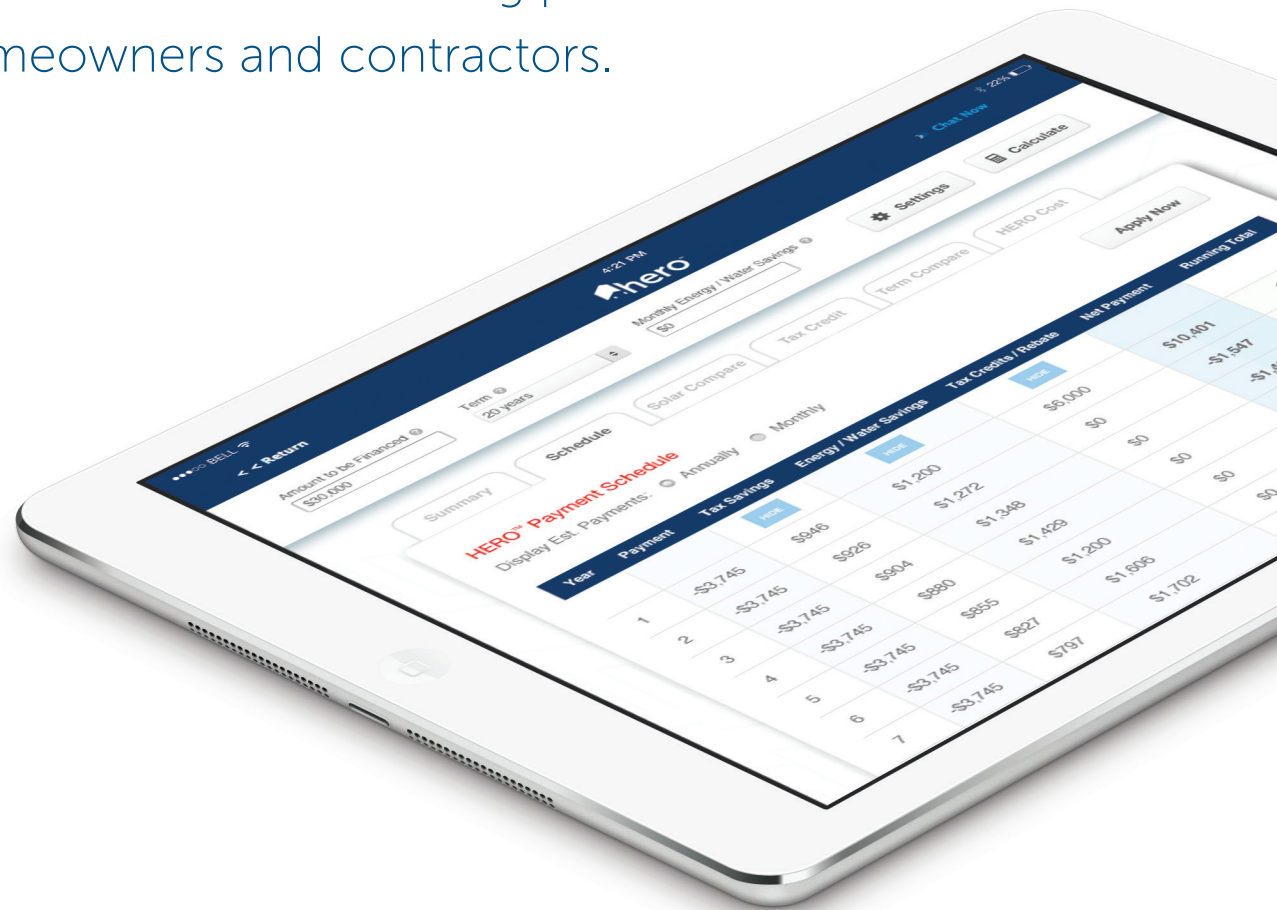
- HERO Map
- Mobile App
- Real Time Data
- Projects Financed
- Amounts Financed
- Environmental Impact
- Jobs Created
- Consumer Protection Inquiries and Resolutions

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
- Webpage at heroprogram.com/companyname



Community Support

We provide dedicated support to consumers, contractors and municipalities through every step of the process.

Contractor Training

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

Municipal Support

Dedicated account managers are assigned to every municipality to provide training, ongoing support, and to respond to any constituent inquiries.

Dispute Resolution

Every consumer complaint receives a full investigation. When necessary, our investigators with law enforcement experience will intervene to resolve any disputes.

HERO Hotline (855-HERO-411)

Our full service call center is available to consumers and contractors from project start to completion.

Mon-Th	8am – 10pm
Friday	8am – 9pm
Saturday	10am – 8pm
Sunday	10am – 6pm



Contractor Training & Registration

The HERO Program provides a comprehensive training program, designed to get contractors comfortable with the all of the financing terms and the property owner approval process.

Training includes:

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



Consumer Protection Policy

HERO has developed the #1 Consumer Protection Policy in the home energy improvement financing sector.

Contractor ID Verification

Every contractor must be in good standing with the Program, and have active license status with the CSLB.

Pricing Controls

We conduct a Reasonable Cost Test on all major product types and projects to ensure consumers get a fair price.

Permit Verification

We require verification that the necessary permits for qualifying products (including HVAC, solar PV, roofing, and many other products) have been issued.

Payment Protection

No payments are made to the contractor until the property owner signs a completion certificate to verify the project has been completed to their satisfaction.



Awards & Recognition

HERO delivers real impact and has been recognized by industry leaders for excellence and innovation.



ENVIRONMENTAL & ECONOMIC PARTNERSHIP | Governor of California

Awarded California's highest honor by Governor Brown for exceptional leadership in environmental preservation and economic stimulus.



BEST RESIDENTIAL PARTNERSHIP | U.S. Green Building Council

Recognized as a Top 10 Green Building Policy in California, serving as a national model for financing energy efficiency and water conservation retrofits.



BEST OF THE BEST

Urban Land Institute

Recognized for sustainable community development and organizational leadership in providing: economic value, environmental quality, and social equity.



BUSINESS ACHIEVEMENT AWARD

Climate Change Business Journal

Recognized for successfully partnering with local governments to develop residential financing programs for energy efficiency and renewable energy systems.



PRESIDENTS AWARD FOR EXCELLENCE

Southern CA Association of Governments

Recognized for creating successful public-private partnerships and economic stimulus by bringing private funding into communities.

HERO Communities

Fresno County

Fresno
Clovis

Imperial County

Brawley
El Centro

Kern County

Delano
Kern County
Unincorporated
Ridgecrest
Taft

Kings County

Lemoore

Los Angeles County

Alhambra
Arcadia
Azusa
Baldwin Park
Bellflower
Bradbury
Carson
City of Industry
Claremont
Covina
Diamond Bar
El Monte
El Segundo
Gardena
Glendora
Hawthorne

Hermosa Beach

Inglewood

Irwindale

La Cañada Flintridge

La Verne

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

South El Monte

South Pasadena

Temple City

Torrance

Walnut

West Covina

Merced County

Atwater

Merced County

Unincorporated

Mono County

Mono County

Unincorporated

Mammoth Lakes

Monterey County

Monterey

Monterey County

Unincorporated

Napa County

American Canyon

Calistoga

Napa

Napa County

Unincorporated

Yountville

Orange County

Anaheim

Brea

Buena Park

Costa Mesa

Garden Grove

Huntington Beach

La Palma

Laguna Hills

Newport Beach

Placentia

Santa Ana

Stanton

Tustin

Westminster

Riverside County

Banning

Calimesa

Canyon Lake

Corona

Eastvale

Hemet

Jurupa Valley

Lake Elsinore

Menifee

Moreno Valley

Murrieta

Norco

Perris

Riverside

Riverside County

Unincorporated

San Jacinto

Temecula

Wildomar

Sacramento County

Citrus Heights

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

San Bernardino County

Unincorporated

Twentynine Palms

Upland

Victorville

Yucaipa

Yucca Valley

San Diego County

Carlsbad

Escondido

Lemon Grove

Oceanside

San Diego

San Diego County

Unincorporated

San Marcos

Solana Beach

Vista

San Joaquin County

Stockton

Tracy

San Mateo County

Menlo Park

Santa Barbara County

Lompoc

Santa Clara County

San Jose

Santa Cruz County

Scotts Valley

Solano County

Solano County

Unincorporated

Vacaville

Stanislaus County

Modesto

Newman

Oakdale

Turlock

Waterford

Tulare County

Visalia

HERO Communities
as of May 2014

*(Italicization indicates
pre-launch phase)*

Get HERO

It's easy to bring HERO to your community. Learn more by visiting heroprogram.com or calling 855-HERO-411.



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

Mayor Rusty Bailey, Riverside, CA

"As HERO helps our residents lower their utility bills, San José furthers its sustainability goals by reducing energy and water use. Our economy and job market benefits from home improvement-related activity making it a win-win for all aspects of San José."

Kerrie Romanow, Director of Environmental Services, San José, CA