

FINANCING IN FIVE EASY STEPS

1

ADDRESS CHECK

Verify that your property is located in a participating community

2

APPLY

Apply through your Registered Contractor or
at www.renewfinancial.com

3

SIGN

Complete and sign your financing documents

4

INSTALL

Your Registered Contractor completes your eligible home upgrade
and gets paid upon you signing-off the project

5

REPAY

The financed amount is added to, and paid through, the property
tax bill

TO APPLY OR LEARN MORE

Visit www.renewfinancial.com or contact
your registered contractor.

Important Disclosures

1 The maximum financing amount an applicant is eligible for will be determined based on the applicant's ability to repay the financing and the amount of available equity. Not all products and projects are eligible for 30 year financing. The term available will be determined depending on the expected useful life of the product(s). CaliforniaFIRST financing is subject to approval. Underwriting requirements and restrictions apply. CaliforniaFIRST financing is not a government subsidy, it is private financing that must be repaid in full. CaliforniaFIRST financing is secured by a lien on the subject property and may be required to be repaid upon refinance or sale. Homeowners should perform due diligence before selecting a home improvement contractor.

2 The first payment date may vary depending on when the project is funded and how the property taxes are paid

© 2026 Renew Financial Group LLC. NMLS # 1788120. All rights reserved.
CDFPI - PACE Program Administrator License #60DBO-90653. Renew Financial is not a government agency. Installation or construction of property improvements financed with a PACE assessment is provided through a home improvement contractor or other third-party provider and not by the program administrator or a government entity.

PO-RF-072621 Rev 04/26



Turn Your Next
Home Improvement Project
Into a Reality with
**AFFORDABLE
FINANCING**



MEET RENEW FINANCIAL

At Renew Financial, we believe everyone deserves to feel safe, secure, and comfortable at home. That's why we created CaliforniaFIRST financing, an affordable, long-term solution that empowers homeowners to upgrade their homes with eligible safety, resiliency, and energy-efficient products.

We understand that home improvements can be costly, and often feel out of reach for many homeowners. With CaliforniaFIRST, we aim to change that. Our financing solution is designed to be accessible and manageable, allowing you to turn your dream home improvement project into a reality.

Whether you're looking to enhance your home's safety features, improve its energy efficiency, or simply make it more comfortable, CaliforniaFIRST financing can be the solution you need.

THE BENEFITS

- ✓ 100% financing up to \$250,000¹
- ✓ Terms of up to 30-yrs under California law¹
- ✓ No payments or deposits upfront
- ✓ Competitive fixed interest rates
- ✓ No credit score is required to qualify¹
- ✓ No payments for up to 17 months²
- ✓ Fast approvals

“ TESTIMONIALS

“Our experience with Renew Financial was very easy and simple. We provided the documents requested and they went to work. It was pretty much a hands-off process. It was great! We found the financing to be fair and competitive.” – Gerald & Caroline, K.

“Getting a new roof was a must, but along the way some other repairs were needed with AC and a few windows. Renew Financial made the projects doable and they worked well with me and the contractors.” – Sharon T.

ELIGIBLE PROJECTS

Eligible projects are subject to change and may vary by jurisdiction



Roofing



Windows & Doors



Heating & Cooling



Seismic Retrofits



Insulation



Solar Panels



Landscaping & Turf



Exterior Coating

And much more!

BASIC ELIGIBILITY CRITERIA

Additional underwriting requirements and conditions apply

- ✓ Eligible property type must be located in a participating community
- ✓ The homeowner(s) must meet the underwriting criteria
- ✓ CaliforniaFIRST eligible project or product
- ✓ Installation must be completed by a CaliforniaFIRST Registered Contractor

17+ years
in the industry

\$2+ Billion
in financed projects

★★★★★
customer satisfaction*

*Based on internal data and customer survey results