

Dividend EmpowerLoan™ & PACE Financing

Choose the option that best meets your needs

In select states, Dividend now offers two ways for customers to go solar.

The Dividend Solar EmpowerLoan™ is unsecured financing that combines the benefits of a lease – no down payment, energy cost savings, hassle-free maintenance and performance guarantees – with the financial upside from solar ownership.

Dividend PACE Financing is a partnership with local municipalities to make home energy upgrades more affordable. Eligible measures include energy efficiency, renewable energy, water efficiency upgrades & more. The financing is repaid as a line item on your property tax bill.

	EmpowerLoan	PACE Financing
Availability	28 states across America.	Select cities and counties in California (additional states coming soon).
Eligible measures	Only projects with Solar PV (can include limited energy efficiency measures up to 10% of the project cost, and PV-attached energy storage).	Solar PV and other renewables; High efficiency heating and cooling, windows and doors, pool upgrades cool roofing and other energy and water efficiency improvements; Residential energy storage, vehicle chargers and more.
Loan type	Secured against PV system. Paid monthly via bank ACH (or physical check).	Secured via Property Assessed Clean Energy (PACE) assessment. Paid via property tax bills (or by making monthly payments into a mortgage escrow account).
Interest rates	Fixed rate based on credit history & term	Fixed rate based on the term of the loan, but not credit score.
Interest tax deductibility?	No.	Yes.
Available terms	12 or 20 years.	5, 12 or 20 years.
Solar PV maintenance & performance guarantees	Yes.	Yes.
Prepayment allowed	Yes.	Yes, \$1500 prepayment minimum.