Energy/Climate Interests

Although there may be some debate when it comes to how much of a risk climate change poses, it is safe to say that everyone agrees that improving the indoor air quality of a home and reducing energy costs is good for the occupants and benefits the environment.

While many organizations are working very hard to promote increased energy efficiency, they may be missing an incredible alignment of interests.

Improving a home's energy efficiency can lower utility costs, improve comfort and indoor air quality, and reduce environmental impacts. This creates a strong alignment between the goals of energy-efficiency organizations and the needs of older homeowners.

Many California seniors have substantial home equity while living in older, inefficient homes with high utility costs and poor indoor air quality. Reverse Mortgage funds can provide a way to finance strategic upgrades that improve comfort, affordability, and resilience without adding a required monthly mortgage payment.

Fixed Income	Lower utility bills can make a meaningful difference for seniors living on fixed or limited incomes.
Older Homes	Many seniors have lived in their homes for decades. Older homes are often less efficient, so strategic upgrades may produce significant savings.
Comfort	Because many seniors spend more time at home, improvements in temperature control and overall comfort can have a meaningful impact on quality of life.

Indoor Air Quality	As people age their ability to filter out micro particulates in the air diminishes. This can have serious impacts on health. Strategic upgrades can improve ventilation and filtration, helping reduce indoor pollutants and creating a healthier living environment.
Strategic Financing	Reverse Mortgage options can allow eligible homeowners age 55+ to finance improvements without a required monthly mortgage payment. Lower utility costs can therefore translate directly into improved monthly cash flow.
Fire Hardening	Some energy-efficiency improvements can also support wildfire resilience, providing an added benefit for homeowners in higher-risk areas.
Reliable Energy	We always suggest a whole house approach to energy upgrades that is based on the "*Reduce before you Produce*" strategy. However, Solar (PV) with a battery backup can provide added resilience during power outages. This can be particularly beneficial for older homeowners who rely on powered medical equipment and need reliable energy for home cooling.

Prior to changing our focus to assisting seniors with the financing needs, Kevin spent much of his mortgage career integrating energy upgrades into home purchase and refinance strategies. He has presented on the topic locally, statewide, nationally, and was even invited to the White House to discuss this. We are applying that experience to help seniors improve home comfort, affordability, and resilience while developing additional resources for energy-efficiency professionals to help them to better serve older homeowners.

If you know of anyone who could benefit from this information, please feel free to connect them with us directly.