



Homebuyers save money two ways:

1. The mortgage rate and down payment:

Borrowers who buy an energy-efficient home or make upgrades to an existing home at the time of purchase **save 1/4 point on their interest rate.**

Plus, they still qualify for our downpayment assistance!

2. The utility bill:

Energy and water are among the hidden costs of homeownership. The more efficient, the more money saved, every month.

wshfc.org/EnergySpark



Buy a house.
Save energy.
Save money.
It's that simple.



Welcome to the newest—and greenest—home-loan program from the **Washington State Housing Finance Commission.**

EnergySpark is designed to work hand-in-hand with our **Home Advantage** loan and downpayment assistance. Homebuyers who may qualify:

- Household income under \$180,000.
- Purchasing either:
 1. A new home that exceeds Washington state energy standards by at least 15%, OR
 2. An older home that can be upgraded for 10% energy savings over its current use.

An energy assessment shows the most cost-effective upgrades for the home, and **EnergySpark** helps finance the work!

Learn more! wshfc.org/EnergySpark