What is the SEER loan?
The SEER (Sustainable, Energy Efficient Rental) loan is an unsecured loan designed to help landlords make energy efficiency upgrades on their affordable housing rental units with no upfront costs.

How do I know if I’m eligible for a SEER loan?
You should own the rental property, and your property should be located in the Atlanta Metro Area. Your property should provide affordable housing to low-to-moderate income (LMI) residents and may be single-family detached units or up to 5-unit multi-family. Additionally, you must prove your ability to repay, and your property taxes and mortgage must be current.

How do I know if my property is considered “affordable housing”?
Per HUD definition of affordable housing, occupant is paying no more than 30 percent of gross income on housing costs, and tenant households should have incomes no higher than 80% of area median income (AMI). If you’re an Atlanta Housing HCVP landlord, your unit always qualifies.

Do I have to be an Atlanta Housing landlord to apply for SEER?
No. Anyone who wants to make energy efficiency or resilience improvements to their affordable housing rental units may apply. However, you must be an Atlanta Housing HCVP landlord to access the Rent Boost.

Can I use my own contractor?
Of course. SELF provides you with contractors from our pre-vetted, independent network for your benefit. If you have a preferred contractor outside of our network, we’ll be happy to add them.

How do I get the Atlanta Housing Rent Boost?
If you’re already an HCVP landlord with AH, then once you’re approved for a SEER loan, AH will conduct a free inspection of your unit to determine what energy efficiency improvements are needed to achieve a Rent Boost. Once AH confirms that the energy efficiency upgrades are completed, the Rent Boost is triggered to kick in upon the unit’s lease renewal date.

What improvements are eligible for the SEER loan and the Atlanta Housing Rent Boost?
High efficiency lighting, low-flow appliances, insulation, air sealing, high efficiency HVACs (min 16 SEER), low emissivity windows.

What other improvements can I finance with a SEER loan?
Rooftop solar PV, solar water heater, impact windows and doors, roofs (Fortified Standard), disability adaptations.

Can I prequalify before applying?
Yes – check if you qualify by visiting solarenergyloanfund.org/loan/seer-loan

How do I learn more?
Contact David Graber, Special Projects Manager, davidg@solarenergyloanfund.org