

# Arcasa Energy-Integrated Mortgage Matrix

Arcasa's energy-integrated down payment assistance was built to meet today's affordability challenges without adding complexity for lenders. This matrix offers a high-level view of how our program fits within common FHA loan structures, helping teams identify opportunities quickly and confidently.

## Benefits

- Standard assistance amount up to 5.5% of the purchase price or the appraised value of the home, whichever is lower, is provided as down payment and closing assistance.

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- No income limits and no first-time homebuyer requirement.

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- Program works on any FHA-eligible, Arcasa-approved property (excluding condos).

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- Solar-powered properties save on utility costs. Average Arcasa system provides ~77% offset of electrical consumption. Actual offset and utility savings will vary based on property and utility company.

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- Arcasa system upgrades are available, including but not limited to new roofs, electrical panel upgrades, residential batteries (BESS), and EV chargers.

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- DPA comes in the form of a Grant or a Forgivable Second Mortgage

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- Forgivable DPA second mortgages have a 10-year term, no interest rate, no monthly payments, and are forgiven after Solar is installed (average 60 days after close).



# Arcasa Energy-Integrated Mortgage Matrix (cont.)

## Limitations

- FHA only.
- The Adjusted Value must be computed by using the purchase price and the property value, excluding any cost and installation of the solar energy system.
- The base loan amount can only increase by the lesser of the cost and installation of the solar energy system or 20% of the property value.
- Any rebates identified in the solar energy system contract and assigned to the contractor must be excluded in determining the cost and installation of the solar technology system.
- An escrow account must be established in accordance with the Repair Completion Escrow requirements for the remaining cost of the energy improvements if the installation of the solar energy system is not complete by the time of closing.
- Escrows may not include costs for labor or work performed by the borrower (“sweat equity”).
- Manual Underwriting permitted.
- High Balance Loans are permitted.
- Escrow holdbacks permitted.
- Any funds remaining in the escrow account at the end of the improvement period will be applied to pay down the mortgage principal.
- No overlays beyond FHA / AUS.
- Rest easy with Arcasa’s reliable installers who deliver quality workmanship and excellent service. Arcasa offers an independent third-party warranty in addition to standard manufacturer and workmanship warranties for additional peace of mind to your borrowers.
- No closing delays. Arcasa’s installation process and improvement period does not start until after closing day. The lender is not responsible for any project management post-closing.

**Channels Permitted**

Retail, Wholesale, Correspondent

**State of Domicile**

(UT)

**Program Provider**

Arcasa via DPA partners

**Program Provider Type**

Non-HFA Agency

**CDFI?**

False

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## Arcasa Energy-Integrated Mortgage Matrix (cont.)

<b>Program Type</b>	Grant or 2nd Mortgage (dependent on DPA provider)
<b>Standalone 1st?</b>	Yes, with Grant, No with 2nd Mortgage False
<b>Combo Assistance Type</b>	Assistance Component is a Grant or 2nd Mortgage
<b>SPCP?</b>	No
<b>1st Generation Buyer?</b>	False
<b>Maximum DPA Cap</b>	5.5% of purchase or appraised value—whichever is lower.
<b>Minimum DPA Amount</b>	\$0 for Solar Starter Program
<b>Maximum DPA Notes</b>	Standard Maximum DPA is 5.5% of purchase price or appraised value, whichever is lower. The exact maximum amount is determined by Arcasa and is based on property. In South Carolina, minimum second loan amount is \$5,000. If Grant program is use there is no second.
<b>Layering Notes</b>	Arcasa's lien can subordinate beyond the 2nd position. May be combined with other Assistance Programs such as grants, subordinate liens, gifts, and Mortgage Credit Certificates (MCC). May not be combined with Section 8 Voucher programs. No lien with grant program.
<b>Maximum Lien Position</b>	3
<b>Funding Notes</b>	Arcasa DPA partners can provide funds in the form of a forgivable 2nd lien or grant
<b>Program Web Page</b>	<a href="https://www.arcasa.io/welcome-homebuyers">https://www.arcasa.io/welcome-homebuyers</a>
<b>Program Flyer/Guidelines</b>	Marketing Material: <a href="https://www.arcasa.io/homeexperts">https://www.arcasa.io/homeexperts</a> Guidelines: <a href="https://www.arcasa.io/consumer-guide-2025">https://www.arcasa.io/consumer-guide-2025</a>

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## Arcasa Energy-Integrated Mortgage Matrix *(cont.)*

<b>Participating Lenders</b>	Contact program provider
<b>Participating Realtors</b>	May use realtor choice
<b>FTHB Required?</b>	False
<b>Veteran Exemption Applies</b>	N/A
<b>Current/Recent Ownership Requirements</b>	Can be a repeat buyer, as long as home will be primary residence. Buyer can own more than one residence, as long as they qualify for the new home using an FHA loan. Follow FHA guidelines.
<b>Citizenship Status Allowed</b>	US Citizen, Permanent Resident Alien, Non-Permanent Resident Alien
<b>Citizenship Notes</b>	Arcasa does not have any restrictions on citizenship and follows FHA guidelines. Must meet Agency, Investor, and Insurer guidelines.
<b>Non-Occupant Co-Borrowers Allowed?</b>	Non-Occupant Co-Borrowers are allowed as long as the Agency, Investor, and insurer guidelines permit them.
<b>Non-Occupant Co-Signers Allowed?</b>	True
<b>Non-Borrower Occupant Allowed?</b>	True
<b>Non-Purchasing Spouse (NPS) Requirements</b>	In community property states, the non-purchasing spouse's debt is considered, per FHA guidelines.
<b>Occupancy Notes</b>	Non-Occupant, Co-Borrowers, and Non-Occupant Co-Signers must follow FHA guidelines.

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## Arcasa Energy-Integrated Mortgage Matrix (cont.)

<b>Buyer Contribution Amount</b>	N/A
<b>Buyer Contribution Notes</b>	Follow FHA guidelines. Arcasa does not require a minimum contribution as borrowers can use the program with \$0 down and \$0 cash close, provided the loan is Approve/Eligible in AUS and there is enough benefit being generated with the loan program to provide such funds.
<b>Cash Back Allowed?</b>	No
<b>Maximum Assets Allowed</b>	N/A
<b>Minimum Housing Ratio</b>	Follow FHA and lender-specific guidelines.
<b>Maximum Housing Ratio</b>	Follow FHA and lender-specific guidelines.
<b>Minimum Total DTI</b>	Follow FHA and lender-specific guidelines.
<b>Maximum Total DTI</b>	57
<b>Qualifying Ratio Notes</b>	Per AUS, up to 57% for DTI. Follow FHA and lender-specific guidelines.
<b>Maximum LTV</b>	—
<b>Maximum CLTV</b>	120
<b>Loan-To-Value Notes</b>	Up to 120% with solar
<b>Minimum Credit Score</b>	580
<b>Minimum Credit Score Notes</b>	May vary by participating lender.

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## Arcasa Energy-Integrated Mortgage Matrix *(cont.)*

<b>Income Limits Apply?</b>	False
<b>Include Household Income?</b>	False
<b>Eligible 1st Mortgage Types</b>	FHA 203(b)
<b>Eligible 1st Mortgage Terms</b>	Fully Amortizing, Fixed Rate, 30-year
<b>1st Mortgage Product Notes</b>	Standard FHA terms allowable under 203(b). FHA County Loan Limit is the max loan for the property. FHA allows the loan to go up to 20% above this limit to cover the additional cost of the solar system.
<b>Incentives</b>	Loan Limit is the max loan for the property. FHA allows the loan to go up to 20% above this limit to cover the additional cost of the solar system.
<b>Maximum Units</b>	4
<b>Existing Construction Allowed?</b>	True
<b>New Construction Allowed?</b>	True
<b>Eligible Property Types</b>	Single Family Detached, Townhome/PUD, Manufactured Homes
<b>Eligible Property Type Notes</b>	1–4 units. Homes with existing solar systems ARE allowed. Condos are ineligible.
<b>Geographic Coverage Notes</b>	Program is available nationwide, except Alaska and Hawaii.
<b>Occupancy Types</b>	Owner-occupied primary residence
<b>Must Occupy Within</b>	60 days

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## Arcasa Energy-Integrated Mortgage Matrix (cont.)

<b>Eligible Use of Funds</b>	Down Payment Assistance, Closing Costs, Purchase Money (1st), Permanent Rate Buy down, Temp Rate Buy down
<b>Eligible Use of Funds Notes</b>	Interest rate buy downs are permitted.
<b>Home Buyer Obligations</b>	Must occupy property as primary residence. Must secure pre-approval for 1st mortgage with a participating lender. Must meet FHA's definition of a lawful, legal resident of the United States.
<b>Special Alerts</b>	N/A
<b>Homebuyer Education Requirement</b>	Not Required
<b>Bond Funded?</b>	N/A
<b>Funding Source</b>	Proprietary Revolving Fund
<b>Subordinate Loan Repayment Type*</b>	Soft
<b>Deferred Payments?*</b>	True
<b>Deferral Period*</b>	120 Months
<b>Forgivable?*</b>	True
<b>Forgiveness Waiting Period*</b>	After Solar is Installed (average 60 days after close)
<b>Forgiven Portion*</b>	100%
<b>Forgiveness Notes</b>	Second mortgage is a 10-year term with a fixed 0% interest rate. No monthly payments. However, after solar system is installed (average 60 days after close, no more than 120 days), entire second mortgage is forgiven.
<b>* Not applicable if using grant</b>	



## Arcasa Energy-Integrated Mortgage Matrix (cont.)

<b>Subordinate Loan Term</b>	120 Months
<b>Subordinate Loan Payment Components</b>	False
<b>Balloon Payment?</b>	False
<b>Interest Bearing?</b>	False
<b>Interest Rate Notes</b>	0% Interest Rate
<b>Repayment Triggers</b>	N/A
<b>Amortizing?</b>	False
<b>Equity Sharing?</b>	False
<b>Purchase Contract Required?</b>	Not Required
<b>Lender Approval Required?</b>	Pre-approval letter is NOT required prior to application
<b>Application Submission</b>	<b>By Originating Lender</b> via Online Portal at <a href="https://app.arcasa.io/">https://app.arcasa.io/</a>  <b>By Borrower</b> via Online Portal at <a href="https://www.arcasa.io/welcome-homebuyers">https://www.arcasa.io/welcome-homebuyers</a>
<b>Application Documents Online?</b>	False
<b>Application Documents Website</b>	Contact Program Provider

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# Arcasa Energy-Integrated Mortgage Matrix (cont.)

## Required

### Application Documents

- Pre-approval letter is NOT required prior to application.
- Application by Originating Lender.
- For participating lenders with a client: Solar Bid / Application via Online Portal at <https://app.arcasa.io>.
- For non-participating lenders with a prospect: Solar Bid / Application via Online Portal at <https://www.arcasa.io/intake>.

### Credit Report Provider

Not Required

### Application Notes

- The homebuyer can submit an inquiry at <https://www.arcasa.io/welcome-homebuyers>.
- Required Application Information: Borrower Name, Phone, Email, Property of Interest, Purchase Price. If no property of interest is available yet, Arcasa can provide TBD approvals.
- Lender Approval Required: Ideally borrower has an FHA pre-approval, but it does not have to be fully underwritten at time of application submission.

### 1st Mortgage Reservation Period - New

N/A

### 1st Mortgage Reservation Period - Existing

N/A

### Subordinate Loan Reserved With 1st Mortgage?

False

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## Arcasa Energy-Integrated Mortgage Matrix *(cont.)*

<b>Reservation Period Same as 1st?</b>	False
<b>Subordinate Loan Reservation Period - New</b>	N/A
<b>Subordinate Loan Reservation Period - Existing</b>	N/A
<b>1st Mortgage Extensions Count</b>	N/A
<b>Subordinate Loan Extensions Count</b>	N/A
<b>Service Release Premium</b>	Investor, Percent, At Least, Up To
<b>Lender Fees Allowed on 1st</b>	True
<b>Lender Fees Notes</b>	Please contact Arcasa for fee information.
<b>Are Disclosures Required?</b>	Yes
<b>Partial Exemption Disclosure Required?</b>	False



## Arcasa Energy-Integrated Mortgage Matrix *(cont.)*

### Program Docs Required Prior to Closing

- Executed Arcasa agreement with borrower
- Appraisal
- Funding Obligation Letter (FOL) or Grant Letter (GL) from Qualified Source
- Home Inspection Report (optional, but preferred)

<b>Program Documents Notes</b>	Arcasa will execute the agreement with the borrower prior to closing day.
<b>Closing Funds Provider</b>	Originating Lender
<b>Electronic Signature Allowed?</b>	Yes
<b>Wet Signed Documents Required?</b>	No
<b>Post Closing Documents Required?</b>	True
<b>Required Post Closing Documents</b>	Form HUD-92300 Mortgagee's Assurance of Completion
<b>Post Closing Notes</b>	Arcasa will provide the originating lender with obtained evidence that the system was installed in accordance with local code per FHA guidelines.
<b>Interim Servicing Provider</b>	Originating Lender
<b>Ongoing Servicing Provider</b>	Originating Lender
<b>Master Servicing Notes</b>	Servicers can vary by lender.

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## Arcasa Energy-Integrated Mortgage Matrix *(cont.)*

**Employer Based Program (EAHP)?** False

**Lender Requirements Apply?** Lenders may apply their own FHA overlays.

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**Need more help?  
Reach out!**

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