

# New policy to rectify photovoltaic panel loans

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Noting the expansion in demand for solar-powered electricity, largely fueled by the lower costs of installing solar panels, and the potential for tax credits and for energy savings, the report ...

-- Today, the Consumer Financial Protection Bureau (CFPB) finalized a rule mandated by Congress that applies existing residential mortgage protections to Property Assessed Clean ...

Lenders would be banned from "setting borrowers up to fail" for loans on clean energy - such as those for solar panels -- and disaster readiness loans paid back through property tax bills ...

"Today's rule stops unscrupulous companies and salespeople from luring homeowners into unaffordable loans based on false promises of energy savings," said CFPB Director Rohit Chopra.

PACE loans -- which are often used to finance environmentally minded renovations, like the addition of solar panels -- have led to financial instability for some borrowers. The rule will...

PACE loans are used by homeowners for clean energy upgrades and disaster readiness that are paid back through their property tax bills. Because of concerns about subprime-style lending ...

To protect consumers from unsuitable products, predatory financing, and outright fraud, we urge the Bureau to adopt consumer protections to address predatory solar transactions. Claiming that a solar ...

"When unscrupulous companies bait homeowners into unaffordable loans with exaggerated promises of energy bill savings, this can lead to serious financial distress," said CFPB ...

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