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FINANCE NEW ORLEANS LAUNCHES RESIDENTIAL RE-UP PROGRAM TO EXPAND ENERGY AND RESILIENCE FINANCING TO ALL LOUISIANA HOMEOWNERS

NEW ORLEANS — Finance New Orleans (FNO) has launched the [Residential RE-UP \(Resilient Energy Upgrades\) Program](#), a powerful new home improvement financing loan that helps Louisiana homeowners make essential energy-efficient and storm-resilient upgrades—without the traditional barriers that often prevent families from accessing capital.

Developed in partnership with the [Solar and Energy Loan Fund \(SELF\)](#), the RE-UP Program offers **accessible, ability-to-pay financing** for projects that reduce energy bills, improve safety, and increase the long-term durability of homes. There is no minimum credit score or home equity requirement to apply, and initial eligibility is determined using a soft credit pull—meaning no risk to a homeowner’s credit score. From FORTIFIED™ roofing to HVAC improvements, insulation and weatherization, and solar energy systems, RE-UP is built for the everyday homeowner looking to protect their biggest investment and create a healthier home.



“The RE-UP Program gives all New Orleans and Louisiana residents a fair and flexible path to modernize their homes, lower energy costs, and build real resilience,” said **Annie Clark, Chief Strategy and Partnership Officer, Finance New Orleans**. *“This is about empowering families, especially those left out of traditional lending, so they can strengthen and fortify their homes and neighborhoods.”*

Making Resilience Accessible: Flexible, Inclusive Financing

Unlike conventional home improvement loans, RE-UP removes the steep barriers that have historically blocked many homeowners from making critical upgrades. The program is **income-inclusive**, uses **ability-to-pay criteria** rather than traditional credit thresholds, **does not require home equity** and provides **fixed-rate loans (5%–12%)** with flexible terms and direct contractor payments through SELF's secure lending platform.

Eligible upgrades include:

- High-efficiency HVAC systems & ENERGY STAR® appliances
- Roof repair or replacement meeting FORTIFIED™ standards
- Solar panel and battery storage
- Weatherization (insulation, duct sealing, window/door upgrades)
- Water and sewer efficiency improvements
- ADA accessibility home improvements



These upgrades can help homeowners decrease monthly utility bills, improve indoor comfort, strengthen storm protection, and increase the long-term value of their property—resulting in healthier, safer, and more resilient homes across the state of Louisiana.

A Partnership Driving Climate Resilience for All

The RE-UP Program represents a powerful, shared commitment between Finance New Orleans and the Solar and Energy Loan Fund (SELF) to expand equitable, scalable pathways to home resilience—especially for families historically left out of traditional financing.

“Through our partnership with Finance New Orleans, we are bringing a proven, community-centered lending model to homeowners who have long been excluded from fair and accessible financing for essential upgrades,” said **Duane Andrade, CEO of SELF**. *“The RE-UP Program directly reflects SELF’s mission by making home resilience, safety, and energy efficiency accessible to all households, which supports year-round comfort, lower energy costs, and stronger protection during severe storms.”*

How to Get Started Today

Whether you’re a homeowner or landlord ready to lower energy bills, strengthen your property, or make long-overdue repairs, the Residential RE-UP Program can help you get it done with flexible, inclusive financing.

Take the first step towards a safer, more efficient, and more resilient home in Louisiana. Visit the FNO website to learn more about the RE-UP Program at www.financenola.org/reuploan or submit your RE-UP Loan Application now at www.tfaforms.com/5192142

Calling Local Roofing, HVAC, Solar, and other General Contractors

Finance New Orleans is actively growing its RE-UP Contractor Network and invites local and state-wide roofing (standard and FORTIFIED), HVAC, solar, insulation, and home improvement professionals to participate. Approved contractors gain access to a pipeline of motivated homeowners and financing options that help close more sales.



Apply to join the FNO Contractor Network by submitting your application at www.tfaforms.com/5190335

Contractors who join will play a pivotal role in expanding energy efficiency and resilience upgrades across New Orleans and our state, helping families secure safer, more affordable homes while creating new business opportunities. Visit www.financenola.org/reupcontractors to learn more about the RE-UP Program and Contractors Network.

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About Finance New Orleans

Finance New Orleans is a public investment bank that aims to improve the quality of life in Greater New Orleans by funding climate resilient housing and infrastructure.

FNO provides innovative financing solutions that help homeowners, developers, and community partners build lasting community wealth, resilience, and affordability.

Learn more about our mission and work by visiting www.financenola.org.

About Solar and Energy Loan Fund (SELF)

The Solar and Energy Loan Fund (SELF) is a certified Community Development Financial Institution (CDFI) dedicated to expanding access to affordable financing for energy-efficiency, renewable energy, and climate-resilient home improvements. Since 2010, SELF has helped thousands of families nationwide complete essential upgrades that reduce energy costs, improve home safety, and strengthen long-term resilience. SELF's mission-driven lending model is designed to reach underserved households and build healthier, more sustainable communities.

Visit www.solarenergyloanfund.org to learn more.