

Program Name	Web Site	Eligible Property Types		Interest Rate	Funding Thresholds		Eligible Measures					Applicant Eligibility Requirements	Contractor Eligibility
		Residential	Commercial		Minimum	Maximum	Energy Efficiency	Water	Renewable Energy	Custom Measures	Building Energy Analysis		
SCEIP	<a href="http://www.sonomacountyenergy.org/">http://www.sonomacountyenergy.org/</a>	X	X	7%	\$2,500	none	X	X	X	X	X	Applicant must be current on mortgages and property taxes.	must possess current CSLB to do project type; must be HERS2 certified for energy analysis rebate; program will fund materials only for self-installations
Clean Energy Upgrade Financing Program	<a href="http://matadors.org/loans/energyloans.html">http://matadors.org/loans/energyloans.html</a>	X		5yr 4.99% 10y 5.99% 15y 6.99%	none	50,000 cannot exceed 10% of the value of the home	X		X		X	EE improvements must achieve a minimum of 10% reduction in total property energy use FICO score of 660, 50% DTI, Owner occupied	EUC participating contractor or BPI certified
PowerSaver	<a href="http://www.powersaverloan.com">www.powersaverloan.com</a>	X		as of 8/21/13 15year APR 8.916% &20year APR 9.173%	\$7,500	\$25,000	X		X			No late mortgage payments or collection accounts in last 24 mo; no bankruptcies ever; this loan must be in first or second position; can use up to 25% of loan on unrecalled improvements (ie granite countertops); no prepayment penalty	must be a GeoSmart authorized contractor (EUC contractors automatically eligible)
CHF Residential Energy Retrofit Program	<a href="http://www.chfloan.org/Programs/Energy/energy_program.html">http://www.chfloan.org/Programs/Energy/energy_program.html</a>	X		6.5%	none	none	X				X	Applicant must be current on mortgages and property taxes; NO TAX LIENS ON PROPERTY	Must be a CFA participating contractor; participating contractors must meet a host of eligibility requirements.
GEOSmart Financing Program	<a href="http://www.egia.com/homeownercenter/GEOSmartLoan.aspx">http://www.egia.com/homeownercenter/GEOSmartLoan.aspx</a>	X		5.99%-13.99%	\$1,000	\$25,000	X		X			no prepayment penalty	must be a EGIA GeoSmart authorized contractor
Energy Efficiency Retrofit Loan Program	<a href="http://www.pge.com">www.pge.com</a>		X	0%	\$5,000	\$100,000						must be PG&E customer for last 24 months; last 12 months at improvement site address	customer's responsibility to verify qualifications
FHA Energy Efficient Mortgages	<a href="http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/eemhome">http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/eemhome</a>	X		set by lender	none	Dollar amount of labor and materials plus reports, fees, and inspection costs OR lesser of a) 5% of appraised value; b) 115% of median area price; c) 150% of conforming Freddie Mac limit	X				X	Loan must be for principle residence; Borrower must make 3.5% down payment on sales price or appraised value but no down payment needed for extra EE loan amount.	Energy analysis and cost of improvements must be conducted by HERS rater prior to loan application
Title I Home Improvement Loans	<a href="http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/title/home">http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/title/home</a>	X	X	6.95%-11.95%	none	\$25,000 for single family; \$7,500 for manufactured home not on permanent foundation; \$12,000 per unit up to \$60,000 for mult-family; \$25,000 for nonresidential	X	X	X			Structure must have been completed and occupied (not necessarily by applicant) for at least 90 days.	Bid required
203(k) Rehab Mortgage	<a href="http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/203k/203kmnu">http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/203k/203kmnu</a>	X		set by lender	none	\$35,000	X	X				can combine with FHA EEM	Self-install allowed with only materials costs covered by loan. Must get at least 3 bids on all the work with detailed cost of materials and labor, contractor's license # and 3 references each. They need to build in at least 15% contingency.

To be used as a general reference only; the Sonoma County Energy Independence Program does not guarantee the accuracy of the information presented here as it is always subject to change.