



Our new energy program is hot, cool, and green.

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Also this month

Calendar

21 May 2010

- *Deadline to submit Request for Disbursement for June Funding*

31 May 2010

- *Holiday - Memorial Day*

01 June 2010

- *June Disbursements, Monthly Forum*

19 June 2010

- *Solar Energy & Efficiency Fair*

21 June 2010

- *Deadline to submit Request for Disbursement for July funding*

01 July 2010

- *July Disbursements*

Looking for Testimonials

Are you an applicant or contractor that successfully completed a project and

New FNMA/Freddie Mac Instructions for Lenders



In May, 2010, Fannie Mae and Freddie Mac, government sponsored enterprises that purchase the vast majority of conforming single family home mortgages, issued new, confusing instructions to lending institutions on how to treat properties with assessments under programs such as SCEIP. These letters appear to suggest energy assessments could be considered by the lender to be “loans” instead of

“assessments.” This may lead some lenders to conclude the assessment should be paid off before the property transfers or is refinanced. Sonoma County disagrees with these instructions, and is working with Fannie Mae and Freddie Mac to clarify their position. Copies of these letters can be viewed at the following links:

- <https://www.efanniemae.com/sf/guides/ssg/annltrs/pdf/2010/ll1006.pdf>;
- <http://www.freddiemac.com/sell/guide/bulletins/pdf/iltr050510.pdf>.

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Contractors State License Board Warns Californians: Don't Get Burned When Going Solar

*Hot tips protect consumers
from solar energy scammers*

SACRAMENTO — The Contractors State License Board (CSLB) is alerting California homeowners about the need to select a licensed and qualified contractor before signing a contract for a solar energy project. Consumers who want to “go green” and take advantage of state and federal rebates and tax credits could be

want to share your story? We'd love to hear from you! Please send photos and a paragraph about your experience to energyinfo@sonomacountyenergy.org.

Remember to include your name, property address, and file number. Occasionally, we get requests from the media to share your stories. If you give your permission for us to share your story with the media, please include this with your message. Contractors—please obtain the permission of your clients before sharing their information.

About SCEIP

Sonoma County's Energy Independence Program is an opportunity for property owners to finance energy efficiency, water efficiency and renewable energy improvements through a voluntary assessment.

The program works by placing an assessment on the property which is paid back through property taxes over 5, 10, or 20 years with an interest rate of 7%. Financing is available to both residential and commercial applicants with a minimum amount of \$2500. The amount available for financing is based on the value of the property, and the assessment stays with the property, it does not move with the owner.

Contact SCEIP

404 Aviation Blvd., Suite 200
Santa Rosa, CA 95403
Phone: (707) 521-6200
Fax: (707) 524-3769

Email:

energyinfo@sonomacountyenergy.org
www.sonomacountyenergy.org

Avoid SPAM

The Sonoma County Energy Independence Program does not sell or share your email address with anyone. To ensure you receive the latest news and updates from SCEIP and that our messages do not end up in your SPAM folder, please add energyinfo@sonomacountyenergy.org to your address book or mark our email items as "safe".

We thank you for your continued interest in SCEIP.



preyed upon by unlicensed, unscrupulous, or unaware contractors.

Unlicensed contractors in several parts of California have been convicted or are being investigated on suspicion of taking thousands of dollars from consumers for

solar energy systems that were incorrectly installed – or not installed at all. Consumers may not qualify for government incentives if contractors fail to enter into solar energy contracts correctly.

CSLB has a list of [tips](#) one should consider before selecting a contractor to install their home's solar power. To view these tips and the Press Release in its entirety, visit the [CSLB website](#).

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More Tips from the CSLB

The [Contractors State License Board](#) provides a wealth of information for the public when undertaking a construction project. On their website you can find [educational materials](#) about hiring contractors and the construction process. You can also [check the status](#) of a contractor's license, find other important Contractors License Law information and [file a complaint](#).

Information Highlights:

- [What You Should Know Before You Hire a Licensed Contractor](#)
- [10 Tips for Making Sure Your Contractor Measures Up](#)
- [What Seniors Should Know Before Hiring A Contractor](#)
- [A Homeowner's Guide to Preventing Mechanics Liens](#)

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Deadline for June Requests for Disbursements



Due to the closing of the County's Fiscal Year on June 30, 2010, all Requests for Disbursements for July 1 funding must be delivered to the SCEIP office no later than 4:30 p.m. on **Monday, June 21, 2010**. Please contact SCEIP at (707) 521-6200 if you have questions.

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Monthly Informational Forums

Join us for an hour to learn about the Sonoma County Energy Independence Program (SCEIP) and how it can help save resources and therefore save money, reduce emissions, create jobs and stimulate our local economy.

Monthly Forum

**First Tuesday
of each month
at the SCEIP Office**

**404 Aviation Blvd, Suite 200
Santa Rosa, CA 95403**

5:30 – 6:30 p.m.

If you are unable to join us in person, a Conference Line is available. That number is (707) 565-7582. This Forum is open to the public and free of charge. Reservations are not required. For more information, please call (707) 521-6200.

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New SCEIP Application



The SCEIP [application](#) has been revised in anticipation of a future launch of an online application and workflow system. Effective May 14, 2010, only the new version of the application is being accepted at the

Storefront. Applications are considered incomplete when all requested information is not provided and required attachments included. Incomplete applications are being returned to the property owner. The anticipated launch date for the online application and workflow tool is July 15, 2010. Please check the [website](#) often to ensure you are accessing the most current forms and information available.

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Guidelines

Properties Listed for Sale - If a property is already on the market to be sold, or expected to be listed “for sale” prior to the disbursement of SCEIP funds, then it is not eligible for SCEIP funding. SCEIP funds are available if a property owner chooses to make energy/water efficient improvements to the property before it is put on the market; however, all work must be completed and the final disbursement must take place prior to listing the property for sale.

Appraisals - Appraisals are accepted and reviewed on a case-by-case basis when a property does not meet the 110% guideline via the property's assessed value or

market value when obtained via Zillow. Proposed improvements should never be included in the appraised value. SCEIP is working toward securing a tool to obtain an affordable appraisal. The anticipated launch date is August 1, 2010.

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SCEIP to Host a Tool Lending Library



The Sonoma County Energy Independence Program is partnering with the Workforce Investment Board (WIB) who has received a "Green Grant" to create and administer a tool lending library of energy auditing tools. Recognizing the need for getting a workforce outfitted with the tools necessary in the field, the WIB wrote a grant including this resource. Funding is available to buy three

complete sets of tools along with some additional items. The tool lending library will utilize the SCEIP Storefront located at 404 Aviation Blvd in Santa Rosa. There will be certain criteria necessary in order to borrow the tools and we are in the process of creating the program guidelines. We are looking at a launch date of July 2010. Watch for future news on this subject.

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Contractor's Corner



Application Packages - SCEIP is moving toward an online application submittal process that will require complete information regarding the applicant and the project before the system will allow you to move forward. With this in mind, it is imperative for an [application](#) package to be complete with

all owner's information, project information, thorough specifications, permit costs, rebate(s), project costs, etc. when submitted to the SCEIP office. Please note that there is a difference between the total project cost and the requested financing amount on page 5 of the application. Occasionally, a property owner may wish to fund only a portion of the project cost or must limit the financing amount to be within the 110% guideline. This is where a different amount would be entered on the "Requested Financing Amount" line of the application. In either case, an application is considered incomplete if fields are left blank.

Additionally, every separate application package must be clear that the work being performed and the materials being utilized within the scope of the work all meet SCEIP's definition of an "Eligible Improvement." It is not enough to only state in the bid or contract what will be installed; the materials being used must also meet SCEIP requirements. Specifications are required for each and every submission to make the application package complete. SCEIP does not archive files or contractor information to reference for future submissions. Each application must stand alone as complete and current at the time of submission in order to support the bonding process after the disbursement has occurred. Please refer to the "[Eligible Improvements](#)" as outlined on the SCEIP website if and when you have any questions as to what defines "eligible".

All information is important in the application, and the SCEIP Storefront will return applications to the property owner when incomplete documents are submitted. SCEIP plans to conduct a training session on the application process in the near future. Watch your email for that announcement.

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