



Save energy. Save money. Live comfortably. Go green.

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## Also this month

### **Financing for Residential Solar Systems**

Wednesday, September 17th  
5pm - 7pm

750 Lindero St., San Rafael

Solar professionals, homeowners and financiers are welcomed to this free panel discussion to learn about the various options for solar financing.

### **Sonoma County Fall Home and Garden Show**

Friday, September 19th thru  
Sunday, September 21st

Sonoma County Fairgrounds

### **Drive Electric Day**

Saturday, September 20th  
11am - 4pm

Coddington Mall, North

## Update to PACE Underwriting Standards

Last September, Governor Brown signed into law Senate Bill 96 allowing for the creation of the Statewide Property Assessed Clean Energy (PACE) Loss Reserve Fund. This budget trailer bill tasked the California Alternative Energy and Advanced Transportation Financing Authority (CAEATFA) with administering a PACE loss reserve program that will use a \$10 million reserve fund to keep mortgage interests whole during a foreclosure or a forced sale. In order to receive the benefits of the state's PACE loss reserve program, local PACE administrators must comply with a specified set of underwriting standards. In June of this year, Sonoma's PACE program began participating in the statewide program.

Assembly Bill 2597 is currently awaiting signature from Governor Brown and in part is considered a "clean-up" bill by substituting the term "loan" with "financing" within various parts of the PACE program. It will also modify the CAEATFA underwriting standard for the PACE loss reserve program by providing that financing cannot exceed certain limits, and will amend the regulations to specify that the total mortgage-related debt and PACE financing on the underlying property may not exceed the value of the property.

### **How does this affect the SCEIP Program?**

Upon signature of this bill, the underwriting standards will impact the SCEIP financing product by requiring that any residential application factor the amount of the requested PACE financing in the overall lien to value (LTV) ratio calculation. Currently, SCEIP allows for the total mortgage-related debt to not exceed 100% LTV prior to the PACE financing amount. The change would require the PACE financing amount be included and overall cannot exceed 100% LTV of the current property value. Once signed, this change would take effect no earlier than January 1, 2015.

Visit the [SCEIP website](#) for additional information on the PACE loss reserve program.

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## Fall Home and Garden Show This Weekend

Stop by the Sonoma County Energy Independence Program (SCEIP) booth at the Sonoma County Fall Home & Garden Show on September 19 - 21, 2014 at

## Parking Lot

The North Bay Chapter of the Electric Auto Association is hosting an event to inform the public on the benefits of owning an electric vehicle.

## Cloverdale Laundry-to-Landscape Greywater Workshop

Saturday, September 27th  
9am - 1pm

This hands-on workshop sponsored by the City of Cloverdale is designed to equip you with the knowledge and skills required to install a code-compliant Laundry-to-Landscape greywater system. Space is limited, for additional information or to register visit the [Daily Acts website](#).

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## Contact Us

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the Sonoma County Fairgrounds. Discover how you can start saving energy, water and money. Program representatives will be there with information on the latest financing, rebates, and incentives available for your projects.

Also back by popular demand is "Ask the Expert," featuring SCEIP participating contractors. These local general and specialized contractors will be on hand to answer your home improvement questions at no charge or obligation.

Show hours are: Friday noon - 7pm, Saturday 10am - 7pm & Sunday 10am - 5pm.

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## City of Santa Rosa Announces Water Conservation Program for Homeowners

In order to optimize conservation efforts, The City of Santa Rosa has launched an innovative program designed to increase the water efficiency in homes.



The Direct Retrofit Install Program or "DRIP" offers installation of WaterSense labeled fixture packages that includes ultra high-efficiency toilets, showerheads and aerators by a certified contractor. All components of the fixture packages are required to be installed unless existing fixtures reflect water efficiency that is the same or better than those provided.

City water customers must be property owners with the water account in their name along with existing toilets that are 1.6 gallons per flush or more. The costs can either be paid at the time of installation or through an on-bill financing arrangement with a 5-year term. No credit or pre-qualification is necessary. This program is limited to 500 fixture packages on a first come first serve basis. Go to [www.srcity.org/drip](http://www.srcity.org/drip) for more information or to apply.

To find a water conservation program in your area visit, <http://www.savingwaterpartnership.org/partners/>.

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## Why a Home Energy Audit?

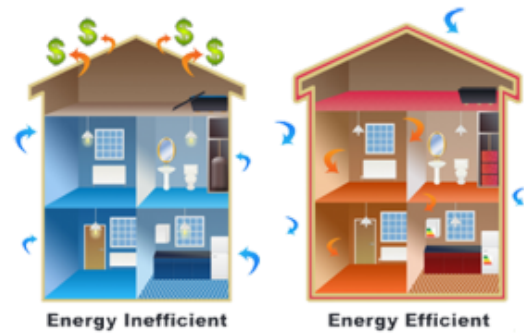
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Even though one of the biggest complaints from homeowners is high energy costs, convincing them of the value of a home energy audit can still be a challenge. The audit is quick and painless, typically involving the use of infrared cameras and blower doors, and the findings in regards to the home's energy efficiency can be addressed to drastically reduce electric bills. Pinpointing the problem is really the most reliable, efficient way to cut excess spending on utilities.



### **What is a home energy audit, anyway?**

A home energy audit is, simply put, the first step towards making your home energy efficient. A thorough audit will involve the use of infrared cameras to find a lack of insulation and air infiltration, as well as blower doors to determine if there are any leaks and if so, how substantial they are. For the best results, the professional performing the audit should be a Certified Energy Auditor. To locate a qualified professional, click [here](#).

So what exactly is checked during an audit? Several things, including: hot water system efficiency, heating and cooling system performance, insulation effectiveness, construction integrity issues, air quality (including carbon monoxide and moisture levels), and any air sealing opportunities like windows and doors.

### **Benefits**

The most obvious benefit for homeowners is something we've already mentioned: energy cost savings. After receiving their detailed report, homeowners can take action to ensure their homes run more efficiently. It's possible to uncover hidden problems, too, like unwanted moisture as a result of poor ventilation. Many recurring health problems can be attributed to indoor air quality. Finding these problems sooner rather than later can save homeowners big time in the long run.

A house shouldn't have cold or hot spots, but if there are window leaks or other problems, it's near impossible for a home to have an even temperature. Identifying the cause of these problems will enable homeowners to enjoy a comfortable temperature throughout their house.

There are benefits to home value, too: A study published in the Appraisal Journal said that the market value of a home rises \$20 for every \$1 decrease in annual energy costs. Additionally, energy efficiency is something that can make your home that much more attractive when you go to sell it.

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## **Contractor's Corner**

The September Contractor Forum has been canceled due to the Fall Home Show. The next forum will be October 15, 2014.

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