



CALIFORNIA HUB FOR
ENERGY EFFICIENCY
FINANCING

REEL Program Compliance Training

Residential Energy Efficiency Loan (REEL) Assistance Program

This handbook was updated 8.10.16. Please check the CAEATFA website and thecheef.com periodically for updates.



TABLE OF CONTENTS

PART 1: GETTING STARTED	8
<u>WHAT IS THE CHEEF?</u>	9
<u>WHY FINANCE?</u>	10
<u>THE REEL PROGRAM</u>	11
<u>TYPES OF FINANCED MEASURES</u>	12
<u>BENEFITS FOR CONTRACTORS</u>	13
<u>PARTICIPATING LENDERS</u>	14
<u>PARTICIPATION REQUIREMENTS</u>	17
<u>DISCIPLINARY ACTIONS</u>	18
<u>HOW TO ENROLL</u>	19
<u>TAKEAWAYS FROM PART 1</u>	20
PART 2: A REEL DEAL	21
<u>OVERVIEW</u>	22
<u>ELIGIBLE BORROWERS</u>	23
<u>ELIGIBLE PROPERTIES</u>	25
<u>ELIGIBLE ENERGY EFFICIENCY MEASURES (EEEMs)</u>	26
<u>COMMONLY INSTALLED MEASURES</u>	27
<u>TYPES OF EEEMs</u>	28
<u>BUNDLING REQUIREMENTS</u>	29
<u>MODELING REQUIREMENTS</u>	31
<u>SAMPLE MODELING OUTPUT</u>	32
<u>REBATES & INCENTIVES</u>	33
<u>PROJECT ELIGIBILITY CHECKLIST</u>	34
<u>ELIGIBLE PROJECTS</u>	35
<u>70/30</u>	35
<u>SAMPLE #1 –WHOLE HOUSE & OTHER HOME IMPROVEMENTS</u>	36
<u>SAMPLE #2 – LOAN WITH SOLAR</u>	37
<u>QUALITY ASSURANCE & QUALITY CONTROL</u>	38
<u>THE INSPECTION PROCESS</u>	40
<u>TAKEAWAYS FROM PART 2</u>	41



PART 3: THE PROCESS	42
<u>OVERVIEW</u>	43
<u>BILL IMPACT ESTIMATE</u>	45
<u>REQUIRED DOCUMENTS</u>	46
<u>UTILITY BILL</u>	48
<u>ITEMIZED INVOICE</u>	50
<u>CERTIFICATE OF COMPLETION</u>	51
<u>BORROWER FORM</u>	52
<u>AUTHORIZATION TO RELEASE CUSTOMER INFORMATION</u>	54
<u>TAKEAWAYS FROM PART 3</u>	55
PART 4: BE SUCCESSFUL	56
<u>CHECKLIST OF REEL ELIGIBILITY</u>	57
<u>LENDER REQUIREMENTS COMPARISON</u>	58
<u>MARKETING AND SALES RESOURCES</u>	59
<u>RESOURCES</u>	61
RESOURCES	62
<u>MATADORS PRODUCT COMPARISON</u>	63
<u>ITEMIZED INVOICE</u>	64
<u>CERTIFICATE OF COMPLETION</u>	67
<u>ENERGY DATA RELEASE</u>	72



Why are we here?



Broke Bob

- Calls when air conditioner breaks.
- You want to sell him a SEER 16, insulation and air sealing.
- He's short on cash. Wants the cheapest fix you've got. Forget the insulation!

Why are we here?



Energy-Conscious Ella

- Motivated to reduce energy and has researched rebates for HVAC.
- You can tell that adding wall insulation and new windows would save her a lot of energy.
- She loves the idea, but has only budgeted \$5,000.

REEL - Another financing tool in your box



BENEFITS OF REEL FINANCING



- ✓ Unsecured Financing: Not tied to property
- ✓ Finance 100% of project costs
- ✓ Broad base of borrowers qualify
- ✓ Loan terms up to 15 years, resulting in affordable monthly payments
- ✓ No closing or origination fees

Today!

REEL Program Compliance Training

Four modules to get contractors qualified to participate in the program

Part 1: Getting Started

- REEL Program, Benefits to Contractors, Participating Lenders & Products, & Requirements to Participate

Part 2: A REEL Deal

- Eligible Borrowers, Eligible Properties, EEEMs, Eligible Projects & QA/QC

Part 3: The Process

- Overview of Forms, Loan Enrollment Process

Part 4: Be Successful

- Next Steps, Marketing Opportunities and More Resources

At your
own pace

Marketing EE Financing Training

Video series to help you present financing to customers

PART 1: GETTING STARTED

Introduction and Program Overview

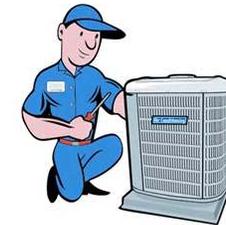


Part 1: Getting Started: What is The CHEEF?



CALIFORNIA HUB FOR
ENERGY EFFICIENCY
FINANCING

CHEEF is a public-private partnership of lenders, contractors, utilities and state agencies designed to encourage an **uptake of energy efficiency projects through increased access to financing.**



CHEEF runs the REEL Program

Why??

...is financing important

- ✓ 75% of EE projects over \$10,000 are financed
- ✓ Energy projects using financing tend to have deeper energy savings and greater scopes of work
- ✓ Financing increases the total amount of project funding; 90% of projects financed exceed \$15,000
- ✓ REEL Lenders allow borrowers to finance 100% of eligible EE projects

Part 1: Getting Started: The REEL program

REEL Goal:

Create more EE projects, resulting in deeper savings, benefitting more customers.

How we get there:

1

REEL Program provides lenders with some protection against loan losses

2

Lenders are able to offer better financing terms

3

Contractors present financing as an option to their customers

4

Customers take on bigger energy efficiency projects



Types of measures that can be financed

- HVAC (split, package, heat pump, evap cooler, furnace, repair)
- Water Heating (tankless and storage)
- Insulation (wall, attic, floor, duct)
- Air Sealing
- Duct Sealing
- LEDs
- Appliances
- Pool Pumps
- Smart Thermostats
- Windows
- and More

Specific measures vary slightly in different utility jurisdictions.

Some measures must be installed as part of a bundle.

For the list of Eligible Energy Efficiency Measures and specifications, please see <http://eeems.azurewebsites.net/>

What's in it for me?

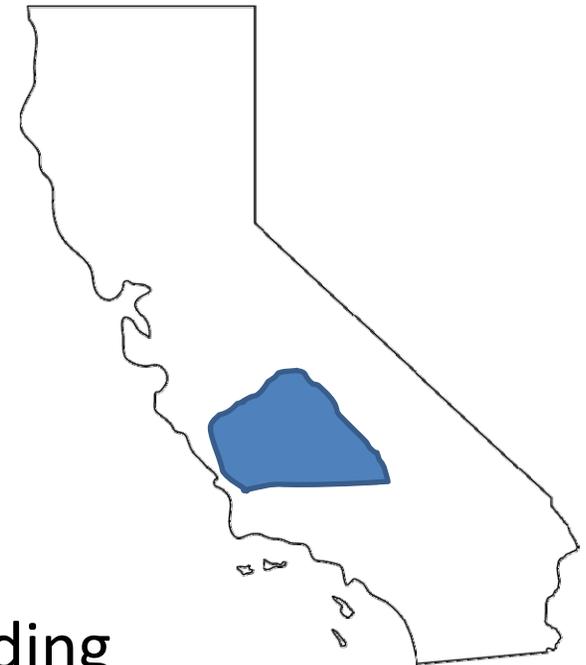


- Offer up to 100% financing and offer an UNSECURED option
- Increase and project size
- Reach new customers
- Access to approved lender network
- Get featured on a statewide participating contractor list
- **Earn up to \$7,000 in co-op marketing funds**
- Apply for a \$20,000 micro-grant

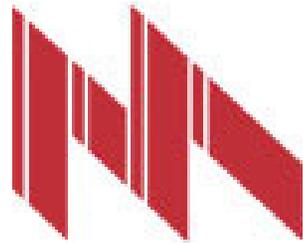
Part 1: Getting Started: Participating Lenders



- Contact: Kiersten Vaughan
kvaughan@valleyoak.org
(599) 688-5996
- Madera and Tulare Counties
- Interest rates: Starting at 6.77%
- FICO minimum: 580
- 24 hour approval
- Borrower must join the CU before funding
 - All Tulare and Madera residents are eligible



Part 1: Getting Started: Participating Lenders



**Matadors
Community
Credit Union**

Your better alternative to a bank since 1963

- Contact: Nairi Gerovian
ngerovian@matadors.org
(818) 993-6328
- Statewide
- Interest rates: Starting at 5.99%
- FICO minimum: 640
- Borrower must join the CU before funding
- 24 hour approval
- 24 hour funding for contractors after receipt of project docs and borrower signing closing docs



Part 1: Getting Started: Participating Lenders



- Contact: Ray Chapman
energy@calcoastcu.org
(858) 636-3048
- Statewide
- Interest rates: Starting at 5.88%
- FICO minimum: 600
- Borrower must join CU before funding – **FEES WAIVED!!**
- 24 hour approval
- 24 hour funding for contractors after receipt of project docs and borrower signing closing docs



Contractor Participation Requirements

- Contractors State License Board (CSLB) license relevant to work performed
- Comply with all applicable laws, maintain all required state licenses
- Good standing with all governmental authorities
- No outstanding judgments or liens
- Commercial general liability insurance coverage (\$1,000,000 per occurrence)
- Worker's compensation insurance



Follow the Rules!



Contractors may be removed from the REEL Assistance Program for the following reasons:

- False or misleading claims about any part of the REEL Assistance Program or its performance
- Fraudulent or deceitful conduct in the sale or installation of measures
- Violation of the REEL Assistance Program regulations
- Misrepresentation or non-compliance with program requirements

For additional information on participation requirements see the REEL program regulations:

<http://www.treasurer.ca.gov/caeatfa/cheef/reel/regulations/20150909/regulations.pdf>



To become a Qualified Contractor:

1. Complete the two-page CHEEF Qualified Contractor Application available at thecheef.com.
2. Submit the application to CHEEF@treasurer.ca.gov.
Please Include
 - Proof of Insurance
 - REEL Training Date



Takeaways from Part 1

- ✓ Most large EE projects require financing
- ✓ Contractors participating in REEL:
 - Can present customers with 100% financing options
 - Are publicized on a statewide list of Participating Contractors
 - Gain access to free training and marketing resources to increase project size and scope
- ✓ Contractors must comply with applicable laws and building codes
- ✓ Enroll in REEL by submitting an easy two-page application available at thecheef.com

PART 2: A REEL DEAL

Eligible Deals for Financing



A loan enrolled in the REEL program must meet eligibility requirements for:



Borrower



Property



EEEMs



Project



QA/QC

Borrower Eligibility:



- Property Owner or Tenant with Owner's written permission
- Minimum FICO score of 580
- Borrowers with No FICO score are eligible if they have no derogatory credit reports
- Debt to Income Ratio of less than 55%

The **Borrower** is not always the **Utility Customer**!



Borrower

- Lender's borrower of record
- Signs the CHEEF disclosure and Certificate of Completion



Utility Customer

- On the Utility Bill
- Signs the Customer Data Release Form

Property Eligibility



- 1-4 unit** residential property
(single-family home, duplex, triplex or fourplex)
- Receives gas and/or electric service from one of the four investor-owned utility companies



Part 2: A REEL Deal: Eligible Energy Efficiency Measures (EEEMs)

EEEM = Eligible Energy Efficiency Measure

California Alternative Energy and Transportation Financing Authority (CAEATFA) website

FAQs EEEMs Portal Frequently Asked Questions

Receive Financing Pilot Program Updates

<http://eeems.azurewebsites.net/>

Select Your Electric Utility: Don't show electric measures

Select Your Gas Utility: Southern California Gas Company

Indicate Your Customer Type: Residential

Search by Measure Type:

- Agriculture
- Appliances
- Audits
- Building Envelope
- Consumer Electronics
- Controls and Sensors
- Design and Maintenance

Search by Keywords: SEARCH

Submit

24 RESULTS FOUND

Download Search Results

Note: It is not necessary to apply for a rebate to qualify for financing these measures. If a measure does not include an EUL value, you may look up the value in the [DEER EUL table](#), or you may [contact your IOU](#).

EEEMs ID	IOU	MEASURE NAME	MEASURE SPECIFICATION	REBATE LINK	EFFECTIVE USEFUL LIFE
SCG-00115	Southern California Gas Company	Attic Insulation	Available for self install. [B3Q] Measure Code: 540025 - The final insulation level must be at least R-30.	CustomerRebateAvailable: https://www.socalgas.com/save-money-and-energy/rebates-and-incentives/natural-gas-appliance-rebates	20
SCG-00288	Southern California Gas Company	Attic Insulation	Available for self install. [B3Q] Measure Code: 540353 - The final insulation level must be at least R-38.	CustomerRebateAvailable: https://www.socalgas.com/save-money-and-energy/rebates-and-incentives/natural-gas-appliance-rebates	20

- Search by IOU and by measure type
- Option to download the lists into a spreadsheet, save and/or print

Access the EEEMs portal: <http://eeems.azurewebsites.net/>

Finding commonly installed measures on the EEEMs list

- 17 SEER A/C Unit

EEEMs ID	IOU	MEASURE NAME	MEASURE SPECIFICATION
PGE-03199	Pacific Gas and Electric Company	HVAC CODE COMPLIANCE	S8805 17 SEER HEAT PUMP

- 30 Gallon Water Heater

SCG-00125	Southern California Gas Company	Storage Water Heater	Available for self install. Measure Code: 530114 - Energy star certified storage water heaters must have an Energy Factor of 0.67 or greater. The water heater must be 30 gallons or greater.
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- R-19 Ceiling Insulation

SCE-40639	Southern California Edison	Insulation	Solution Code BE-67582 R-19 Ceiling Insulation replacing R-0 Insulation
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Three types of EEEMs:

Single Measure EEEMs

- Eligible as standalone measures
- e.g. HVAC only project or lighting only project

[B3Q]

EEEMs with Bundling Requirements

- Require a bundle of 3 qualifying measures or modeled savings
- e.g. Air Sealing must be part of a bundle
- Measures that are part of Home Upgrade program

[B3R]



Home Upgrade
Energy Upgrade California®

EEEMs with Modeling Requirements

- Require modeled expected energy savings
- e.g. cool roofs, radiant barrier heating
- Measures that are only part of Advanced Home Upgrade program

[M:10%]

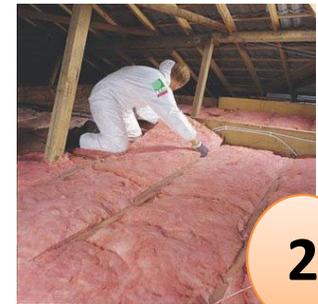


Advanced Home Upgrade
Energy Upgrade California®

Part 2: A REEL Deal: Bundling Requirements for EEEMs

[B3R] means Bundle of 3 Required or 10% Modeled Savings

- Measures with [B3R] listed in the *Measure Specifications on the EEEMs list require*
 - at least 3 Qualifying measures
 - OR
 - modeling of at least 10% expected energy savings.
- [B3Q] means the **Bundle of 3 Qualifies**: the measure can count as 1 of your 3. It also qualifies as a standalone measure.
- For a Whole House/Home Upgrade project, the contractor needs to pick at least 3 measures with a [B3Q]
 - For Financing, there is no difference between a **base** and **flex** measure
 - If you are going for the Home Upgrade Rebate, follow the utility's requirements for **base** and **flex** measures.
- Remember: Whole House or Bundled projects are likely going to require CAS/CAZ testing!



Note: The EEEMs portal lists requirements for **financing**. There are additional requirements to get the **rebate**.

Identifying which EEMs require bundling

EEEMs ID	IOU	MEASURE NAME	MEASURE SPECIFICATION
SCG-00125	Southern California Gas Company	Storage Water Heater	Available for self install. Measure Code: 530114 - Energy star certified storage water heaters must have an Energy Factor of 0.67 or greater. The water heater must be 30 gallons or greater.
SCG-00300	Southern California Gas Company	Whole Building Air Sealing	Available for self install. [B3R, B3Q] Measure Code: 540378 - Whole building equal or greater than 30 percent leakage reduction.
SCG-00301	Southern California Gas Company	Floor Insulation	Available for self install. [B3R, B3Q] Measure Code: 540379 - The installed insulation must achieve a minimum of R-19.
SCG-00121	Southern California Gas Company	Central Gas Furnace	[B3Q] Measure Code: 504002 - Energy Star certified central natural gas furnace and must have an Annual Fuel Utilization Efficiency (AFUE) between 92-94 percent.
SCG-00230	Southern California Gas Company	Central Gas Furnace	[B3Q] Measure Code: 530112 - Energy Star certified central natural gas furnace and must have an Annual Fuel Utilization Efficiency (AFUE) between 95-97 percent.

No special codes. This system can be installed **with or without other measures.**

Bundle of 3 Required: This system **requires installation of 2 other measures** with a [B3Q] or modeled savings of 10%. These are the Home Upgrade measures.

Bundle of 3 Qualified: These systems count toward a bundle of 3, but don't require bundling. They can be installed **with or without other measures.**

Identifying which EEEMs require modeling

EEEMs ID	IOU	MEASURE NAME	MEASURE SPECIFICATION
SCE-42824	Southern California Edison	Cool Roof	[M:10%] AHUP-00001 Cool Roof More than 50% of the roof is being replaced. Low-Slope: a low-sloped roof is defined as a roof that has a ratio of rise to run of 2:12 or less (9.5 degrees from the horizontal), shall have a three-year aged solar reflectance ≥ 0.63 and a thermal emittance ≥ 0.75 or an SRI ≥ 15 as identified by the Cool Roof Rating Council. Steep-Slope: a steep-sloped roof is defined as a roof that has a ratio of rise to run of greater than 2:12 (9.5 degrees from the horizontal), shall have a three-year aged solar reflectance ≥ 0.20 and a thermal emittance ≥ 0.75 or an SRI ≥ 16 as identified by the Cool Roof Rating Council.
SCE-42825	Southern California Edison	Radiant Barrier	[M:10%] AHUP-00002 Radiant Barrier Follow manufacturer installation requirements. Equipment and materials must meet or exceed all applicable local, state and federal standards.

Modeling: These measures require modeled expected energy savings of 10%. They are part of the Advanced Home Upgrade program.

They can be installed with any type or combination of efficiency upgrades that achieves 10% expected savings.

Part 2: A REEL Deal: Modeling Output Sample

Sample output for a Whole House/ Advanced Home Upgrade project showing 10% modeled expected savings

CUSTOM ENERGY ANALYSIS REPORT



Date: 4/9/18

Reference Number: SCESG000092

Address: Hannah Laughlin
123 test
Suite 900
Los Angeles, CA 90071

► Annual Estimated Energy Use and Fuel Costs

	Current Home			After Upgrades		
	Energy (kWh)*	Fuel Cost:	Carbon (tons)	Energy (kWh)*	Fuel Cost:	Carbon (tons)
Heating	4,200	\$179	0.8	2,700	\$116	0.5
Cooling	2,300	\$370	0.7	1,800	\$290	0.6
Water Heating	4,600	\$193	0.8	2,200	\$94	0.4
Lighting & Appliances	5,300	\$701	1.6	5,300	\$700	1.6
Total (Rounded-off)	16,000	\$1,442	3.9	12,000	\$1,200	3.0
Savings				4,000	\$242	0.9
				26%	17%	22%

*All energy forms are converted to their electrical energy equivalent, expressed in kilowatt-hours electric (kWh).
 †Fuel costs are based on prices at the time this report is issued and do not include taxes and surcharges.
 ‡Total Annual Estimated Energy Use is rounded to the nearest 1,000 kWh.

How these scores differ from your EPS Score

The estimated energy use and fuel costs above are based on specific details about your home and your energy consumption behavior. These estimates can help you decide how to improve your energy efficiency.

The EPS Score has a slightly different goal: it uses a standard methodology to predict how your home should perform under typical conditions. A particular homeowner's behavior may lead them to use more or less energy in the same home. The EPS

factors behavior out of the calculation, so homes can be objectively compared.

To calculate your actual annual energy use, you will need to know the amount of energy that you used for each fuel type in your home for a full year. This information is available on your utility bills. The formulas on the back of the EPS scorecard will allow you to convert combustion fuels to kilowatt-hours. The EPS Energy Score should be compared to the annual totals of all fuel types.



ate: 03/01/2018

itor: IOF International
Laughlin, Hannah



Page 1 of 2



► EUCA Upgrade

Estimated Cost: **\$10,000**

Annual Energy Savings: **4,300 kWh (26%)**

Annual Fuel Savings: **\$242**

Lifetime Carbon Savings: **19.7 metric tons**

Recommended Upgrades

Air Sealing	Reduce air leakage by 500 cfm50
Attic / Ceiling Insulation	Insulate attic to R-38.
Duct Sealing	Seal all seams and joints on ductwork and plenum with mastic paste.
Duct Insulation	Wrap ducts with fiberglass insulation.
Water Heater Upgrade	Install a tankless water heater.
Heating System Upgrade	Upgrade to condensing gas furnace (Primary HVAC System)
Cooling System Upgrade	Upgrade to a newer ENERGY STAR air conditioner with SEER of 15 (Primary HVAC System)



Page 2 of 2

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32

Combine Financing with Utility Rebates & Incentives

- Financing + Rebates = access to greater savings for your customers
- Measure may be eligible for financing but not the rebate
- Borrower's choice whether or not to pursue a rebate
- Rebates may allow for larger project scopes



Project Eligibility



- ❑ Work completed by a **Qualified Contractor** enrolled in the REEL program as of the date the work was started (or by a self-installer if measures are eligible for self-install)
- ❑ Maximum loan amount eligible for the credit enhancement: \$50,000 per unit (\$35,000 if borrower has no FICO score)
- ❑ **At least 70% of loan proceeds** must fund EEEMs and other necessary alterations
 - Example: HVAC + permit costs + wall repair around the HVAC
- ❑ Up to **30% of loan proceeds** may be used for other home improvements
 - Cabinets, fixtures, flooring, etc.
 - Electric measure upgrades when electricity is provided by a non-IOU (ie a MUNI, public utility or co-op)
- ❑ Distributed Generation (DG) **can** be part of the project. However, the lender **does not** receive a Credit Enhancement for the DG part of the loan.





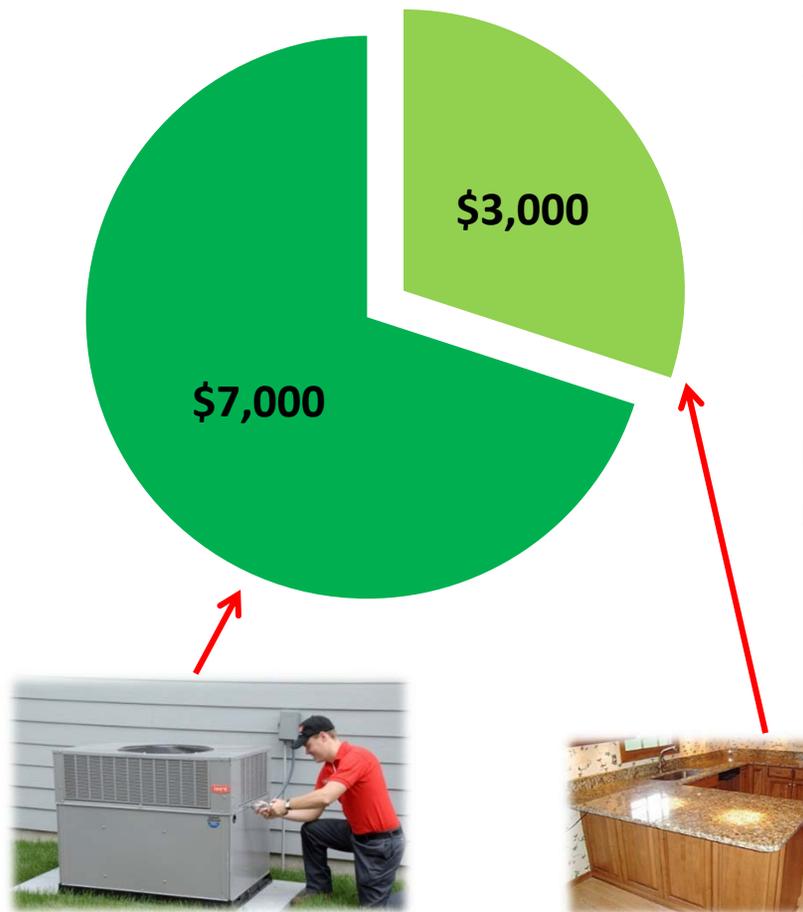
70/30 Illustration

At least 70%:

Eligible Measures

- ✓ Eligible Measures from the EEEMs list.
- ✓ Installation, patching, painting, permits, and other necessary alterations or legal requirements for the EEEMs

\$10,000 Project



No more than 30%:

Other Home Improvements

- ✓ cabinets, fixtures, etc.

EE measures for a non-IOU fuel source

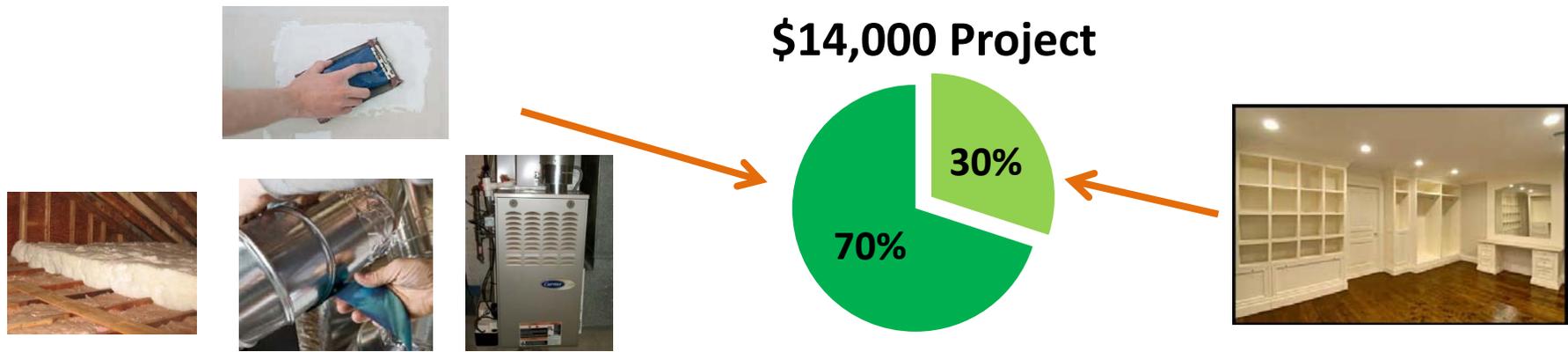
- ✓ Electric upgrades when electricity comes from a MUNI/Public utility or electric co-op

Part 2: A REEL Deal: Eligible Projects: Whole House & Other Home Improvements

Sample Loan: Whole House Project & Other Home Improvements

Item	Cost	Percentage of Total Cost
Gas Furnace and wall repair	\$ 5,500	39%
Attic Insulation	\$ 2,500	18%
Duct Sealing	\$ 2,000	13%
<hr/>		
Subtotal	\$10,000	70%
Cabinetry	\$4,000	30%
<hr/>		
Total	\$14,000	100%

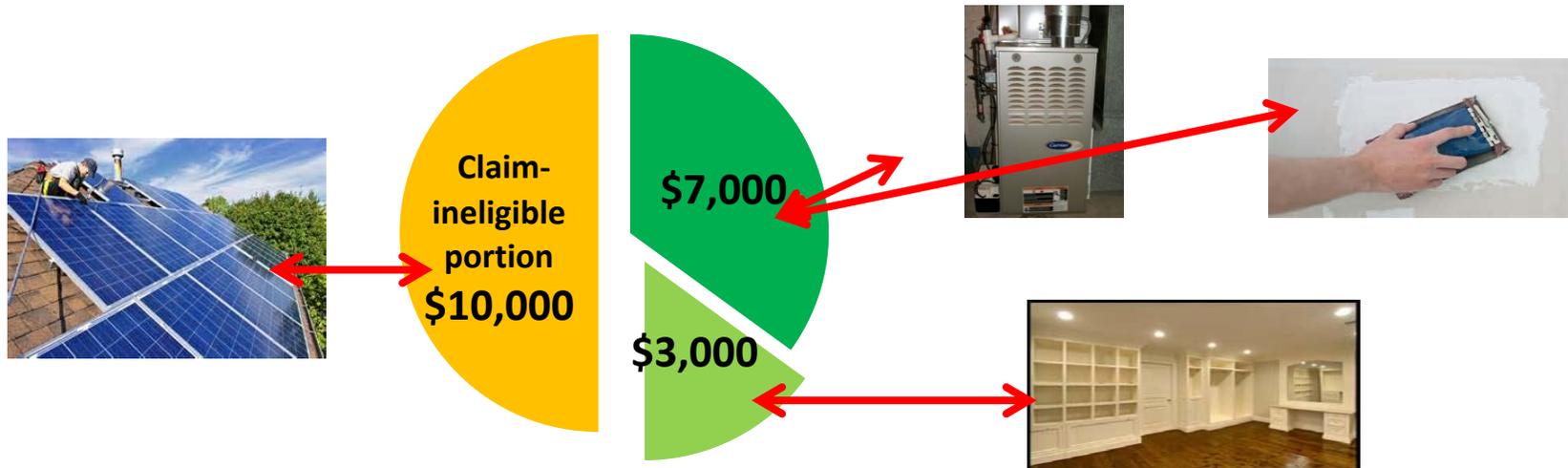
The furnace, wall repair, insulation and duct sealing comprise 70% of the project cost. The new cabinetry falls under the 30% allowed for other home improvements.



Part 2: A REEL Deal: Eligible Projects: Loan with Solar

Sample Loan: EEEM, Necessary Alterations, Other Home Improvements and DG

Item	Cost
Gas Furnace and wall repair	\$7,000
New Cabinets	\$3,000
Solar Panels	\$10,000
Total Project Cost	\$20,000
Claim Eligible portion	\$10,000 (furnace and wall repair + New cabinets)



Quality Assurance & Quality Control

- ❑ Projects must meet QA/QC requirements
- ❑ Improvements must be installed by a participating contractor or self-installer
- ❑ Contractor/Borrower must obtain all required permits and approvals
- ❑ Contractor must adhere to all Title 24 code requirements



Projects with:

3 or more EEEMs

+ Combustion Appliance on the Property

+ At least one of

Whole building air sealing

Duct sealing/duct replacement

Attic insulation and air sealing



= CAS/CAZ Test Needed

A CAS/CAZ Test must be performed by a contractor who is:

- Approved to participate in the corresponding Energy Upgrade California Home Upgrade or Advanced Home Upgrade Program
- or
- Certified by BPI as a Building Analyst, Envelope Professional, Heating Professional, Air Conditioning and Heat Pump Professional, or BPI GoldStar Contractor

The Inspection Process

Inspections will only be conducted on projects that have **NOT received an IOU or REN rebate or incentive.**

1. Desk Audits
 - Retain all paperwork as audits may be conducted
2. Field Verifications
 - May be conducted within one (1) year of enrolling the Eligible Loan
 - Borrower will be notified at least ten (10) business days prior to inspection
 - May be completed on a random sample of projects that have not received an IOU or REN rebate and/or incentive
3. The more projects you do with successful inspections, the fewer inspections we do!

Takeaways from Part 2

- ✓ Five areas of eligibility for REEL projects:
 1. **Borrower:** Minimum FICO of 580
 2. **Property:** Serviced by an IOU; 1-4 unit residential property
 3. **EEEMs:** Measures appear on the list of the IOU servicing the property and correspond to the right fuel
 4. **Project:** At least 70% EEEMs and other necessary alterations; \$50k loan max per unit or \$35k max for borrowers with no FICO
 5. **QA/QC:** Get proper permits, ensure all Title 24 requirements and perform CAZ/CAS tests when required
 - Title 24: <http://www.energy.ca.gov/title24/>
- ✓ Each lender may have additional requirements
- ✓ Some lenders allow solar; Terms may differ

PART 3: THE PROCESS

Required Forms



From Start to Finish....



Meet with the customer and provide a Bill Impact Estimate



Assist the customer in securing financing



Obtain required permits and begin the project



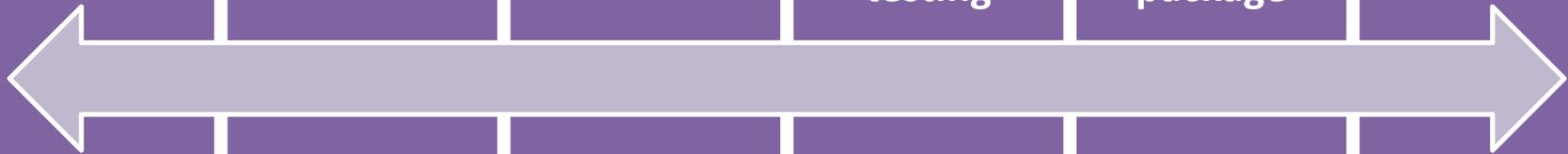
Complete the project and any required post project testing such as CAS/CAZ testing



Provide borrower with the required documents for the loan enrollment package



Along with borrower, submit documents to lender



The '*REEL*' Process

The **Bill Impact Estimate** is provided by you to the borrower

- You can create an estimate using energy modeling software OR use the CHEEF's template bill impact estimate

All forms, other than the utility bill, can be found at thecheef.com



Bill Impact Estimate



Bill Impact Estimate - Residential Customers

The following list identifies common energy efficiency upgrades as well as their estimated annual energy and bill savings. These estimates are for informational purposes only, actual savings may vary. The data provided below is a statewide average, and does not reflect your specific climate zone or specific utility provider.

While energy efficiency improvements made to your home are designed to reduce your energy costs, they may not always result in lower monthly energy costs over time based on additional factors (e.g. rates, behavior) that contribute to monthly energy costs. Actual savings may vary, and any and all such savings projections provided are informational only.

Gas Equipment	Specification	Units of Measurement	Quantity	Therm Savings	Bill Savings Estimate (Low rate: \$1.00)	Bill Savings Estimate (High rate: \$1.50)
Attic Insulation	>=R-19	Square Foot	10000	0.00834	\$83.40	\$125.10
	>=R-30	Square Foot	1000	0.0105	\$10.50	\$15.75
Clothes Washer	MEF>=2.4, WF<=4.0	Unit	1	16.093	\$16.09	\$24.14
	MEF>=3.2, WF<=3.0	Unit	1	14.29	\$14.29	\$21.44
Gas Furnace	92% AFUE	Unit	1	24.9	\$24.90	\$37.35
	95% AFUE	Unit	1	31.1	\$31.10	\$46.65
Storage Water Heater	EF>=0.67	Unit	1	23.93	\$23.93	\$35.90
Tankless Water Heater	EF=0.82-0.89	Unit	1	61.42	\$61.42	\$92.13
	EF>=0.90	Unit	1	81.5	\$81.50	\$122.25
Wall Insulation	R-0 to R-13 Insulation	Square Foot	10000	0.107	\$1070.00	\$1605.00

Electric Equipment	Specification	Units of Measurement	Quantity	kWh Savings	Bill Savings Estimate (Low rate: \$.17)	Bill Savings Estimate (High rate: \$.42)
Refrigerator	Energy Star	Unit	1	75	\$12.75	\$24.00
	Energy Star Most Efficient	Unit	1	127	\$21.59	\$40.64
Clothes Washer	MEF>=2.4, WF<=4.0	Unit	1	203.7	\$34.63	\$85.55
	MEF>=3.2, WF<=3.0	Unit	1	215.2	\$36.58	\$90.38
Pool Pump	Variable Speed replacing Two Speed	Unit	1	506	\$86.02	\$161.92
	Commissioned Variable Speed replacing One Speed	Unit	1	1686	\$286.62	\$708.12
Water Heater	Heat Pump, EF=2.40	Unit	1	996.3	\$169.37	\$418.45
Room Air Conditioner	14 SEER, 12.15 EER Split System AC	Ton	3	25.2	\$12.85	\$31.75
	15 SEER, 12.72 EER Split System AC	Ton	3	49.8	\$25.40	\$62.75

- You may provide your own bill impact estimate
- OR
- You can use the form that is on our website. Our form is based on a statewide average.

Required Documents for Lender

1. Utility Bill
2. Itemized Invoice
3. Certification of Completion
4. Authorization to Release Customer Information
5. Borrower Form
6. *Modeling Output* (only if modeling was required)

All forms, other than the utility bill, can be found at thecheef.com





Loan Enrollment Package Detailed View

	Form Name	Completed by	Signed by	Document Type
1	Utility Bill	n/a	n/a	PDF or image file
2	Itemized Invoice	Contractor	n/a	Excel Worksheet
3	Certificate of Completion	Contractor	Contractor	Fillable PDF
4	Borrower Form	Borrower	Borrower	Fillable PDF
5	Authorization to Release Customer Information (Customer Energy Data Release)	Contractor or Customer	Customer	Fillable PDF
6	Modeling Output (if modeling was required)	Contractor	n/a	Approved software caltrack.org



Utility Bill Contractor Check:

- ❑ Customer has provided a bill from **each IOU** servicing the property from within 60 days of loan enrollment

Remember: The utility “Customer” may be different from the borrower!



ACCOUNT NUMBER 011 022 1600 2
 SERVICE FOR
 JOHN B DOE
 24915 APPLE CT
 MONTEREY PARK CA 91754-2217

DATE MAILED Dec 16, 2015 Page 1 of 2
 24 Hour Service
 1-800-427-2200 English
 1-800-342-4545 Español
 1-800-252-0259 TTY
 www.socialgas.com

Account Summary

Amount of Last Bill		\$25.18
Payment Received	11/20/15	THANK YOU - 25.18
Current Charges		+ 40.56
Total Amount Due		\$40.56

Current Charges

Rate: GR - Residential Climate Zone: 1 Baseline Allowance: 54 Therms
 Meter Number: 92879508 (Next scheduled read date Jan 15 2016) Cycle: 10

Billing Period	Days	Current Reading	Previous Reading	Difference	x Billing Factor	= Total Therms
11/12/15 - 12/14/15	32	2485	2448	37	1.005	37

GAS CHARGES

Customer Charge	32 Days x \$.16438	Amount \$	5.28
Gas Service (Details below)	37 Therms		
	Baseline		
	Therms used	37	
	Rate/Therm	\$.79885	
Charge	\$29.55	=	29.55
Total Gas Charges			\$34.81

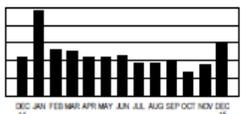
TAXES & FEES ON GAS CHARGES

State Regulatory Fee	37 Therms x \$.00088	Amount \$.03
Public Purpose Surcharge	37 Therms x \$.10738		3.97
Los Angeles County Users Tax	\$38.81 x 4.50%		1.75
Total Taxes and Fees on Gas Charges			\$5.75
Total Current Charges			\$40.56

DATE DUE Jan 8, 2016

AMOUNT DUE \$40.56

Gas Usage History (Total Therms used)



Total Therms used	26	21	37
Daily average Therms	.9	.7	1.2
Days in billing cycle	30	30	32

DOGGS Even friendly dogs can get aggressive about protecting their owners and turf. For safety, please securely confine your dog away from your natural gas meter on meter-reading days. For more information, visit socialgas.com (search "DOGGS").

Make payments, schedule service appointments, view account history, go paperless. Register for My Account at socialgas.com today!

Bill date must be within 60 days of loan enrollment.

Sample bill is for SoCalGas.

Part 3: The Process: Utility Bill

Utility Bill:

- Each IOU's utility bill looks different. Typically, you'll find the account numbers and meters number on the first two pages of the utility bills.


A Sempra Energy utility

ACCOUNT NUMBER 011 022 1600 2
SERVICE FOR
JOHN B DOE
24915 APPLE CT
MONTEREY PARK CA 91754-2217

DATE MAILED Dec 16, 2015
24 Hour Service
1-800-427-2200 English
1-800-342-4545 Español
1-800-262-0259 TTY
www.socialgas.com

Page 1 of 2

Account Summary

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11/12/15 - 12/14/15	32	2485	2448	37	1.005	37

GAS CHARGES

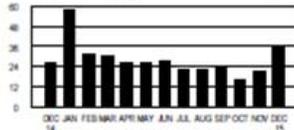
Customer Charge	32 Days x \$.16438	Amount(\$)
		5.26
Gas Service (Details below)	37 Therms	
Baseline		
Therms used	37	
Rate/Therm	\$.79885	
Charge	\$29.55	= 29.55
		Total Gas Charges \$34.81

TAXES & FEES ON GAS CHARGES

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		.03
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		Total Taxes and Fees on Gas Charges \$5.75
		Total Current Charges \$40.56

DATE DUE Jan 8, 2016
AMOUNT DUE \$40.56

Gas Usage History (Total Therms used)



Month	Total Therms used
Dec 14	26
Nov 15	21
Dec 15	37

Total Therms used 26 21 37
Daily average Therms .9 .7 1.2
Days in billing cycle 30 30 32

Even friendly dogs can get aggressive about protecting their owners and turf. For safety, please securely confine your dog away from your natural gas meter on meter-reading days. For more information, visit socialgas.com (search "DOGS").

Make payments, schedule service appointments, view account history, go paperless. Register for My Account at socialgas.com today!

Example: For SoCalGas, the meter number can be found on page one under 'Current Charges'



Itemized Invoice Overview

- You may use any type of invoice or work estimate for your customer
- However, the REEL program requires that you submit the standard REEL invoice to the lender so that they can verify the project's eligibility
- This is a quick form and can be filled out in less than 5 minutes.
- Video tutorial on how to fill out the invoice can be found at: https://youtu.be/7T_gKTWUtq4
- Sample filled out invoices are available at: thecheef.com under contractor resources

For more help with this form, see the Resources Section of this handbook

1. Contractor and Project Information			
Contractor Company		Belerand Builders	
CSLB License Number		123456	
This worksheet represents		<input checked="" type="radio"/> Invoice for work completed <input type="radio"/> Estimate for work planned	
If you are a Self-Installer, write "Self-Installer" under Contractor Company and leave CSLB license field blank			
2. Eligible Energy Efficiency Measures (EEEMs) and directly related labor, materials and equipment necessary to install EEEMs			
EEEMs must correspond to the utility providing the fuel source. For example, if PG&E is providing gas, only PG&E EEEMs IDs can be used for gas measures.			
A. EEEMs ID	B. EEEMs Measure Name	C. Quantity Installed	D. Total Cost for this EEEM and necessary installation. (i.e. 2 water heaters, permitting and installation = \$2,500)
SCG-00115	Attic Insulation	1	\$3,500
SCG-00117	Wall Insulation	1	\$5,000
SCG-00230	Central Gas Furnace	1	\$3,000
SCE-00289	Air Conditioner	1	\$5,000
SCE-40628	Clothes Washer	1	\$2,500
E. Other alterations, not listed above, necessary to complete the project. Please provide a brief description. If all costs have been included in above EEEMs, leave this section blank:			F. Cost of Other Alterations Necessary to Complete Project
Paint and repair work on walls to repair incidental damage from installing insulation			\$3,000
G. Total Cost of EEEMs and other alterations necessary to complete the project. (Cost of everything in Boxes D and F.)			\$ 22,000.00
3. Distributed Generation			
K. Does your home improvement project include Distributed Generation (DG)? <i>DG includes solar, electricity storage, combined heat and power, solar hot water</i>			
<input type="radio"/> Yes <input checked="" type="radio"/> No		L. Description	M. DG Cost
Q. Cost of Other Home Improvement Projects related to EEEMs labor, installation or other necessary alterations in Part 2, nor as DG in Part 3, above. <i>i.e. Painting, cabinetry, etc</i>			
New countertops and cabinets in kitchen			\$ 8,000.00
S. Total Project Cost		Total of Boxes G, M & Q	
		\$ 30,000.00	

Certificate of Completion: Overview



- Lender fills out fields at top of form
- If the project has received, or will receive a rebate, make sure to fill out the information about the rebate.
- If your project required a CAS/CAZ test, fill out the information on the CAS/CAZ contractor



For a video on how to fill out this form, see <https://youtu.be/mjsndoNDGkU>
Or, Thecheef.com and go to the Resources section

For more help with this form, see the Resources Section of this handbook

RESIDENTIAL ENERGY EFFICIENCY LOAN ASSISTANCE PROGRAM
California Alternative Energy and Advanced Transportation Financing Authority
<http://www.treasurer.ca.gov/caeatfa/cheef>

915 Capitol Mall
Sacramento, CA 95814
Telephone (916) 651-8157
Fax (916) 657-4821
CHEEF@treasurer.ca.gov

TO BE COMPLETED BY PFI or PFL

PFI/PFL Name: _____
PFI/PFL Program Participation ID#: _____
Program ID #: 1220
PFI/PFL Internal Loan ID#: _____
CHEEF Loan ID#: (for projects that have received Pre-Approval): _____

CERTIFICATE OF COMPLETION

Section 1. Contractor Information

(a) Qualified Contractor Business Name: _____
(Please list your name as it was submitted on the Qualified Contractor Application to participate in the Program)

(b) CSLB License #: _____

Section 2. Project Information

(c) Project Start Date: _____

(d) Permit Number(s): _____ Not Applicable

(e) Project Address: _____

(f) City: _____ (g) Zip Code: _____

(h) Did the improvements installed include three or more EEEMs including at least one of measures described in (1) through (3) below?

(1) Whole building air sealing
(2) Duct sealing and/or duct replacement
(3) Attic insulation and air sealing

Yes No *If you've answered, "Yes," please also complete Section 4.*

Section 3. Utility and Rebate/Incentive Information

Utilities providing service to the property:

(i) Gas Utility: PG&E SCE SDG&E SoCalGas Other _____

(j) Electric Utility: PG&E SCE SDG&E Other _____

(k) Has the project received, or will the project receive, a rebate or incentive from an Investor-Owned Utility, CCA, or Regional Energy Network program? Yes No

If "Yes,"

(l) Program Name: _____ (m) Rebate/Incentive: ID# _____
(include initials of utility) (if available)

(n) Rebate or Incentive Amount: \$ _____ (o) Anticipated Actual

(p) Will the rebate and/or incentive be directly applied towards the cost of the project? Yes No

State of California
Contractor Certificate of Completion
CAEATFA-CHEEF-1220-E1C Rev. 09.16.16

Borrower Form: Part 1 of 2

Contractor's Check:

- Borrower has indicated how they learned about this financing
- The Borrower's printed name, signature, and date signed are included

Note

The Borrower that signs may be different than the IOU customer named on the utility bill

RESIDENTIAL ENERGY EFFICIENCY LOAN ASSISTANCE PROGRAM
California Alternative Energy and Advanced Transportation Financing Authority

915 Capitol Mall
Sacramento, CA 95814
Telephone (916) 651-8157
Fax (916) 589-2855
CHEEF@treasurer.ca.gov

Borrower Form (Part 1 of 2)
PROJECT CERTIFICATIONS
Please fill this form out after project installation is complete

Pursuant to Section 10091.8 of the Program regulations, I certify that:

1. The Eligible Improvements have been completed to my satisfaction.
2. I understand that the California Alternative Energy and Advanced Transportation Financing Authority ("Authority") and its directors, officers, and agents do not guarantee the performance, quality, or workmanship of the Eligible Improvements.
3. I authorize the Qualified Contractor and the Participating Financial Institution or Participating Finance Lender to share information with the Authority, except as required by the Program regulations, including contact information, data on work performed and Eligible Improvements installed, information regarding the Eligible Loan, and other information relating to or arising from participation in the Program.
4. The Eligible Loan proceeds were used to pay for the Eligible Improvements.
5. All permits and approvals required to install the Eligible Improvements have been secured.
6. The Qualified Contractor provided me with a Bill Impact Estimate.
7. The information submitted by the contractor on the Certificate of Completion regarding rebates and/or incentives provided is accurate to the best of my knowledge.
8. I acknowledge and agree to allow CAEATFA, or its representatives, access to verify the installed measures. I understand that this inspection is for the purpose of determining that the installed measures meet all Program requirements.

How did you, the Borrower, become aware of the financing for this project?

Contractor Lender Utility Energy Upgrade California Other: _____

I, the undersigned, hereby certify that all of the information provided in this application is true and accurate to the best of my knowledge.

Borrower's Signature: Pat Ramirez

Printed Name: Pat Ramirez

Date: 2/15/2016

Borrower Form: Part 2 of 2

RESIDENTIAL ENERGY EFFICIENCY LOAN ASSISTANCE PROGRAM
California Alternative Energy and Advanced Transportation Financing Authority

915 Capitol Mall
Sacramento, CA 95814
Telephone (916) 651-8157
Fax (916) 589-2855
CHEEF@treasurer.ca.gov

Borrower Form (Part 2 of 2) Privacy Rights Disclosure

State and federal law protects the Borrower's right to privacy regarding information pertaining to you. As a result of your participation in an energy efficiency program, as approved by the California Public Utilities Commission and administered by the California Alternative Energy and Advanced Transportation Financing Authority ("CAEATFA"), CAEATFA may come into possession of some or all of the following information:

- (1) Information disclosing the fact that you are a customer of the lender.
- (2) The loan or account number associated with the loan.
- (3) Name, address, social security number, and contact information.
- (4) Financial status and underwriting criteria, including but not limited to credit scores.
- (5) The amount of and terms for repayment of the loan.
- (6) Information regarding your loan payment history.
- (7) The equipment or improvements funded with the proceeds of the loan.
- (8) Service agreement number on your utility bill, monthly energy use and utility account payment history.
- (9) Usernames and passwords.

The information may be provided by your lender to CAEATFA or a contractor acting on its behalf. The information will be combined with energy usage information provided by your utility.

The information provided to CAEATFA may be released to the Investor Owned Utilities, other state agencies and the federal government pursuant to contracts, interagency agreements or if required by law. The information provided to CAEATFA will be released in an anonymized form aggregated with information from other loan recipients throughout the state to make both loan and energy efficiency project performance available to the public. The information released to the public will be anonymized and aggregated to reduce (but may not eliminate) the risk of anyone viewing the data making an association between specific information and the provider of that information. Information that cannot be anonymized and aggregated will not be released to the public.

The officials responsible for maintaining the information provided regarding your loan are program personnel at the agency or its contractors. You have the right of access to records established from the information provided to the agency as it pertains to you.

I, Pat Ramirez, have read and acknowledge the privacy rights disclosure provided above.

Borrower's signature Pat Ramirez
 Print Name Pat Ramirez Date 2/15/2016
 Co-borrower's Signature _____
 Print Name _____ Date _____

Contractor's Check:

- The Borrower's printed name, signature, and date signed are included
- Co-Borrower signature, date, and date signed are included, if applicable

Note

The Borrower that signs may be different than the IOU customer named on the utility bill





Authorization to Release Customer Information Overview

- This form gives the utilities permission to report energy data usage at the service address.
- The utility CUSTOMER must fill out this form. The customer is the person whose name is on the utility bill.
- The customer must complete a Data Release for both their gas and electric utility companies, if the utility companies are one of the Investor Owned Utilities (PG&E, SoCalGas, SoCalEdison, SDG&E).



For a video on how to fill out this form, see <https://youtu.be/RFGMPecbmEY>

For more help with this form, see the Resources Section of this handbook



AUTHORIZATION DETAILS

Please select the action you wish to take:

CREATE A NEW AUTHORIZATION – Please Complete Sections 1, 2, 3, and 4 (pages 2-4)

REVOKE AN EXISTING AUTHORIZATION – Please skip to pages 5-6

CREATE A NEW AUTHORIZATION

Section 1. Contact Information:

(A) First Name: John A _____

(B) Last Name: Doe _____

(C) Business Name (if applicable): _____

(D) Title of Signer (if applicable): _____

(E) Mailing/Billing Address: 5615 Elm Street _____

(F) Phone Number: 555-481-5648 _____

(G) E-mail Address: JohnDough@gmail.com _____

Section 2. Authorization Period:

This Authorization is effective upon your execution and authorizes Utility to release and provide ongoing access to your monthly energy usage data to the Master Servicer (which will release such data to the Data Manager and Contractor Manager in accordance with the rules of the Programs) for the period commencing on the date that is twelve (12) months before the date that you sign this Authorization and ending on (U) 12/1/2030 [please check with your lender to confirm the end date of your loan or lease term].

Section 3. Billing Account Number(s) to be Authorized

Residential Accounts

Please specify the Account Number under which you are authorizing the Master Servicer, Data Manager and Contractor Manager to access your energy usage data. Your Account Number can be found on your utility bill.

5615 Elm Street, Monterey Park

Takeaways from Part 3

- ✓ Ensure these program forms are completed properly, signed and dated by you and the borrower/customer, and passed on to the lender:
 - Utility Bill
 - Itemized Invoice
 - Certification of Completion
 - Authorization to Release Customer Information
 - CHEEF Disclosure Form
- ✓ All program forms, samples and instructional videos can be found at thecheef.com

PART 4: BE SUCCESSFUL

Increasing Deal Flow and Selling Financing



Does My Project Qualify for REEL?

Borrower:

- Property Owner or Tenant with written permission from owner
- FICO of 580 or greater OR no FICO score, and no derogatory credit reports
- DTI not greater than 55%

Property

- 1-4 Units
- At least one IOU provides service to property

Eligible Energy Efficiency Measures:

- Measures are on the EEEMs list of the IOU servicing the property OR have been on the EEEMs list within 180 days of loan enrollment
- If any EEEMs show [B3R] or an [M:%], then the project meets the bundling or modeling requirement.

Project:

- 70% or more of cost of project is for EEEMs and necessary alterations
- Total project cost is \leq \$50,000 per unit, or \leq \$35,000 total for borrowers without FICO scores

Quality Assurance and Quality Control:

- Project adhered to Title 24 and all other legal requirements
- Necessary permits were obtained
- CAZ/CAS test was performed if required by program regulations

Part 4: Be Successful: Choose the right REEL Lender

Requirements for Currently Participating Lenders

	<u>REEL Requirements</u>	<u>Valley Oak</u>	<u>Matadors</u>	<u>California Coast</u>
<u>Property Occupancy</u>	Owner Occupied or Tenant w/owner's permission	Owner Occupied	Owner Occupied	Owner Occupied or Tenant w/owner's permission
<u>Geographic Area</u>	Statewide	Tulare & Madera	Statewide	Statewide
<u>Minimum FICO</u>	580	580	640	600
<u>Max DTI</u>	55%	55%	55%	55%
<u>Loan Size</u>	Max \$50,000 per unit; \$35,000 total if no FICO	\$2,500-\$50,000 per unit; \$35,000 total if no FICO	\$2,500-\$50,000	\$2,500-\$50,000 per unit; \$35,000 total if no FICO
<u># of Units</u>	1-4	1	1	1-4
<u>Term</u>	Up to 180 months	Up to 180 months	60-180 months	Up to 180 months
<u>Security</u>	None Required	Unsecured	Unsecured	Unsecured
<u>Measure Type</u>	Single and Comprehensive	Single and Comprehensive	Single and Comprehensive	Single and Comprehensive
<u>Solar allowed</u>	Yes, but no CE	No	No	No (may change)

What's In It For Me? (“WIFM”)

- Up to \$7,000 in cooperative marketing funding for completing a REEL project
- Additional financial option to suggest to your customers
- Get recognized as a CHEEF approved contractor on the Energy Upgrade California website
- Engage participating lenders and potentially receive referrals
- Access to networking opportunities and other business development activities



Access Resources for Business Development

Work with the Center for Sustainable Energy to be part of:

- \$10 million Marketing Campaign
- Statewide website, print, and media
- Online training for contractors and lenders
- Customizable marketing videos for use on partner websites
- Earn marketing funds to design and create your own marketing campaign leveraging professionally designed messaging and collateral material.
- Additional grants available up to \$20,000 of matching funds for innovative ideas



How can we help you?

Application to program: thecheef.com

Blank Program Forms and Sample Loan Packages: thecheef.com

Training videos – on Itemized Invoice, Certificate of Completion, Authorization to Release Customer Information:

<https://www.youtube.com/channel/UCe6E9I16EvfloVkUOONhYrQ?nohtml5=False>

Full text of REEL Regulations: <http://www.treasurer.ca.gov/caeatfa/cheef/reel/>

For specific questions on:

➤ **Project eligibility:**

- thecheef.com, or contact cheef@treasurer.ca.gov

➤ **Financing Products:**

- Valley Oak Credit Union: Kirsten Vaughan, kvaughan@valleyoak.org
- Matador's Credit Union: Nairi Gerovian, ngerovian@matadors.org
- California Coast Credit Union: Ray Chapman, energy@calcoastcu.org

➤ **Assistance with program forms:**

- Contact: cheef@treasurer.ca.gov

➤ **EEEMs lists:**

- SoCalGas: eeems@semprautilities.com
- SCE: eeems@sce.com
- SDG&E: Businessenergysavings@sdge.com
- PG&E: EEfinance@pge.com

➤ **Marketing Resources:**

- Access marketing resources at: <http://myenergy.energyupgradeca.org/contractor/welcome>
- Access your marketing training directly: <http://partners.trainenergyupgrade.com/Default.aspx>
- Marketing Support: Brian Breckin, Brian.Breckin@energycenter.org, 858-244-7293

RESOURCES



Resources: Matadors Product Comparison

Matadors Credit Union Energy Efficiency Loan Product Comparison		
	REEL Loan	Home Energy Loan
Utility service area	Investor-Owned Utility service area Statewide (PG&E, SCE, SCG or SDG&E)	SCE and/or SCG service area (except Santa Barbara, Ventura and San Luis Obispo Counties)
Energy efficiency requirement	Install 1 or more measures from EEEMs list	Participate in Home Upgrade or Advanced Home Upgrade
Utility rebate required	NO	YES: Home Upgrade or Advanced Home Upgrade
Loan can be used for non-energy efficiency measures	YES (up to 30% of loan amount)	NO (except for ancillary measures)
Loan can be used for Publicly Owned/ Municipal Utility measures	YES (up to 30% of loan amount)	YES (up to 100% of loan amount)
Terms	Unsecured: 5.99-7.99%	Secured by UCC-1 lien: 4.99-6.99%
Solar can be financed if EE measures are also included	NO	YES Permit number required

Itemized Invoice Overview

Contractor Check:

- Invoice tab is completed and all required information is supplied.
- Qualified Contractor Name, Company Name, and CSLB License # match the information provided on the Certificate of Completion
- Fields G (Total of EEEMs and other alterations necessary to complete the project) and S (Total Project Cost) total correctly.

1. Contractor and Project Information			
Contractor Company	Belerand Builders		
CSLB License Number	123456		
This worksheet represents	<input checked="" type="radio"/> Invoice for work completed <input type="radio"/> Estimate for work planned		
If you are a Self-Installer, write "Self-Installer" under Contractor Company and leave CSLB license field blank			
2. Eligible Energy Efficiency Measures (EEEMs) and directly related labor, materials and equipment necessary to install EEEMs			
EEEMs must correspond to the utility providing the fuel source. For example, if PG&E is providing gas, only PG&E EEEMs IDs can be used for gas measures.			
A. EEEMs ID	B. EEEMs Measure Name	C. Quantity Installed	D. Total Cost for this EEEM and necessary installation. (ie 2 water heaters, permitting and installation = \$2,500)
SCG-00115	Attic Insulation	1	\$3,500
SCG-00117	Wall Insulation	1	\$5,000
SCG-00230	Central Gas Furnace	1	\$3,000
SCE-00289	Air Conditioner	1	\$5,000
SCE-40628	Clothes Washer	1	\$2,500
E. Other alterations, not listed above, necessary to complete the project <i>Please provide a brief description. If all costs have been included in above EEEMs, leave this section blank.</i>			F. Cost of Other Alterations Necessary to Complete Project
Paint and repair work on walls to repair incidental damage from installing insulation			\$3,000
G. Total Cost of EEEMs and other alterations necessary to complete the project (Cost of everything in Boxes D and F)			\$ 22,000.00
3. Distributed Generation			
K. Does your home improvement project include Distributed Generation (DG)? <i>DG includes solar, electricity storage, combined heat and power, solar hot water</i>			
<input type="radio"/> Yes <input checked="" type="radio"/> No		L. Description	M. DG Cost
4. Other Home Improvement Projects			Q. Cost of Other Home Improvement Projects
related to EEEMs labor, installation or other necessary alterations in Part 2, nor as DG in Part 3, above. <i>i.e. Painting, cabinetry, etc</i>			
New countertops and cabinets in kitchen			\$ 8,000.00
5. Total Project Cost		S. Total Project Cost <i>Total of Boxes G, M & Q</i>	\$ 30,000.00

Resources: How to fill out the Itemized Invoice

Itemized Invoice: Section 2

EEEMs ID	IOU	MEASURE NAME	MEASURE SPECIFICATION
SCG-00125	Southern California Gas Company	Storage Water Heater	Available for self install. Measure Code: 530114 - Energy star certified storage water heaters must have an Energy Factor of 0.67 or greater. The water heater must be 30 gallons or greater.
SCG-00300	Southern California Gas Company	Whole Building Air Sealing	Available for self install. [B3R, B3Q] Measure Code: 540378 - Whole building equal or greater than 30 percent leakage reduction.
SCG-00301	Southern California Gas Company	Floor Insulation	Available for self install. [B3R, B3Q] Measure Code: 540379 - The installed insulation must achieve a minimum of R-19.
SCG-00121	Southern California Gas Company	Central Gas Furnace	[B3Q] Measure Code: 504002 - Energy Star certified central natural gas furnace and must have an Annual Fuel Utilization Efficiency (AFUE) between 92-94 percent.
SCG-00230	Southern California Gas Company	Central Gas Furnace	[B3Q] Measure Code: 530112 - Energy Star certified central natural gas furnace and must have an Annual Fuel Utilization Efficiency (AFUE) between 95-97 percent.

2. Eligible Energy Efficiency Measures (EEEMs) and directly related labor, materials and equipment necessary to install EEEMs			
EEEMs must correspond to the utility providing the fuel source. For example, if PG&E is providing gas, only PG&E EEEMs IDs can be used for gas measures.			
A. EEEMs ID	B. EEEMs Measure Name	C. Quantity Installed	D. Total Cost for this EEEM and necessary installation. (ie 2 water heaters, permitting and installation = \$2,500)
1 SCG-00230	Central Gas Furnace	1	\$4,000
2 SCG-00301	Floor Insulation	1	\$1,500
3			
4			

EEEMs portal: <http://eeems.azurewebsites.net/>

Contractor Check:

- Select an EEEMs ID and Measure Name that is on the EEEM's list (or was on the list within 180 days) and corresponds as being eligible for the IOU providing service to the property.
- The EEEMs ID must be entered exactly as it appears in the portal, including the dash.
- Indicate whether this is a replacement of existing measure or new installation and whether the project results in a fuel switch.
- List cost of each EEEM and necessary alterations.



Itemized Invoice: Sections 3 - 5

Contractor Check:

- ❑ In section 3, if “No” distributed generation was included in the project, this section will be blank. If “Yes,” a description and cost should be included.

↓

3. Distributed Generation		
K. Does your home improvement project include Distributed Generation (DG)? <i>DG includes solar, electricity storage, combined heat and power, solar hot water</i>		
<input type="checkbox"/> K	L. Description	M. DG Cost
<input type="radio"/> Yes <input checked="" type="radio"/> No		
4. Other Home Improvement Projects		
P. Description of any additional home improvement measures that are not listed as EEEMs or related to EEEMs labor, installation or other necessary alterations in Part 2, nor as DG in Part 3, above. <i>i.e. Painting, cabinetry, etc</i>		Q. Cost of Other Home Improvement Projects
Cabinets		\$ 3,500.00
R. Did this project add square footage to the home?	<input type="radio"/> yes <input checked="" type="radio"/> no	
5. Total Project Cost		S. Total Project Cost <i>Total of Boxes G, M & Q</i>
		\$ 15,450.00

- ❑ In section 4, If other improvements were done, a description and cost should be included

- ❑ Indicate whether or not the project added square footage to the property

- ❑ In section 5, confirm the total project cost is calculated correctly

Certificate of Completion: Overview



- Lender fills out fields at top of form →
- Contractor completes all required fields of the rest of the form .

RESIDENTIAL ENERGY EFFICIENCY LOAN ASSISTANCE PROGRAM
California Alternative Energy and Advanced Transportation Financing Authority
<http://www.treasurer.ca.gov/caeatfa/cheef>

915 Capitol Mall
Sacramento, CA 95814
Telephone (916) 651-8157
Fax (916) 657-4821
CHEEF@treasurer.ca.gov

TO BE COMPLETED BY PFI or PFL

PFI/PFL Name: _____
PFI/PFL Program Participation ID#: _____
Program ID #: 1220
PFI/PFL Internal Loan ID#: _____
CHEEF Loan ID#: (for projects that have received Pre-Approval): _____

CERTIFICATE OF COMPLETION

Section 1. Contractor Information

(a) Qualified Contractor Business Name: _____
(Please list your name as it was submitted on the Qualified Contractor Application to participate in the Program)

(b) CSLB License #: _____

Section 2. Project Information

(c) Project Start Date: _____

(d) Permit Number(s): _____ Not Applicable

(e) Project Address: _____

(f) City: _____ (g) Zip Code: _____

(h) Did the improvements installed include three or more EEEMs including at least one of measures described in (1) through (3) below?

(1) Whole building air sealing
(2) Duct sealing and/or duct replacement
(3) Attic insulation and air sealing

Yes No *If you've answered, "Yes," please also complete Section 4.*

Section 3. Utility and Rebate/Incentive Information

Utilities providing service to the property:

(i) Gas Utility: PG&E SCE SDG&E SoCalGas Other _____

(j) Electric Utility: PG&E SCE SDG&E Other _____

(k) Has the project received, or will the project receive, a rebate or incentive from an Investor-Owned Utility, CCA, or Regional Energy Network program? Yes No

If "Yes,"

(l) Program Name: _____ (m) Rebate/Incentive: ID# _____
(include initials of utility) (if available)

(n) Rebate or Incentive Amount: \$ _____ (o) Anticipated Actual

(p) Will the rebate and/or incentive be directly applied towards the cost of the project? Yes No

State of California
Contractor Certificate of Completion
CAEATFA-CHEEF-1220-E1C Rev. 09.16.16



For a video on how to fill out this form, see Thecheef.com and go to the Contractor section

Certificate of Completion: Sections 1 - 2

Section 1. Contractor Information

- (a) Qualified Contractor Business Name: **Beleriand Builders**
(Please list your name as it was submitted on the Qualified Contractor Application to participate in the Program)
- (b) CSLB License #: **123456**

Section 2. Project Information

- (c) Project Start Date: **2/15/2016**
- (d) Permit Number(s): **798243** Not Applicable
- (e) Project Address: **7430 OCEAN VIEW BLVD**
- (f) City: **LA JOLLA** (g) Zip Code: **92037**
- (h) Did the improvements installed include three or more EEEMs including at least one of measures described in (1) through (3) below?
1. Whole building air sealing
 2. Duct sealing and/or duct replacement
 3. Attic insulation and air sealing
- Yes No *If you've answered, "Yes," please also complete Section 4.*

Section 2 Important Info:

- If letter "h" is marked "Yes," you need a CAS/CAZ test. Make sure you also fill out Section 4.

Certificate of Completion: Section 3

Section 3. Utility and Rebate/Incentive Information

Utilities providing service to the property:

- (i) Gas Utility: PG&E SCE SDG&E SoCalGas Other _____
- (j) Electric Utility: PG&E SCE SDG&E Other _____

(k) Has the project received, or will the project receive, a rebate or incentive from an Investor-Owned Utility, CCA, or Regional Energy Network program? Yes No

If "Yes,"

- (l) Program Name: 2016 HEER Program (m) Rebate/Incentive ID# 32716050
(include initials of utility) (if available)
- (n) Rebate or Incentive Amount \$ 200 (o) Anticipated Actual
- (p) Will the rebate and/or incentive be directly applied towards the cost of the project? Yes No

Section 3 Important Info:

- If the project has received, or will receive a rebate, make sure to fill out the information about the rebate.

Certificate of Completion: Section 4

Section 4. Combustion Appliance Safety/Combustion Appliance Zone Test Information

(If you answered "Yes" to Section 2. (h) please complete this section.)

The Combustion Appliance Safety test or Combustion Appliance Zone test was completed and passed prior to the enrollment of the Eligible Loan.

(q) CAS/CAZ Contractor Name: Smaug's Building Co.

(r) CAS/CAZ Contractor CSLB #: 987654 (s) CSLB License Type(s): C-20

(t) The CAS/CAZ Contractor is BPI-certified to perform CAS/CAZ testing. (If applicable)

BPI Certification Type: Building Analyst Envelope Professional Heating Professional

Air Conditioning and Heat Pump Professional GoldStar Contractor

BPI Certification Number: 345674

OR

(u) The CAS/CAZ contractor is approved to participate in the following programs in the following Investor-Owned Utility territories (if applicable).

Programs: Home Upgrade Advanced Home Upgrade

Investor-Owned Utilities: PG&E SCE SDG&E SoCalGas

Section 4 Important Info:

- If your project required a CAS/CAZ test, fill out the information on the CAS/CAZ contractor

Certificate of Completion: Section 5 - 6

Sections 5 and 6 Important Info:

- Authorized signatory from your company signs Section 5
- Contractor has indicated whether a CAS/CAZ test was completed and passed

Section 5. Certifications of the Qualified Contractor

Pursuant to Section 10091.8 of the Program regulations, by submitting this Certificate of Completion, (v) I, Sam Gamgee certify that:

Authorized Signatory Name

1. The contractor(s) who performed the work and completed the project is(are) licensed to perform the work related to installation of Eligible Improvements.
2. The Eligible Improvements listed on the Itemized Invoice were installed and comply with Program guidelines.
3. The installation complies with all applicable California building standards (all sections of Title 24 of the California Code of Regulations) and any additional laws, ordinances, regulations and standards applicable in the jurisdiction where the installation occurred.
4. All permits and approvals required to install the Eligible Improvements have been secured.
5. The contractor(s) provided the Borrower with a Bill Impact Estimate.
6. A Combustion Appliance Safety or Combustion Appliance Zone test was completed and passed if required by the project. (w) Yes Not required

I, the undersigned, hereby certify that all of the information provided in this application is true and accurate to the best of my knowledge.

(x) Qualified Contractor Signature: Sam Gamgee (y) Date: 2/22/2016



Form 7: Energy Data Release Overview

Check:

- Utility Customer completes Sections 1-4 to create an authorization
- All required information has been provided
- The Customer name may differ from that of the Borrower on the loan.
- This form may be pre-populated for the Customer to sign.



ENERGY EFFICIENCY FINANCING PILOT PROGRAMS AUTHORIZATION OR REVOCATION OF AUTHORIZATION TO RELEASE CUSTOMER INFORMATION

AUTHORIZATION DETAILS

Please select the action you wish to take:

- CREATE A NEW AUTHORIZATION – Please Complete Sections 1, 2, 3 and 4 (pages 2-6 below)
- REVOKE AN EXISTING AUTHORIZATION – Please Complete Section 5 (skip to pages 7-9)

CREATE A NEW AUTHORIZATION

Section 1. Contact Information:

- (A) First Name: Ellen
- (B) Last Name: Ramirez
- (C) Business Name (if applicable): _____
- (D) Title of Signer (if applicable): _____
- (E) Mailing/Billing Address: 2689 BEACH VIEW BLVD, LA JOLLA, CA 92037
- (F) Phone Number: (858) 427-1147
- (G) E-mail Address: eramirez542@gmail.com

Section 2. Authorization Period:

This Authorization is effective upon your execution and authorizes Utility to release and provide ongoing access to your monthly energy usage data to the Master Servicer (which will release such data to the Data Manager and Contractor Manager in accordance with the rules of the Programs) for the period commencing on the date that is twelve (12) months before the date that you sign this Authorization and ending on (A) 02/15/2025 [check with your lender to confirm the end date of your loan or lease term].



Form 7: Energy Data Release Sections 1 and 2 – Create a New Authorization

Check:

- Name matches Customer Name on the utility bill
- Billing address matches billing address on utility bill. (Billing address may be different than the project address)
- Authorization period is equal to, or longer than, the maturity date of the loan

CREATE A NEW AUTHORIZATION

Section 1. Contact Information:

(A) First Name:	Ellen
(B) Last Name:	Ramirez
(C) Business Name (if applicable):	
(D) Title of Signer (if applicable):	
(E) Mailing/Billing Address:	2689 BEACH VIEW BLVD, LA JOLLA, CA 92037
(F) Phone Number:	(858) 427-1147
(G) E-mail Address:	eramirez542@gmail.com

Section 2. Authorization Period:

This Authorization is effective upon your execution and authorizes Utility to release and provide ongoing access to your monthly energy usage data to the Master Servicer (which will release such data to the Data Manager and Contractor Manager in accordance with the rules of the Programs) for the period commencing on the date that is twelve (12) months before the date that you sign this Authorization and ending on (02/15/2025) check with your lender to confirm the end date of your loan or lease term.

Resources: How to fill out the Energy Data Release



Form 7: Energy Data Release Section 3

Check:

- Meter and Account numbers match bill

Section 3. Account and Meter Numbers to be Authorized

ACCOUNT NUMBER 1234 567 890 1

DATE MAILED: Nov 3, 2015 Page 2 of 2

1-800-411-SDGE (7343) English
1-800-311-SDGE (7343) Español
1-877-889-SDGE (7343) TTY
www.sdge.com

Detail of Current Charges

Gas Service
Rate: GR-Residential Baseline Allowance: 15 Therms
Meter Number: 09876543 Next scheduled read date Dec 1, 2015 Cycle: 21

Billing Period	Days	Current Reading	Previous Reading	Difference	Constant	Multiplier	Amount
09/30/15 - 10/30/15	30	1295	1287	8	1.000	1.036	8

GAS CHARGES Amount (\$)

Category	Amount (\$)
Gas Service (Details below) 8 Therms	
Therms used	8
Rate/Therm	\$.87257
Charge	\$6.88
Gas Energy Charge (Details below) 8 Therms	
Therms used	8
Rate/Therm	\$.32159
Charge	\$2.57
Total Gas Charges	\$9.55

TAXES & FEES ON GAS CHARGES Amount (\$)

Category	Amount (\$)
City of San Diego Franchise Fee Differential	9.55 x 1.03% .10
Public Purpose Program	8 Therms x \$.082880 .66
State Regulatory Fee	8 Therms x \$.000680 .01
Total Taxes & Fees on Gas Charges	\$.77
Total Gas Service	\$10.32

Other Important Phone Numbers

For emergencies and to report outages, please call 24 hours a day, 7 days a week: 1-800-611-7343

To locate underground cables & gas pipes, please call DigAlert, Monday-Friday, 6am-7pm: 8-1-1

Payment Options \$

Online: It's fast, easy and free. Just register or log in to My Account at <https://myaccount.sdge.com>

Home banking: If you pay bills online through your bank, check with them to see if you can receive your bill online.

Automatic Pay: Have your payment automatically deducted from your account. For more information, call 1-800-411-SDGE (7343) or visit www.sdge.com

Pay by Phone: Call 1-800-411-SDGE or visit www.sdge.com to enroll. Once enrolled, you may authorize a payment from your checking account any day up to and including the bill due date.

By Mail: Mail your check or money order, along with the payment stub at the bottom of your bill, in the enclosed envelope to SDG&E, PO Box 25111, Santa Ana, CA 92799-5111

ATM/Debit/Credit Card or Electronic Check: You can use most major ATM/Debit cards, MasterCard and Visa credit cards, or the Electronic Check thru BillMatrix. A convenience fee is charged. Contact BillMatrix at 1-800-386-0067 or visit www.sdge.com/epay.

In Person: To find the nearest location and hours of operation, call 1-800-411-SDGE (7343) or visit www.sdge.com.

Need help paying your bill? Call us for programs and services at 1-800-411-SDGE (7343) or visit www.sdge.com.

Residential Accounts

Please indicate the fuel source(s) you receive from SDG&E. Please specify the Account and Meter Numbers under which you are authorizing the Master Servicer, Data Manager and Contractor Manager to access your energy usage data. Your Account Number (11 digits) and Meter Number (8 digits) can be found on your utility bill. If you receive both Gas and Electric service from SDG&E, please provide Meter and Account numbers for both services

Gas Service Electric Service Gas and Electric

7430 OCEAN VIEW BLVD, LA JOLLA, CA 92037

(L) SERVICE ADDRESS (Street Address, City)

2468024 1234567890

(M1) ELECTRIC METER NUMBER (N1) CORRESPONDING ACCOUNT NUMBER (first 10 digits only)

9876543 1234567890

(M2) GAS METER NUMBER (N2) CORRESPONDING ACCOUNT NUMBER (first 10 digits only)

(For more than one Service Address and/or more than two Meter/Account Numbers, please attach additional copies of this page)





Form 7: Energy Data Release Signed Authorization

Check:

- Signed and dated by the Utility Customer


 ENERGY EFFICIENCY FINANCING PILOT PROGRAMS AUTHORIZATION OR REVOCATION OF AUTHORIZATION TO RELEASE CUSTOMER INFORMATION

TO CREATE A NEW AUTHORIZATION

(P) I, Ellen Ramirez [print or type name of authorized signatory], authorize Utility to provide the Master Servicer access to the energy usage data from the designated accounts in accordance with these terms and conditions. I understand that, pursuant to such authorization and in accordance with the rules of the Programs, the Master Servicer will release such energy usage data to the Data Manager and the Contractor Manager.

By signing below, I declare under penalty of perjury under the laws of the State of California that I am authorized to execute this document on behalf of the Customer and that I have authority to financially bind the Customer. I understand Utility reserves the right to verify any authorization request submitted before releasing information or taking any action on my behalf. [This Authorization must be signed by someone who has authority to financially bind the customer (for example, residential account holder, CFO of a company or City Manager of a municipality).]

Ellen Ramirez 2/15/16
(Q) AUTHORIZED CUSTOMER SIGNATURE (R) DATE

SUBMIT AUTHORIZATION

This Authorization must be sent according to the following instructions:

Instructions for lenders – Please include an executed Authorization with your loan enrollment or project pre-approval request to CAEATFA per Program instructions. Additional information can be found on CAEATFA's website: www.treasurer.ca.gov/CAEATFA/cheef.