



Building Communities,  
Investing in Local Government  
Since 1988

Founding Co-Sponsors:



## SAVING YOU MONEY & ENERGY

CaliforniaFIRST is a financing program of California Communities, a joint powers authority sponsored by the California State Association of Counties and the League of California Cities. The Program allows property owners to finance energy efficiency and renewable energy projects on homes and businesses. For participating property owners, the cost of the project is repaid on your property tax bill over up to 20 years. Financing eligibility is based on the value of your property and the current status of property tax payments, not on personal credit.

The CaliforniaFIRST Program is scheduled to roll out as a pilot in a limited number of counties and cities and will begin accepting applications in summer 2010.

### PROGRAM OVERVIEW

The City of Albany is offering the CaliforniaFIRST Program to local residents who qualify for financing of energy improvement projects. Over the next months, we will be providing additional information to local contractors, homeowners and business owners. You can sign up for updates on local events by going to CaliforniaFIRST.org.

The City of Albany is committed to reducing our local greenhouse gas emissions and supporting job creation within our community. A critical step to achieving these goals is to provide this financing tool for local residents to green their properties.

### CONTACT INFORMATION

City of Albany  
510-528-5754  
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For Program Updates:  
CaliforniaFIRST.org

### Here's How it Works

#### STEP 1: Get Energy Audit & Choose Projects

Get a home audit to learn how you can make your home more energy efficient. Decide on the energy efficiency and renewable energy projects that are right for you. Once the Program is available, choose a qualified contractor from the Program website and get an estimate for the projects you choose.

#### STEP 2: Apply for Financing

The CaliforniaFIRST Program is not yet accepting applications. Once the Program is launched, you can apply on-line for financing. The application doesn't affect your credit rating. If you have paid your property taxes on time for the last three years, you are likely eligible for financing. You can finance projects worth up to 10% of the value of your property.

#### STEP 3: Complete Projects & Get Funding

Once your financing has been approved, you have 180 days to complete your projects. Upon completion, get all necessary building permits, contractor invoices, copies of relevant rebates and a copy of the post-installation energy project verification. Submit this paperwork online to receive funding and pay your contractor(s).

#### STEP 4: Make Payments

An assessment will be added to your property tax bill for up to 20 years to cover the cost of your project(s) and any associated costs. If you sell your home, the new owner will generally assume these property tax payments.

### Examples of Eligible Projects



#### Energy Audit

Start here with a detailed summary of your energy use to identify the highest impact areas of improvement for your property.



#### Air Sealing & Insulation

Seal cracks and openings to prevent air leakage and properly insulate the walls, floors, and attic.



#### Solar Electric

Meet up to 100% of your electricity needs with solar energy. Reduce the cost and size of your solar electric system by installing energy efficiency projects first.

Visit [CaliforniaFIRST.org](http://CaliforniaFIRST.org)

## Frequently Asked Questions

### RESOURCES

[www.albanyca.org](http://www.albanyca.org)  
[www.cacommunities.org](http://www.cacommunities.org)  
[consumerenergycenter.org](http://consumerenergycenter.org)  
[CaliforniaFIRST.org](http://CaliforniaFIRST.org)

### FREE AUDITS

Smart Solar Program  
[smartsolar@ebenergy.org](mailto:smartsolar@ebenergy.org)  
[www.ebenergy.org/smartsolar](http://www.ebenergy.org/smartsolar)  
(space is limited)

### What types of buildings qualify?

Residential and commercial buildings qualify for the program.

### What projects are funded?

Eligible projects include energy efficiency and renewable energy projects, such as air sealing, heating systems, insulation, solar electric panels and solar water heaters.

### How much will a participant's property taxes increase?

The size of your property tax increase depends on the amount you borrow. For an average energy efficiency retrofit of \$9,000, you could pay about \$75/month.

### For how many years will the participant have to pay the added assessment?

The assessment payment period matches the useful life of the projects—for up to 20 years. Most furnaces, for example, have a 20-year warranty. Warranties for water heaters might be 10 years or less.

### What happens if the property is sold prior to repayment of the assessment?

If the property is sold or transferred, the tax payment obligation will generally be assumed by the new owner.

### How much can a participant save on their gas and electric bills?

Each home is different and homeowners will need to calculate their energy use and potential savings. With basic efficiency measures, most homes can reduce energy use by at least 25%—which could save homeowners money immediately.

### Can the property owner use any contractor?

Property owners can choose eligible contractors that have met the Program's qualifications. A list of eligible contractors will be available on the website prior to Program launch.

### How can I apply?

The CaliforniaFIRST Program is not yet accepting applications. Visit the website at [CaliforniaFIRST.org](http://CaliforniaFIRST.org) for more information and to sign up for Program updates.

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