



AllianceNRG Program™

A PACE Financing Program

Residential Properties Guidebook

For One, Two, and Three Family Homes

California

Building Greener, Safer Communities. Together™

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1. The AllianceNRG Program™

1.1 Program Overview

The AllianceNRG Program™ (“Program”, “we”, “us” or “our”) is an administrator for the California Statewide Communities Development Authority (“Authority”) Open Property Assessed Clean Energy (“PACE”) Program (“Open PACE Program”). We offer financing and refinancing of renewable energy¹, energy efficiency, water efficiency and seismic strengthening improvements², electric vehicle charging infrastructure and such other improvements, infrastructure or other work as may be authorized by law from time to time (collectively, the “Eligible Improvements”). Products that are installed in connection with Eligible Improvements must meet eligibility criteria (collectively, “Eligible Products”). The Eligible Products must be permanently affixed to the property. The property must be located in a county or city that participates in the Open PACE Program (each a “Registered Municipality”).

The financing is provided to a property owner (also referred to as “you” or “your”) through an assessment contract (the “Assessment Contract”) between the Authority and the property owner. Pursuant to the Assessment Contract, the Authority will levy a contractual assessment (the “Assessment”) on the property to which the Eligible Improvements will be installed. The Assessment will be repayable in equal annual installments of principal and interest over a number of years up to the useful life of the Eligible Product in an amount sufficient to fully pay off the Assessment. An annual administrative fee will be added to each annual Assessment installment. The total amount of the annual payment installment will appear as a separate line item on your property tax bill.

The Authority issues bonds (“Bonds”) to provide the funds for the Assessments and to pay the costs of the Program. The Bonds are issued under an indenture (“Indenture”) between the Authority and a trustee for the holders of the Bonds (“Trustee”). The Registered Municipality collects the annual Assessment installments, plus an annual administrative fee, along with your property taxes and any other assessments on your property, and remits the payments on the Assessment to the Trustee for the benefit of the holders of the Bonds (“Bondholders”).

The Open PACE Program is authorized by Chapter 29 of Division 7 of the Streets & Highways Code of the State of California.

1.2 This Guidebook is for Residential Property Owners

This Residential Properties Guidebook (“Guidebook”) is for property owners interested in financing the installation of Eligible Improvements to properties that are single-, two- or three-family homes located in Registered Municipalities. Financings under the Program for these types of residential

¹ Renewable energy is electricity supplied by energy sources that are naturally and continually replenished, such as wind, solar power, geothermal, small hydropower, and various forms of biomass.

² Presently, we do not offer financing for seismic strengthening improvements to residential properties. We are a participant in the California Alternative Energy and Advanced Transportation Financing Authority (“CAEATFA”) PACE Loss Reserve Program. See footnote 3. The Loss Reserve Program does not cover financings for seismic strengthening improvements and CAEATFA has determined that any PACE program participating in the Loss Reserve Program cannot offer financing for seismic strengthening improvements to residential properties.

properties are subject to participation in the CAETFA PACE Loss Reserve Program³. For a list of Registered Municipalities, visit our website at www.AllianceNRG.com.

For information about financing the installation of Eligible Products affixed to a four-family home, please see the AllianceNRG Program™ Four-Family Properties Guidebook available by download from our website at www.AllianceNRG.com. For information about financing the installation of Eligible Products affixed to any other type of property, such as retail stores, commercial buildings, industrial buildings, multi-family buildings consisting of five or more dwelling units and agricultural properties, please see the AllianceNRG Program™ Commercial Properties Guidebook available by download from our website at www.AllianceNRG.com.

1.3 Is the Program Right for You?

The Program may not be the best financing option for you and there may be cheaper alternative financing arrangements available from conventional lenders. The financing under the Program will result in an assessment against your property which will be collected along with your property taxes. This assessment may jeopardize your ability to sell or refinance your property unless you repay the underlying debt.

You should carefully read this Guidebook, the forms of the documents you will be required to sign (see Appendix for locations of these documents or contact the Program), research all available options and then select the option that is most appropriate for you. We make no representations, expressed or implied, that the Program is the right option for you. If you have any question about the terms and conditions of the documents you will be required to sign to obtain financing from the Program or the tax or economic effect of the Assessment, you should consult with a tax Contractor or attorney.

BEFORE COMPLETING AN APPLICATION, YOU SHOULD CAREFULLY REVIEW ANY MORTGAGES, DEEDS OF TRUST, LOAN AGREEMENTS OR OTHER SECURITY INSTRUMENTS WHICH AFFECT THE PROPERTY OR TO WHICH YOU, AS THE PROPERTY OWNER, ARE A PARTY. ENTERING INTO AN ASSESSMENT CONTRACT WITHOUT THE CONSENT OF YOUR EXISTING LENDERS COULD CONSTITUTE AN EVENT OF DEFAULT UNDER SUCH MORTGAGES, DEEDS OF TRUST, LOAN AGREEMENTS OR OTHER SECURITY INSTRUMENTS. DEFAULTING UNDER A MORTGAGE, DEED OF TRUST, LOAN AGREEMENT OR OTHER SECURITY INSTRUMENT COULD HAVE SERIOUS CONSEQUENCES TO YOU, WHICH COULD INCLUDE THE ACCELERATION OF YOUR REPAYMENT OBLIGATIONS.

SOME MORTGAGE LENDERS OR SECONDARY MORTGAGE MARKET PURCHASERS MAY EITHER (A) REFUSE TO REFINANCE AN EXISTING MORTGAGE OR (B) REFUSE TO FINANCE THE PURCHASE OF ANY PROPERTY OR (C) REFUSE TO PURCHASE MORTGAGES IN THE SECONDARY MORTGAGE MARKET DUE TO THE SUPERIORITY OF A NON-AD VALOREM ASSESSMENT FOR IMPROVEMENTS ON THE UNDERLYING PROPERTY SUCH AS THE TYPE OF ASSESSMENT THAT WOULD BE CREATED BY PARTICIPATING IN THE PROGRAM. FOR EXAMPLE, FANNIE MAE AND FREDDIE MAC, THE OWNER OF A SIGNIFICANT PORTION OF ALL MORTGAGES, STATED THAT THEY WOULD NOT PURCHASE MORTGAGES ON PROPERTIES WITH ASSESSMENTS SUCH AS THOSE OFFERED BY THE AUTHORITY. THIS MAY MEAN THAT PROPERTY OWNERS WHO SELL

³ The California Alternative Energy and Advanced Transportation Financing Authority launched the CAETFA PACE Loss Reserve Program in 2013 to mitigate the potential risk to mortgage lenders associated with residential PACE financing. See the CAETFA website, <http://www.treasurer.ca.gov/CAETFA/pace/index.asp>, for further information.

OR REFINANCE THEIR PROPERTY MAY BE REQUIRED TO PREPAY SUCH ASSESSMENTS AT THE TIME THEY CLOSE THEIR SALE OR REFINANCING.

THE OWNERS OF A SIGNIFICANT PORTION OF ALL MORTGAGES, STATED THAT THEY WOULD NOT PURCHASE MORTGAGES ON PROPERTIES WITH ASSESSMENTS SUCH AS THOSE OFFERED BY THE AUTHORITY. THIS MAY MEAN THAT IF THE PROPERTY OWNER SUBSEQUENTLY DESIRES TO SELL OR REFINANCE THE PROPERTY, THE PROPERTY OWNER MAY BE REQUIRED TO PREPAY SUCH ASSESSMENTS AT THE TIME THE PROPERTY OWNER CLOSSES ON THE SALE OR REFINANCING.

1.4 Modification of this Guidebook

We may, in our sole discretion, modify this Guidebook at any time and from time to time. The “Last Updated” date on the front page will indicate when the latest modifications were made. You may check our website at www.AllianceNRG.com, email us at information@AllianceNRG.com, or call us at (855) 509-9922 to confirm you are reviewing the current version of this Guidebook.

1.5 Who Are We?

The California Statewide Communities Development Authority (the “Authority”) finances improvements related to the installation of renewable energy, energy or water efficiency products or electric vehicle charging stations, in each case that are permanently fixed to a property owner’s real property. CounterPointe Energy Solutions LLC is the master program administrator for the Program (together with the Authority, the “Program Administrator”). CounterPointe Energy Solutions Residential, LLC (“CESR”) has been engaged by the Program Administrator as an independent contractor to administer the residential property (one to three family homes) aspect of the Program. .

1.6 Contact Us

Please contact us if you have any questions, comments or suggestions.

Call Center: Phone: (855) 509-9922

Hours: Monday through Friday, 5 am to 9 pm (Pacific Time)

Saturday, 5Am through 8PM (Pacific Time)

After Hours: The Call Center is always open to receive voice messages after hours and on weekends and holidays. We will reply to messages on the next business day.

Email: information@AllianceNRG.com

Fax: (855) 509-9923

Mail: CounterPointe Energy Solutions Residential, LLC

555 S. Federal Highway, Suite 350

Boca Raton, FL 33432

2 Property Owner, Property, Product and Contractor Eligibility

2.1 Introduction

To be eligible to receive financing from the Program, the property owner, the property and the products to be affixed to the property must meet eligibility criteria. In addition, except for Eligible Products installed by a Registered Contractor meeting the Program’s minimum eligibility criteria and registered with the Program must install the products financed by the Program.

2.2 Property Owner Eligibility

2.2.1 Most Types of Property Owners Are Eligible

A property owner or, if there is more than one owner of record, each property owner must be an owner of record and may be a natural person, a corporation, a limited liability company, a partnership, a trust, an association, a cooperative or any other type of entity, subject to the other requirements set forth below. If a record owner is a trust, the trustees will have to complete and sign a Certificate of Trust. If a record owner is an entity other than a trust, an authorized officer will have to complete and sign an Officer's Certificate. You can obtain copies of these documents from the Program.

2.2.2 All Owners Must Sign the Financing Documents

All owners of record, or their legally authorized representative(s), must sign the Application, the Assessment Contract, the Completion Certificate and all other agreements, consents, authorizations, certificates and documents that are required to be signed pursuant to the Application and the Assessment Contract and by the Program Administrator (collectively, the "Financing Documents").

2.2.3 All Owners Must Have Legal Capacity to Contract

All owners of record must have legal capacity to enter into the Financing Documents.

2.2.4 Property Owner Must be Eligible to Pay Property Taxes

A property owner must be eligible to receive a property tax bill and pay property taxes to the Registered Municipality⁴.

2.2.5 No Involuntary Liens

There must be no Federal, state or local income tax liens, judgment liens, mechanic's liens or similar involuntary liens (e.g., water, sewer, delinquent tax liens) recorded against the property in excess of \$1000.. Registered.

2.2.6 Property Taxes are Current

Property taxes on the property must be current with no more than one late payment in the last three years or since the property owner acquired the property, whichever period is shorter.

2.2.7 Mortgage Debt, if any, is Current

Mortgage debt,⁵ if any, on the property must be current and property owner shall not have been late on such payments more than once (30 days maximum) during the 12 month period preceding funding or since the property owner acquired the property, whichever period is shorter.

2.2.8 No Reverse Mortgages

Mortgage debt, if any, cannot consist of a reverse mortgage.

2.2.9 No Bankruptcy

The property currently is not an asset in an active bankruptcy and no property owner currently is subject to a bankruptcy proceeding.. No property owner has been subject to a bankruptcy

⁴ Some tax-exempt organizations may qualify. Generally, an exemption from the obligation to pay property taxes is granted by the county assessor where the property is located and a property owner will have to arrange with the county assessor to allow for the Assessment to be levied on its property. Please contact us for assistance by email at info@AllianceNRG.com or by telephone at (855) 431-4400.

⁵ Mortgage debt includes all forms of mortgage debt, including first, second and third mortgages, whether they be fixed or floating rate, negative amortization or interest only, as well as all forms of home equity loans and lines of credit, whether fixed or floating rate.

proceeding within the past seven years. If a property owner were subject to a bankruptcy proceeding within the past seven years, the Program may make an exception, in its sole discretion, if such bankruptcy proceeding was discharged two or more years ago and the property owner has not had any late payments on any of its mortgage debt past due by more than 60 days within the last two years.

2.3 Property Eligibility

2.3.1 Residential Properties

Residential properties include single-family homes and residential properties of two- and three-family dwelling units, including vacation and second homes.

2.3.1.1 Mobile Homes and Manufactured Homes

Mobile homes and manufactured homes are eligible if the homes are permanently attached to the property and if the homeowner also owns the underlying property and pays property taxes.

2.3.1.2 Condominiums and HOA's

Individual condominium units and other dwellings subject to a condominium association or homeowners' association ("HOA") are eligible, but may be restricted as to the Eligible Products that may be installed depending on the rules of the condominium association or HOA, as well as the physical design of the unit.

For condominiums and other dwellings subject to HOA restrictions, the property owner is responsible for obtaining authorization that the requested Eligible Products meet all the condominium association or HOA guidelines or requirements, as applicable.

2.3.1.3 New Construction

New construction generally will not qualify. New construction may qualify on a case-by-case basis in circumstances where the installation of the Eligible Products is being proposed within an already planned development and development has already commenced. The property owner must demonstrate that the installation of the proposed Eligible Product(s) is a separate and distinct undertaking from the original build-out.

2.3.2 Property Location

The property must be located within a Registered Municipality.

2.3.3 Property Value and Equity

The property must meet the following value and equity tests:

- The amount of the Assessment must not exceed 15% of the value of the property for properties with a value up to \$700,000. For properties with a value greater than \$700,000, the amount of the Assessment must not exceed the sum of \$105,000, plus 10% of the amount of the value in excess of \$700,000⁶;
- Total mortgage debt encumbering the property must not exceed 90% of the Fair Market Value of the property or the assessed value if market value data is unavailable or unreliable at the time of initial approval;
- Total mortgage debt plus the Assessment amount must not exceed 100% of the Fair Market Value of the property; and

⁶ To illustrate, if the property has a value of \$750,000, then the amount of the Assessment must not exceed \$110,000 (\$105,000 + 10% of \$50,000).

- The aggregate amount of the annual real estate taxes and assessments on the property after giving effect to the amount of the annual Assessment installment may not exceed 5% of the Fair Market Value of the property.

2.3.4 Determining Value

For residential properties, the value of the property will be based on the value calculated using an automated valuation model (“AVM”) provided by an independent third party. If an AVM report is not available for a particular property, the Program will use the assessed value⁷ or, in the sole discretion of the Program Administrator, an adjusted assessed value⁸ if available, unless the property owner can provide an independent appraisal completed by a licensed appraiser within 12 months prior to the Application and the appraisal is acceptable to CESR and the Program Administrator, then CESR and the Program Administrator may in their sole discretion accept such appraisal. If a property owner disagrees with the value of the property using the methods described above, the property owner may choose to pay for an independent appraisal from a licensed appraiser acceptable to CESR and the Program Administrator. The property owner will send the payment to CESR and CESR will order the appraisal. If the Application is approved and the property owner chooses to obtain the financing, the property owner can elect to be reimbursed for the cost of the appraisal and have that amount added to the Assessment.

2.4 Eligible Products

2.4.1 Must Be New and Permanently Affixed

The Program can only finance the installation of permanently affixed, new Eligible Products. We cannot finance remanufactured, refurbished or slightly used equipment or new equipment previously installed or transferred from another location. Examples of products that are not permanently affixed include:

- Appliances;
- Compact fluorescent, screw-in lamps;
- Plug load devices;
- Measures that are not permanently installed and can be easily removed;
- Measures that save energy solely due to operational or behavioral changes;
- Power correction, power conditioning;
- Any measure that does not result in energy savings or renewable energy production;
- Any measure that cannot be explained in terms of industry-standard engineering or scientific principles;
- Vending machine controllers; and
- Refrigerant charge (AC/Split Systems/Heat Pumps)

2.4.2 Proposed Products Must Meet Minimum Eligibility Requirements

There are minimum efficiency and/or other requirements for each type of Eligible Product. A partial list (the “Eligible Products List”) of types of Eligible Products for residential properties and their criteria can be found on our website at www.AllianceNRG.com. Property owners and

⁷ The assessed value is the amount established by the tax assessor and is set forth on your property tax bill as the value upon which the amount of property taxes you pay is determined.

⁸ The adjusted assessed value is the assessed value multiplied by an average ratio for the applicable geographic area. The average ratio is a fraction, determined by the Program Administrator or an independent third party, used to adjust the assessed values of properties in such geographic area to more accurately reflect the values of properties in such geographic area. As the average ratio is an average for a geographic area, the Program recognizes the possibility of significant variance and, in its sole and absolute discretion, may make further case-by-case adjustments to reflect the property value.

Registered Contractors should consult with CESR to determine whether their proposed products are eligible for the Program. CESR may add or delete Eligible Products from the Eligible Products List based on Program requirements, underwriting guidelines and market conditions at any time without notice. Property owners should confirm with their contractor(s) or other Contractor(s) that only bids for installation of Eligible Products will be considered for Program financing.

2.4.3 Custom Products

The Program has additional eligibility criteria for custom products and other products not otherwise included on the Eligible Products List. You may seek to have a product added to the Eligible Products List or otherwise approved for financing by submitting a request for inclusion, which can be found on our website, or by having your Registered Contractor or other Contractor contact the Program.

2.4.4 Eligibility Is Not an Endorsement or Warranty

The Program Administrator's and CESR's review of the proposed Eligible Products or other Eligible Improvements and authorization for Program funding shall not be construed as confirming or endorsing the qualifications of the property owner, the Registered Contractors, other Contractors or any other person involved with the selection, acquisition or installation of the Eligible Improvements; endorsing the design of the projects or choice or installation of the Eligible Products; or making any representation or warranty regarding the design, installation, economic value, energy savings, quality, safety, durability or reliability of the Eligible Products.

2.5 Eligible Contractors

2.5.1 Registration of Eligible Contractors

The Eligible Improvements must be installed by Contractor contractors, Contractors who meet the minimum eligibility criteria corresponding to the category of work being performed ("Eligible Contractors") and who are registered and in good standing with the Program ("Registered Contractors"). A current listing of Registered Contractors, as well as Eligible Contractors whose registrations are pending, can be found on the Program website. If the property owner desires to use a contractor that is not a Registered Contractor to install Eligible Improvements, the property owner may suggest that the contractor enroll as a Registered Contractor in Contractor the Program. Eligible Improvements installed by a contractor who is not registered with the Program will not qualify for financing through the Program.

2.5.2 Minimum Eligibility Criteria

Set forth below are the minimum eligibility requirements which must be satisfied by "Contractor", as applicable, prior to applying to become a Registered Contractor. Capitalized terms used herein which are not defined shall have the meaning ascribed to them in the Registered Contractor Agreement (the "Agreement") which may be found on the Program website.

Enrollment

Contractors wishing to participate in the Program as a Registered Contractor shall complete each step of the enrollment process to the satisfaction of CESR.

Service Finance Company, LLC

Contractor shall be enrolled in the Service Finance Company financing program and execute the SFC Master Dealer Agreement prior to the execution of the Agreement. Each Registered Contractor must continue to be enrolled in the Service Finance Company financing program at all times during the term of the Agreement.

Licensure

Contractor must possess an active, valid license issued by the State of California (the “State”), and must be in good standing with the California Contractor State Licensing Board, including but not limited to compliance with all bonding, insurance, and workers’ compensation insurance requirements associated with such license before, during, and at the completion of Property Improvement financed under the Program (the “Project”). For the avoidance of doubt, a State license does not qualify as an active, valid State license if it is expired, suspended, revoked or subject to probation or has additional status codes.

Each Contractor must have at least one “Qualifying Individual” listed on the Registered Contractor Application as a representative who has provided to the Program all identifying and contact information on file with the State. A “Qualifying Individual” is a person who is listed as a Responsible Managing Owner (“RMO”), Responsible Managing Employee (“RME”), Responsible Managing Manager (“RMG”), Responsible Managing Member (“RMM”), sole owner or qualifying partner with the California Contractor State Licensing Board and who is authorized to act on behalf of, and who is responsible for the actions of, a Registered Contractor. Only a Qualifying Individual may execute the Registered Contractor Agreement on behalf of Contractor.

A Contractor must be in good standing with the California Contractor State Licensing Board (“CCSLB”) before, during, and at the completion of each Project.

In the event Contractor shall contract with one or more subcontractors, Contractor must be a General Building Contractor, and each subcontractor must be in good standing with the State before, during, and at the completion of the Project.

Contractor must be licensed for all of the work it performs on each Project and must complete such work according to all applicable laws, rules, and regulations and meet the following requirements:

- (1) Except as set forth in subparagraph (2), for energy efficiency improvements only, the work must be performed by a BPI certified Contractor.
- (2) Where the work is being performed on behalf of a consumer participating in a CPUC-approved residential whole-house energy efficiency retrofit program, the Contractor need only meet the approval requirements of that program.
- (3) For distributed generation renewable energy sources, the work must be performed by a Contractor who holds a valid A, B, C-4, C-10, C-36 or C-46 license from the California Contractors State License Board.

Insurance

Contractor shall at all times maintain insurance coverage and surety bonds as required by the State and the CCSLB. The fact that the Contractor is listed as in good standing with the CCSLB shall be proof that all such requirements have been met by Contractor.. Company shall verify the satisfaction by Contractor of the

aforesaid requirements by verifying the fact that Contractor is in good standing with the CCSLB each time Contractor submits an application for financing under the Program.

Experience

Contractor must have verifiable and successful experience on the types of Projects financed by the Program for which such Contractor desires to be engaged for Program-financed work and listed in the Registered Contractor Directory on the Site. Contractor shall provide such evidence of its experience as Company may require during the enrollment process. In addition, Contractor must demonstrate that it has completed at least three Property Improvement projects which were financed by participants in the California Statewide Communities Development Authority Open PACE Program.

Additional Criteria by Municipality

Certain municipalities have established requirements for Contractors beyond what is required by state law. Refer to the guidebook available on the contractor's portal at <https://www.alliancenerg.com/retail/contractors> for any additional requirements that may be applicable to Contractor. Contractor must comply with all such additional requirements to be eligible to submit a Project for financing under the Program.

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2.5.3 ContractorContractorsRegisteredContractorContractorContractorContractorsContra ctorContractorsContractorContractorContractorContractorsRegistered Contractor Guidelines

Registered Contractors must enter into a Registered Contractor Agreement with the Program and must abide by all Program terms and conditions set forth in the Participation Agreement and in the Program's Registered Contractor's Guidebook. You may obtain copies of the form of Participation Agreement and Registered Contractor's Guidebook by contacting us by email at information@AllianceNRG.com or by telephone at (855) 509-9922 or by downloading those documents from our website. A Registered Contractor who does not abide by such terms and conditions may be suspended or dropped from the Program. A Registered Contractor's general responsibilities include:

- Being licensed, insured and bonded as required by applicable law;
- Obtaining building permits as required by the local building department;
- Obtaining approval for proposed Eligible Improvements or Products in advance by calling the Program Administrator or by assisting the property owner in obtaining approval;
- Only providing services for which the Registered Contractor has the correct license and the requisite experience and expertise; and
- Abiding by the Program's business practices and marketing guidelines, including the Code of Conduct which can be found in the Registered Contractor's Guidebook.

2.5.4 Registration Is Not an Endorsement

The review and investigation of an Eligible Contractor conducted by the Program and the eventual enrollment of same as a Registered Contractor under the Program is not, and should not be construed as, an endorsement or warranty of any kind, express or implied, including a warranty as to the qualifications, experience, expertise or quality of the work of the Registered Contractor or any other person, such as a subcontractor, involved with the selection, supply or installation of the Eligible Improvements or Eligible Products. Property owners bear the entire risk in selecting Registered Contractors for their Program-financed Eligible Improvements. The Program

encourages every property owner to interview several Registered Contractors and conduct their own investigation as to the qualifications, experience, expertise and reputation for quality of work.⁹ The Program, the Authority, the Registered Municipalities, the Program Administrator, CESR and their affiliates do not endorse Registered Contractors or any other person involved with the selection, supply or installation of Eligible Improvements or Products and do not make any warranty, express or implied, regarding the economic value, energy savings, safety, quality, durability or reliability of the Eligible Improvements or Products and the installation thereof.

3 Program Terms and Conditions

3.1 Maximum Assessment Amounts

The maximum amount of an Assessment on a property with a market value up to \$700,000 must not exceed 15% of the fair market value of the property, and on a property with a fair market value greater than \$700,000, must not exceed the sum of \$105,000 plus 10% of the amount of the fair market value in excess of \$700,000. For small projects, the Program encourages property owners to determine if the Program Costs (see below) are appropriate to the size of the proposed project.

3.2 Maturity of Assessment

The maturity of an Assessment may not exceed the expected useful life of the installed Eligible Improvements or Eligible Products financed under the Assessment Contract, up to a maximum term of 30 years. The expected useful life is determined based on industry standards and manufacturer's warranties. A partial list of types of Eligible Products and their expected useful lives can be found in Appendix B. When installing multiple Eligible Products, the maximum maturity available is the maturity associated with the greatest financing amount. The maturity of an Assessment must be in five-year increments, up to 30 years, as follows: 5, 10, 15, 20, 25 or 30 years. If there are Eligible Improvements or Products with different useful lives, or a single Eligible Product with a useful life between one of the available increments, the property owner should carefully consider the appropriate maturity. In such a situation, the property owner could be paying for Eligible Improvements or Products after their useful lives. The Program reserves the right to approve a maturity shorter than the requested maturity. The maturity of the Assessment will be set forth in the Assessment Contract.

3.3 Number of Assessments under the Program

A property owner may not have more than one Assessment under the Program for the same property.

3.4 Project Costs and Expenses Eligible for Financing

3.4.1 Cost of the Eligible Products Plus Installation Costs

Eligible costs under the Program include both the cost of the Eligible Products and the installation costs (collectively, "Project Costs"). Installation costs may include, but are not limited to, the cost of and fees for energy, water and similar audits, appraisals, labor, designs, drawings, engineering services, building permit fees, surveys, inspections, materials required in connection with the installation of the Eligible Products and technical reviews. Project Costs also include the cost of pre-paid warranties.

⁹ See for example <http://www.consumer.ftc.gov/articles/0242-hiring-contractor>.

Project Costs must be reasonable and within industry cost guidelines. The Program shall have the right to refuse to finance Project Costs to the extent that the Program Administrator, in its sole discretion, determines they exceed such guidelines. The Program may request additional documentation or other information to determine the reasonableness of any Project Costs.

3.4.2 Project Costs May Not Include Installation Costs Unrelated to the Installation of Eligible Products

For property owners who elect to install Eligible Improvements or Products as part of a remodeling or renovation project, financing is only available for the Project Costs directly related to the Eligible Improvements or Products within the existing structure of an existing building. Installation costs related to an existing building's envelope, systems, and/or infrastructure are not eligible for financing except where they are required for the workmanlike installation of the Eligible Improvements or Eligible Products. If a property owner is planning to finance the installation of Eligible Improvements or Eligible Products as part of a remodeling or renovation project, the property owner or its Registered Contractor should first contact CESR to determine what installation costs will be eligible for financing.

3.4.3 Deduction of Rebates and Credits from Project Costs

Federal, state or local tax credits or rebates or utility credits or rebates that are payable in a lump sum and that are assigned by the property owner to a Registered Contractor are required to be deducted from the amount of the Project Costs eligible for financing. You are not required to deduct performance-based incentives that are paid over time. Federal, state or local tax credits or rebates or utility credits and rebates that either are not assignable or are assignable but are not assigned to a Registered Contractor are not required to be deducted from the amount being financed. Property owners may wish to consider these additional benefits in determining the amount of their financing request.

3.5 Program Costs

The property owner will incur the fees and other costs for using the Program ("Program Costs"). Program Costs include:

- the fees and costs payable at the closing of the financing (the "Closing Costs") which are described in Section 3 (b) of the Assessment Contract;
- the annual fees to cover the costs of administering the Assessment ("Annual Administrative Fees"); and
- the interest payable over the term of the Assessment on the aggregate amount of the Closing Costs and the Project Costs financed under the Assessment Contract, which is included in the amount of the Assessment.

All Closing Costs and other one-time Program Costs incurred on or before the closing may be financed. Annual Administrative Fees may not be financed.

All interest rates and other Program Costs are subject to change without notice. Interest rates and the Closing Costs are established at the time that the Assessment Contract is issued to the property owner for signature. Fees or expenses incurred in connection with the Application, such as the cost of an additional appraisal, if any, will be established before they are incurred. In addition, the Annual Administrative Fees may increase.

Interest on the Bond funding your Assessment begins accruing on the date the Bond is issued, which is either the same date on which the payments are made for your completed project, as described in Section 4.6 or the same date as the first progress payment installment as described

in Section 4.5.¹⁰ Depending on the timing of enrollment of your Assessment in the County tax rolls, as explained in Section 3.8.4, an interest payment on such Bond may be due before your first payment under the Assessment Contract. In such case, you must prepay the amount of that interest at the closing of your Assessment. The amount of the prepaid interest will be based on the closing date of your Assessment. An estimated amount of prepaid interest will be set forth in the Assessment Contract based on the project completion deadline. If your closing date occurs before the project completion deadline, then the amount of prepaid interest, the amount of your Assessment and the amount of the annual installment of your Assessment will be recalculated.

If your project is not completed by the project completion deadline set forth in the Assessment Contract, as evidenced by the execution of the Completion Certificate, then CESR and the Program Administrator reserves the right to require the property owner to enter into a new Assessment Contract, for which the Program Costs, including the interest rate and other terms and conditions, may vary substantially from the original Assessment Contract.

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¹⁰ As discussed in Section 3.7, for projects with progress payments, the Bond would be issued at or around the time of the initial progress payment, and therefore interest would start accruing on the entire amount of the Assessment at such time.

[
Below is an overview of the Program Costs.

Description	Cost	Explanation
Fees payable during application process *		
Application Fee	\$0.00	None under the Program
Appraisal Fee (optional)	\$250.00 (est.)	Only if requested by property owner
Closing Costs (payable at closing of the financing)*		
Program Administration Fee	6.40%	A one-time fee that includes program administration, origination costs, program sponsor, bond counsel and initial tax administration
Lien Recording Fee	\$100.00 (est.)	A fee charged to offset the costs of recording notice documents relating to the assessment on the Property. Varies by County and number of pages to be recorded
Reserve Fund Deposit	0.25% of Assessment Amount	One-time charge deposited into the debt service reserve fund for bonds issued by the Authority to finance projects in the Program.
CAEATFA PACE Loss Reserve Program	\$0.00	One-time charge for participation in the CAEATFA PACE Loss Reserve Program. The charge is currently being waived.
Administrative Expense Reserve Deposit	\$10.00	Covers the deposit the Authority is required to make into a reserve account used for the Trustee's administrative expenses to the extent the Annual Administrative Fee is not sufficient to cover such expenses.
Trustee Issuance Fee	\$75.00	One-time charge to cover a portion of the fees charged by the Trustee for its services related to the issuance of the Bonds.
Prepaid Interest	Varies by closing date	A lump sum interest charge for the period prior to the first tax year in which the payment is made.
Annual Administrative Fees (added to annual Assessment installment)		
Annual Tax Administration Fees	\$15.00 (est.)	An annual charge to cover the costs of entering the assessment on the municipal tax rolls and collecting and remitting the payments to the Trustee. Varies by County. May increase over time.
Annual Administrative Expense Reserve Deposit	\$10.00	Covers the deposit the Authority is required to make into a reserve account used for the Trustee's administrative expenses to the extent the Annual Administrative Fee is not sufficient to cover such expenses.
Annual Trustee Fee	\$35.00	An annual charge to cover a portion of the fees charged by the Trustee for administration of the Bonds.
Interest (included in annual Assessment installment)		
Interest	Varies depending on maturity	Contact the Program for current interest rates

* Fees, Prepaid Interest and other Closing Costs may be capitalized at closing and included in the Assessment Amount.

3.6 Calculating the Amount of the Assessment

Each Assessment has a principal component and an interest component. The principal component is equal to the aggregate amount of the Project Costs and the Closing Costs financed under the Assessment Contract. Based on the interest rate and the maturity of the Assessment, we will compute the total amount of the Assessment based on equal, annual payments of the Assessment. As noted elsewhere, Annual Administrative Fees will be added to your annual Assessment payment and may increase over time based on the actual fees and costs for collecting the annual payments of the Assessment. When the installation of the Eligible Improvements or Eligible Products is completed, these amounts will be recalculated if the amount financed and/or the completion date is different than what was set forth in the Assessment Contract.

3.7 Progress Payments

In most cases, we will make payments to or on behalf of the property owner in full upon completion of the installation of the Eligible Improvement or Project. See Section 4.6. However, we will entertain making progress payments; that is, one or more partial payments before completion of the project with a final payment upon project completion. If you are considering an arrangement with progress payments, the Program must approve the arrangement in advance during the application process. At a minimum, there must be a written contract between the property owner and the Registered Contractor. The contract must provide a schedule of the progress payments showing the amount of each payment, as a sum in dollars and cents, and specifically identifying the state of completion of the work or services to be performed, including any materials to be supplied, before each progress payment is due. Only contracts with verifiable states of completion will be approved. Where progress payments are used, there will be an additional cost to the property owner in that the Program will have to obtain the entire amount of the funds for the Assessment, and the related Bond will be issued, on or about the time of the initial progress payment. Therefore, interest will begin to accrue at that time, rather than upon project completion. Please contact the Program Administrator at for more information if you are interested in such an arrangement. The decision to provide progress payments is solely within the discretion of CESR and the Program Administrator.

3.8 Repayment of the Assessment

3.8.1 Equal Annual Payments; Two Installments

Property owners will make equal annual payments consisting of principal (i.e., the amount financed by the Assessment) and interest over the term of the Assessment. In addition, the Annual Administrative Fees, which are subject to change, will be added to your annual payment. Annual payments will be billed and appear as an additional line item on your regular property tax bill sent by the Registered Municipality. As with other property taxes, the annual payment of the Assessment is due in two installments each year. The annual payment schedule will be attached to the Assessment Contract that the property owner signs subject to adjustment as described above. The Registered Municipality will collect and remit the annual payments of the Assessment to the Trustee.

3.8.2 Failure to Pay; Risk of Foreclosure

In the event a property owner becomes delinquent on its property tax payments, the Registered Municipality will be required to follow its normal proceedings to collect delinquent payments, plus applicable penalties and interest. This process may include stripping the delinquent annual

installment of the Assessments and associated penalties and interest off the property tax roll and collecting such delinquent amount immediately through a judicial foreclosure of the property that could result in a sale of the property for the payment of the delinquent installments, associated penalties and interest, and all costs of suit, including attorneys' fees.

Because Bonds are sold to finance the Eligible Improvements, the Authority will pledge and assign the Assessment Contracts, and the related Assessment and lien, as security for the Bonds. The Authority will obligate itself, through a covenant with the Bondholders, to exercise its judicial foreclosure rights with respect to delinquent Assessment installments and related Annual Administrative Fees under circumstances specified in such covenant. Such a covenant would typically provide that no later than a specific date in each year, the Authority will determine whether the property is delinquent in the payment of Assessment installments and related Annual Administrative Fees and, if so, will commence, or cause to be commenced, foreclosure proceedings against the property, including collection actions preparatory to the filing of any complaint, but will file the complaint by a specific date acceptable to the Bondholders.

3.8.3 Prepayments

A property owner may choose to prepay its Assessment at any time in full or in part, in any amount of at least \$2,500. If the property owner chooses to prepay the Assessment or a portion thereof, the property owner will need to pay (i) the principal amount of the Assessment to be prepaid (the "Assessment Prepayment Amount"), (ii) interest on the Assessment Prepayment Amount to the earlier of March 2 or September 2 occurring at least 50 days following the date the prepayment is to be made ("Repayment Date") plus (iii) a Prepayment Fee computed as set forth below, in applicable, plus (iv) a processing fee of up to \$100.00. In order to prepay, the property owner will need to contact the Program Administrator to initiate the prepayment process.

3.8.4 Illustration of Billing and Collection of Assessments and Bond Payments

The closing of your Assessment may occur at any time. The county assesses taxes and other assessments on an annual basis. Assessments must be placed on the tax roll by July 1st to be included in the current year's tax bill (FY 2016-2017). If your Assessment is placed on the tax roll after July 1st, the Assessment will be included on the next year's tax bill (FY 2017-2018). In order for an Assessment to be placed on the tax roll by July 1st, the Assessment will have to close in advance of that date. The Assessment Contract will set forth the last day by which an Assessment must close in order to be included on the current year's tax bill.

Assessment is placed on the tax roll on or before July 1, 2016:

- October 2016 -- Property tax bill, including the Assessment, is delivered to the property owner
- December 10, 2016 -- First Assessment payment is due from the property owner
- March 2, 2017 -- First interest-only debt service payment under the Bond is due
- April 10, 2017 -- Second Assessment payment is due from the property owner
- September 2, 2017 -- Second interest and first principal debt service payment under the Bond is due

Assessment is placed on the tax roll after July 1, 2016 and on or before July 1, 2017:

- October 2016 -- Property tax bill, excluding the Assessment, is delivered to the property owner
- December 10, 2016 -- No Assessment payment is due from the property owner
- March 2, 2017 -- First interest-only debt service payment under the Bond is due and paid by the Bond trustee from the prepaid interest

- April 10, 2017 -- No Assessment payment is due from the property owner
- September 2, 2017 – Second interest-only debt service payment under the Bond is due and paid by the Bond trustee from the prepaid interest
- October 2017 -- Property tax bill, including the Assessment, is delivered to the property owner

3.9 Self-Install

Property owners are not permitted to self-install Program-financed Eligible Improvements or Eligible Products and must select and employ a Registered Contractor to complete the Project. [Building Permits and Inspection](#)

It is the responsibility of the property owner to determine that all required building permits are in effect prior to the installation of the Eligible Improvements or Eligible Products. Property owners should speak with their Registered Contractor (to determine if the installation of the Eligible Improvements or Products will require a building permit and or inspection. The property owner and the Registered Contractor will represent in the Completion Certificate that all required building permits were obtained. The property owner is not required to submit the documentation to the Program but the Program has the right to request that it be submitted as a condition to a progress or final payment of the financing. See the form of Completion Certificate.

The Program Administrator and CESR may schedule on-site visits to confirm that the approved Eligible Improvements or Products were fully and permanently installed as well as to check general workmanship. For Assessments structured with progress payment installments (see Sections 4.5 and 4.6 below), the Program Administrator may require site validation visits to verify that the conditions to funding the progress payment were satisfied, in addition to certifications by the property owner and the Registered Contractors.

4 Application, Approval and Closing Process

4.1 Five Step Process

There are five steps to the application and approval process that every applicant must follow. The Program reserves the right to request additional information from property owners in its sole discretion and to deny applications based on any information that may affect the likelihood that a Property Owner may not have the wherewithal to pay its Assessment.



4.2 Step 1: Determine Eligibility and Complete Online Application

The first step is to determine property eligibility for financing. There are two ways to begin the process; 1) a property owner can submit an Application at www.alliancenrg.com and upon receipt of the Application, a Program representative will contact the property owner to provide information about selecting a Registered Contractor to estimate the home improvement project or, 2) the property owner can select a Registered Contractor prior to applying and submit the Application with the assistance of the Registered Contractor. If the property owner has selected a contractor

who is not a Registered Contractor, then the property owner will not be able to proceed with the Application until their chosen contractor is enrolled as a Registered Contractor in the Program. After the Application is submitted, the Program will perform an initial review to determine if the property owner and the property meet the initial eligibility criteria. Property owners that pass the initial review will receive an email notifying them of the acceptance or their Application for processing. It is important to note that this notification does not constitute an approval of financing under the Program. Some property owners may not qualify for financing under the Program notwithstanding the acceptance of their Application for processing and will be notified of this decision in an email with an explanation of why they did not qualify. Questions regarding the Application, eligibility criteria or Registered Contractors can be submitted via email at information@alliancenerg.com or phone (855) 509-9922.

4.3 Step 2: Submit Application Information and Eligible Improvements for Review and Approval

Once the property owner is prequalified, the next step is to submit Eligible Improvements and applicant and property information.

The property owner should consult with their Registered Contractor to identify which Eligible Improvements might be appropriate for the property and obtain a proposal for the cost of their installation. Consulting with the Registered Contractor, requesting a utility-sponsored energy audit or speaking with other experts concerning the feasibility of the desired Eligible Improvements or Products are among the ways the property owner can accomplish this. Any cost for an energy audit is an eligible Project Cost that can be included in the financing. Property owners may choose to self-install their Eligible Improvements and should complete the Self-Install Agreement if they intend to do this.

The Registered Contractor will input the chosen Eligible Improvements through the Contractor Portal or the property owner can call AllianceNRG at 855 509-9922 and a representative will input the information. The Eligible Improvements proposal contains information of primary importance to the property owner's financing such as the specific Eligible Improvements or Products being installed, including manufacturer and model number, the names and licenses of all Registered Contractors performing the work, the estimated energy or water savings (if applicable), and the total proposed Project Costs per Eligible Product, as well as itemization of any other Project Costs. Any manufacturer's specifications detailing the estimated performance of Eligible Products should also be included. The property owner will then be notified via email to confirm the Improvements as well as confirm the Application and property information. The Program will then review the submitted information to determine if the project should be approved for financing. Projects may not be approved if they do not meet the required criteria for approval. Once the Application has been reviewed and approved, the property owner and the Registered Contractor will be sent a confirmation of approval by mail or email.

4.4 Step 3: Signing the Assessment Contract Package

If the Application is approved, the property owner will be sent the Welcome Package to sign via DocuSign, which enables electronic signatures. The Welcome Package consists of the Application, Assessment Contract, Notice of Right to Cancel, Estimated Financing Summary, the Privacy Statement, the E-SIGN Consent and all related documents. The Application contains the requirements that the property owner(s) must meet in order to be approved, as well as descriptions of the fees and costs related to the Assessment. The Assessment Contract contains

the terms and conditions of the Assessment. Attached to the Notice of Right to Cancel is the form that the property owner should submit in the event the property owner chooses to cancel the Assessment Contract. The cancellation must be submitted no later than Midnight of the third business day following the date the Assessment Contract is signed by the property owner. The Estimated Financing Summary lists all of the fees and costs of the Assessment. The property owner must sign the Application, the Assessment Contract, the acknowledgement portion of the Right to Cancel and the Estimated Financing Summary via DocuSign and return them to the Program Administrator. Property Owners who cannot sign via DocuSign may request a paper copy of the Assessment Contract Package be mailed to them.

If not already reflected in the Assessment Contract, the property owner should advise the Program Administrator if the property owner will be seeking financing in a single disbursement following completion of the project or in progress payment installments, with the final installment following the completion of the project.

Unless the property owner elects to cancel the financing as described above, upon approval of the Application, CESR will send the Notice to Proceed to the property owner and the Registered Contractor, authorizing work to commence. The property owner will also receive a copy of the Completion Certificate to be signed by the property owner and the Registered Contractor once the project is complete, as discussed below.

4.5 Step 4: Installation of Eligible Improvements

If progress payment installments have been requested and approved, then the closing of the Assessment will occur contemporaneously with the issuance of the Notice to Proceed and interest will begin to accrue. The Trustee will hold the funds in an account pending disbursement in accordance with the Assessment Contract. The conditions to disbursement of each installment will be set forth in the Assessment Contract and all such conditions will have to be satisfied before any installments are disbursed.

Registered Contractors must obtain a building permit (if required by the applicable building code or other ordinance of the Participating Municipality) for all phases and trades used in installing the Qualifying Improvements and Eligible Products. Registered Contractors are required to maintain a record of all permits, periodic progress inspections/reports, and other documentation necessary to demonstrate compliance with all applicable codes and laws.

If the property owner wishes to make any changes to the Project, the property owner must first obtain the approval of CESR. Any approved change orders are likely to require changes to the exhibits to the Assessment Contract and the Completion Certificate, and may also affect the Program Costs in addition to the Project Costs.

4.6 Step 5: Completion Certificate and Disbursements to Registered Contractor

4.6.1 Progress Disbursement. Some Registered Contractors require a payment of a portion of the cost of the Property Improvements and the installation thereof (up to 50% thereof) prior to the completion of your project (the "Progress Disbursement"). You must indicate your approval of the payment of the Progress Disbursement by executing a Completion Certificate which sets forth the milestones the Registered Contractor must achieve in order to receive the Progress Disbursement. Your submission of the executed Completion Certificate to us is your authorization for us to request that the Trustee pay the Progress Disbursement to the Registered Contractor.

You should discuss the terms of the Registered Contractor's invoice and the Progress Disbursement with your Registered Contractor before you agree to make such a payment prior to the final completion of your project as there are risks associated with that decision.

4.6.2 Final Disbursement. Regardless of whether the Registered Contractor has received a Progress Disbursement, once the Project has been successfully completed, all permits closed, and certificate of occupancy issued (if applicable), the Registered Contractor will execute the Completion Certificate and send it to the property owner for review, approval, and signature. The Completion Certificate will be accompanied by copies of any available rebates/tax credits that are being assigned to the Registered Contractor, the Registered Contractor's invoice showing any payments, assignment of rebates or tax credits, approved change orders and balance due, and, if requested, any building permits, inspection certificates and certificates of occupancy. The Registered Contractor will provide operating instructions for the installed products, as well as warranty information, directly to the property owner. Upon approval, the property owner will submit the fully executed Completion Certificate to CESR as your authorization to direct the Trustee to make the Final Disbursement to the Registered Contractor. If a Progress Disbursement has been paid, the amount of the Final Disbursement will be the total cost of the Property Improvements and the installation thereof less the amount of the Progress Disbursement.

CESR will then verify receipt of all required project documentation and verify that the performing Registered Contractors' license and all subcontractors' licenses are valid. Completed work may also be inspected and verified as a condition of payment. Once the Program verifies that all preconditions to disbursement of the payment to the Registered Contractor have been satisfied, CESR and the Program Administrator will authorize disbursement to the Registered Contractor of the amount set forth in Section D of the Completion Certificate.

Following verification of the above, the Program Administrator will adjust the amount of the Assessment and the annual installments of the Assessment, if necessary, to reflect the actual Assessment based upon the actual aggregate amount disbursed, the actual dates of completion, the actual amount of prepaid interest and the actual amount of any other variable Program Costs. These amounts will be reflected in revised exhibits to the Assessment Contract, a copy of which will be attached to the Notice of Assessment and Payment of Contractual Assessment Required to be recorded by the Authority in the office of the County Recorder. The property owner will be sent a copy of the Notice of Assessment and Payment of Contractual Assessment Required for their records

5 Additional Considerations

5.1 Taxes and Rebates

5.1.1 Taxes

Property owners are solely responsible for the Federal, state and local tax consequences of participating in the Program. Property owners should consult their tax advisors with respect to tax implications, including whether any part of the Assessment is a deductible expense and whether there are any tax credits or other tax incentives available. Neither the Authority, the Program Administrator nor CESR has provided tax advice to the property owner and nothing in the documents related to the Program, including this Guidebook, shall be considered to be tax advice.

5.1.2 Rebates and Incentives

Federal, state, local and utility rebates and incentive programs exist for certain Eligible Products. Federal, state and local laws and rebate programs may change at any time. Property owners are solely responsible for identifying and applying for any eligible incentives and rebates.

5.1.3 Sources of Additional Information

The following is provided for your information and use. It is not an exhaustive list.

- <https://www.energyupgradeca.org/en>
- https://tools.energyupgradeca.org/statewide_rebates
- http://www.pge.com/en/myhome/saveenergymoney/energysavingprograms/euca/index.page?WT.mc_id=Vanity_euca
- <https://www.sce.com/wps/portal/home/residential/rebates-savings/energy-upgrade-california>
- http://www.energy.ca.gov/renewables/emerging_renewables/
- <https://energyupgrade.org/overview> (a comprehensive list of different types of rebates available in the area)
- <http://www.energystar.gov>
- <http://www.epa.gov/WaterSense>
- <http://www.dsireusa.org> (database of state incentives for renewables and efficiency)

5.2 Reassessment of Property upon Installation of Eligible Products

The tax assessor may reappraise your property upon completion of your Project. Property owners are responsible for any increase in real property taxes resulting from such increased assessment. Each time a building permit is issued by a Participating Municipality, the property's assessed value may change. This does not necessarily mean that the entire property is reassessed. The tax assessor's office usually has a method of determining the incremental improvement value based on the building permit issued. Each property owner should conduct its own investigation as to whether and to what extent its property will be reassessed upon completion of the installation of Eligible Improvements or Products.

5.3 Modifications in Program Terms and Conditions

The Program reserves the right to modify the terms and conditions of the Program at any time and from time to time without notice. However, once a property owner enters into an Assessment Contract, no such modification will affect such property owner's Assessment Contract or obligation to pay its Assessment in accordance with the terms and conditions set forth in its Assessment Contract.

5.4 Exceptions to Terms and Provisions

The Program may make exceptions to the terms and provisions detailed in this Guidebook where there is a finding that such exception furthers the goals and objectives of the Program. Consideration of an exception request from a property owner may involve payment of fees in addition to those fees listed herein. Such fees will be disclosed to the property owner prior to any such fees being charged to the property owner.

5.5 Summaries Are Qualified by Reference to the Full Text

References in this Guidebook to laws, rules, regulations, resolutions, agreements, reports and documents do not purport to be comprehensive or definitive. All references to such laws, rules, regulations, resolutions, agreements, reports and documents are qualified in their entirety by references to the particular laws, rules, regulations, resolutions, agreements, reports and

documents, the full text of which may contain qualifications of and exceptions to statements made herein. No representation or warranty is made as to the accuracy or completeness of such laws, rules, regulations, resolutions, agreements, reports and documents referenced herein.

5.6 Disclosures

5.6.1 Equal Credit Opportunity Act (ECOA)

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against an applicant on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers compliance with this law concerning this creditor is the Federal Trade Commission, Division of Credit Practices, Washington D.C. 20580.

5.6.2 Fair Credit Opportunity Act (FCRA)

As part of assembling your Application, the Program Administrator will request a consumer report bearing on your credit worthiness, credit standing and credit capacity. This notice is given to you pursuant to the Fair Credit Reporting Act.

5.6.3 The Housing Financing Discrimination Act of 1977

THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977 FAIR LENDING NOTICE

IT IS ILLEGAL TO DISCRIMINATE IN THE PROVISION OF OR IN THE AVAILABILITY OF FINANCIAL ASSISTANCE BECAUSE OF THE CONSIDERATION OF:

1. TRENDS, CHARACTERISTICS OR CONDITIONS IN THE NEIGHBORHOOD OR GEOGRAPHIC AREA SURROUNDING A HOUSING ACCOMMODATION, UNLESS THE FINANCIAL INSTITUTION CAN DEMONSTRATE IN THE PARTICULAR CASE THAT SUCH CONSIDERATION IS REQUIRED TO AVOID AN UNSAFE AND UNSOUND BUSINESS PRACTICE; OR

2. RACE, COLOR, RELIGION, SEX, MARITAL STATUS, DOMESTIC PARTNERSHIP, NATIONAL ORIGIN OR ANCESTRY.

IT IS ILLEGAL TO CONSIDER THE RACIAL, ETHNIC, RELIGIOUS OR NATIONAL ORIGIN COMPOSITION OF A NEIGHBORHOOD OR GEOGRAPHIC AREA SURROUNDING A HOUSING ACCOMMODATION OR WHETHER OR NOT SUCH COMPOSITION IS UNDERGOING CHANGE, OR IS EXPECTED TO UNDERGO CHANGE, IN APPRAISING A HOUSING ACCOMMODATION OR IN DETERMINING WHETHER OR NOT, OR UNDER WHAT TERMS AND CONDITIONS, TO PROVIDE FINANCIAL ASSISTANCE.

THESE PROVISIONS GOVERN FINANCIAL ASSISTANCE FOR THE PURPOSE OF THE PURCHASE, CONSTRUCTION, REHABILITATION OR REFINANCING OF ONE- TO FOUR-UNIT FAMILY RESIDENCES OCCUPIED BY THE OWNER AND FOR THE PURPOSE OF HOME IMPROVEMENT OF ANY ONE- TO FOUR-UNIT FAMILY RESIDENCE.

IF YOU HAVE ANY QUESTIONS ABOUT YOUR RIGHTS, OR IF YOU WISH TO FILE A COMPLAINT, CONTACT THE MANAGEMENT OF THIS FINANCIAL INSTITUTION OR:

SECRETARY OF BUSINESS, TRANSPORTATION AND HOUSING
980 9TH STREET, SUITE 2450
SACRAMENTO, CALIFORNIA 95814

5.6.4 Patriot Act Disclosure

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: As part of applying to the Program, the Program Administrator may be required to ask for your name, address, date of birth, and other information that will allow it to identify you. The Registered contractor, on behalf of the Program will also need a copy of the driver's license or other identifying documents from any and all property owner(s) or, if a Property is owned by an entity, all the owners of the entity.

5.6.5 Consult with Your Own Legal Advisor

If you have any questions about any mortgages, deeds of trust, loan agreements or security instruments which affect the Property or to which you are a party, or about your authority to execute this Application or enter into an Assessment Contract with the Authority without the prior consent of your existing lender(s), the Program strongly encourages you to consult with your own legal counsel and your lender(s). Neither the Program Administrator, CESR nor other Program representatives can provide you with advice about any of these matters.

5.6.6 Monitoring and Recording Telephone Calls

The Program may monitor or record telephone calls for security and customer service purposes. By submitting this Application, you consent to have any phone conversations monitored or recorded.

6 Dispute Resolution Management

6.1 Introduction

We strive to be a best-in-class organization. Nonetheless, it is inevitable that issues or concerns will arise. When they do, we will do our very best to address them fully, promptly, and courteously. We have systems and procedures to handle inquiries, provide technical consultation, address complaints and resolve disputes, all with a view toward achieving mutually satisfactory resolutions, keeping relationships intact and avoiding legal proceedings.

6.2 .Program Complaint Resolution

We use a process that actively manages the resolution all complaints to deliver a satisfactory resolution of the matter as expeditiously as possible from the time the complaint is brought to our attention. The first response will likely be from our call center representatives, but if your complaint cannot be resolved at this level, we suggest that you submit all the details of the complaint to CESR in writing. Upon receipt of your written complaint, CESR will enter it into its complaint process and a Program manager will work with all parties to resolve the complaint in a timely manner. The fact that you have filed a written complaint with CESR does not affect your obligations under the Financing Agreement and you should continue to comply with all requirements of that agreement.

6.3 Confidentiality of Settlement Discussions

All conversations, correspondence (including emails), negotiations and any mediation conducted pursuant to this dispute resolution process are confidential and shall be treated as compromise and settlement negotiations, to which Section 1152.5 of the California Evidence Code shall apply, and Section 1152.5 of the California Evidence Code is incorporated herein by reference.

7 Appendices

7.1 Appendix A: Program Forms and Documents

The following forms and documents may be found on the Program website at www.AllianceNRG.com.

- Privacy Statement
- Terms of Use <https://www.alliancenerg.com/retail/terms>

The following forms and documents relating to residential properties may be found at www.AllianceNRG.com.

- 1-3 Family Residential Properties Guidebook
- AllianceNRG Financing Application (Residential)
- Assessment Contract
- Notice of Right to Cancel
- Estimated Financing Summary
- Completion Certificate
- Notice to Proceed
- Notice of Assessment and Payment of Contractual Assessment Required
- Eligible Energy Improvements
- Certificate of Trust

7.2 Appendix B: Types of Eligible Products and Expected Useful Lives

Product Category	Product Type	Product Specifications	Estimated Life (Years)
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Heating, Ventilation, and Air Conditioning (HVAC)	Air-Source Heat Pump	<ol style="list-style-type: none"> 1. Product must be AHRI Certified and the AHRI number must be provided. 2. Product must be Energy Star Compliant: <ol style="list-style-type: none"> a. Mini-Split: <ol style="list-style-type: none"> i. SEER \geq 14.5 & ii. HSPF \geq 8.2 & iii. EER \geq 12 b. Packaged Unit: <ol style="list-style-type: none"> i. SEER \geq 14 & ii. HSPF \geq 8.0 & iii. EER \geq 11 3. Must be new and replace an existing product. 4. Must be installed according to manufacturer specs and all applicable state and local codes 	15
	Central Air Conditioner	<ol style="list-style-type: none"> 1. Product must be AHRI Certified and the AHRI number must be provided. 2. Product must be Energy Star Compliant: <ol style="list-style-type: none"> a. Mini-Split: <ol style="list-style-type: none"> i. SEER \geq 14.5 & ii. EER \geq 12 b. Packaged Unit: <ol style="list-style-type: none"> i. SEER \geq 14 & ii. \geq EER 11 3. Must be new and replace an existing product. 4. Must be installed according to manufacturer specs and all applicable state and local codes 	15
	Furnace	<ol style="list-style-type: none"> 1. Product must be AHRI Certified and the AHRI number must be provided 2. Product must be Energy Star Compliant - AFUE \geq 90% 3. Must be new and replace an existing product. 4. Must be installed according to manufacturer specs and all applicable state and local codes 	10

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	Evaporative Cooler	1. Must have separate duct system; separate from of the air conditioning and heating duct system 2. Must be permanently installed through wall or on the roof; window installed units are not eligible 3. Must be installed according to manufacturer specs and all applicable state and local codes	10
	Boiler	1. Product must be AHRI Certified and the AHRI number must be provided. a. Product must be Energy Star Compliant - AFUE \geq 85%. 2. Must be installed according to manufacturer specs and all applicable state and local codes	20
	Geothermal Heat Pump	1. Product must be Energy Star Compliant: a. Closed Loop Water-to-Air: i. \geq 14.1 EER & ii. \geq 3.3 COP b. Open Loop Water-to-Air: i. \geq 16.2 EER & ii. \geq 3.6 COP d. Closed Loop Water-to-Water: i. \geq 15.1 EER & ii. \geq 3.0 COP e. Open Loop Water-to-Water: i. \geq 19.1 EER & ii. \geq 3.4 COP f. Direct Expansion (DGX): i. \geq 15.0 EER & ii. \geq 3.5 COP 2. Product must be new and replace an existing product 3. Must be installed according to manufacturer specs and all applicable state and local codes	15

Product Category	Product Type	Product Specifications	Estimated Life (Years)
	Hydronic Radiant Heating System	1. System must be powered by an high-efficiency AllianceNRG-eligible heating source 2. Must be installed according to manufacturer specs and all applicable state and local codes	15
	Mini-Split Air Conditioner	1. Product must be AHRI certified and the AHRI number must be provided. 2. Efficiency: a. ≥ 15 SEER 3. Product must replace an existing product 4. Must be installed according to manufacturer specs and all applicable state and local codes	15
	Mini-Split Heat Pump	1. Product must be AHRI certified and the AHRI number must be provided. Efficiency: a. ≥ 15 SEER & b. HSPF ≥ 8.2 2. Product must replace an existing product 3. Must be installed according to manufacturer specs and all applicable state and local codes	20
	Biomass / Wood Stove	1. Product must be certified and listed on the EPA Certified Wood Stoves list 2. Must be installed according to manufacturer specs and all applicable state and local codes	15
	Duct Replacement	1. Duct system leakage limits: a. Allowed partial replacement when $\leq 15\%$ total system nominal flow or b. Allowed full replacement when $\leq 6\%$ total system nominal flow 2. Duct Insulation R-Value $\geq R-6$ 3. Must be installed according to manufacturer specs and all applicable state and local codes	20
	Heat/Energy Recovery Ventilator	1. Product must be certified by the Home Ventilation Institute (HVI) 2. Must be installed according to manufacturer specs and all applicable state and local codes	10
	Exhaust Ventilation Fixture	1. Product must be Energy Star Compliant 2. Must be installed according to manufacturer specs and all applicable state and local codes	10

Product Category	Product Type	Product Specifications	Estimated Life (Years)
	Whole House Fan	<ol style="list-style-type: none"> 1. Product must be Energy Star Compliant 2. Must be installed according to manufacturer specs and all applicable state and local codes 	10
	Attic Ventilation Fixture	<ol style="list-style-type: none"> 1. Product must have thermostatic control 2. Must be installed according to manufacturer specs and all applicable state and local codes 	20
	Ceiling Fan	<ol style="list-style-type: none"> 1. Product must be certified as Energy Star compliant 2. Must be installed according to manufacturer specs and all applicable state and local codes 	15
Windows, Doors, and Skylights	Window	<ol style="list-style-type: none"> 1. Product must be ENERGY STAR compliant and NFRC Certified: <ol style="list-style-type: none"> a. U-Factor ≤ 0.32 & b. SHGC ≤ 0.30 2. Product must replace an existing product 3. Product NFRC labels must be submitted with Certificate of Compliance or Occupancy 4. Must be installed according to manufacturer specs and all applicable state and local codes 	20

Product Category	Product Type	Product Specifications	Estimated Life (Years)
	Door	<ol style="list-style-type: none"> 1. Product must be ENERGY STAR compliant and NFRC Certified: <ol style="list-style-type: none"> a. Opaque: <ol style="list-style-type: none"> i. U-Factor ≤ 0.21 & ii. SHGC = Any b. $\leq 1/2$-Lite: <ol style="list-style-type: none"> i. U ≤ 0.27 & ii. SHGC ≤ 0.30 c. $> 1/2$-Lite: <ol style="list-style-type: none"> i. U ≤ 0.32 & ii. SHGC ≤ 0.30 2. Product must replace existing product 3. Product NFRC labels must be submitted with Certificate of Compliance or Occupancy 4. Must be installed according to manufacturer specs and all applicable state and local codes 	20
	Skylights and Tubular Daylighting Device	<ol style="list-style-type: none"> 1. Product must be ENERGY STAR Compliant and NFRC Certified: <ol style="list-style-type: none"> a. U-Factor ≤ 0.55 & b. SHGC ≤ 0.30 2. Product NFRC labels must be submitted with Certificate of Compliance or Occupancy 3. Must be installed according to manufacturer specs and all applicable state and local codes 	20
	Applied Window Film	<ol style="list-style-type: none"> 1. Product must be NFRC Certified 2. Product NFRC labels must be submitted with Certificate of Compliance or Occupancy 3. Must be installed according to manufacturer specs and all applicable state and local codes 	10
Solar Photovoltaic and Thermal	Solar Panel	<ol style="list-style-type: none"> 1. (California only) Product must be listed as California Solar Initiative incentive-eligible photovoltaic module in compliance with CA-SB1 guidelines 2. Installation Contractor must hold an NABCEP Solar PV Certification in good standing 3. (California only) Be registered with the California Solar Initiative Program and have the correct CSLB licensure to install solar systems 4. System must be grid connected unless the property is not currently connected to the grid 5. Must be installed according to manufacturer specs and all applicable state and local codes 	20

Product Category	Product Type	Product Specifications	Estimated Life (Years)
	Solar Inverter	<ol style="list-style-type: none"> 1. (California only) Product must be listed as California Solar Initiative eligible inverter in compliance with CA-SB1 guidelines. 2. (California only) Installation contractor must be registered with the California Solar Initiative Program and have the correct CSLB licensure to install solar systems 3. System must be grid connected unless the property is not currently connected to the grid 4. Must be installed according to manufacturer specs and all applicable state and local codes 5. The inverter must be warrantied for a period equal to the financing term 	20
	Solar Water Heating	<ol style="list-style-type: none"> 1. System must have the OG-300 System Certification by the Solar Rating and Certification Corporation (SRCC) 2. System Solar Fraction (SF) must be ≥ 0.5 3. Auxiliary tank must be residential class 4. Must be installed according to manufacturer specs and all applicable state and local codes 	15
	Solar Pool Heating	<ol style="list-style-type: none"> 1. Product must have the OG-100 Collector Certification by the Solar Rating and Certification Corporation (SRCC) 2. Must be installed according to manufacturer specs and all applicable state and local codes 	20

Product Category	Product Type	Product Specifications	Estimated Life (Years)
Alternative Energy	Small Wind Turbine	<ol style="list-style-type: none"> 1. Product must be certified by the Small Wind Certification Council as meeting the requirements of the AWEA Small Wind Turbine Performance and Safety Standard (9.1-2009) 2. Product must be grid connected unless the property is not currently connected to the grid 3. Must be installed according to manufacturer specs and all applicable state and local codes 	10
	Advanced Energy Storage System	<ol style="list-style-type: none"> 1. (California only) System must meet the eligibility requirements outlined in the current California Self-Generation Incentive Program (SGIP) Handbook 2. System must be tied to a program eligible Solar PV system 3. System must be grid connected unless the property is not currently connected to the grid 4. Must be installed according to manufacturer specs and all applicable state and local codes 	10
	Electric Vehicle Charging Station	<ol style="list-style-type: none"> 1. Product must certified as meeting the UL Subject 2594 Standard Testing for Charging Stations 2. Product must be a Level 2 charger with SAE J1772 standard charging plug 3. Must be installed according to manufacturer specs and all applicable state and local codes. 	

Product Category	Product Type	Product Specifications	Estimated Life (Years)
	Stationary Fuel Cell Power System	<ol style="list-style-type: none"> 1. System must be certified as meeting the ANSI/CSA America FC1 standard 2. Must be installed according to manufacturer specs and all applicable state and local codes and/or: <ol style="list-style-type: none"> a. Standard for the Installation of Stationary Fuel Cell Power Plants, NFPA 853, b. National Fuel Gas Code, ANSI Z223.1/NFPA 54, c. National Electrical Code, NFPA 70, as applicable. 	15
Building Envelop	Exterior Window Shading Device	<ol style="list-style-type: none"> 1. Product must be permanently secured to the exterior of the property with attachments or fasteners that are not intended for removal 2. Each device must be installed to provide shading to at least one window or door 3. Product must be one of the following styles: <ol style="list-style-type: none"> a. Fixed Awning b. Operable Awning c. Louvered Shutter d. Roll-down Shutter e. Roll-down Solar Screen 4. Exterior structural elements including, but not limited to sunroom enclosures, exterior decks, balconies, roof overhangs, trellises, pergolas, arbors, and/or carports are NOT eligible 5. Interior window shading products including, but not limited to, blinds, shutters, shades, or curtains are NOT eligible 6. Must be installed according to manufacturer specs and all applicable state and local codes 	10
	Cool Wall Coating	<ol style="list-style-type: none"> 1. Product must be Energy Star Compliant 2. Product must have solar reflectance ≥ 0.5 as tested by recognized third-party laboratory to ASTM C1549-09 standard 3. Must be installed according to manufacturer specs and all applicable state and local codes 	20
	Cool Roof - Prescriptive	<ol style="list-style-type: none"> 1. Product must be listed in the CRRC or ENERGY STAR product directories 2. Low-Slope Roof ($\leq 2:12$) Efficiency: <ol style="list-style-type: none"> a. Aged (3 yrs.) Solar Reflectance ≥ 0.5 3. Steep-Slope Roof ($> 2:12$) Efficiency: <ol style="list-style-type: none"> a. Aged Solar Reflectance > 0.15 4. Must be installed according to manufacturer specs and all applicable state and local codes 	20

Product Category	Product Type	Product Specifications	Estimated Life (Years)
	Cool-Roof - Performance	<ol style="list-style-type: none"> 1. If a Cool Roof –Prescriptive roofing product is not specified, one of the following performance measures must also be implemented in the scope of work: <ol style="list-style-type: none"> a. Provide an air-space of at least 1"between the top of the roof deck and the bottom of the roofing product b. Insulate attic floor to R-value ≥ 38 c. Seal & Insulate attic HVAC duct work to R-8 and $\leq 6\%$ leakage d. Install an eligible radiant barrier (Reflectivity ≥ 0.9 and Emittance ≤ 0.1) with reflective side facing air space e. Insulate roof deck to R-value ≥ 4 f. Install roof construction with thermal mass over a membrane with a weight of at least 25 lb/ft² 2. Project stakeholder is fully and solely responsible to meet any such additional requirements. 3. Must be installed according to manufacturer specs and all applicable state and local codes 	20
	Attic Insulation	<ol style="list-style-type: none"> 1. R-value ≥ 38 2. Must be installed according to manufacturer specs and all applicable state and local codes 	20
	Wall insulation	<ol style="list-style-type: none"> 1. R-value ≥ 13 to full framing cavity depth 2. Must be installed according to manufacturer specs and all applicable state and local codes 	20
	Under-floor Insulation	<ol style="list-style-type: none"> 1. R-value ≥ 19 to full joist depth 2. Must be installed according to manufacturer specs and all applicable state and local codes 	20
	Radiant barrier	<ol style="list-style-type: none"> 1. Emissivity ≤ 0.1 2. Reflectivity ≥ 0.9 3. Must be installed according to manufacturer specs and all applicable state and local codes 	20
	Air Sealing	<ol style="list-style-type: none"> 1. Installation must comply with BPI, ENERGY STAR, and ASHRAE 62.2 guidelines. 	10

Product Category	Product Type	Product Specifications	Estimated Life (Years)
High-Efficiency Water Heating	Gas Storage water Heater	<ol style="list-style-type: none"> Product must be ENERGY STAR Compliant EF ≥ 0.67 Must be installed according to manufacturer specs and all applicable state and local codes 	10
	Electric Heat Pump Storage Water Heater	<ol style="list-style-type: none"> Product must be ENERGY STAR Compliant EF ≥ 2.0 Must be installed according to manufacturer specs and all applicable state and local codes 	10
	Gas Tankless Water Heater	<ol style="list-style-type: none"> Product must be ENERGY STAR Compliant EF ≥ 0.82 Must be installed according to manufacturer specs and all applicable state and local codes 	10
High Efficiency Pool Equipment	Pool Pump and Motor	<ol style="list-style-type: none"> Product must be ENERGY STAR Compliant: <ol style="list-style-type: none"> Single Speed Pump: EF ≥ 3.8 for single speed Multi/Variable Speed/Flow: EF ≥ 3.8 for most efficient speed Product must replace existing product Must be installed according to manufacturer specs and all applicable state and local codes 	10
	Electric Heat Pump Pool Heater	<ol style="list-style-type: none"> Product must be ENERGY STAR Compliant COP ≥ 4.5 Must be installed according to manufacturer specs and all applicable state and local codes 	10
	Gas Pool heater	<ol style="list-style-type: none"> Product must be ENERGY STAR Compliant Thermal Efficiency ≥ 83% Must be installed according to manufacturer specs and all applicable state and local codes 	10
	Automatic pool cover	<ol style="list-style-type: none"> Product must be an automatic pool cover UL certified as meeting ASTM F1346 Standard Performance Specification Product must be permanently installed on an existing swimming pool Must be installed according to manufacturer specs and all applicable state and local codes Manual swimming pool covers are not eligible. 	10

Product Category	Product Type	Product Specifications	Estimated Life (Years)
High Efficiency Lighting	Indoor Lighting Fixture	<ol style="list-style-type: none"> Product must be ENERGY STAR Compliant Product must be permanently installed Must be installed according to manufacturer specs and all applicable state and local codes 	20
	Outdoor Lighting Fixture	<ol style="list-style-type: none"> Product must be ENERGY STAR Compliant Product must be permanently installed Must be installed according to manufacturer specs and all applicable state and local codes 	20
	Lighting Control	<ol style="list-style-type: none"> Product must be ENERGY STAR Compliant <ol style="list-style-type: none"> Eligible control types include: Automatic Time-Switch Daylight/Photo- Sensor Dimmer Occupant/Motion/Vacancy Sensor Must be installed according to manufacturer specs and all applicable state and local codes 	20
Indoor water Efficiency	High Efficiency Toilet Fixture	<ol style="list-style-type: none"> Product must be listed in the EPA WaterSense product database Toilet and urinals fixtures are eligible Flow rate \leq 1.28 GPF Must be installed according to manufacturer specs and all applicable state and local codes 	20
	High Efficiency Faucet Fitting	<ol style="list-style-type: none"> Product must be listed in the EPA WaterSense product database Flow rate \leq 1.5 GPM Must be permanently installed Must be installed according to manufacturer specs and all applicable state and local codes 	15
	High Efficiency Shower Head	<ol style="list-style-type: none"> Product must be listed in the EPA WaterSense product database Efficiency Database Flow \leq 2.0 GPM Must be installed according to manufacturer specs and all applicable state and local codes 	15

Product Category	Product Type	Product Specifications	Estimated Life (Years)
Indoor water Efficiency	High Efficiency Faucet Fitting	<ol style="list-style-type: none"> 1. Product must be listed in the EPA WaterSense product database 2. Flow rate ≤ 1.5 GPM 3. Must be permanently installed 4. Must be installed according to manufacturer specs and all applicable state and local codes 	15
	High Efficiency Shower Head	<ol style="list-style-type: none"> 1. Product must be listed in the EPA WaterSense product database 2. Efficiency Database 3. Flow ≤ 2.0 GPM 4. Must be installed according to manufacturer specs and all applicable state and local codes 	15
	Hot water delivery System	<ol style="list-style-type: none"> 1. System meets the definition of one of the following water delivery options: <ol style="list-style-type: none"> a. Dedicated Recirculation Line b. Whole House Manifold System c. Demand-initiated Recirculating System d. Core Plumbing System 2. Must be installed according to manufacturer specs and all applicable state and local codes 	15
Outdoor Water efficiency	High Efficiency Sprinkler Nozzle	<ol style="list-style-type: none"> 1. Product must be listed in the EPA WaterSense product database 2. Must be installed according to manufacturer specs and all applicable state and local codes 	10
	Weather-based Irrigation Controller	<ol style="list-style-type: none"> 1. Product must be listed in the EPA WaterSense product database 2. Must be installed according to manufacturer specs and all applicable state and local codes 	10
	Drip Irrigation	<ol style="list-style-type: none"> 1. Product must be installed in turf, garden, planter, or flower bed area 2. Product must be listed in the EPA WaterSense product database 3. Must be installed according to manufacturer specs and all applicable state and local codes 	10

Product Category	Product Type	Product Specifications	Estimated Life (Years)
	Rainwater catchment System	<ol style="list-style-type: none"> 1. Sized to hold \geq 50 gallons at one time 2. Must be permanently installed. 3. Must be installed according to manufacturer specs and all applicable state and local codes 	20
	Gray Water System	<ol style="list-style-type: none"> 1. Product must comply with local code and permitting requirements 2. Eligible system types include: <ol style="list-style-type: none"> a. Single-Fixture b. Multi-Fixture Simple (\leq 250 GPD) c. Multi-Fixture Complex ($>$ 250 GPD) 3. Must be installed according to manufacturer specs and all applicable state and local codes 	20
	Artificial Turf	<ol style="list-style-type: none"> 1. Product must be water and air permeable 2. Product must be non-toxic and lead free 3. Product must be recyclable 4. Product installation must carry \geq 10 year warranty 5. Must be installed according to manufacturer specs and all applicable state and local codes 6. Product infill material must be one of the following: <ol style="list-style-type: none"> a. Acrylic Covered Sand b. Crumb Rubber c. Zeolite 	10