

## Application Process & Checklist

Below is a step-by-step guide on how to apply for financing under Energy Upgrade California in Los Angeles County.

### Step 1: Scope Project

**Review loan program eligibility.** Only qualified property owners in the Southern California Edison (SCE) and Southern California Gas (SoCalGas) dual territory are eligible for the Energy Upgrade California in Los Angeles financing program. Check [www.energyupgradeca.org/Los Angeles](http://www.energyupgradeca.org/Los Angeles) to be sure you qualify.

**Select a contractor and receive a work estimate.** Based on the type of project you are interested in, contact a qualified Energy Upgrade California contractor. You will find a qualified contractor list at [https://energyupgradeca.org/county/los\\_angeles/vendors](https://energyupgradeca.org/county/los_angeles/vendors). You may find it beneficial to contact several qualified contractors and compare prices.

**Energy efficiency projects before solar.** Remember that in order for you to finance a solar project, you must demonstrate proof of prior energy efficiency work as evidenced by a rebate reservation confirmation letter from the SCE & SoCalGas Whole Home Incentive Program or discuss your specific situation with the Energy Upgrade California in Los Angeles County Program Administrator who can be reached through [LAhelpdesk@EnergyUpgradeCA.org](mailto:LAhelpdesk@EnergyUpgradeCA.org). Energy efficiency work can be done concurrently or predate your solar installation.

### Step 2: Submit Applications

**Submit your selected projects to the appropriate rebate program.** Work with your contractor to review the terms of the rebate program you are applying for. Your contractor will handle the rebate paperwork and submittal.

**Apply for financing through Energy Upgrade California in LA.** At the same time your contractor applies for the rebate program, you may apply for financing through Energy Upgrade California in LA. Remember, Energy Upgrade California in LA may not necessarily offer the best interest rates or financing terms, so you should examine all options carefully. To get a summary of basic financing options, visit [https://energyupgradeca.org/county/los\\_angeles/financing\\_overview](https://energyupgradeca.org/county/los_angeles/financing_overview). Lenders offering the Energy Upgrade California in LA enhanced interest rate can be contacted at [https://energyupgradeca.org/county/los\\_angeles/about\\_local\\_financing](https://energyupgradeca.org/county/los_angeles/about_local_financing). Only projects that have enrolled in one of the qualified rebate programs are eligible for financing under Energy Upgrade California in LA.

#### Required Application Documents Checklist<sup>1</sup>:

Loan application

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<sup>1</sup> The required documents are for the project financing only. Rebates and other incentives will have their own required documents list. Contact the relevant incentive program for more information.

- Income verification
- Contractor scope of work/contract for the projects to be installed and financed

### Step 3: Install Projects

**Receive a conditional approval letter for financing and a “Reservation Confirmation” from the rebate program.** Within a few days of submitting your request for financing under Energy Upgrade California in LA, qualified homeowners will receive a conditional letter of approval that is contingent upon successful acceptance into the appropriate rebate program as evidenced by a letter of confirmation of incentive reservation (also known as a “Notice to Proceed” Letter).

**Install project(s).** Upon receiving the incentive reservation confirmation, your contractor will begin project installation. Be aware that many incentive programs and financing arrangements have a deadline for completion, so your installation should be done in accordance with timing restrictions as well as other terms that may apply.

**Send completion certificate, reservation letter and final invoice(s) to your selected Energy Upgrade California in LA lender.** Once your project is installed, your selected lender will need certain information from you to begin the loan closing process: (1) the completion certificate is a form that you sign to acknowledge your satisfaction with the project as installed; (2) the confirmation of incentive reservation letter was sent to you or your contractor by the incentive program and proves that the project scope is qualified; and (3) the final invoice given to you by your contractor is evidence of project installation and true cost. Depending on the lender, additional documents may be requested.

#### Required Completion Documents Checklist:

- Completion certificate
- Utility incentive program letter of reservation confirmation (or Notice to Proceed from utility)
- Final contractor invoice identifying projects installed and actual cost

### Step 4: Receive Funds

**Closing documents.** Upon review of your project(s) specifications, your lender will send you loan closing documents to complete, sign and return. This will complete the loan process. Your lender will fund the loan. Keep in mind that you have the option to have the loan funded directly to your contractor.

**Incentives mailed.** After installing the project, your contractor will notify your utility of your project completion and the associated energy savings. Soon after, you will receive the rebate in the mail.

### Questions?

If you have questions about Energy Upgrade California in Los Angeles County email [LAhelpdesk@EnergyUpgradeCA.org](mailto:LAhelpdesk@EnergyUpgradeCA.org) or call 1-877-785-2237.

If you have questions about the utility Whole Home Incentive Program, contact:

- **Southern California Edison** at 1-800-736-4777 or email [EUCAinbox@sce.com](mailto:EUCAinbox@sce.com)
- **SoCalGas** at 1-800-427-2200 or visit [www.socalgas.com](http://www.socalgas.com)

If you have questions about the California Solar Initiative Rebate Program go to <http://www.gosolarcalifornia.ca.gov/csi/index.php>.