

# 5 Steps to an Energy-Efficient Home

## from [emPowerSBC.org](http://emPowerSBC.org)

### 1. Select an Upgrade Package.

Begin by visiting the [About the Program/Eligible Projects](#) page to learn more about the Energy Upgrade California Basic and Advanced Packages and decide if you wish to add solar to one of these packages. Each package offers different rebates and incentives.

Once you have selected your custom upgrade package, choose one or more participating contractors to provide you with a project cost estimate and compare prices. Only qualified contractors may perform your project.

### 2. Apply for a rebate.

Once you have chosen a qualified, licensed contractor from the [For Homeowners/Find a Contractor](#) page, you will work with your contractor to determine the energy efficiency upgrades you would like installed, develop a scope of work, and apply for the appropriate Energy Upgrade California rebate or incentive from your utility company. If you are including solar projects, you and your solar contractor will need to also apply for a California Solar Initiative rebate.

### 3. Get pre-approved for financing.

Once your contractor receives an Authorization to Proceed (or Verification of Rebate Reservation) from Energy Upgrade California (and California Solar Initiative, if applicable), you are ready to submit a loan application to one of two lenders, based on your zip code - To determine which leading institution serves your neighborhood, visit the [For Homeowners/Apply for a Loan](#) page and enter your zip code.

The following documents are required to be submitted with your loan application:

- Contractor bid proposal(s) and scope of work for the upgrades intended to be installed and financed by emPowerSBC.
- Authorization to proceed or verification of rebate reservation from Energy Upgrade California. (i.e. proposal and scope of work should only include upgrades deemed eligible under a corresponding authorization or verification by Energy Upgrade California required in Step 2 (and California Solar Initiative Reservation Confirmation, if solar projects are included in loan application)

Based upon underwriting criteria and eligibility, you will receive a conditional pre-approval letter for financing within 15 minutes of submitting a complete loan application. All documents required of the lender and emPowerSBC must be submitted with your application.

### 4. Install upgrades.

Once your contractor has completed the project, your contractor will submit information to the appropriate Energy Upgrade California rebate or incentive program to make sure the work was done according to what was specified.

When Energy Upgrade California has signed off on the project, you will contact your lender to close the loan by submitting the required documents described in Step 5. Projects should be completed within 60 days of loan pre-approval.

### 5. Enjoy your newly improved home.

At this point, you will need to complete, sign, and return your loan closing documents so your lender can disburse funds directly to your contractor. You will also need to print out and complete the following forms:

- Certificate of Completion
- Contractor Report on Project - your contractor will fill this out for you.
- Utility Data Consent Form

**For more detailed information, or if you would like to speak with one of our representatives directly, please contact us directly at: 805-568-3566 or email us directly at [emPowerSBC@co.santa-barbara.ca.us](mailto:emPowerSBC@co.santa-barbara.ca.us).**