



COUNTY OF SAN DIEGO
BOARD OF SUPERVISORS

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THOMAS J. PASTUSZKA
CLERK OF THE BOARD
OF SUPERVISORS

PAM SLATER-PRICE
SUPERVISOR, THIRD DISTRICT
SAN DIEGO COUNTY BOARD OF SUPERVISORS

AGENDA ITEM

DATE: September 13, 2011

##

TO: Board of Supervisors

SUBJECT: CHF RESIDENTIAL ENERGY RETROFIT PROGRAM (DISTRICT: All)

SUMMARY:

Overview

The California Rural Home Mortgage Finance Authority (CRHMFA) Homebuyers Fund (CHF) is providing financial assistance to eligible homeowners to help them make energy efficiency improvements to their homes. The objective is to deliver energy efficiency savings to homeowners while promoting job opportunities for local contractors and tradesmen.

To participate in the program, the County must amend an existing resolution allowing the existing California Rural Home Mortgage Finance Authority Joint Exercise of Powers Agreement (JEPA) to expand to include this and other CRHMFA Programs in the future. Currently, there are 50 Member and Associate Member Counties in the State of California participating in this program.

Recommendation(s)

SUPERVISOR SLATER-PRICE

1. Adopt resolution entitled, RESOLUTION OF THE BOARD OF SUPERVISORS OF THE COUNTY OF SAN DIEGO AUTHORIZING THE COUNTY OF SAN DIEGO ("COUNTY") TO PARTICIPATE IN THE RESIDENTIAL ENERGY RETROFIT PROGRAM WITH THE CALIFORNIA RURAL HOME MORTGAGE FINANCE AUTHORITY, AND AUTHORIZING EXECUTION OF DOCUMENTS AND TAKING NECESSARY AND APPROPRIATE ACTIONS TO FACILITATE THE IMPLEMENTATION AND THE OPERATION OF THE PROGRAM IN SAN DIEGO COUNTY (Attachment A); and
2. Authorize the Clerk of the Board to execute the CRHMFA Homebuyers Fund Joint Exercise of Powers Agreement (Updated June 21, 2006) (Attachment B).

Fiscal Impact

1. Funding for the program is provided through a grant award by the California

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Energy Commission and the California Homebuyers Fund (CHF Program) with no administrative cost to the County. The program includes grants and loans.

2. The CHF Program offers 3%, fifteen-year loans for homeowners between 60% - 160% of Area Median Income. Unlike other financing options, it has no minimum credit score, no appraisal, no debt-to-income requirements, and is available for rental properties.
3. There is no impact to the County General Fund and will require no additional staff years.

Business Impact Statement

The CHF Residential Energy Retrofit Program will provide low interest loans and supplemental grants for energy efficiency residential upgrades to our citizens and will help catalyze the Residential Energy Retrofit and Efficiency industry in San Diego.

Advisory Board Statement

N/A

BACKGROUND:

The CHF Residential Energy Retrofit Program offers financial assistance to eligible homeowners making comprehensive energy efficiency improvements to their homes with no minimum or maximum amount to be borrowed. The program is funded through the California Energy Commission until March 31, 2012, or until funds are exhausted.

Available funding:

- \$16.5 million has been made available for the approval of loans and grants.
- \$4,642,430 has been issued through a total of 197 loans to date.
- Average loan amount = \$23,565.
- CHF anticipates funding 589 loans over the duration of the Program statewide.

San Diego County is well positioned to take advantage of this funding. As a participating jurisdiction in Energy Upgrade California™ funded by the American Recovery and Reinvestment Act (ARRA), with the Investment Owned Utilities (IOUs) and the California Energy Commission (CEC), San Diego is quickly ramping up infrastructure, training, and education that continue to stimulate interest and expertise in residential energy efficiency. California Center for Sustainable Energy (CCSE), a local nonprofit, has built an active and collaborative community around this residential retrofits and energy efficiency throughout San Diego and the State, San Diego will prove very competitive with other regions for the remaining loans.

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Linkage to the County of San Diego Strategic Plan

The County of San Diego has a clear commitment to protect the environment and to support additional energy saving and resource conservation measures that advance the goal of sustainability. The implementation of energy efficiency measures would also provide healthier communities, making them safer and more livable. The CHF Residential Energy Program aligns with the County's environmental values, economic goals, and healthier communities.

Respectfully submitted,



PAM SLATER-PRICE
Supervisor, Third District

ATTACHMENT(S)
Resolution Amendment

Joint Exercise of Powers Agreement with CRHMFA dated January 13, 1999

Original Resolution No. 98-338

RESOLUTION OF THE BOARD OF SUPERVISORS OF THE COUNTY OF SAN DIEGO AUTHORIZING THE COUNTY OF SAN DIEGO ("COUNTY") TO PARTICIPATE IN THE RESIDENTIAL ENERGY RETROFIT PROGRAM WITH THE CALIFORNIA RURAL HOME MORTGAGE FINANCE AUTHORITY, AND AUTHORIZING EXECUTION OF DOCUMENTS AND TAKING NECESSARY AND APPROPRIATE ACTIONS TO FACILITATE THE IMPLEMENTATION AND THE OPERATION OF THE PROGRAM IN SAN DIEGO COUNTY


WHEREAS, there is a continued need for financing programs that provide affordable funding for energy efficiency home improvement opportunities within the County of San Diego (the "County") for low- and moderate-income homeowners; and

WHEREAS, the County desires to make additional home energy efficiency improvement financing resources available to eligible low- and moderate-income homeowners within the County of San Diego; and

WHEREAS, the County has heretofore determined to participate in the CHF Residential Energy Retrofit Program with the California Rural Home Mortgage Finance Authority in order to assist low- and moderate-income households in financing energy efficiency improvements to homes in San Diego County; and

NOW, THEREFORE BE IT RESOLVED by the Board of Supervisors of the County of San Diego to amend the Resolution No. 98-338, as follows:

Section 1 of Resolution No. 98-338 to include participation in the CHF Residential Energy Retrofit Program and future CRHMFA programs.

APPROVED AS TO FORM AND LEGALITY
COUNTY COUNSEL
BY 
SENIOR DEPUTY