



## CONSUMER PROTECTIONS

*The following quality assurance and consumer protection measures provided through CaliforniaFIRST do not exist when a homeowner finances their energy and water upgrade projects through their home equity line of credit, home equity loan, personal unsecured loan or credit card.*

### TRUSTED CONTRACTORS

Participating contractors must be registered to be able to offer CaliforniaFIRST financing. Our registration process includes the following reviews of contractors:

- Their license status with the California Contractors State Licensing Board (CSLB)
- Their Better Business Bureau grade (must be grade “B” or better)
- That they meet the CSLB’s bonding and workers’ compensation insurance requirements
- Their liability insurance (minimum coverage of \$1 million)
- Validation that they have been in operation for a minimum of one year and have installed the equipment, products or materials indicated on their contractor’s license (or provide evidence of equivalent experience)

### APPROVED PRODUCTS

All Eligible Products must be installed by a participating contractor.

Only products from our Eligible Products list qualify for financing. To be on the list, a product must meet minimum efficiency and/or other performance standards.

### QUALITY CONTROL THROUGHOUT THE PROCESS

Project completion sign-off includes a check that permits from the city, county and any other agency have been obtained.

A third party quality assurance firm conducts an inspection of a sample of contractors’ projects, with newer contractors and contractors on probation receiving more frequent checks.

We have a process for putting contractors on probation for bad work quality or validated consumer complaints, which can ultimately lead to removal of the contractor from the participating contractor pool.

A dispute resolution process for homeowners and contractors.

100% of calls to our call center are recorded.



**For additional information, please visit [californiafirst.org](http://californiafirst.org) or call 844-589-7953**



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## COMPARISON OF PROTECTIONS

| Type of financing                       | CaliforniaFIRST | Home equity line of credit | Home equity loan      | Personal unsecured loan | Credit card                          |
|---|-----------------|----------------------------|-----------------------|-------------------------|--------------------------------------|
| Contractor quality verified             | Yes             | Verified by homeowner      | Verified by homeowner | Verified by homeowner   | Verified by homeowner                |
| Only high-performing products           | Yes             | Verified by homeowner      | Verified by homeowner | Verified by homeowner   | Verified by homeowner                |
| Third-party verification of workmanship | Yes             | No                         | No                    | No                      | No                                   |
| Contractor consequences for bad work    | Yes             | No                         | No                    | No                      | No                                   |
| Dispute resolution process              | Yes             | No                         | No                    | No                      | Depends on specific credit card used |

*“One really important benefit of the program was the increase in our property value, and, of course, the savings on a monthly basis on our energy bill. It really was one of those win-win situations.”*

**GLEN BARNHILL, HOMEOWNER**

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