



County of San Bernardino



**Ensen Mason CPA, CFA • Auditor-Controller/Treasurer/Tax Collector**

NEWS RELEASE – For Immediate Release

January 23, 2020

## **MASON ASKS GOVERNOR FOR CONSUMER PROTECTIONS AGAINST SOLAR PROGRAM ABUSES**

**San Bernardino, CA** — San Bernardino County Auditor-Controller/Treasurer/Tax Collector Ensen Mason today called upon Governor Gavin Newsom to include protections for consumers against residential solar program abuses in his new Department of Financial Protection and Innovation (DFPI). Earlier this month, the Governor announced that the state Department of Business Oversight (DBO) would be reorganized and expanded to include protections for consumers against questionable financial practices.

Mason participated in a January 10, 2020 conference call with county elected officials conducted by Chris Shultz, Chief Deputy Commissioner for the DBO. He was surprised and dismayed to learn that there are no new protections or program enhancements planned with the new DFPI to protect California consumers from predatory contractors who misuse the PACE/HERO solar residential program.

“Unscrupulous contractors are targeting seniors and other vulnerable populations with ads for “free solar” that imply local governments are paying contractors to install solar power systems on their homes,” explained Mason. “What they don’t explain is that these solar installations are guaranteed by liens on their homes, and that their homes can be sold to satisfy the debt if they don’t repay them. I’m asking Governor Newsom to include protections for these consumers in his new Department to stop people from getting ripped off by these predatory contractors.”

Mason sent a letter today to Mr. Shultz outlining his concerns and including specific actions steps to protect consumers. These common sense measures include inserting a third party verifier into the process before the loan proceeds are released to ensure that the consumer understands that this is a loan secured by their house, what the payments will be, that this lien may limit their ability to borrow against or sell their house, and that the county may be obligated to sell their house to satisfy this unpaid lien.

Mason also proposes lowering the interest rate to no higher than the rate of the first mortgage on the house. “This is as close to a risk free loan as you can get,” noted Mason. “These loans take precedence even over a first mortgage. There is extremely low risk to the lender and they should not further benefit from gouging consumers with a high interest rate.”

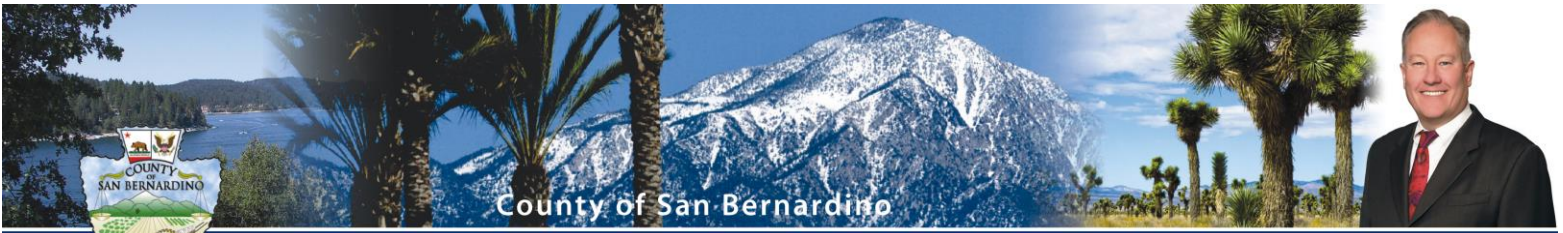
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Ensen Mason defeated an incumbent for this office in 2018 on a platform of taxpayer advocacy and holding government and its programs accountable to the people he represents. During the past year, he has overseen an increase in transparency and communication to the public regarding his office and its functions. His Department was recognized on January 7, 2020 by the San Bernardino County Board of Supervisors for an outstanding ten year record of public service including reducing overhead, improving efficiency, providing better public service and better morale among Department employees.

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