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Title News

The Dawn of Solar Energy
and Sun Rights

John G. Sullivan '78



a message from the President . . .

Those of you who attended the recent ALTA Convention were updated on industry accomplishments. In addition, and more important, you received a great deal of information concerning the serious problems and challenges confronting our industry or anticipated in the months and years immediately ahead. Finally, you heard indepth explanations of what ALTA is doing to help us all be properly prepared to meet those problems and challenges.

Because 1980 is an election year, we do not expect to be faced with congressional consideration of the settlement cost question. There appears to be a stronger chance that proposals to repeal or modify the McCarran-Ferguson Act will be considered and perhaps acted upon in 1980.

Indian claims legislation at the federal level will probably get a great deal of attention during both 1980 and 1981.

The settlement cost question will get to Congress again after the Department of Housing and Urban Development (HUD) has made its report to Congress late in 1980. That report is required by the Real Estate Settlement Procedures Act (RESPA) and will deal with Torrens or registration proposals, improvement of land title records, lender pay, the effect of Section 8 of RESPA (the anti-kickback section) and probably the issue of controlled business.

Obviously all of these subjects are directly related to the title industry. Final action taken (or not taken) by Congress will have a major impact on the future of the title business.

As you may have heard at the 1979 Convention in San Francisco or from ALTA chair officers who have spoken at each state and regional convention during the year, ALTA is well prepared to deal with these issues. We are prepared to act rather than react.

However, although preparation by ALTA is absolutely essential, it is only part of what will be required to achieve results satisfactory to our industry. Another essential part is preparedness and involvement by each of you.

The title industry has a tremendous potential for effective legislative involvement. Our members are strong, influential leaders in their own communities. We reach into nearly every county of every state. This means we have major political clout at the grassroots level where it really counts.

Putting all of this together means that we can and must work effectively with Congress, HUD, and regulators at the federal level.

What can you do? You can make it all happen.

Here are a few examples of how you can make it happen:

- Know your congressmen and at least one of your senators.
- Be sure they know you.
- Know which of the senators and congressmen from your state hold influential positions in Congress—especially on housing and finance committees. (ALTA can provide you with this information.)
- Know who in your state has close relationships with those senators and congressmen.
- When called upon by your state officers or by ALTA to communicate with a senator or congressman with respect to a title industry matter, be sure to do so quickly and forcefully.
- Read material from ALTA. This will help you know the issues.
- Attend your state meetings.
- Attend your ALTA Convention and Mid-Winter Conference.
- Get involved in state association and ALTA committees.
- Contribute to the Title Industry Political Action Committee (TIPAC).

The years of 1980 and 1981 will be some of the most critical our industry has ever faced.

We sell a necessary product at a modest cost. With proper preparation and intelligent statement of our case, we will find our industry stronger and more respected than ever when those critical years have passed.

Robert C. Bates

Robert C. Bates

Editor: R. Maxine Stough

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Title News

3 The Title Person As Solar Rights Midwife

by Marvin C. Bowling, Jr.

There are a number of interesting questions that title examiners and insurers should consider as sun rights are enacted and a body of law defining them evolves.

5 The Solar Age Dawns

President Carter is aiming for 20 percent of the nation's energy needs to be met by renewable energy sources by the year 2000. Administration sources estimate that one-third of this percentage will be met by solar.

7 Who Owns the Sun?

by Barbara J. Grady

As solar energy emerges as a prime energy alternative, it brings with it an entourage of legal uncertainties. The one that merits the closest title industry scrutiny is the question of solar access.

16 The Solar Surveyor: Scanning a New Horizon

by Gunther Greulich

The solar home will add to the responsibility of the surveyor upon whom the lender and title insurer probably will rely more heavily.

21 The Solar Lending Quandary

by Forrest F. Leigh

The solar loan transaction is more complex and requires solutions to new problems, many of which are far from resolved.

24 Names in the News

The first is obvious, the second isn't.

When you automate your title plant, you'll want to be sure about two things:

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Second, that your system is accompanied by a sound, proven program for system support and betterment.

The first of these considerations is obvious. But you'd be surprised how many people never think about the second.

And yet it's important — as important as the quality of the system itself.

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The Title Person As Solar Rights Midwife

by Marvin C. Bowling Jr.

The following articles on the solar home and the legal uncertainties of solar access are guaranteed to raise a number of questions in the mind of a title examiner or title insurer. Real estate law changes slowly and real estate lawyers tend to apply existing, often anachronistic, legal concepts to new rights. However, until new law can be made by legislature or bench, our current law will have to do.

“ . . . title people . . . ought to begin now to help legislators and others to draft proper laws and instruments which would facilitate the maximum use of solar energy.”

Sun rights are new but obviously valuable rights which the insurer or examiner of title must be careful to recognize when they benefit or burden a tract of land. Until the law of sun rights becomes more definite, the main emphasis for the insurer and examiner will be to determine whether the locus is subject to sun rights in favor of another. Any valid legal restriction on the use of the property in favor of another is of concern to an owner. Being prevented from improving his property as he wishes is certainly a restriction on use and, therefore, an encumbrance on his title.

If the restriction is imposed by zoning or subdivision law or other statutory enactment, the use limitation arises by virtue of the state's police power. Examiners of title are usually not responsible for reporting such laws unless specifically hired to do so. The same may be said for federal law.

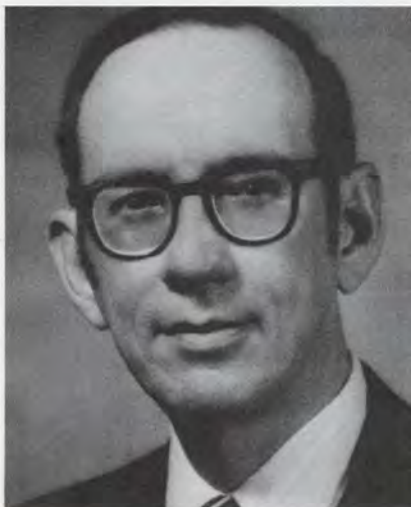
Mr. Bowling is chairman of the ALTA Forms Committee and senior vice president and general counsel for Lawyers Title Insurance Corp., Richmond, Va.

Title insurance policies contain printed exclusions to such laws and coverage is not provided unless a specific endorsement is issued upon request.

If the prohibition against building a certain way is contained in the chain of title through recorded documents, the examiner and insurer would have the responsibility to report it.

Restrictive covenants imposed on a subdivision by recorded instrument or shown on a plat of subdivision must be noted. The doctrine of implied common scheme when a number of deeds of subdivision lots contain the covenants but some do not is always bothersome.

Restrictions treated as negative reciprocal easements have always been a problem to the title examiner and therefore to the title insurer. When the owner of the lot involved grants an easement restriction to his neighbor to the effect that he will not build and block the sun or if he conveys his lot and reserves the right to prohibit the grantee from blocking the sun, the examiner should have no problem in reporting this easement. (Query: Could not easements be granted or reserved to permit shading—“shadow easements”—where state law prohibits sun blocking?)



The problem has been to catch negative easements when the owner of lots grants such a restriction to his first grantee and then sells off his remaining restricted property without mentioning the first conveyance.

Depending on the state's law of constructive notice, examiners already have such problems with respect to restrictions, but sun rights will increase the problem because they are non-apparent “easements” which cannot be seen by inspection of the premises and probably will not be noted on plats as ordinary easements often are.

Placing sun rights under the same law as water rights in western states will probably cause them to be the subject of blanket exceptions as water rights are now. Prior appropriation which ripens into legal rights cannot be determined by examination of title and the title insurer may not be willing to accept the risk.

The title insurer accepts the risk of ordinary easements created by prescription because he hopes that a survey and inspection of the premises will reveal the existence of the use. Will the insurer be able to tell whether or not the insured's neighbor has improved his property to the extent that he can insist that the insured be prohibited from building in a way that might cause the neighbor a loss of sunlight for a certain number of hours and thus result in damage to the neighbor's solar energy system?

These are a few of the interesting questions that title examiners and insurers must consider as sun rights are enacted and a body of law defining them begins to evolve.

It seems obvious that title people should not only be aware of these new developments but ought to begin now to help legislators and others to draft proper laws and instruments which would facilitate the maximum use of solar energy. This is a unique way for the title industry to be a part of our country's energy program.

The Solar



Photograph by Ellsworth Davis—The Washington Post

Age Dawns

Dawn has broken on the solar age. Solar energy is emerging as a strong candidate for the nation's major energy source in the near, oil-dry future. The potential of the sun's unceasing delivery of energy has been recognized and put to use by a steadily increasing number of energy-users.

As of this year, 50,000 American homes use solar-derived power to some extent. While the conversion of the sun's radiation into electricity through photovoltaic cells is technologically possible, it is not yet economically feasible. However, use of the sun's power for building heating and cooling and for providing hot water through means of solar collector systems is both practical and economically feasible. In fact, solar energy is already widely used for these purposes.

President Carter announced an energy goal this summer for 20 percent of our nation's energy needs to be met by the sun and other renewable sources by the year 2000. Of that 20 percent, one-third would be derived from solar. According to the National Science Foundation, home heating and cooling and the provision of hot water account for 20 percent of energy consumption in the United States.

Other indications abound that the solar age is here. Both the government and the public are putting new faith in solar energy. Fifty-four bills dealing with solar energy have been introduced in the 96th Congress and the administration

President Carter this summer dedicated the White House solar system which will heat the West Wing's hot water. The president used these dedication ceremonies as an occasion to declare his commitment to solar power and to warn against increased U.S. dependence on foreign oil. He also called for a \$100 million solar energy bank to encourage solar use in apartments, houses and commercial buildings.

this summer proposed a solar energy bank to encourage solar energy use in houses, apartments and commercial buildings.

This bank, for which President Carter proposed an allocation of \$100 million for its first fiscal year, could either subsidize interest on loans and mortgages made by private lenders or directly reimburse a portion of the principal to the lenders.

The allocation for the total solar energy program is \$1 billion. As an added endorsement of solar energy, the Carter administration installed solar collectors on the roof of the White House west wing. Plans exist for installation of collectors on the Rayburn House Office Building.

Since 1977, the U.S. Department of Housing and Urban Development and the U.S. Department of Energy have operated solar demonstration grant programs for both residential and non-residential buildings. The federal government funds numerous research projects on all aspects of the development of solar technology and marketing of solar systems. There is an array of federal and state tax incentives to encourage homeowners and corporations to install solar energy collecting equipment.

Public support of solar energy grows in relation to the increase in public awareness of the need for renewable energy sources and resentment of skyrocketing conventional energy prices.

As options for renewable sources are considered, the chances for expanded use of nuclear power—the prime competitor of solar energy as the future's major energy source—are jeopardized by the fear of another Three Mile Island nuclear accident.

“There is no longer any question that solar energy is feasible and cost effective.”—President Carter

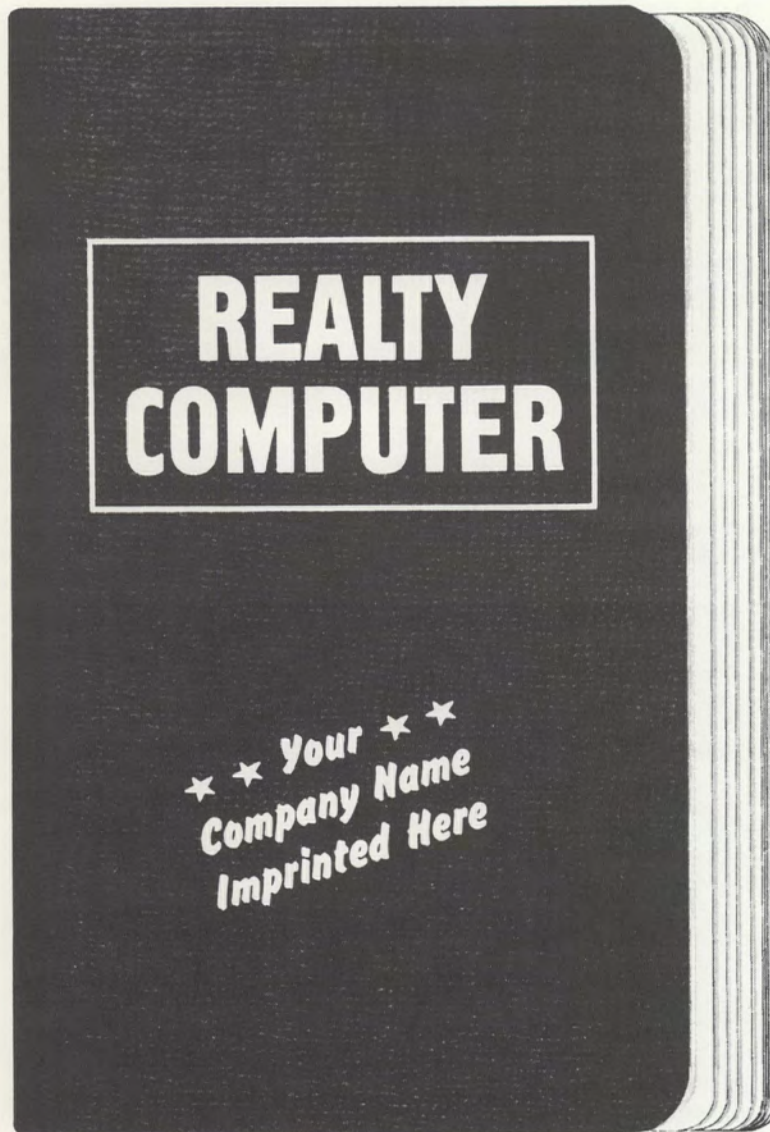
Both government and public support of solar energy is a response to the pressing need for energy alternatives to solve our energy predicament. It is evident that our near complete dependence on depletable fossil fuel sources is contributing to our economic ills and foreign policy difficulties.

The nation's economy is in peril of further disruption as long as it remains at the mercy of the OPEC nations' persistent price increases. Since the 1973 Arab oil embargo, our dependence on foreign oil has doubled. We now import almost one-half of the oil the country uses.

The growing energy shortage and economic and political problems have compelled us to seek other energy options. Solar energy is recognized as one of the most promising.

The present expansion of solar energy use and the anticipated continuation of this trend call for business and government planners to be prepared for this transition.

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Who Owns the Sun?

by *Barbara J. Grady*

The transition from conventional forms of energy to solar energy promises to be a complicated process. An extensive research report on the legal uncertainties tied in with solar energy use published by the American Bar Foundation (ABF) determines that five legal questions will most likely arise as buildings are constructed or retrofitted for solar energy systems. These questions are the regulation of building material and design, access to sunlight, land use planning, financing arrangements and the role of public utilities in regulating the new energy source.

The Major Problem

The primary legal problem of the five, and the one that most directly concerns the title profession, is access to sunlight. ABF researchers believe that this problem will continue to appear, while the other legal uncertainties will be resolved gradually in the marketplace as society becomes more accustomed to this new technology. The opinion that solar access is the principal and most problematic legal issue is shared by a wide array of experts who have studied the use of solar energy systems.

Strictly defined, solar access means the availability of sunlight to a building's solar collector. As a legal concern, it is the protection of the right to receive sunlight. Without access to the direct flow of the sun's rays, solar collectors are useless and a solar building is not possible. Therefore, the protection of solar access will be a major concern for any homeowner or homebuyer with intentions to install solar collecting

equipment. It will also be a major consideration for lenders called upon to finance a solar building.

The length of time sunlight flows unobstructed to the solar collector is crucial to the efficient operation of a solar building. In most parts of the country, a solar collector needs to receive the unobstructed flow of sunlight for approximately six hours a day, from 9 a.m. to 3 p.m. The length of time varies, depending on the season, the area's latitude and how the collected radiation is to be used, that is, whether it will be used for heating water, space heating or space cooling and for how large an area.

In addition, for maximum equipment efficiency, the sunlight must be direct, as opposed to diffused or reflected. A collector uses these latter two types of light, but they alone do not supply enough radiation.

The basic mechanic principle of a solar system is that the solar collector captures the sun's radiation and converts it to usable heat. This heat can be used to heat water, the rooms of a building or evaporate a fluid which is the operational part of an air-conditioning system.

Two Classifications

Solar collector systems that produce a building's usable heat are classified as either active or passive. Passive systems absorb the sun's heat directly into the building mass. The collector is a large window or solar pane through which sunlight enters the building.

Active systems, on the other hand, are made of collector units which often resemble flat, rectangular boxes. In an active system, the collector absorbs the sun's energy and converts it to usable heat which can be transported to storage.

Passive systems consist of a large, south-facing window, solar pane or treated wall, which in some cases reaches ground level. Solar energy is absorbed through the pane or wall and distributed by radiation to the area directly underneath or behind the solar wall, or by convection to adjacent areas. Passive systems are capable of storing heat in either the building itself, which must be well insulated, or in water-filled drums or concrete floors.

The essential component of a typical active system is a collector located on the roof of a building. The collector has a glass cover and an absorbing plate underneath. The solar radiation striking the collector passes through the glass and is absorbed by the plate surface. Circulating fluid, treated water or air passes over the absorbing surface and carries the heat to the locations where it is used or stored for future use.

Because the collected energy in an active system is transferable, collectors need not be located on the roof of the building it services. Rather, if conditions dictate, it can be on a garage roof or atop another accessory building.

Protecting solar access for passive systems presents a greater problem than for active systems. A passive collector covers a larger surface area—usually an entire south-facing rooftop or wall—and must be located on the building to be supplied.

Besides their greater flexibility in solar access considerations, active systems have the added advantage that they can be used to retrofit existing buildings. This means that they can be installed as a replacement to conventional heating and cooling systems. By contrast, passive systems must be incorporated into the original design of a building.

Despite the advantages of active over passive, passive solar systems are more widely used in this country because

Ms. Grady is Title News editorial assistant

A number of factors determine the access of sunlight to a collector for the required amount of time.

they are much less costly in the initial outlay for solar equipment. The more common use of passive systems makes the provision of solar access that much more of a concern which needs to be addressed.

There are a number of factors which play a role in determining the access of sunlight to a collector for the required amount of time.

The Zoning Consideration

The zoning of an area is a strong determinant of solar access to a collector. Height and setback requirements are the two crucial aspects of zoning that pertain to solar access.

Height is a problem particularly in non-residential areas or in areas of mixed residential and non-residential zoning. In these areas, varying building heights are common and shadows from one building can fall partially or completely on other buildings.

Setback is important in both residential and non-residential areas. If setback requirements permit dense construction, the proximity of neighboring buildings will create shadow obstruction. If developments are planned with solar energy in mind, however, closely constructed buildings will not pose a problem in this regard, provided that the south-facing side of lots are of adequate size.

Another aspect of zoning that affects solar energy use is the occasional existence of subdivision requirements prohibiting solar collectors for aesthetic reasons.

The Earth's Contour

Still, another factor which affects a solar collector's access to sunlight is topography. The earth's contour can determine the extent of shadow interruption because it affects the angle

at which the sun strikes the earth and consequently the angle at which it enters a solar collector in a given locale.

A house on a south-facing slope is elevated above whatever is directly south of it, and therefore there is less of a chance that trees or structures will obstruct the sun's path to the collector.

Conversely, a house on a north-facing slope runs a greater risk of shadow interruption on its collector. Foliage and structures to the home's south will be elevated because of the slope and therefore will cast longer shadows.

Topography affects the angle at which the sun's rays strike an area because when land is tilted it receives sunlight from a more direct or less direct angle.

Proximity to the Equator

Latitude affects access to sunlight because it is yet another determinant of the angle at which the sun's rays hit a surface. The closer a region is to the equator, the more directly will it receive the sun.

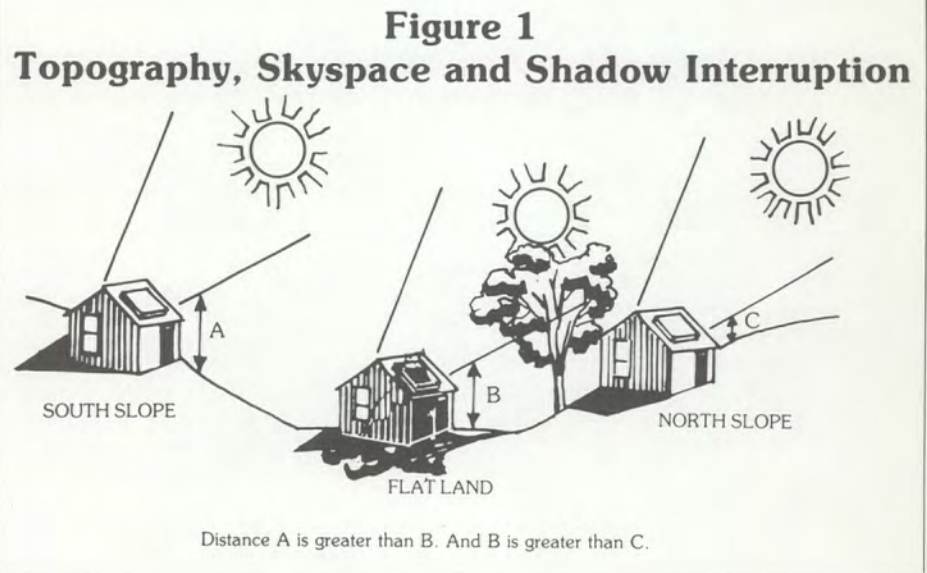
The sun's rays strike a northern area at an acute angle. The farther north the region, and therefore, the more acute the angle, the more the sun's radiation will be diffused. Besides its reduced strength, sunlight arriving at an acute angle is more vulnerable to shadow interruption.

Solar Altitude and Azimuth

The path of the sun across the earth's surface—what in reality is the earth's rotation around its axis and its revolution around the sun—represents a fourth very important factor which determines sunlight availability in a given location. The changes resulting from these movements create the different times in a day and the seasons.

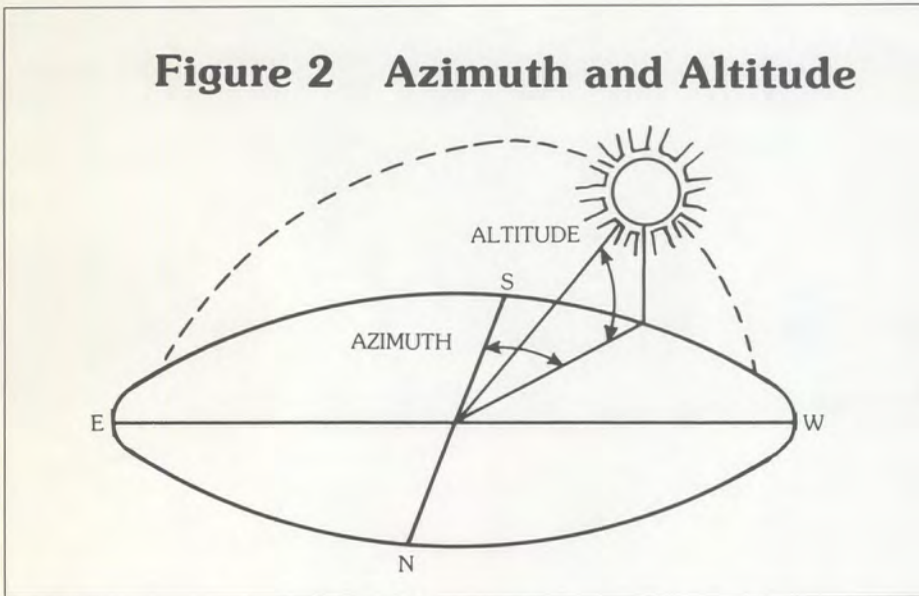
Probably the first concern in determining solar access is the various positions of the sun between the hours of 9 a.m. and 3 p.m.

The sun's position in the sky at any given time is defined by two angles—the solar *altitude* and the solar *azimuth*. The solar altitude is the height of the



Guaranteeing solar access has been called the single most difficult legal issue connected with solar energy use.

Figure 2 Azimuth and Altitude



sun above the horizon. It can range from zero degrees, which is the horizon, to 90 degrees, which is directly overhead and the most advantageous for the solar collector.

Solar azimuth is the position of the sun from east to west. The azimuth is the angle between the sun and true south and is measured from true south. Measuring solar azimuth comes from a navigational practice whereby the position of an object at sea is measured from true or magnetic north.

For solar access planning, the measurement is adapted to true south, with a negative value to the east and a positive value to the west. The south is used because planning requires protecting a solar collector from obstructions lying to the south.

Climate

Lastly, climate is a factor—a very obvious one—that comes into play where the availability of sunlight to a collector is concerned. If a region experiences five rainy days in every

week, a collector cannot work efficiently. Generally, if a collector receives one full day of direct sunlight, it can fuel a home's heating and cooling needs for two following days of inclement weather.

As is evident, all these variables depend on the locale. While some may vary from state to state, others can cause key differences between one lot and the next. Each piece of property and the position of the building and property create a specific set of conditions that bear careful examination.

Local Solutions to Solar Access

Experts who have studied the question of sunlight availability to collectors seem to agree that solar access will be most effectively protected if solutions are reached locally, with provisions being made by state and municipal governing bodies and by transactions in the marketplace.

David Engel, representing the Department of Housing and Urban

Development (HUD) Solar Program at a 1977 forum on solar access in New York City, stated that HUD favors local solutions to solar access. Engel is not alone in his opinion. Legal and land planning professionals and solar energy researchers also prefer a local approach because they recognize that each location is unique with differing specifics that are characteristic to each location.

The recommended local solutions are zoning provisions, new ordinances and variances, good land use planning and use of existing real estate instruments such as the negotiation of easements and covenant restrictions.

These solutions suggest the possibility of case-by-case answering of solar access problems. If such solutions are to be the ones most often utilized, local real estate professionals will be involved in providing them and negotiating them.

However, an Environmental Law Institute (ELI) report suggests, and others have written similarly, that all municipalities cannot be expected of their own volition, and with the varying resources available to them, to provide for solar access and its protection. Nor will the provisions that municipal governments have the power to make or the arrangements that can be negotiated in the private sector market cover the entire problem.

William Thomas, an ABF authority on solar access, has called guaranteeing access to sunlight "the single most difficult legal issue connected with solar energy use."

Thomas, ELI researchers and several other experts have expressed the opinion that a variety of solutions must be used to address the solar access problem, and that these solutions should come from municipal, county, state and federal governments, as well as negotiations in the marketplace.

The federal government already has proved its interest in encouraging the use of solar energy by homeowners

through loan programs, tax incentives and HUD and Department of Energy (DOE) demonstration programs. Therefore, continued federal involvement in the solar access issue can be both expected and solicited.

Current law regarding the right to sunlight grants that a landowner has the right to receive sunlight that arrives from directly above the property but not sunlight that slants across neighboring property.

Several reports have been published and some are being written which describe solutions that might be applied for solar access protection. (See bibliography.)

Proposed solutions include government action at the federal and state levels and legislation that would act as incentive or enablers for solutions to be provided by municipal governments or through the private market.

Suggestions for action at the local level come under the categories of zoning schemes, land use planning and use of existing real estate practices.

Zoning

The scope of existing zoning laws usually designates subdivisions for certain uses and specifies building height and setback requirements to provide for homogeneity in an area.

The use of zoning schemes is widely recommended for solar access protection because provisions can be made within established frameworks. In most states, enabling state legislation is required for particularized zoning, such as for solar access.

A major source of solar access problems would be eliminated if area regulations were adopted establishing height and setback requirements with solar energy use in mind. The height and setback of buildings in an area determine how much buildings will shade each other. They are basic



zoning tools that zoning boards all over the country are accustomed to wielding.

Height requirements with solar access as a priority would encourage uniform building heights. The most advantageous setback requirements would allow for sizable south-side lots and flexibility in size of side lots so that builders may position the house to best capture sunlight.

American Planning Association researchers suggest the use of bulk plane provisions and zero lot line zoning as alternatives to height and setback restrictions.

Bulk plane considers a structure in three dimensional terms. It is a graduated version of height and setback, allowing for a greater height at the center of the building than at the edges.

Traditionally, height restrictions describe a rectangular shape which is unrealistic for assessing most solar residences. Bulk plane methods provide adequate protection from shading with fewer restrictions on height.

Zero lot line zoning is the absence of setback requirements for one or more sides of a lot. If solar access planners were to adopt zero lot line zoning, the north lot line would be without setback requirements, allowing for larger southside lots.

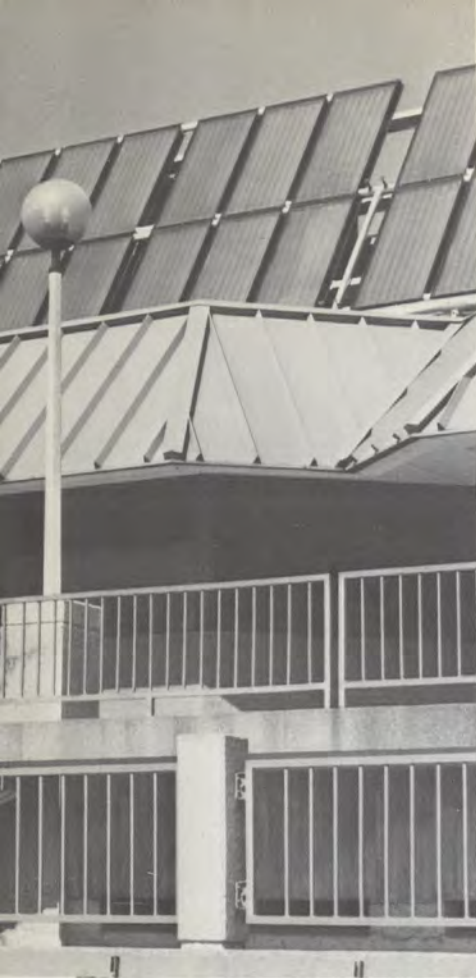
Changes in existing ordinances are a very necessary zoning provision for solar access consideration, especially for retrofitted houses. Ordinance changes can facilitate both the ability to install collectors and the protection of solar access after installation.

Such changes would be necessary to allow for increased height to accommodate the extra few feet of a solar collector, reversing laws which prohibit solar energy collectors on roofs for aesthetic reasons or prohibiting building additions that shadow existing solar collectors.

Subdivision control is another zoning tool. Municipalities can designate certain subdivisions to be adaptable to solar energy use. Although best used in land use planning for undeveloped areas, subdivision control can also be used in developed areas. This would, however, necessitate ordinance changes as mentioned above.

Despite the wide support it has as an effective tool for resolving potential problems of solar access, zoning is not a panacea to the solar access issue. Zoning cannot assure solar access for buildings in heavily developed areas. Once buildings are in place, rezoning is neither practical nor always legal.

Additionally, in adopting zoning as a solution, it is assumed that zoning boards have the resources and



A Washington, D.C., restaurant's roof is lined, end-to-end, with solar collectors which should remain virtually free of shadow interruption since they face the Potomac River.

Subdivision control, through which these factors are decided for areas planned for certain uses, is a basic land use planning tool which is very suitable for solar access planning because it allows for area zoning regulations. Land use planning also provides for the positioning of foliage with solar access in mind. However, it obviously may not be used in developed areas.

Shadows as Nuisance

Nuisance laws present another possible tool for local regulation of solar access problems, although this recourse is not favored. On the grounds that a neighbor's house or foliage is hindering the productive use or enjoyment of a person's property by casting a shadow, a solar user could bring a private nuisance case to court.

It probably would be difficult to win such cases. According to the ELI report, nuisance laws would not be dependable solutions for solar access disputes because nuisance suits usually require that a significant amount of damage or hardship is imposed on the plaintiff for the plaintiff to win the case. The report suggests that shadow casting would most often not fit these criteria.

Declaring structures that cast shadows on solar collectors public nuisances also may be an option. However, because public nuisances must present a hindrance to a community at large, this is not a very viable solution.

Solar Easements

Transactions that are made in the private sector marketplace represent another vehicle by which solar access problems can be resolved. A widely recommended and already used solution is the negotiation of easements between property owners.

A solar easement, which would be a negative easement to fit solar access questions, would allow the easement

buyer to receive sunlight which travels over a neighbor's land and would prohibit the neighbor, or second party, from building structures or planting trees which would obstruct the sunlight. Many states have passed legislation allowing or facilitating the negotiation of solar easements.

Nevertheless, solar easements alone cannot remedy the solar access question. One drawback of relying on easements is that they add to the already high cost of installing solar equipment. In urban areas, the cost of an easement might equal the cost of the land, since vertical development is highly valued in cities.

Two other drawbacks are that a property owner may need to negotiate easements with several neighbors to assure access to the sun and there is no guarantee that a neighbor will grant an easement.

State Legislation

There are many possibilities for action concerning solar access protection at the state level. A great deal of state legislation already has been passed which takes basically five approaches.

Enabling legislation provides municipal governments with the authority to zone for solar energy use or to encourage solar energy use through zoning procedures. Typically, it allows for solar access considerations to be included in the comprehensive planning of a community and in local zoning and subdivision regulation. Such legislation often allows for zoning and planning which encourages solar energy use.

Oregon passed enabling legislation for solar zoning as early as 1975. Its law allows city and county planning commissions to develop zoning ordinances and building codes assuring access to sunlight for solar energy use.

Enabling legislation also exists in Arizona, California, Connecticut, Maine, Minnesota and Tennessee. The

expertise needed for solar planning as well as the concern that solar access protection be accorded homeowners. This may not always be the case.

Thirdly, where enabling legislation is not required, it takes only three readings by the local zoning authority to change an ordinance. This constitutes a volatile situation where there is little guarantee for the solar homeowner that a zoning provision assuring solar access will provide the same protection in the future.

Land Use Planning

Many experts believe that land use planning with thoughtful forecasting of future community energy uses will be the key to accommodating for solar access in future developments. In good land use planning, the master plan or blueprint for a community will include guarantees for solar access.

Such specifications as lot orientation, building orientation and street direction in north-south terms along with a certain plan for heights and setbacks would be included. Designating certain areas for residential development and others for non-residential will be important as this will allow for homogeneity of building heights.

New Mexico law views the right to use solar energy as an inherent property right.

laws in these states authorize local governments to use zoning ordinances and regulate solar access and energy conservation through building codes. Maine's new law gives authorization to guarantee solar access through subdivision regulation.

Several states require that newly constructed state buildings conform to certain energy conserving building codes. Some laws require or allow municipalities to require that construction of new private dwellings follow energy conserving building codes which include the basis for future installation of solar equipment. California has a very direct law of this sort.

The most prevalent kind of existing state legislation providing for solar access concerns the negotiation of solar easements. Laws in 11 states provide for the creation, conveyance and recordation of voluntary solar easements.

Colorado passed such legislation as early as 1975, followed by Kansas, North Dakota, Florida, Georgia, Idaho, New Jersey, Virginia, Minnesota, Nevada and Tennessee. The majority of these laws state that solar easements are subject to the same conveyance and recordation requirements as other easements.

The New Mexico State Legislature treated the solar access issue in a unique way. It passed a law stipulating that the right to use solar energy is an inherent part of a landowner's property rights. It mandates that disputes over solar access shall be settled by the water use law of prior appropriation. Water rights laws of prior appropriation provide that priority allocation of the resource goes to the party who first put the resource to good use.

The New Mexico law, however, has been criticized on the grounds that prior appropriation of sunlight may prompt landowners to build before they are

ready to, or, on the other hand, unnecessarily hinder them from building at all.

Many states have pending legislation which would prohibit construction of buildings or planting of foliage which would interfere with solar access of existing solar collectors. The practicality of these laws, however, is questionable.

Many writers contend that the inflexibility of these laws may be detrimental to a community in the long run. HUD's Engel cautions against sun rights laws because in all probability they would contribute to urban sprawl and increased energy use and cost due to commuting needs.

The laws discussed above address the problem of solar access directly. There are, in addition, many laws that include an aspect of state regulation of solar access. Several states have legislatively set up solar energy agencies or research programs to study factors dealing with solar energy use, including the legal issue of sunlight protection.

The Illinois legislature, in 1977, created a program to study the structural barriers/incentives, skyspace protection, public utilities, demonstrations and education with respect to solar. The program requires establishment of standards and life cycle costing for solar systems. This law is typical of state laws which provide for solar energy research agencies.

Some states have solar demonstration loan programs similar to the HUD and DOE programs. Under these state programs, protection of solar access is one variable usually included in the solar demonstration building's design.

Some laws have been passed and many others proposed which prohibit local governments from having restrictions and ordinances which hinder or prohibit installation of solar energy systems. The passage of these proposals is very important for nullification of retrograde aesthetic zoning laws.

In addition to this recent legislation, many proposals for state action are under discussion. Such proposals have come from researchers at the ELI, the ABF, HUD and DOE as well as academicians.

Proposals also exist as pending legislation in state assemblies. Pending legislation includes laws prohibiting construction of buildings which would interfere with solar access of existing solar equipment; laws of eminent domain whereby a state or local government can acquire skyspace above critical areas, and laws stating that analogous laws such as water rights law or air rights law will be used to settle sun rights disputes.

Eminent Domain

Because exercise of the power of eminent domain requires that compensation be given to the landowner, the ABF researchers believe eminent domain solutions will be acceptable to landowners.

The problem that may arise is whether solar skyspace can be considered something for public use. Exercising eminent domain is constitutionally allowable only when private property is taken for public use. The question becomes whether the public means several members of the public or the populace in general. Because the Fifth Amendment of the U.S. Constitution requires compensation if government takes private property, the next question under eminent domain is what form and magnitude the compensation will take.

Water Rights

The use of water rights, an established method of allocating natural resources, also has been studied with respect to its applicability to sun rights questions. Mary D. White, writing in the *University*

Continued assurance of solar access might be particularly questionable in densely populated neighborhoods such as this one.

of *Colorado Law Review* 47 (1976):423, makes a strong argument in favor of using water rights laws for solar access disputes. She believes the application of water rights laws to sun rights questions provides a very good solution because of the advantages of using a previously tested legal system of allocation, and because water is a renewable natural resource valued for its utility, as sunlight is.

According to White, "Sunlight itself is used, not captured and sold. . . . This feature makes it, as a resource, much more analogous to water."

She advocates the adaptation of water rights laws—as opposed to oil and gas allocation laws—to solar rights disputes because of the similarity of water and sunlight as resources.

Water rights laws vary from state to state, based on one of two sets of principles. One is prior appropriation, which means that priority allocation of the resource is given to the party who first put it to good use. The second type, riparian rights, allows landowners to use whatever water passes by the piece of property.

Federal Action

Legislation at the federal level on solar access protection would be the least direct of possible solutions. However, not one group that has addressed the question of solar access favors resolving it by one means alone, or through one level of government.

It is widely believed that a combination of federal, state and local government action—action which is both the passage of law and providing incentives—and solutions occasioned by marketplace transactions will answer the question. Federal legislation will most likely be in the form of facilitation of means to answer solar access questions.

Because all exercised powers must be specifically granted by the U.S.



Constitution, the federal government cannot act on solar access unless it has a constitutional basis for its action.

An ABF-ELI study asserts that the federal government does indeed have the authority to regulate the use of solar energy because of five constitutional provisions. These are the power to regulate interstate commerce as provided by Article I, Section 8; the power to regulate foreign commerce under Article I, Section 8 and 10; the power to provide for the national defense and the power to collect and disburse funds—each, again, provided by Article I, Section 8, and the power to control federal property and assets, provided by Article IV, Sections 2 and 3.

Under its power to regulate interstate commerce, the federal government can regulate the receiving of sunlight as a transferable commodity. Such action, though indirect regulation of solar access, would take the form of promoting or inhibiting the transfer of new technologies between states, or protecting residents of one state from negative factors created by commercial activities of another state. The government has the power to regulate any activity that affects the transfer of commodities between states or that affects the welfare of citizens in a neighboring state.

White's article in the *University of Colorado Law Review* contends that because federal commerce power can include regulation of activities that produce a sizable economic effect on interstate commerce, the competition between solar energy and fossil fuels brought on by the sale and use of solar equipment would constitute a reason for federal regulation of solar energy use.

Direct constitutional means to protect solar access under the commerce clause could be through the establishment of specific requirements that the states must meet. ABF-ELI researchers cite the Clean Air Act, the Federal Water Pollution Control Act Amendments of 1972 and the Energy Policy and Conservation Act as examples of such requirements.

Through its power to regulate foreign commerce, the federal government could force reliance on solar or alternative energy sources by reducing import levels of oil. Means for answering the solar access problem would then be seriously undertaken by state and local governments.

Through its power to provide for national defense, the federal government has the means to some control over energy use.



Complications conceivably could develop for this solar homeowner if his neighbor on the right were to install solar collectors of his own.

The government also can give financial incentive to state and local governments to make provisions for solar access in land use planning and in laws regarding the negotiations of easements.

Additionally, the government has the power—as does each state—to pass a blanket law protecting the right to receive sunlight, or prohibiting the obstruction of solar access to solar collectors. Such a comprehensive law is usually opposed because it is believed that the resulting unanticipated consequences could have an adverse economic and energy-consuming impact that would prove counterproductive.

HUD's Engel cites urban sprawl and increased energy consumption as possible repercussions of a blanket sun rights law. Such laws also could unnecessarily hinder freedom of property owners.

Such blanket legislation was introduced in the U.S. House of Representatives and Senate in 1977. As worded, these proposed laws called for prohibiting state and local laws from permitting construction which interferes with sunlight necessary for solar equipment. However, these bills were not reintroduced in the 96th Congress and consequently are considered dead.

Borrowing from English Law

The Doctrine of Ancient Lights of English law is often suggested as an applicable legal solution to solar access questions. If the doctrine were to be adapted to U.S. law, the result would be close to that of granting absolute sun rights.

Under the Doctrine of Ancient Lights, a property owner has the right to receive sunlight from across his neighbor's property if he has been receiving it for a prescriptive time period. It provides a given prescriptive easement for sunlight, thus forbidding the neighbor to do anything that would obstruct the solar user's light.

In its present form, the doctrine would not be suitable for settling solar access disputes. One reason is that it provides for light for comfortable living rather than direct, strong sunlight. Under the doctrine, the standard used for determining sufficient amount of sunlight is if a person can read a book in the middle of the room which has a window on the wall in question.

Secondly, the doctrine requires a prescriptive time period of 27 years during which the easement seeker received sunlight. This requirement indeed presents problems in an attempt to establish an allocation law for a new technology. Since solar systems are

most often found in new houses, the 27-year requirement would be difficult to meet.

Proposed changes in the doctrine which would make it suitable for settling solar access disputes in this country include applying it to direct sunlight and shortening the prescriptive time period. However, it is with these changes that the doctrine would resemble an absolute sun rights law, with the accompanying detrimental consequences. The shorter the prescriptive time period is made, the more inflexible would be the granting of solar rights, and the interests of the non-solar neighbor would be that much more in jeopardy.

During its centuries of existence in English legal statutes, the Doctrine of Ancient Lights has continually been repudiated in the United States on the grounds that it is a hindrance to land development and therefore inconsistent with the goals of a young and developing nation. Application of the doctrine in solar access questions would constitute a radical change in the U.S. judiciary's position held for 200 years.

Solar Access in Court

A recent court case involving the right to receive sunlight and air from across a neighboring property brought the applicability of the Doctrine of Ancient Lights into current argument. This case, the *Fontainebleu Hotel Corp. v. Forty-five Twenty-five, Inc.*, (d/b/a The Eden Roc Hotel) 114 So. 2d 358 (Fla. 1959), was over the right of the Fontainebleau to build a 14-story annex to its hotel on the north side of the property within 20 feet of the property line.

The Fontainebleau annex would completely shade the Eden Roc Hotel's swimming pool and cabana area. The two hotels are neighboring luxury hotels on the Atlantic shoreline in Miami Beach, Fla. The Eden Roc Hotel was

Application of the Doctrine of Ancient Lights to the solar access question would constitute a radical change in the U.S. judiciary's position.

built one year after the construction of the Fontainebleau Hotel. A few years later, the Fontainebleau owners decided to build its annex.

The Eden Roc Hotel sought to enjoin the Fontainebleau Hotel Corp. and halt construction of the hotel annex. The plaintiff argued that it had been receiving light from across the Fontainebleau land for years, and so by virtue of the easement implied by the actions of the neighbor's predecessor in title for over 20 years, he had a right to continue to do so. The plaintiff's second argument was that construction of the annex with the resulting obstruction of sunlight was motivated by competitive malice.

The Eden Roc Hotel lost the case and it was established that a property owner has the right to sunlight coming from directly above his property area but does not have a legal right to sunlight arriving from across a neighbor's property.

The Florida Supreme Court rejected the Eden Roc's arguments because firstly the court did not want to create an exception to the unanimous rejection by U.S. courts over the years of the Doctrine of Ancient Lights.

Secondly, the claim that the construction was motivated by malice and therefore in violation of the maxim *sic utere tuo ut alienum* was an incorrect application of the maxim. The maxim says that one must not use one's property in a way injurious to the rights of his neighbor, not injurious to the neighbor himself.

The Fontainebleau-Eden Roc dispute was the last significant court case on sun rights in this country.

This residence in Princeton, N.J., features a passive solar space heating and hot water system. Architect Doug Kelbaugh designed and lives in this solar home.

Meanwhile, the search and debate to find practical solutions to protect solar access continue. Presently, at all levels of government, proposals and ideas far outnumber actual laws and proven solutions.

Because solutions to the solar access problem are still inchoate and because it is an issue closely related to individual pieces of land and the interests of property owners, it is appropriate that title people be concerned about solar access. In fact, title people will want to consider direct involvement in the formation of solutions because the outcome will most surely affect them.

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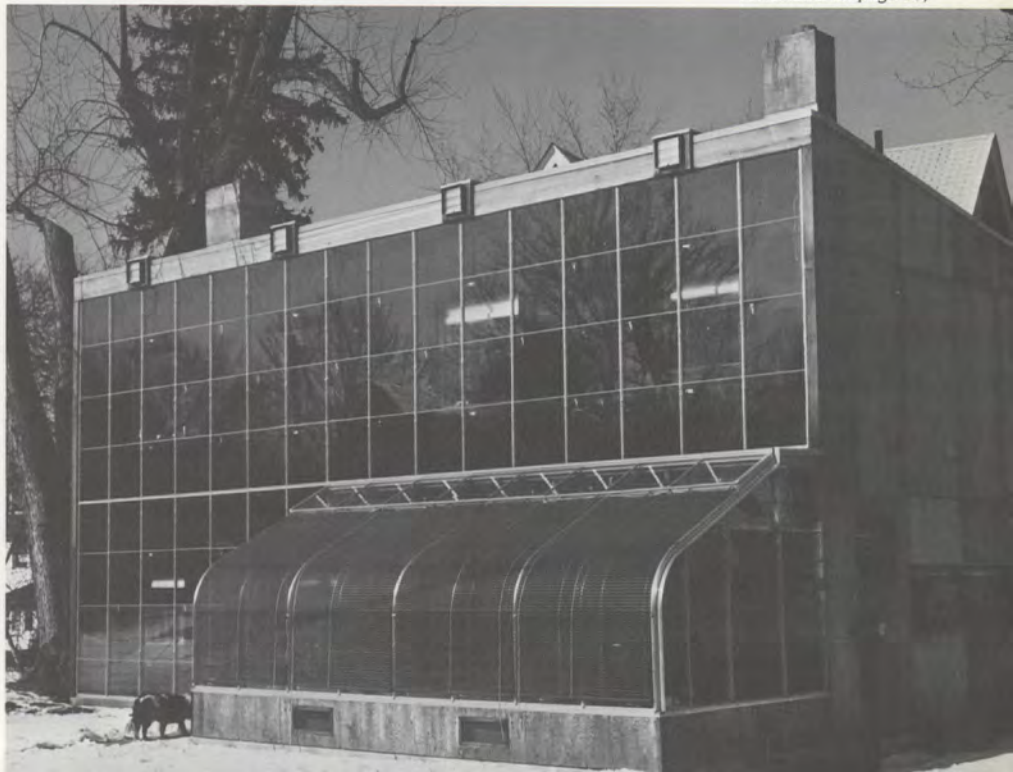
July 28, 1977 at the World Trade Center, New York, N.Y. Reprinted by permission, Rockville, Md.: National Solar Heating and Cooling Information Center, for the U.S. Department of Housing and Urban Development in cooperation with the U.S. Department of Energy, 1977.

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(continued on page 25)

Photograph courtesy of the Solar Lobby, Washington, D.C.



The Solar Surveyor:

Editor's note: The author is a co-founder and principal of Boston Survey Consultants, Inc., Boston, Mass. He is a registered land surveyor in seven states, a registered professional engineer in two states and a certified photogrammetrist. Greulich has published and presented papers in the United States and abroad on electronic measuring, wetlands, the metric system, engineering surveys, title insurance, land records and other professional subjects. In addition, he is a reviewer for the National Science Foundation and the U.S. Delegate to the International Federation of Surveyors (FIG) Commission 7 (Cadastre and Rural Land Management). His firm is an associate member of the New England Land Title Association.

by Gunther Greulich

Unless a solar collection system is to be installed in a single residence, two-acre zone in the middle of the prairie, there will be some need for preventive planning to assure that the sun's rays reach the collectors.

The best time to plan for a solar heating system is during the design stage of a subdivision. Planning can never begin too soon. In fact, certain important steps can be taken with solar access in mind during the original survey of perimeter and topography.

From the outset, the entire parcel of land can be oriented to the sun by referencing the survey to the state plan coordinate system (SPC) and to an official vertical datum. This will assure a reliable selection of building locations and related solar access easements.

In planning a subdivision, it will be hazardous to create solar access easements before building locations have been finalized. Yet, individual lots

should not be sold without having made certain that solar access is available to the abutting lots. In this respect, it comes down to a chicken-and-egg dilemma.

Existing individual lots or buildings may be more difficult to accommodate. Firstly, many may be unsuited for an effective solar collection system. Secondly, abutters may refuse to grant a solar access easement that is of no benefit to them, and furthermore, existing buildings of different height may be too close for required minimum regular sun exposure. Finally, energy conservationists, finding it necessary to cut down trees to clear the sun's pathway to collectors may find themselves at odds with environmentalists who want to grow trees.

Certain unscrupulous developers who may stretch the facts a little when selling a solar-heated home that is inefficient due to lack of sun exposure may pose yet another problem.

From his vantage point, a registered land surveyor can reveal some of these deficiencies when he is asked to certify a building location plan based on an as-built survey.

A suitable location for a solar collector must meet certain minimum requirements which vary with geographic latitude, general topography and local zoning standards.

Access to energy of the sun requires a three-dimensional, fan-shaped clear zone for every system. Each solar building should be treated much like an airport where each runway has a corresponding fan-shaped approach zone and glide path that must remain free from obstructions.

Solar Thermal Systems, Division of Exxon Enterprises, Inc., is studying energy efficient constructions in conjunction with solar systems. This Foxboro, Mass., home is one of three in the program.



The Solar Lending Quandary

Editor's note: The author is vice president, appraisal, for Midland Federal Savings in Denver, Colo. Midland became a participant in the solar loan game in mid-1976. Its portfolio includes construction, permanent, and home improvement loans on single-family homes, townhouses (PUDs) and condominiums which use active, passive and hybrid solar systems. Most of these properties have solar easements.

by Forrest F. Leigh

As solar-heated and -cooled homes come of age, lending institutions have discovered that they are not alone in their skepticism about the practicality of solar. The lender, in fact, has found that title insurance companies, secondary mortgage buyers, builders and appraisers share, in varying degrees, his solar-related worries.

Because it is undoubtedly a lack of knowledge that makes the solar property look scary to most of us, the mystery surrounding it starts to disappear with experience. It must, however, be recognized that the solar loan transaction is more complex and requires solutions to new problems, many of which are far from resolved.

There are certain concerns that seem to be common denominators in the solar equation. For example: Are the risks higher for solar loans as opposed to loans on conventionally heated properties? What are those risks and how can they be eliminated? What about the solar easement (often called sun rights)? Will traditional lending and/or appraisal practices have to be changed to accommodate solar? What steps does a lender take to determine that a solar loan is a safe loan?

The real risk occurs in evaluating the worth of the solar system and in the appraisal process, rather than in the credit approval process. For credit underwriting purposes, the solar loan differs little from conventional loans in that the solar borrower simply has a slightly higher mortgage payment, due to the added costs of the solar. It should be the borrower's and the lender's expectation that the increased payment will be offset by future fuel savings which exceed the amount of the added payment on the mortgage.

Technical questions with respect to solar include the following: How valid is the stated performance of the solar system? What is the thermal efficiency of the building envelope? What experience does the contractor and his subcontractors have in solar? Are there to be product and workmanship warranties, and how good are they? Will a solar easement be needed, and how shall we describe it? Can the easement be made title insurable? How does an appraiser value solar systems? Will casualty insurance companies and secondary mortgage market buyers penalize the solar property? What loss in value will occur upon foreclosure or borrower resale?

Midland's solar loan program resolves many of these problems. Plans and specifications are reviewed by the loan committee and appraisal department. Our minimum insulation and construction standards for solar properties must be met and we require that our engineer verify building heat losses/gains data and solar systems performance data.

We inquire into the experience of the builder and his subcontractor as well as into his willingness to sign a certificate of compliance which states that he built according to plans, specifications and other requirements we believe are necessary. Lastly, we usually require a solar easement.

The method we typically use to create solar easements involves a three-dimensional (metes and bounds) description, utilizing angles of inclination, azimuths and a variable prescribed distance from the base planes (rooftop, south walls—or both) into the south air space.

The easement may be surveyed, described in the deed or covenants (in the case of PUDs or condominiums) and must be reviewed and approved by our own legal counsel and the appraisal department.

Solar easements for new construction have been easy to acquire but extremely difficult to obtain for existing (retrofit) properties, due primarily to the fact that southerly neighbors feel no obligation, and indeed have none, to grant a part of their air space to the solar owner. Another alternative—purchase or lease of part of solar air space—probably would render solar economically prohibitive for residential properties at this time.

Appraisers are learning new techniques to value the solar component because the traditional methods are difficult to apply to a very limited data base of first purchase and resale properties. The expanding use of computers is expected to enable appraisers to isolate

“Above all, the lender should exercise care in requiring and writing the solar easement. The best designed and installed solar systems are of little value if the right to receive sunlight is successfully challenged. . . .”

**“Solar loans can and should be made.
There is, however, a burden upon those who make solar loans
to educate themselves and others. . . .”**

the market value of the solar component in the near future.*

The real question for the loan underwriter, title insurer or secondary market buyer is whether or not the lender and its agents have adequately addressed and solved these technical and legal problems. If these problems

**In-depth information on this topic may be obtained from the following sources: The American Planning Association, Chicago, Ill., (Protecting Solar Access for Residential Development: A Guidebook for Planning Officials, HUD Contract No. H-2573) and The Franklin Institute Research Laboratories, Washington, D.C. (Solar Heating Workshops for the Financial Community.)*

are not solved, the question of whether or not the solar borrower can and will continue to make his mortgage payment, in the event of a solar system failure, becomes significant.

These problems require that the traditional lending process be modified for solar mostly to the extent that the lender should acquire the expertise to analyze and appraise solar systems and properties. It is not advisable to make solar loans without that capability. A program such as Midland's removes much of the uncertainty.

Above all, the lender should exercise care in requiring and writing the solar easement. The best designed and installed solar systems are of little value

if the right to receive sunlight is successfully challenged by neighbors to the south. The law, as it relates to sun rights, is not well established in this country. Until such time that is, lenders will have to keep in mind that there are no sun rights in America, only solar privileges. Where there is doubt, solar access should be carefully examined and the loan withheld until an easement satisfactory to the lender and/or title insurance company can be obtained.

Solar loans can and should be made. There is, however, a burden upon those who make solar loans to educate themselves and others so that what we do will be as risk-free as we can make it. The time for solar has come.

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DOE Sponsors Solar Workshops

The financial aspects of residential solar energy will be the theme of a series of workshops sponsored this fall by the U.S. Department of Energy in various locations throughout the country. The workshops are designed to familiarize the financial and real estate communities with consumer interests in solar energy and assessment of solar systems.

Edward Straub, program manager, said that the workshops are geared towards the interests of "lenders, appraisers, insurers, real estate agents, attorneys and tax consultants." It is these professionals, according to Straub, who will be in the position to deal with

consumer questions about solar usage in homes. The DOE workshops aim to prepare participants for those questions.

Included in each workshop are analyses of the economics of solar systems and discussions of solar systems and the housing market. Topics include "Evaluating Solar Systems" and "The Solar Marketplace."

The latter discussion will be divided into two segments, the first focusing on how institutional factors impact solar utilization in the form of governmental regulations, tax incentives, industry standards and insurance practices. The second segment will offer insight into how to value solar systems with current

appraisal techniques and will include an examination of existing loan policies and the secondary mortgage market.

The "Evaluating Solar Systems" program will outline reasonable cost and performance expectations along with legal issues.

The below schedule indicates where and when workshops will be held. Registration costs \$45 which includes a 350-page workbook, lunch and coffee. The workbook describes techniques for assessing solar systems and judging incremental costs and compares aspects of solar systems to conventional ones.

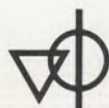
Further information about these workshops can be obtained from the National Solar Heating and Cooling Information Center, Conference Department, 1030 15th Street, N.W., Washington, D.C. 20005. The Center's toll free number is 800-523-2929.

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DOE Solar Financial Workshop Schedule

Date	Location
Nov. 1	Norfolk, Va.
Nov. 8	Washington, D.C.
Nov. 8	Singer Island, Fla.
Nov. 13	Boston, Mass.
Nov. 15	Hartford, Conn.
Nov. 15	Huntsville, Ala.
Nov. 27	Minneapolis, Minn.
Nov. 27	Seattle, Wash.
Nov. 29	Portland, Ore.
Dec. 4	Albany, N.Y.
Dec. 4	Pueblo, Colo.
Dec. 5	Atlantic City, N.J.
Dec. 6	Tulsa, Okla.

Names in the News



Stephen Birch



Herbert Hawkins

Lawyers Title Insurance Corp., Richmond, Va., announced the election of two new members to its board of directors. They are **Stephen F. Birch**, chairman and chief executive officer of the California-World Financial Corp., and **Herbert P. Hawkins**, president of Herbert Hawkins Co., Inc.

Birch, who, previous to 1969, was chairman of the board and president of World Title Co., Los Angeles, is a Los Angeles native and 38-year veteran of the title insurance business.

The Herbert Hawkins Co., Inc., is a real estate organization which Hawkins founded with his mother in 1947. It has over 100 company-owned and franchised offices throughout California. The organization includes companies specializing in escrow, insurance, mortgage loans, printing, investment and real estate development.



Lawrence Lawn



Charles Duke

The elections of three Lawyers Title branch managers also was announced. **Joseph Drum Jr.**, who joined the

company in 1974, will manage the Bridgeport, Conn., office. **Lawrence E. Lawn**, who joined Lawyers Title in 1978 and has worked six years previously in title insurance in New York and New Jersey, will head the Morristown, N.J., branch. The San Francisco branch office will be under the management of **Michael J. Schroeder** who joined the company in June.



John Sweeney



Chadwick Idell

Charles E. Duke and **Richard C. Houck** have been named vice president and title officer respectively for Commonwealth Land Title Insurance Co. They work out of the Fairfax, Va., office of the Philadelphia-based firm.

Duke recently joined the company with 14 years of experience in the title industry. Houck has worked for Commonwealth since 1976.

John L. Sweeney has been appointed a vice president and branch manager of Commonwealth's West Palm Beach, Fla., office. Prior to his recent affiliation with Commonwealth, he was a title operations manager in Detroit, Mich.

In Commonwealth's Harrisburg, Pa., office, **H. Chadwick Idell** was appointed an assistant vice president and title officer.



Robert Cianciulli



Frank Mowery

American Title Insurance Co., Miami, Fla., has announced that **Robert P. Cianciulli** has joined the staff as consultant in systems and procedures. The New Jersey native will assist Edgar M. Lear who is vice president, systems and procedures, as he develops and implements computerized systems throughout the company's regional and branch office network.

American Title also announced the appointment of **J. Frank Mowery** as vice president and assistant counsel for Columbia Real Estate Title Insurance Co., Washington, D.C. In this position, Mowery will direct Columbia Title's legal department.



Lawrence Newland



Alan D. Palmer

Lawrence A. Newland, vice president of Tigor Title Insurers, Los Angeles, has been appointed national marketing manager. Newland will be responsible for marketing research and analysis and a broad range of activities for Title Insurance and Trust Co. (TI) and Pioneer National Title Insurance Co. (PNTI).

Names in the News—(continued)

Newland joined TI in 1961. Prior to his new appointment, he was division manager for the North Coast.

The appointment of **Alan D. Palmer**, vice president, to the position of division manager of PNTI's North Central Division also was announced. In his new position, Palmer will coordinate all PNTI marketing and administrative activities for direct operations in Illinois, Indiana and Wisconsin.

Prior to his appointment, Palmer was a PNTI area manager in Indiana. He brings 30 years of increasingly responsible title insurance experience to his new position.

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"A Title Man for Title People"

Calendar of Meetings

October 6-10, 1979

American Bankers Association
New Orleans, Louisiana

October 14-17, 1979

ALTA Annual Convention
Hyatt Regency San Francisco
San Francisco, California

October 19, 1979

Nevada Land Title Association
Hyatt Lake Tahoe
Incline Village, Nevada

October 28-November 2, 1979

U.S. League of Savings Associations
Chicago, Illinois

November 15-17, 1979

Florida Land Title Association
Bahia Mar Hotel & Yachting Club
Ft. Lauderdale, Florida

December 5, 1979

Louisiana Land Title Association
Royal Orleans
New Orleans, Louisiana

December 6-7, 1979

National Title Underwriters Association
Annual Meeting
Royal Orleans Hotel
New Orleans, Louisiana

**American
Land Title
Association**

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