

A man and a woman are standing in a modern home, looking out a large window. The man is on the left, wearing a light blue button-down shirt, and the woman is on the right, wearing a plaid shirt. They are both looking towards the right side of the frame. The background shows a bright, sunny day outside the window.

GoGreen Financing Talking Points

What is GoGreen Financing?

/// Elevator Pitch

Whether you want to reduce energy use, improve the comfort of your home or business, replace an appliance or be kinder to the environment, GoGreen Financing provides access to energy efficiency project financing for all Californians.

/// What is it?

GoGreen Financing is administered by the State of California with the support of the state's investor-owned utilities. GoGreen Financing presents information for energy efficiency project financing for residential, multifamily, small business and nonresidential properties.

/// Who can participate?

GoGreen Financing currently presents lending options for residential upgrades. Additional financing is in development for small business, other commercial and affordable multifamily housing projects. Check [GoGreenFinancing.com](https://www.GoGreenFinancing.com) for updates.

/// How can I become involved?

If you are a contractor, lender, local government, community-based organization, trade organization or other potential partner who wants to become involved, visit [GoGreenFinancing.com](https://www.GoGreenFinancing.com) and click on the partners section to learn more.

/// What kind of information is on the GoGreen Financing website?

On the GoGreen Financing website, you can find information on various financing products, lending institutions and licensed contractors.

What is the REEL program?

/// Elevator Pitch

The Residential Energy Efficiency Loan (REEL) program is designed to help California homeowners and renters access attractive financing for energy efficiency projects.

/// Who can use REEL?

REEL is available to California residents who owns or rents a property of 1 to 4 units (single-family home, condo, townhome, manufactured home, duplex, triplex or fourplex) that receives electric and/or natural gas service from any of the following: PG&E®, SDG&E®, SCE® and/or SoCalGas®.¹

/// Why REEL?

Program benefits include:

- ✓ No lien on your property of home equity needed
- ✓ Competitive rates
- ✓ Affordable monthly payments
- ✓ No closing costs or origination fees
- ✓ No prepayment penalties - pay off your loan early
- ✓ 100% financing
- ✓ Up to 30% of loan amount towards nonenergy improvements
- ✓ Available to a wide range of credit scores and incomes
- ✓ Broad list of projects to choose from
- ✓ Reduce project cost with rebates/incentives

/// What can be financed?

- ✓ Heating & cooling
- ✓ Windows
- ✓ Water heaters & more
- ✓ Insulation
- ✓ Pool pumps
- ✓ Cool roofs
- ✓ Appliances
- ✓ Lighting

How do I get started?

Get a project estimate from a licensed contractor participating in the REEL program

OR

Choose an approved lender on [GoGreenFinancing.com](https://www.gogreenfinancing.com) and apply for financing

1. Pacific Gas and Electric Company (PG&E), San Diego Gas & Electric Company (SDG&E), Southern California Edison (SCE) and Southern California Gas Company (SoCalGas).