

# 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 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 and small business properties.

### /// Who can participate?

GoGreen Financing presents lending options for residential, small business and affordable multifamily housing projects. For specific program information, please visit [GoGreenFinancing.com](http://GoGreenFinancing.com).

### /// 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](http://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 discover the residential, small business and affordable multifamily housing financing products, and find lending institutions and licensed contractors in your county.

# 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?

Owners of any residential property are eligible for the REEL program, as are renters at the discretion of the lender and with the property owner's permission. Customers may upgrade a single-family home, townhome, condo, duplex, triplex, fourplex or manufactured home. And, with REEL, renovations for up to four units can be bundled into the same loan.

Eligibility requires that the property receive electric or natural gas from PG&E®, SDG&E®, SCE® and/or SoCalGas®.<sup>1</sup>

## /// Why REEL?

Program benefits include:

- ✓ No property lien or home equity needed
- ✓ Competitive rates
- ✓ Affordable monthly payments
- ✓ No closing costs or origination fees
- ✓ No prepayment penalties
- ✓ 100% financing
- ✓ Up to 30% of loan may be used for 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
- ✓ Insulation
- ✓ Pool pumps
- ✓ Cool roofs
- ✓ Appliances
- ✓ Lighting

## How do I get started?

Visit [GoGreenFinancing.com/residential](https://www.GoGreenFinancing.com/residential) today to explore loan options, find local contractors and lenders and more for your residential energy efficiency upgrade.