

# Who am I?

## Design-Manage-Sustain

1. Energy finance programs
  - Design
  - Implement
  - Manage
2. Contractor training
3. Marketing & outreach

## Qualifications

- Master in Architecture, AIA
- LEED AP
- Project Management Professional Certification
- Sustainable design and construction since 2000



# WHY??

... is financing important?

- ✓ More comprehensive projects = more energy savings
- ✓ Better equipment = more energy savings
- ✓ Preserve cash flow
- ✓ Lower operational costs
- ✓ Better future utility cost planning
- ✓ Increase property value
- ✓ Pass cost to renter/tenants





# Session Goals

- ✓ Financing is part of a holistic solution
- ✓ Wide range of finance products
- ✓ Key information resources
- ✓ Next steps for LGs



What else is out there?





# GoGreenFinancing.com

## Lending Solutions For Your Home And Business



To help you find the best financing options available for your energy efficiency project, Energy Upgrade California has created Go Green Financing. This website allows California residents and businesses to browse our database of financing solutions and filter the various options down to a more manageable number, making it easy to get in touch with a lender that fits your own unique needs and preferences.

### We Recommend that You Start With the Following Options:



# Financing Finder

Find and compare financing options available near you.

Single family Residential



Search by City & Zip

Aliso Viejo

92656

Search

Reset >

## PACE




Property Assessed Clean Energy (PACE) financing is an innovative financing option where the loan is repaid via an annual assessment on your property tax bill. PACE is a secured loan that attaches to the property and is repaid through its property tax bill. As a result, it may be transferred to the new owner upon sale of the property.

**Eligibility Req:** Property must be located in a local jurisdiction that has approved a resolution by City or County Council.

**Improvements:** Approved measure list available on PACE provider's websites - energy efficiency, water efficiency, renewable energy & demand response.

Providers ▶

Compare Now

Vendor	Financing Available	Duration	Compare	
<b>CaliforniaHERO (Residential)</b>  EE WE RE DR OE ER	\$5,000 - 15% of property value	15 year(s)	<input type="checkbox"/>	Details ▶
	\$5,000 - 15% of property value	5 year(s)	<input type="checkbox"/>	Details ▶
	\$5,000 - 15% of property value	20 year(s)	<input type="checkbox"/>	Details ▶
	\$5,000 - 15% of property value	10 year(s)	<input type="checkbox"/>	Details ▶
<b>CaliforniaFIRST (Residential)</b>  EE WE RE DR OE ER	\$5,000 - \$200,000	20 year(s)	<input type="checkbox"/>	Details ▶
	\$5,000 - \$200,000	25 year(s)	<input type="checkbox"/>	Details ▶
	\$5,000 - \$200,000	10 year(s)	<input type="checkbox"/>	Details ▶
	\$5,000 - \$200,000	15 year(s)	<input type="checkbox"/>	Details ▶
	\$5,000 - \$200,000	5 year(s)	<input type="checkbox"/>	Details ▶
<b>Figtree Financing (Residential)</b>  EE WE RE DR OE ER NE	\$2,500 - 10% of property value	10 year(s)	<input type="checkbox"/>	Details ▶
	\$2,500 - 10% of property value	5 year(s)	<input type="checkbox"/>	Details ▶
	\$2,500 - 10% of property value	15 year(s)	<input type="checkbox"/>	Details ▶
	\$2,500 - 10% of property value	25 year(s)	<input type="checkbox"/>	Details ▶
	\$2,500 - 10% of property value	10 year(s)	<input type="checkbox"/>	Details ▶

Support

- Searchable database of financing options
- Filtered by property & location
- Organized by type
- Ability to compare products
- View product details
- Contact lender or apply now

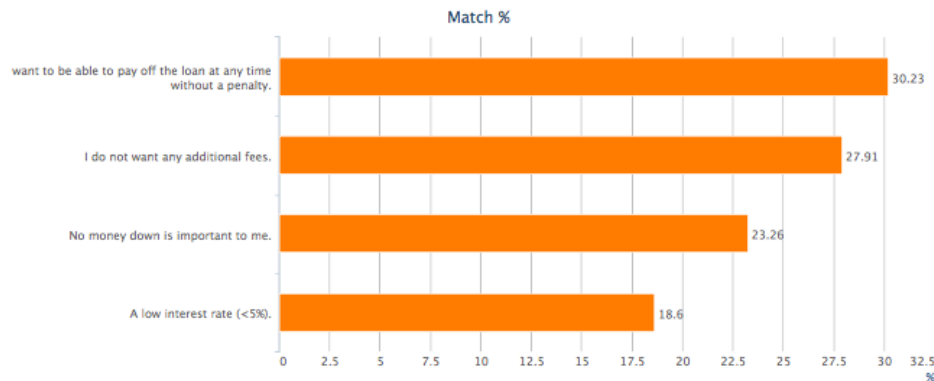


# Finance Concierge

[Start](#)[Criteria](#)[Decisions](#)[Products](#)[Info](#)[Email Results](#)[Print Results](#)[Reset and Start Over](#)

## How do your decisions weigh up?

See how your decisions weigh in on each of the topics you said were important to you.



## Finance Product Ranking

Here is the ranking of available finance products according to what you told us is most important to you. Click on product names to get additional information and begin applying for products that most interest you.

Rank	Match %	Finance Product Name	Duration	Financing Available	Est. Payment per Month
1	93%	On Bill Financing (Business) - SDG&E	3 year(s)	5000 - 100000	N/A
	93%	On Bill Financing (Business) - SDG&E	5 year(s)	5000 - 100000	N/A
2	84%	Imortgage Unsecured Personal Loan	15 year(s)	5000 - 35000	Below minimum amount (at 15 years)
	84%	Imortgage Unsecured Personal Loan	30 year(s)	5000 - 35000	Below minimum amount (at 30 years)
	63%	CaliforniaFIRST (Residential)	5 year(s)	5000 - 200000	Below minimum amount (at 5 years)

- Finance decision-making assistance tool.
- Asks about credit background.
- Asks for preferences.
- Creates a customized list of products matching your preferences.
- Provides estimated payment.

# My Action Plan



## LEARN

About Climate & Energy ▾

## SAVE ENERGY

Home ▾ Business ▾

## FIND

Programs & Assistance ▾

## SEE

What's New & Fun ▾

### Getting Started

With your personalized plan, you can find the right upgrades, find assistance to complete the items, and track their savings over time. Get started today by either telling us "I'll Do It" or "Completed" and we will help you with the rest. [Print Preview >](#)

#### Recommended Actions (1)

Savings: **\$230** ⓘ



#### My Action List (25)

Savings: **\$8,933** ⓘ



#### Completed Actions (3)

Saved: **\$0** ⓘ

[Understanding the Calculations >](#)



Install one or more programmable thermostats

**\$5,362**

Savings Over Recommendation's Lifetime

62025 lbs CO<sub>2</sub> ⓘ



Reviews (3)

☐ I Will Do It

☒ Completed

☐ Decline

[Why and How >](#)



Replace your light bulbs

**\$234**

Savings Over Recommendation's Lifetime

3346 lbs CO<sub>2</sub> ⓘ



Reviews (10)

☐ I Will Do It

☒ Completed

☐ Decline

[Why and How >](#)



Seal your heating/cooling system air ducts

**\$3,128**

Savings Over Recommendation's Lifetime

42185 lbs CO<sub>2</sub> ⓘ



Reviews (3)

☐ I Will Do It

☒ Completed

☐ Decline

[Why and How >](#)



Install low flow showerheads

**\$154**

Savings Over Recommendation's Lifetime

2452 lbs CO<sub>2</sub> ⓘ



Reviews (2)

☐ I Will Do It

☒ Completed

☐ Decline

[Why and How >](#)

- Quick assessment tool
- Personalize your action plan.
- Informs the Finance Concierge
- Determines potential loan amount for estimated payment information.



# Earn \$2000 to market financing!

- \$2,000 just for enrolling!
- Redeemable for customizable marketing materials
- Only requirement = provide metrics for reporting

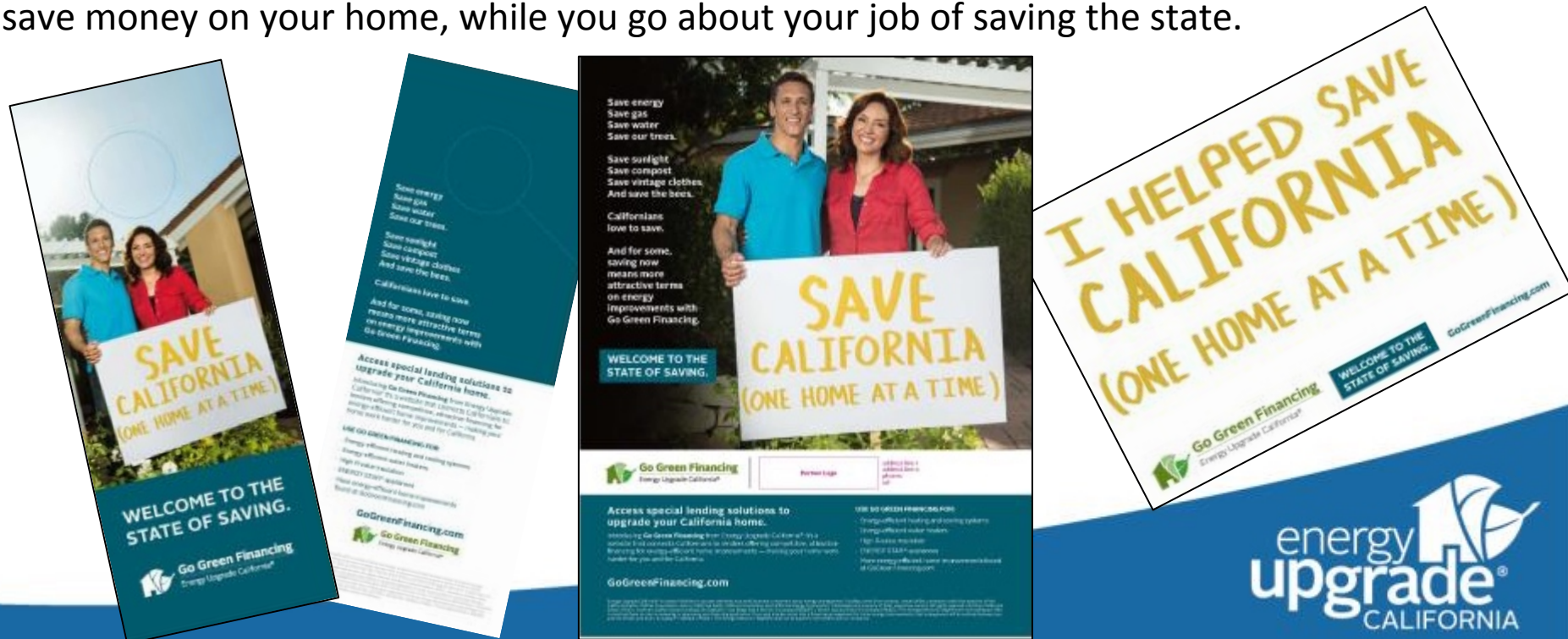
# APPLY FOR A \$20,000 MICRO-GRANT!

[illegible]

# State of Saving - Campaign

Saving is second nature for Californians. We save the water. We save the air. And in some cases, we even save the sun, bottle it up and sell it right back to the grid to save some energy. We save because we simply love where we live. And want to save it for generations to come.

Energy Upgrade California® will connect you to excellent loans with better rates so you can save money on your home, while you go about your job of saving the state.






# Key Take Aways

- ✓ Financing is part of a holistic solution
- ✓ Wide range of finance products
- ✓ Key information resources
- ✓ Next steps for LGs



# Thank You



DESIGN

MANAGE

SUSTAIN

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*We work nationally in the clean energy industry and are always open to exploring partnership opportunities.*