



CHEEF | REEL

CALIFORNIA HUB FOR
ENERGY EFFICIENCY FINANCING

Promote Energy Project Financing, Receive up to \$23,000!

*REEL, Go Green Financing and
Money for Local Governments*



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FINANCING

DESIGN

MANAGE

SUSTAIN

Design, implement and manage energy & sustainability programs

- LA County's PACE program
- BayREN
- Matador's Financing Programs through SoCal REN
- Home Upgrade
- The Energy Network's Energy Project Lease Financing

Financing consultant to Center for Sustainable Energy

- Finance Marketing, Education and Outreach
- CHEEF/ REEL
- Go Green Financing



Center for
Sustainable Energy®

WHY??

... are we here today?

- ✓ Local and State goals
- ✓ Save energy
- ✓ Make informed choices
- ✓ Local Governments take action





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Financing as a Solution



=



\$23,000

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What is The CHEEF?

The CHEEF is a public-private partnership of lenders, contractors, select investor owned utilities and state agencies designed to encourage an **uptake of energy efficiency projects** through **increased access to financing**



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ENERGY EFFICIENCY
FINANCING





REEL Benefits

- ✓ Unsecured loans (not using the property as collateral)
- ✓ Finance 100% of the project costs
- ✓ Loans from \$1,500 - \$50,000 and 5 - 15 year terms
- ✓ \$0 closing costs and NO maintenance fees
- ✓ Flexible scopes of work (30% non-energy)
- ✓ Broad range of credit scores to qualify*

*Each lender sets its own credit score requirements





Residential Energy Efficiency Loan (REEL) Lenders

Apply for a loan and start your REEL project today! More at : theCHEEF.com/reel



	California Coast	Desert Valleys [†]	Matadors	Valley Oak ^{††}
Lending Area	Anywhere in California	Indian Wells Valley and Searles Valley	Anywhere in California	Tulare County and Madera County
APR* <i>(as of April 10, 2017)</i>	5.88% to 7.88%	4.50% to 8.50%	5.99% to 7.99%	7.45% to 9.95%
Loan Size	\$2,500 - \$50,000	\$2,500 - \$50,000	\$2,500 - \$50,000	\$1,500 - \$50,000
Credit Union Membership Fee (one-time)	Waived	\$5	Waived	\$5
Property Type	Single Family 1 to 4 residential units	Single Family 1 to 4 residential units	Single Family 1 to 4 residential units	Single Family 1 to 4 residential units
Minimum FICO	600	580	640	580
100% Financing <i>(No Cash Needed)</i>	✓	✓	✓	✓
No Closing Costs, No Annual Fees	✓	✓	✓	✓
Collateral	None	None	None	None
Term: Up to 15 years	✓	✓	✓	✓
Pre-Approval	Instant pre-approval for loans up to \$25,000	Within 24 hrs**	Within 24 hrs**	Within 24 hrs**
Contact Info	(858) 636-4208 Bill Ruppert energy@calcoastcu.org	(866) 743-6497 Eric Bruen REEL@desertvalleys.org	(818) 993-6328 x248 Joseph Cortez energy@matadors.org	(559) 688-5996 x2315 Kiersty Vaughan kvaughan@valleyoak.org
Apply online	calcoastcu.org	desertvalleys.org	matadors.org	valleyoak.org



Project Requirements

Energy improvement examples eligible for REEL financing:

- ✓ Heating and A/C replacements
- ✓ Cool Roofs
- ✓ Window Replacements
- ✓ Water Heating
- ✓ Insulation
- ✓ Air Sealing
- ✓ Duct Sealing
- ✓ LED Lighting
- ✓ EnergyStar Appliances
- ✓ Pool Pumps
- ✓ Smart Thermostats

...and More



At least 70% of loan proceeds must fund eligible energy efficiency equipment and other necessary alterations

- ✓ Example: HVAC + permit costs + wall repair around the HVAC

Up to **30% of loan proceeds** may be used for other home improvements

- ✓ Cabinets, fixtures, flooring, etc.
- ✓ Electric measure upgrades when electricity is provided by a non-IOU (ex. MUNI, public utility, co-op)

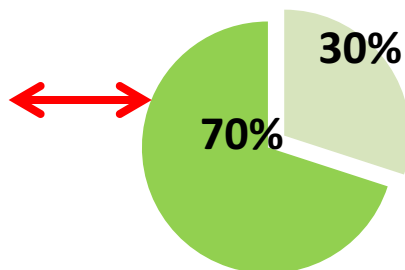


Sample Project

Item	Cost
Electric HVAC	\$10,000
Attic Insulation	\$2,500
Duct Sealing	\$2,500
Cabinets	\$2,500
Gas hot water heater in a Municipal Gas Company	\$3,500
Total Project Cost	\$20,000

Eligible Measures
70%

Other Home
Improvements +
Municipal Gas
30%



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Are you a contractor?

[Click Here](#)

Lending Solutions For Your Home And Business

Go Green Financing was created to help you find the best financing options available for your energy efficiency project. 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.



Data on over **300** finance products.



Includes underwriting criteria, interest rates, fees, credit and equity requirements, etc.

Finance this amount:

20000

Single family Residential

Search by City & County

Santa Monica

Los Angeles

Search

[Reset >](#)

PACE - Property Assessed Clean Energy Products



Expand >

Key Benefits:

- Secured financing repaid through annual property taxes
- Pays for 100% of project costs
- Liability may potentially be transferred to new owner upon sale of the property

Eligibility Req: Property must be located in a city or county that has approved a resolution to participate. Requires equity in the property.

Improvements: Single or multiple eligible energy efficiency, water efficiency, renewable energy and demand response measures.

Product	Est Pmt/Month ①	Terms	Rate	Fin Available	Compare	
HERO 	\$394	5 year(s)	6.75 - 6.75%	\$5,000 - 15% of property value 	<input type="checkbox"/>	Details >
	\$239	10 year(s)	7.69 - 7.69%			
	\$193	15 year(s)	8.15 - 8.15%			
	\$172	20 year(s)	8.35 - 8.35%			
AllianceNRG Program 	\$387	5 year(s)	5.99 - 5.99%	\$2,500 - 15% of property value 	<input type="checkbox"/>	Details >
	\$222	10 year(s)	5.99 - 5.99%			
	\$169	15 year(s)	5.99 - 5.99%			
	\$143	20 year(s)	5.99 - 5.99%			

Finance this amount:

20000

Single family Residential

Search by City & County

Santa Monica

Los Angeles

Search

[Reset >](#)**CHEEF - CALIFORNIA HUB FOR ENERGY EFFICIENCY FINANCING**

The California Hub for Energy Efficiency Financing (CHEEF) was created by the State of California to work with private lenders to increase the availability of special financing for energy efficiency projects.

REEL - Residential Energy Efficiency Loan Products

Info ▶

Expand ▶

Key Benefits for the residential program (REEL):



- Up to 15 year terms with competitive interest rates and minimal to no fees
- Finance 100% of the costs up to \$50,000 with broad credit scores accepted
- Utility on-bill repayment options may be available for PG&E customers only
- Not secured by your property

Eligibility Req: Must be a property owner or renter and receive gas and/or electric service from either SCE, SoCalGas, PG&E, or SDG&E.

Improvements: Single or multiple eligible energy efficiency measures. 30% of the financing may also fund other projects, such as remodeling or water efficiency.

Are you a contractor?

[Click Here](#)

Product	Terms	Rate	Fin Available	Compare	
Residential Energy Efficiency Loan (REEL) Program by Matadors 	5 year(s)	5.99 - 5.99%	\$2,500 - \$50,000		
	10 year(s)	6.99 - 6.99%		<input type="checkbox"/>	Details ▶
	15 year(s)	7.99 - 7.99%			
			\$1,500 - \$50,000		

[< Back to Find Financing](#)[Print Preview >](#)

Residential Energy Efficiency Loan (REEL) Program by Matadors



Lender: Residential Energy Efficiency Loan (REEL) Program by Matadors
Website: www.matadors.org
Email: energy@matadors.org
Phone: (818) 993-6328

Product Description

The Residential Energy Efficiency Loan (REEL) Program is offered through Matadors Community Credit Union, a CHEEF Participating Lender. It offers financing to pay for eligible energy efficiency projects to qualified single-family residential customers throughout California. Up to 30% of the loan can be used to pay for other home improvements, such as water-saving projects and remodeling!

Miscellaneous Information

The property must receive gas and/or electric service from Pacific Gas and Electric, Southern California Gas, Southern California Edison or San Diego Gas & Electric. Loan may finance single measures or multiple measures.

To find a Qualified Contractor near you, visit <https://myenergy.energyupgradeca.org/contractor/search>. Looks for contractors with the "CHEEF Residential" logo.

[Email Lender](#)
[See Website](#)
[Apply Here](#)

Property Types



Sponsor:

CHEEF

Financing Type

Unsecured

Financing & Payment Information

Rate (APR):	5.99% - 7.99%
Term (years):	5, 10, 15 years
Minimum Amount:	\$2,500
Maximum Amount:	\$50,000
Fees:	None
Down Pmt. Required:	No
Re-pmt. Method:	Off-bill loan (Direct to Lender)
Pmt Frequency:	Monthly
Pre-pmt Penalty:	No

Allowable Projects

- EE Funds Energy Efficiency projects**
- OE Funds other energy projects**
30% of the loan may finance other home improvements, including water efficiency and demand response projects. Solar may not be
- ER Funds other energy-related projects**
Alterations necessary to complete the energy efficient project may be included.
- NE Funds other non-energy projects**
30% of the loan may finance other home improvements, including water

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OTHER VARIATIONS OF THIS PRODUCT

Residential Energy Efficiency Loan (REEL) Program by Matadors

Unsecured

Property Types	
Sponsor	CHEEF
Financing Type	Unsecured loan
Term (years)	5, 10, 15 year(s)
Rate (APR)	5.99% - 7.99%
Min. Amount	\$2,500
Max. Amount	\$50,000
One-time Fees	No
Ongoing Fees	No
Description	The Residential Energy Efficiency Loan (REEL) Program is offered through Matadors Community Credit Union, a CHEEF Participating Lender. It offers financing to pay for eligible energy efficiency projects to qualified single-family residential customers throughout California. Up to 30% of the loan can be used to pay for other home improvements, such as water-saving projects and remodeling!

OTHER PRODUCTS BY THIS LENDER

Lender: Matadors Community Credit Union

Home Energy Loans

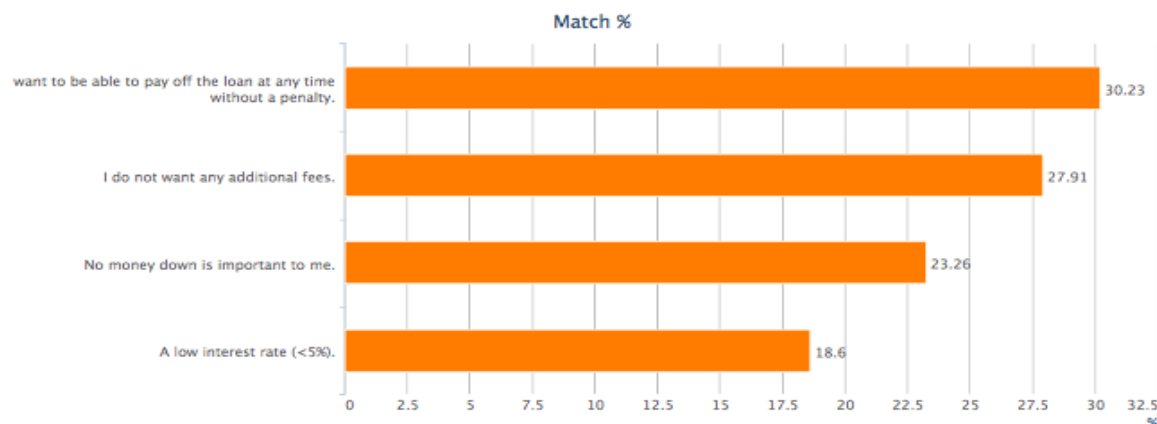


Financing Concierge



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)

What is Co-op Marketing?

- Share resources
- Pool marketing efforts
- Drive demand for energy financing
- Increase results
- Provides opportunity and flexibility to local governments



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3 Ways to Participate

- 1 Receive \$2,000 for co-branded collateral
- 2 Apply for \$20,000 micro-grant for custom marketing ideas
- 3 Gain access to free tools and resources



FREE
Expo Bundle
\$1,100

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- Printed Postcards to hand out at events
- Printed post cards for direct mail
- Door hangers for canvassing
- Outdoor pull-up banner
- Indoor pull-up banner
- One-sided flyer
- Refrigerator magnet giveaways
- Trifold brochure
- Posters
- Lawn Signs
- Half-page print ad
- Full-page print ad
- Radio advertisements
- Website promotion
- Social marketing

Diverse Customers

- English
- Spanish
- Vietnamese
- Korean
- Traditional Chinese

Advertising Campaigns

- Direct mail
- Canvassing
- Events
- Social Media
- Radio Ads
- Print Ads
- Website links
- Referrals
- Email campaigns
- Van wraps
- Other

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\$2,000 for Co-branded collateral

**\$2,000
FOR
COLLATERAL**

- Professionally designed
- Available through an online store
- Receive \$2,000 in purchase credit
- Leverages "State of Saving" campaign



**DOOR HANGERS
LAWN SIGNS
POSTERS
MAGNETS
TRIFOLD BROCHURES
FLIERS
POST CARDS
PULL-UP BANNERS
DIGITAL ADS
PRINT ADS
VIDEO MARKETING
AND MUCH MORE!**



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Door hanger

Save energy
Save gas
Save water
Save money.

Californians love to save.

And for some, saving now
means more attractive terms
on energy improvements with
the California Hub for
Energy Efficiency Financing (CHEEF).

**Special lending solutions to
upgrade your California home.**


Introducing the Residential Energy Efficiency Loan (REEL),
a program developed by the state to help California reach its
aggressive clean energy goals and reduce climate pollution.

USE THE REEL PROGRAM FOR

- Energy-efficient heating and cooling systems
- Energy-efficient water heaters
- High-Rose insulation
- ENERGY STAR appliances

For more information on qualified energy efficiency measures,
contact your CEEF Lender or visit our website at TheCHEEF.com/REEL.

TheCHEEF.com/REEL

 **CHEEF | REEL**
CALIFORNIA HUB FOR
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Partner Logo

Phone

Cell

Customizable Back

**SAVE
CALIFORNIA
(ONE HOME AT A TIME)**

**WELCOME TO THE
STATE OF SAVING.**

 **CHEEF | REEL**
CALIFORNIA HUB FOR
ENERGY EFFICIENCY FINANCING

Front

Dimensions 3.5 X 8.5 Inches

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Poster



Dimensions 24 X 36 Inches

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Co-op marketing testimonial from Cory Downs of Chula Vista

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CITY OF CHULA VISTA

**COMMUNITY SPOTLIGHT
CHULA VISTA**

"Go Green Financing is a great resource for city staff who want to help constituents but need to remain financing agnostic."
Cory Downs
Chula Vista Conservation Specialist

A LEADER IN ENVIRONMENTAL SUSTAINABILITY
Chula Vista adopted their first Climate Action Plan in 2000. In 2014, they won the EPA Climate Leadership Award.

EFFICIENCY FIRST
Chula Vista's commitment to energy efficiency is a key strategy that saves money and energy. It's also linked to:
Climate Action Goals | Local Economic Development

IDENTIFYING A NEED
The up-front costs of energy improvements are a barrier. Financing helps residents and businesses move forward with needed upgrades.

\$36 M IN PACE PROJECTS FINANCED SINCE 2014.

BE HELPFUL. STAY NEUTRAL.
Discussing financing with homeowners who may need it is an easy way to lend a hand.

WWW.GOGREENFINANCING.COM

To learn more about the City of Chula Vista and local sustainability efforts, visit www.chulavista.gov/clean



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Micro-grant

\$20,000
MICRO-
GRANT

- 50% cost share
- Out-of-the-box marketing ideas
- Promote financing for energy projects
- Brand with Go Green Financing or the CHEEF.

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Micro-grant ?

- Custom printed marketing materials
- Print ads
- Radio and paid advertisements
- Marketing CHEEF contractor training events
- E-blasts or direct mail campaign
- Info at permit and development desks

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Free Resources



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PACE Fact Sheet

What is Property Assessed Clean Energy financing?

Property Assessed Clean Energy (PACE) financing provides funding for residential (1-3 units), multi-family (4-units), commercial, industrial and agricultural property owners in participating jurisdictions to implement energy efficiency, water conservation or renewable energy projects with no out-of-pocket costs. Financing is repaid via the property's annual tax bill over a period of time, up to 30 years.

Who can take advantage of PACE?

PACE financing is available to private property owners whose properties are located in jurisdictions that have opted-in to one or more PACE programs. A city or county may opt to join a residential PACE program, a commercial PACE program, multiple PACE programs, or any combination thereof. In general, PACE programs offer financing to property owners who have at least some equity in their property and have not been delinquent on their property tax or mortgage payments. Typically, approval for PACE does not look at a property owner's credit, nor does it affect consumer credit ratings.

What may be financed with PACE?

PACE programs finance any qualifying product that is permanently fixed to the property and saves energy or water or produces renewable energy. Eligible products may vary among the different PACE providers. For questions regarding specific product eligibility, contact the individual PACE provider(s) in your area.

Examples of eligible products include: attic insulation; heating, ventilation and air conditioning replacements (HVAC); solar photovoltaic systems, water heating systems, industrial process equipment and low-flow toilets. Most residential PACE providers require the project to be completed by a participating contractor in order to be eligible.

*At this time, many PACE providers do not finance improvements for a unit multi-family buildings. Check with individual PACE providers for details.

Lending solutions for your home and business.

What are some of the benefits of PACE financing?

1. 100% financing may eliminate the need to pay out of pocket for your project.
2. Longer repayment terms, up to 30 years, keep monthly payments low enough that your utility savings may be greater than your financing payment.
3. Financing may transfer to a new owner upon sale of the property since financing repayment is tied to the property tax bill, rather than the individual owner. Most providers require consent from the lender before transferring the liability.
4. Certain projects may lower operating costs and reduced utility bills.
5. Financing approval is property-based. PACE financing will not look at a property owner's credit report, future debt-to-income ratios.
6. For commercial properties, PACE financing may be used for core business activities.
7. Financing costs may be passed on to commercial tenants.

For details concerning program eligibility, commercial PACE, specific PACE programs, or their financing terms, visit GoGreenFinancing.com

Find Financing

Find and compare the
best financing options near you

Property type

Estimated Financing Amount

City

County

SEARCH

WELCOME TO THE
STATE OF SAVING.



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FINANCIAL INST. NAME
FINANCIAL INST URL

Loans with attractive terms available
for energy-improvement projects.

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STATE OF SAVING.



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Register Now!

NEXT STEPS

1. Register your Organization

- TrainEnergyUpgrade.com
- Under Company Type, Choose “Government Agency”

2. Register your Staff

- TrainEnergyUpgrade.com
- Under Company Type, Choose “Employee-Government Agency”

3. Access the online store

4. Customize & Receive Co-branded Collateral

WELCOME TO THE
STATE OF SAVING.



Welcome to Train Energy Upgrade

Train Energy Upgrade is an online learning platform designed to stimulate awareness and understanding of the Energy Upgrade California® statewide program. These trainings are designed for stakeholders working directly with the general public in both residential and non-residential market sectors, including:

Financial Institutions Real Estate Professionals Consultants
Local Governments Community Based Organizations Other trusted messengers

By completing these trainings, stakeholders will expand their knowledge of energy management concepts and gain a deeper understanding of the tools and resources available to them through the Energy Upgrade California statewide program, so that they can successfully inspire their own circles to help save California...one building at a time!

About Energy Upgrade California

Energy Upgrade California is a state initiative to help Californians take action to save energy and conserve natural resources, help reduce demand on the electricity grid, and make informed energy management choices at home and at work. The Energy Upgrade CA website is your one-stop portal for information on rebates and incentives, contractors, financing options, and a variety of educational and informational materials presented in a fun and interesting format for easy comprehension.

Taking A Course

Follow the steps below to find courses and activate your custom training curriculum.

1. Visit the **Course Catalog** by clicking the Start Training menu tab
2. Select a category from the Course Catalog
3. Click “Add to Schedule” to add a course to your curriculum
4. Access the **Learner Dashboard** to begin taking courses once they’ve been added to your schedule

Note: Be sure to click **SAVE AND CLOSE** in the upper right corner of the course after you have completed your course to record your completion.

Local Government Organizations

- COGs and LG implementers
- Aggregate up to 10 = \$20,000 marketing credit
- Aggregate up to 5 LGs = \$100,000 micro-grant
- Leverage efforts
- Cohesive regional marketing





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Contact Us

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(949) 529-0093

ngn@manage-sustain.com

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