

GoGreen Home Energy Financing Program

Administered by the State of California

Supported by California's Investor-Owned Utilities (IOUs) and the California Energy Commission

0% Financing Promotion March 19, 2025

www.GoGreenFinancing.com CAEATFA-CHEEF-1220-I15 Rev 2024.11.01

Please check <u>www.GoGreenFinancing.com</u> periodically for updated versions of this manual

0% Heat Pump Financing Promotion

- Open to designated Low-Income Households in select communities throughout California
- Borrowers <u>must</u> install a Heat Pump HVAC, Mini Split, and/or water heater. Additional measures (EEMs) can be included, but they must be on the EBD list
- Maximum of \$30,000 in total project costs are covered
- Cannot include 30% "other home improvements"
- Interest rates of 0% for loans up to 10 years, and 2% for loans with terms 10-15 years







Step 1: Check the Measures

Energy Measures Eligible for Credit Enhancements Using Equitable Building Decarbonization Program Funds

The measures listed below are eligible to be financed through GoGreen Home using Equitable Building Decarbonization (EBD) Program funds. EBD supports projects in electric POU service areas by providing funding for credit enhancements, including both the loan loss reserve and interest rate buy down, to facilitate affordable financing of energy upgrades.

Measures on this list will only use EBD Program funds if there is no other funding source available. For example, if measures on this list could otherwise be funded by other sources, they will use that other source first. Households receiving gas service from an IOU are also eligible for additional IOU-funded measures. For reference, check out the full <u>CAEATFA Eligible</u> <u>Energy Measures list</u>.

GoGreen Measure ID	GoGreen Measure Name Program Requirements						
	Appliance Measures						
AP-ACLN	Air Cleaner/Purifier ENERGY STAR						
AP-DRYE	Clothes Dryer (Electric) ENERGY STAR						
AP-DRYH	Clothes Dryer with Heat Pump (Electric) ENERGY STAR						
AP-FREZ	Freezer ENERGY STAR						
AP-INDU	Induction Range or Cooktop ENERGY STAR						
AP-RHDA	Range Hood ENERGY STAR						
AP-FRIG	Refrigerator ENERGY STAR						
	Building Envelope Measures						
BE-AIRS	Air Sealing - Whole Building This measure may trigger combustion appliance safety testing.						
BE-INSA	Attic Insulation Must meet the standards specific to the climate zone						
BE-INSF	Floor Insulation Must meet the standards specific to the climate zone						
BE-RADC	Heat Reflective Coating Product must have solar reflectance ≥ 0.5 as tested to ASTM C1549-16						
BE-INSS	Insulated Siding Siding panels with rigid foam insulation backing						
BE-INSW	Wall Insulation Must meet the standards specific to the climate zone						
BE-WCEX	Window Coverings: Exterior Must be attached to the building structure. Eligible: solar screens, roller shade/shutters, louvered shutters, and awnings.						
	Clean Energy Measures						
CE-SOBT	Solar Photovoltaic + Battery Storage (must be installed together)						
CE-BATT	Battery Storage Expansion (Must be paired with an existing solar photovoltaic system)						
TR-EVCH	EV Chargers (must be ENERGYSTAR rated and capable of internet connectivity for grid interconnection)						
	Demand Response Measures						
DR-TESS	Thermal Energy Storage (TES) System Must be used to shift energy usage to an off- peak time period on a recurring basis, referred to as permanent load shifting (PLS)						
January							

Energy Measures Eligible for Credit Enhancements Using Equitable Building Decarbonization Program Funds

	HVAC Measures						
HV-DUCI	Duct Insulation Must meet the standards specific to the climate zone						
HV-DUCX	Duct Sealing (Existing) This measure may trigger combustion appliance safety testing.						
HV-DUCR	Duct Sealing (New) This measure may trigger combustion appliance safety testing.						
HV-DUCT	Duct Sizing or Optimization This measure may trigger combustion appliance safety testing.						
HV-HPMP	Heat Pump Split or packaged system ENERGY STAR						
HV-MSHP	Mini Split with Heat Pump 18 SEER or greater ENERGY STAR						
HV-SMRT	Smart Thermostat Must be programmable through a user interface and capable of two-way communication of data to a location outside the home						
HV-VFEN	Ventilation Fan ENERGY STAR, bathroom or in-line						
HV-HFAN	Whole House Fan						
	Lighting Measures						
LI-LEDL	LED Lighting LED lighting bulbs and fixtures. Must be ENERGY STAR certified. Recessed light fixtures in insulated ceilings must be rated ICAT (insulation contact airtight).						
LI-TAPE	LED Tape Lighting						
	Pool Product Measures						
PP-COVE	Pool Cover (Electric Heater)						
PP-MOTR	Pool Pump Motor ENERGY STAR						
	Water Heating Measures						
WH-HP55	Heat Pump Water Heater ENERGY STAR						
WH-SOWH	Solar Thermal Water Heater ENERGY STAR						
	Other Measures						
OT-SEMS	Smart Home Energy Management System ENERGY STAR						

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IRBD measures list

Step 2: Check the Map



California Climate Investments Priority Populations Mapping Tool 4.0



Priority Populations map

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Step 3: Check the Household Income Level



GoGreen Home 0% Financing Promo

Household income eligibility guidelines

GoGreen Home is running a low-interest financing promotion for qualifying customers installing **heat pumps for space or** water heating. To be eligible, customer household income must not exceed the dollar amount for **county and household size** listed in the table below.

Project must meet other qualifications, and customer must qualify for financing with a GoGreen Home lender. For information visit GoGreenFinancing.com/heat-pump-promotion.

Figures listed represent 80% of Area Median Income by county and household size per the CA Department of Housing and Community Development's 2024 State Income Limits.

Number in household	1	2	3	4	5	6	7	8
Alameda	84,600	96,650	108,750	120,800	130,500	140,150	149,800	159,500
Alpine	59,200	67,650	76,100	84,550	91,350	98,100	104,850	111,650
Amador	56,450	64,550	72,600	80,650	87,150	93,600	100,050	106,500

Income guidelines

Step 4: Apply to California Coast Credit Union



Personal Loan Application

Loan Information

Once the button is colored BLUE the selection has been made.

Apply to Cal Coast

Please select if Line of Credit

Select a purpose *

Debt Consolidation					
Emergency Loan					
GoGreen Home Energy					
GoGreen Home Energy Solar					
Home Improvement					
Pay Bills					

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Resources

Your 1-2-3 How-to Guide – Help your customer figure out if they are eligible for the 0% promotion

<u>www.gogreenfinancing.com/heat-pump-promotion</u> – Send this link to your customer to learn about heat pumps and the promotion

gogreen@egia.org or 888.987.3443 – Got questions? Contact your GoGreen Contractor Help Desk



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Thank You

Thank you for your time today & support for GoGreen Financing!



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