

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	
CaliforniaHERO (Residential)  EE WE RE DR OE ER	\$5,000 - 15% of property value	15 year(s)	☐	Details ▶
	\$5,000 - 15% of property value	5 year(s)	☐	Details ▶
	\$5,000 - 15% of property value	20 year(s)	☐	Details ▶
	\$5,000 - 15% of property value	10 year(s)	☐	Details ▶
CaliforniaFIRST (Residential)  EE WE RE DR OE ER	\$5,000 - \$200,000	20 year(s)	☐	Details ▶
	\$5,000 - \$200,000	25 year(s)	☐	Details ▶
	\$5,000 - \$200,000	10 year(s)	☐	Details ▶
	\$5,000 - \$200,000	15 year(s)	☐	Details ▶
	\$5,000 - \$200,000	5 year(s)	☐	Details ▶
Figtree Financing (Residential)  EE WE RE DR OE ER NE	\$2,500 - 10% of property value	10 year(s)	☐	Details ▶
	\$2,500 - 10% of property value	5 year(s)	☐	Details ▶
	\$2,500 - 10% of property value	15 year(s)	☐	Details ▶
	\$2,500 - 10% of property value	25 year(s)	☐	Details ▶
	\$2,500 - 10% of property value	10 year(s)	☐	Details ▶

Support

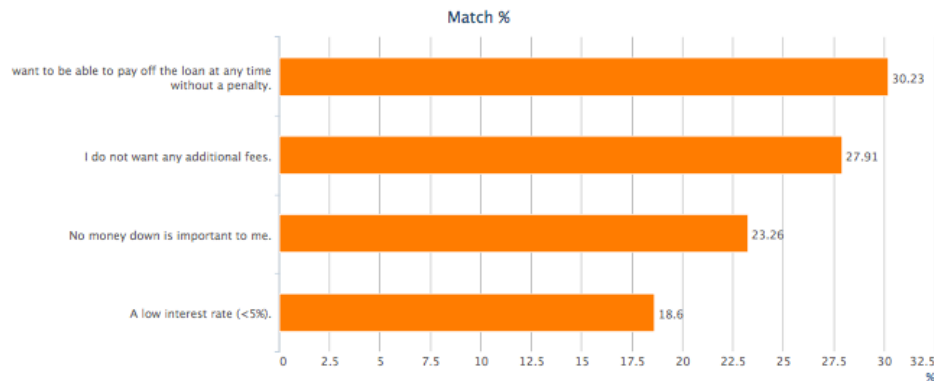
- Searchable database of financing options
- Filtered by property & location
- Organized by type
- Ability to compare products
- View product details
- Contact lender or apply now

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 CO₂



Reviews (3)

☐ I Will Do It

☒ Completed

☐ Decline

[Why and How >](#)



Replace your light bulbs

\$234

Savings Over Recommendation's Lifetime

3346 lbs CO₂



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 CO₂



Reviews (3)

☐ I Will Do It

☒ Completed

☐ Decline

[Why and How >](#)



Install low flow showerheads

\$154

Savings Over Recommendation's Lifetime

2452 lbs CO₂



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!

**Save energy
Save gas
Save water
Save our trees.**

**Save sunlight
Save compost
Save vintage clothes
And save the bees.**

**Californians
love to save.**

**And for some,
saving now
means more
attractive terms
on energy
improvements with
Go Green Financing.**

**WELCOME TO THE
STATE OF SAVING.**

SAVE CALIFORNIA

(ONE HOME AT A TIME)

Go Green Financing
Energy Upgrade California®

Access special lending solutions to upgrade your California home.

Introducing **Go Green Financing** from Energy Upgrade California! It's a website that connects Californians to lenders offering competitive, attractive financing for energy-efficient home improvements — making your home work harder for you and for California.

GoGreenFinancing.org

USE GO GREEN FINANCING FOR:

- Energy-efficient heating and cooling systems
- Energy-efficient water heaters
- High R-value insulation
- ENERGY STAR® appliances

*More energy-efficient home improvements found at [GoGreenFinancing.org](#).

Energy Upgrade California® is a state initiative to educate residents and small business customers about energy management. Funding comes from investor-sourced utility payments under the program of the California Public Utilities Commission. GoGreenFinancing.com is a website connecting consumers with California energy companies, subcontractors and providers of their respective services. All loans are subject to credit review and must comply with applicable laws regarding consumer protection. The design, features and availability of the site may change without notice. © 2012 Energy Upgrade California. All rights reserved. *Based on the most common energy efficiency improvements available to homeowners in California. Not all improvements are eligible for financing through Go Green Financing. Some improvements may require additional permits or approvals. Homeowners should consult with a professional before making any decisions about financing or improving their homes.

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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.

SAVE CALIFORNIA (ONE HOME AT A TIME)

WELCOME TO THE STATE OF SAVING.

Go Green Financing
Energy Upgrade California®

Save energy
Save gas
Save water
Save our trees.

Save sunlight
Save compost
Save vintage clothes
And save the bees.

Californians love to save.

And for some, saving now means more attractive terms on energy improvements with Go Green Financing.

WELCOME TO THE STATE OF SAVING.

SAVE CALIFORNIA (ONE HOME AT A TIME)

Go Green Financing
Energy Upgrade California®

I HELPED SAVE CALIFORNIA (ONE HOME AT A TIME)

WELCOME TO THE STATE OF SAVING.

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Energy Upgrade California®

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Californians love to save.

And for some, saving now means more attractive terms on energy improvements with Go Green Financing.

WELCOME TO THE STATE OF SAVING.

SAVE CALIFORNIA (ONE HOME AT A TIME)

Go Green Financing
Energy Upgrade California®

Access special lending solutions to upgrade your California home.

Introducing Go Green Financing from Energy Upgrade California®. It's a special loan program that connects 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.

Go Green Financing
Energy Upgrade California®

WELCOME TO THE STATE OF SAVING.

energy upgrade CALIFORNIA

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.