



gogreen
FINANCING™

Contractor Manual



GoGreen Home Energy Financing Program

Administered by the State of California

Supported by California's Investor-Owned Utilities (IOUs)

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PART 1 – PROGRAM OVERVIEW

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GoGreen Financing

GoGreen is administered by the California Alternative Energy and Advanced Transportation Financing Authority (CAEATFA).

In partnership with California's investor-owned utilities (IOUs) and the California Energy Commission, GoGreen Financing makes attractive financing more widely available for home energy improvements.

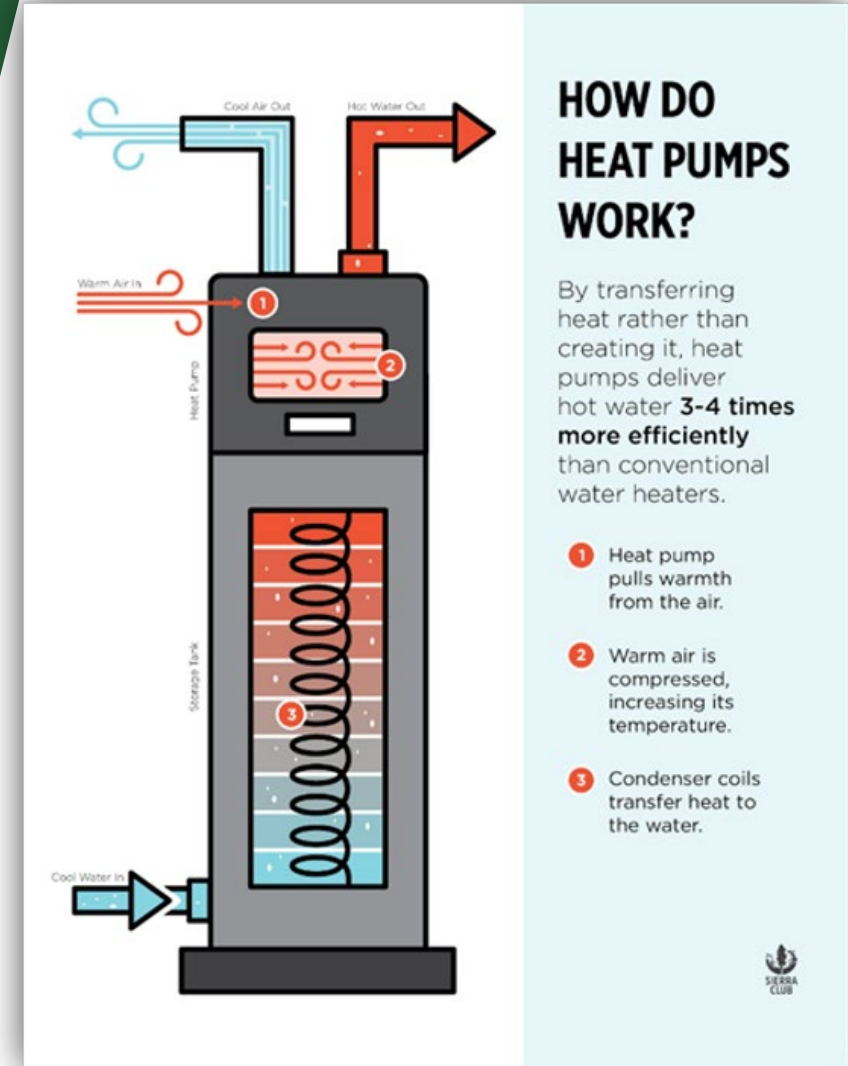


With the support of:



GoGreen Home Supports California's Building Decarbonization Goals

- Decarbonizing buildings (reducing or eliminating their greenhouse gas emissions) is a key strategy for meeting California's long-term climate goals*.
- GoGreen Home supports California's decarbonization goals by helping customers:
- Reduce the amount of energy needed in buildings through energy efficiency and clean energy upgrades
- Finance Heat Pump HVACs and Heat Pump Water Heaters and other electric alternatives to gas-powered equipment, as well as Solar PV and Battery Storage
 - Related costs such as electric panel upgrades, water heater relocation, etc. can also be financed



Why is Financing Important?

Financing allows contractors to sell jobs based on monthly payments and budget impact, rather than total project cost.

- Nationwide, 75% of energy improvement projects over \$10,000 and 90% of projects over \$15,000 are financed.
- Energy projects using financing tend to have deeper energy savings and greater scopes of work.
- Financing can be used in conjunction with (or as an alternative to) utility rebates.



Benefits for Everyone



Contractor Benefits

- **No Dealer fees**
- Access to more competitive rates and terms helps contractors **increase average closing rates by ~20%**
- Payment is issued directly to Contractors within **48 hours of project completion**
- Accomplish deeper retrofits and larger scopes of work

Customer Benefits

- Unsecured loans, property not used as collateral (**no lien**)
- Low interest rates and terms up to 15 years (20 years for solar PV + battery storage projects) make **monthly payments more affordable**
- **Large amounts of capital available** (\$50,000 per unit, up to 4 units (\$75,000 for solar PV + battery storage projects))
- **Broad range of credit scores approved** (as low as 580)
- Flexible scopes of work (**30% of loan can be used for non-energy measures**)
- \$0 closing costs or maintenance fees
- **Can be paired with utility rebates**

See How Your Customers Can Benefit from GoGreen Home

Major energy upgrades are made possible with GoGreen Home lenders' exceptional rates and terms. Layer financing with utility rebates to boost savings even more.

Example project:

Item		Cost
Unitary Heat Pump (18 SEER) + Wall Repair & Electrical Panel Upgrade	<i>Wall repair & panel upgrade are practical necessities and can be financed through GoGreen Home</i>	\$18,000
Duct Sealing	<i>Eligible GoGreen Home measure</i>	\$1,500
Painting	<i>GoGreen Homes allows up to 30% of loan to go to non-energy measures</i>	\$2,500
Total Project Cost		\$22,000

Monthly Payments
Without GoGreen Home or rebates 12.88% int, 60 mos, \$22,000
\$499
With GoGreen Home 5.38% int, 120 mos, \$22,000
\$237

Monthly payment cut nearly in half and \$1,458 in interest saved

How does GoGreen Home help Californians save energy?



1

GoGreen Home partners with lenders to reduce loan risks.



2

GoGreen Home lenders offer attractive rates and terms.



3

GoGreen Home contractors offer attractive terms to customers.



4

Customers use financing to complete energy-saving projects.

Difference Between GoGreen Home & PACE

GoGreen Home is not a type of PACE product and is different from PACE programs (HERO, California First, yGreene, etc.) in a few key ways.

Similarities

- Both allow property owners to finance the up-front cost of energy and other eligible improvements on a property and pay the costs back over time
- Both can be utilized without large, up-front cash payments

Differences

- PACE financing places a lien on the property and is paid back via the property tax bill while ...
- ... GoGreen Home loans are unsecured; there is no lien placed on the property. GoGreen Home loans are paid back directly to the lender, typically monthly
- GoGreen Home can be utilized by renters; PACE is limited to property owners

Participating Lenders & Available Products



Product Terms*	
APR:	3.75% to 8.12% ^T
Loan Amount:	\$2,500-\$50,000 (Up to \$75,000 for Solar PV + Battery Storage)
Avg. Loan Amount:	~\$17,000
Min. Credit Score:	580 for some lenders
Term Length:	Up to 15 years (20 years for Solar PV + Battery Storage)

Contractor Participation Requirements

- ✓ Contractors State License Board (CSLB) license relevant to work performed
- ✓ No outstanding judgments or liens. No CSLB disciplinary actions within the previous year
- ✓ Commercial general liability insurance coverage (\$1,000,000 per occurrence)
- ✓ Comply with all GoGreen Home program rules, measure efficiency requirements (ENERGY STAR when required) and safety testing
- ✓ Completed GoGreen Home program training

Ongoing eligibility requirements:

- ✓ All projects must meet the terms of Title 24, local building codes, and local permitting requirements

Boost Your Visibility with GoGreen Home

Get recognized as a Participating Contractor on the GoGreen Financing website

- Public listing features your contact information, website, service area, services, and languages spoken

Take advantage of a statewide marketing campaign driving customers to GoGreen Home

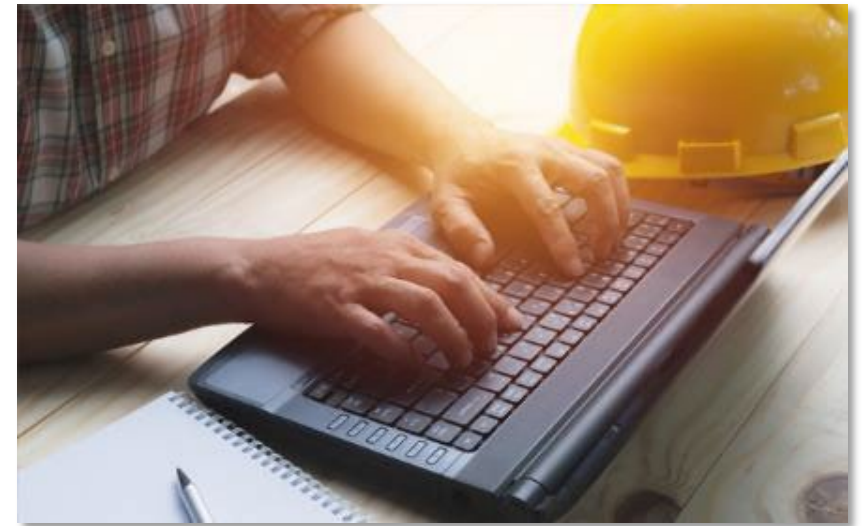
- Request a bilingual co-branded flyer
- Add the GoGreen Financing logo to your website

The screenshot shows the GoGreen Financing website's Contractor Finder interface. At the top, there are logos for GoGreen Financing and the State of California, along with navigation links for Residential, Business, Multifamily, Partner Resources, and About GoGreen. A search bar is prominently displayed with the heading "Find a contractor for your upcoming residential project." Below the search bar, there are input fields for "Search by name" (with a placeholder "Enter name") and "Zip code" (with a placeholder "Enter zip"). There are also dropdown menus for "Types of upgrades" (showing "1 selected") and "Spoken language" (showing "English"). A "Search" button and a "Reset" link are located below the search fields. Below the search area, there is a section for search results, currently showing "Name A-Z" and "(191 results)". Three contractor cards are visible: "A-Team Construction" with phone number (408) 482-2565, "Precision Air" with phone number (559) 275-8866, and "Belle Air Services" with phone number (323) 533-0235. Each card includes a list of services and a CSLB license number.

[GoGreenFinancing.com/ContractorFinder](https://www.GoGreenFinancing.com/ContractorFinder)

Getting Approved for the GoGreen Home Program

- 1** Complete the Contractor Application
<https://contractorsgogreen.com/gogreen-program-application/>
- 2** Complete an GoGreen Home Training, available on-demand at
<https://cheef.talentlms.com/>



Part 1: Takeaways

Why GoGreen Home, and How to Join

1. GoGreen Home is a good option for customers who don't want a lien on their property.
2. A broad range of borrowers can qualify for GoGreen Home and access up to \$50,000 in unsecured financing with term lengths up to 15 years (up to \$75,000 and 20 years for a bundled solar PV + battery storage project).
3. Participating Contractors in the program must follow program rules, comply with local codes, have active license(s), and meet insurance requirements.
4. If you have not already, complete your entry to the GoGreen Home program by submitting an online application (have proof of insurance ready for upload) after completing this training.

Find the application at [GoGreenFinancing.com/ResidentialContractors](https://www.GoGreenFinancing.com/ResidentialContractors)



PART 1 – PROGRAM OVERVIEW

PART 2 – ELIGIBILITY REQUIREMENTS

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A GoGreen Home Loan Must Meet Eligibility Requirements for:



Borrower



Property



Eligible Energy Measures (EEMs)



Project



Quality Assurance (QA)/Quality Control (QC)

Borrower Eligibility Requirements

- Property owner, or tenant with owner's written permission for measures which aren't eligible for self-install
- Credit score meets lender requirements; some allow scores as low as 580
- Borrowers with no credit scores *and* no derogatory credit reports are eligible
- Debt to Income ratio of less than 55%



*Lenders will check Borrower's credit and eligibility when the Borrower applies for the loan.
Lenders may have additional underwriting requirements beyond what GoGreen Home requires.
The final credit approval decision is made by the lender.*

Property Eligibility Requirements

- Residential Property
 - ✓ Single Family Home
 - ✓ Duplex/triplex/fourplex
 - ✓ Townhome
 - ✓ Manufactured Home with permanent, site-built foundation
 - ✓ Condominium
- Some lenders limit financing to a single unit
- Must receive gas or electric service from a “Big 4” Investor-Owned Utility (IOU), CCA, ESP, or a Publicly Owned Utility (POU). Customers of Peninsula Clean Energy or MCE who receive their bill from PG&E are also eligible.

California’s Big 4 IOUs:



Important: Not all measures are eligible to be installed in every jurisdiction

Eligible Energy Measures (EEMs)

- ✓ Air Sealing
 - ✓ Appliances
 - ✓ Cool Roofs
 - ✓ Duct Sealing
 - ✓ HVAC/Heat Pump
 - ✓ Insulation
 - ✓ Windows
 - ✓ Lighting
 - ✓ Pool Pumps
 - ✓ Solar PV + Battery Storage (bundled)
 - ✓ Water Heaters, including tankless, solar thermal, and heat pumps
- ...and More



Eligible measures are listed on the EEMs list:

www.treasurer.ca.gov/caeatfa/cheef/reel/resources/reel_eeemsList.pdf

The EEMs List

All eligible measures can be found on the EEMs list.

- The EEMs list can be searched by the measure name, measure category, and utility requirements for where the measure can be installed
- All EEMs must be installed in compliance with Title 20/24, which can vary based on climate zone; some have additional efficiency requirements such as ENERGY STAR
- The EEMs list indicates which measures can be self-installed and which require professional install by a contractor
- A measure which is not on the EEMs list but qualifies for an IOU/REN/CCA energy efficiency or demand response program (e.g. a rebate program) is eligible



Questions?
gogreen@egia.org

Eligible Energy Measures (EEMs) GoGreen Home Energy Financing

Measure Name Program Requirements	IOU = PGE, SCE, SDGE, SCG POU = SMUD, LADWP, etc.			Measure ID
	SI	IOU	POU only	
Appliance Measures				
Air Cleaner/Purifier ENERGY STAR	✓	✓	✓	AP-ACLN
Clothes Dryer (Electric) ENERGY STAR	✓	✓	✓	AP-DRYE
Clothes Dryer (Gas) ENERGY STAR	✓	✓		AP-DRYG
Clothes Dryer with Heat Pump (Electric) ENERGY STAR	✓	✓	✓	AP-DRYH
Clothes Washer ENERGY STAR	✓	✓		AP-WASH

Eligible measures are listed on the EEMs list:

www.treasurer.ca.gov/caeatfa/cheef/reel/resources/reel_eeemsList.pdf

Additional Solar/Storage Training

gogreen@egia.org
Phone: 888-987-3443

If you are a Contractor planning on installing Solar and/or Battery Storage EEMs, there is a short 5-minute supplemental video that you are required to watch before you commence projects.

The screenshot shows a web interface for 'Home' with a search bar and navigation options. It lists training courses under two categories: Commercial Contractors and Residential Contractors. The course '(RESIDENTIAL) Part C - Solar and Battery Financing (for Solar/Battery Contractors only)' is highlighted with a red box.

Category	Course Title	Action
Commercial Contractors	COMMERCIAL: GoGreen Business Contractor Program Training	INFO
Residential Contractors	(RESIDENTIAL) Part A - GoGreen Home Contractor Program Compliance Training	INFO
Residential Contractors	(RESIDENTIAL) Part B - How to Use the GoGreen Home Portal	INFO
Residential Contractors	(RESIDENTIAL) Part C - Solar and Battery Financing (for Solar/Battery Contractors only)	INFO

Project Eligibility Requirements and the 70/30 Split

At least 70%

Eligible Measures

- On the [EEMs list](#)
- Total cost may include **practically necessary** construction (installation, patching, enclosures or fire detection systems for batteries, or painting, etc.) or **legal** requirements to install the measures (permits, combustion safety testing, etc.)

EEMs and other legally and practically necessary alterations

Up to 30%

Additional related or non-IOU gas Measures

Additional Related Home Improvements

- Cabinets, fixtures, water efficiency measures, etc.
- Can be self-installed or installed by a non-GoGreen Home contractor
- Can include gas-designated EEMs when electricity is provided by an IOU but gas is provided by a non-IOU utility (e.g. Long Beach Utilities)
- Cannot include a less efficient version of an EEM (e.g. non-ENERGY STAR Refrigerator)

**Maximum project cost per unit: \$50,000
(\$75,000 if the project includes the
bundled Solar PV + Battery Storage EEM)**

Sample Loan: EEMs, Legally & Practically Necessary Alterations, Additional Related Improvements

Context: This property receives gas from SoCalGas, and electricity from LADWP, a public utility provider.

Item		Cost
Mini Split Heat Pump + Wall Repair	<i>Wall Repair is a practically necessary alteration</i>	\$3,000
Attic Insulation		\$1,500
Duct Sealing	<i>Combustion safety testing is necessary due to duct sealing and presence of a combustion appliance in the home</i>	\$2,500
Landscaping	<i>Additional related improvement; not an EEEM</i>	\$3,000
Total Project Cost		\$10,000

70% (\$7,000)

30% (\$3,000)

Combustion Appliance Safety Testing

Depending on several conditions, combustion appliance safety tests may be required for your project.

Combustion safety tests verify that atmospherically vented combustible appliances are working properly and not venting dangerous gases, such as carbon monoxide, in the living space.

There are two common standard combustion appliance safety tests:

- Combustion Appliance Zone (CAZ)/Combustion Appliance Safety (CAS) Tests
- Natural Gas Appliance Test (NGAT)

Note: Home Energy Rating System (HERS) testing does NOT count as a safety test!

About Atmospherically Vented Combustion Appliances

An atmospherically-vented, or natural draft, combustion appliance draws air for combustion from the inside of the home and relies upon the draft of warm air rising up a flue to carry dangerous combustion gases out of the home.

Commonly labelled as *Category I* on the manufacturer's nameplate.

Combustion Appliance Safety Testing Requirements

The following two project conditions trigger combustion safety tests:

- The project includes either whole building air sealing AND/OR duct sealing or duct “optimization” EEMs (These EEMs are flagged on the EEMs list as triggering safety testing)

AND

- An atmospherically-vented combustion appliance is present within the sealed building envelope
 - Note: a gas range is not generally considered an atmospherically-vented combustion appliance. However, CAEATFA recommends that contractors test gas ranges for excess carbon monoxide if a project includes either air sealing and/or duct sealing EEMs.

A safety test must be performed by someone who meets one of the following prerequisites:

1. Approved to participate in a Home Upgrade or Advanced Home Upgrade Program
2. BPI Certified
3. Certified and proficient in accepted standards for combustion safety and ventilation testing, such as Natural Gas Appliance Testing (NGAT)

Test results will be requested during project QAQC.

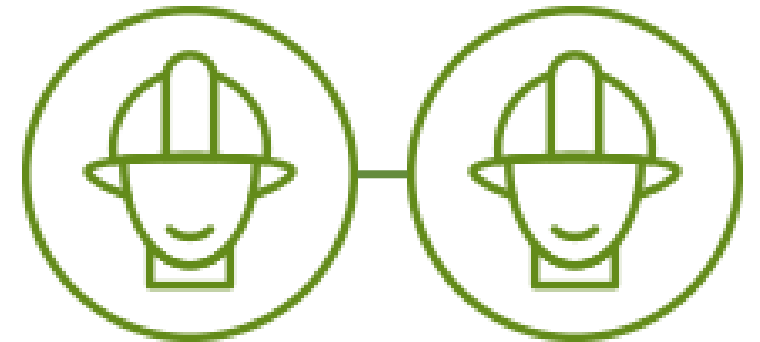
Projects with Multiple Contractors

GoGreen Home allows multiple contractors to work on a single project.

Each contractor sign and submit their Certificate of Completion; there is a process for linking a sub-Contractor to a measure in the GoGreen Home Portal.

In the event neither contractor serves as the “General,” The contractor who installed any of the triggering measures (duct sealing or air sealing) shall arrange for the safety test, unless otherwise agreed upon by the contractor.

Note: Most lenders are unable to issue payment to either party until the entire scope of the project is complete. Talk to the lender about options in this situation.



Permitting Requirements

The GoGreen Home Program takes local permitting requirements seriously. Permits are important to protect consumer safety and their investments in their property.

Contractors must:

- Comply with the local jurisdiction's permit requirements
- Close permits after installation
- Provide a copy within 2 weeks of request
 - If the homeowner closed the permit, let us know
 - For Solar PV and Battery Storage projects, the closed permit must be provided in order to receive payment

Failure to comply with local permitting requirements will impact your standing with the program.



Quality Assurance & Quality Control

GoGreen Home projects are subject to Quality Assurance (QA) and Quality Control (QC) processes

- The QA/QC team reviews funded loans for consistency with program regulations
- Non-compliant projects will trigger additional training and follow up to correct the issue, if possible, and ensure compliance on future projects

Please work with the QA/QC team if contacted about your project. Failure to do so may impact your program status.



Paperwork Audits & Inspections

- All projects are subject to a “desk” audit (paperwork audit), which confirms:
 - Permit closure (if applicable)
 - Safety test conducted and passed (if applicable)
 - “Permission to Operate” documents for Solar PV and Battery Storage projects
 - Submitted documentation is complete and accurate
 - EEMs and other alterations on invoice comply with program rules
- Projects will be randomly selected for visual inspections:
 - May be conducted within one year of enrolling the loan
 - The Inspector may ask to compare the contractor’s invoice to the GoGreen Home invoice
 - Borrower will be notified at least 10 business days prior to inspection

The more projects you do with successful inspections,
the fewer inspections we will do!

Follow the Rules

Contractors may be removed from the GoGreen Home Program for:

- Installing measures without the proper CSLB license classification
- Failure to secure closed permits as required by the local building department
- Failure to conduct safety testing as required by program
- Misleading claims; fraudulent or deceitful conduct in the sale or installation of measures
- Non-compliance or violation of the GoGreen Home Program regulations

For additional information:

<http://treasurer.ca.gov/caeatfa/cheef/reel/regulations/index.asp>

Part 2: Takeaways

Five areas of eligibility for GoGreen Home projects

- **Borrower:** Minimum credit score of 580
- **Property:** Residential property serviced by an IOU (PG&E, SCG, SCE, or SDG&E) or City of Palo Alto Utilities (CPAU); borrowers may upgrade up to 4 units.
 - Cool Roofs, EV Chargers, Solar PV and/or Battery Storage EEMs *only eligible* for customers receiving electricity from an IOU.
- **EEMs:** Measures must meet Title 24/Title 20 (or ENERGY STAR if applicable).
- **Project:** At least 70% of the loan proceeds must fund EEMs and other necessary alterations like the costs of permits, patching, pouring concrete slabs, etc.
- **QA/QC:** Secure proper permits, ensure all efficiency requirements and perform Combustion Appliance Safety Tests when required by the program.

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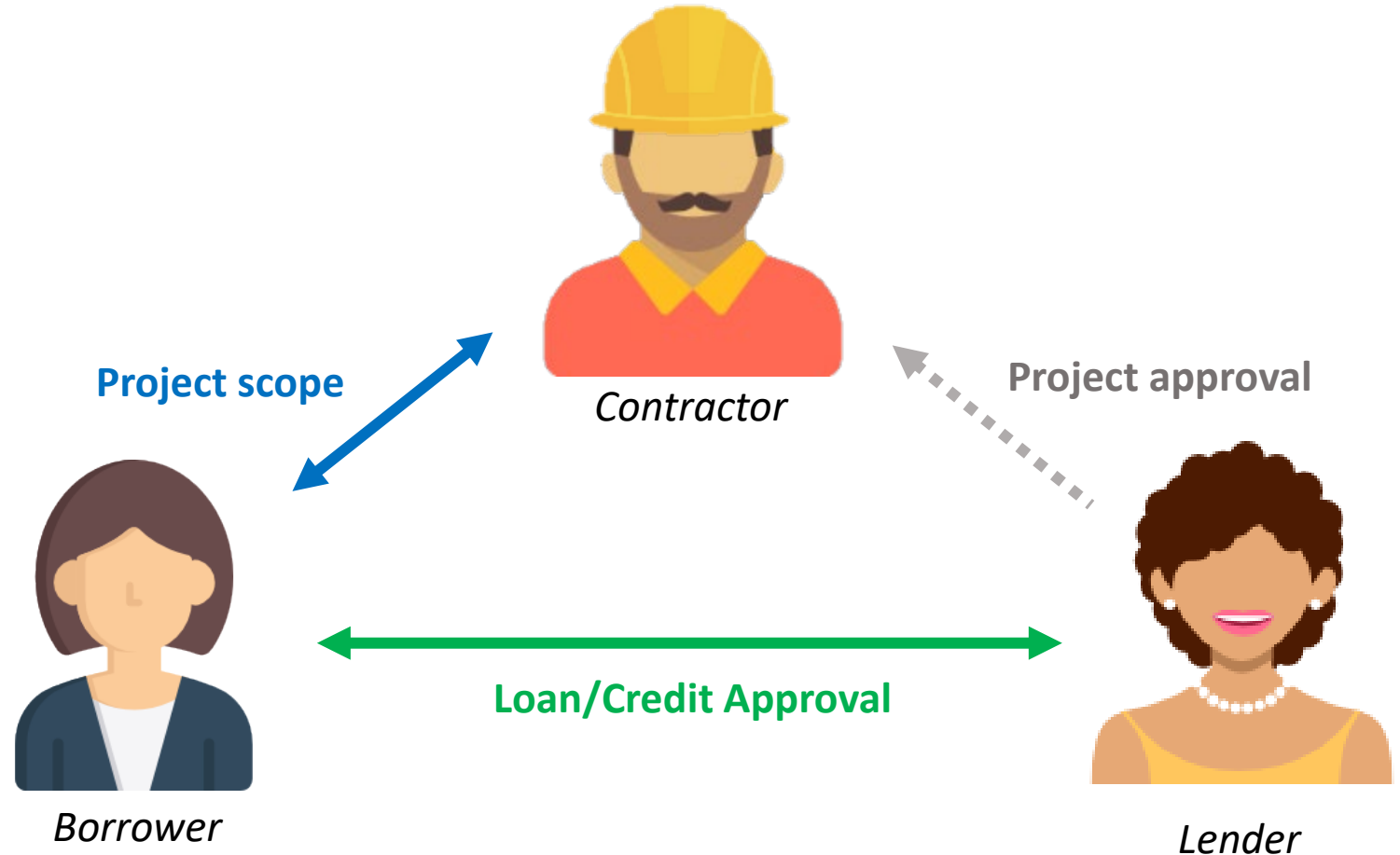
PART 5 – GETTING STARTED

The Lender / Borrower / Contractor Relationship

Currently, all GoGreen Home lenders use a direct lending platform.

This means GoGreen Home contractors are not involved in Loan/Credit Approval discussions.

Some lenders may accept a signed [borrower consent form](#) allowing the lender to directly communicate with the contractor about the project.



Discuss Credit Approval

1. Introduce the GoGreen Home Program as a financing option
 - GoGreenFinancing.com/Residential
2. Provide the customer with program resources:
 - Program flyer
 - Bill Impact Estimate (BIE)
 - Lender Chart
3. Show customer how to apply for credit approval with their selected lender



Bill Impact Estimate

It is a program requirement to present a Bill Impact Estimate to your customer before beginning the project.

You have two options:

1. You can create an estimate using energy modeling software *or*
2. Use GoGreen Home's Bill Impact Estimate (BIE)
 - Download the BIE and find other resources from the Contractor Resources page: [GoGreenFinancing.com/ResidentialContractors](https://www.GoGreenFinancing.com/ResidentialContractors)



Bill Impact Estimate - Residential Customers

The following list identifies common energy efficiency upgrades as well as their estimated annual energy and bill savings. These estimates are for informational purposes only, actual savings may vary. The data provided below is a statewide average, and does not reflect your climate zone or utility provider.

While energy efficiency improvements made to your home are designed to reduce your energy costs, they may not always result in lower monthly energy costs over time based on additional factors (e.g. rates, behavior) that contribute to monthly energy costs. Actual savings may vary, and any and all such savings projections provided are informational only.

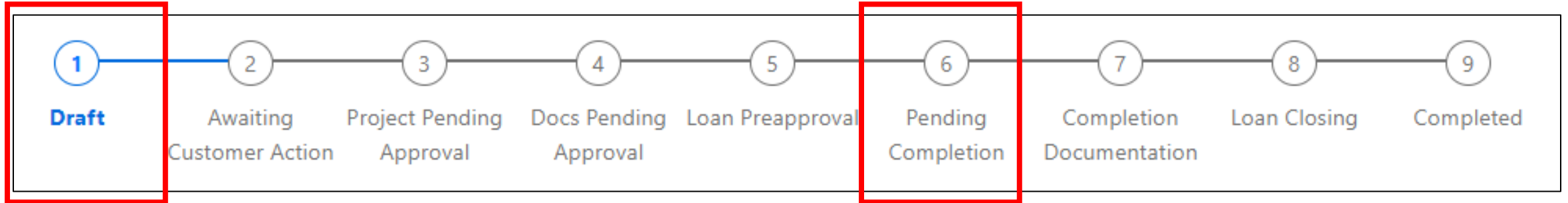
Category	Measure	Specification	Annual kWh Savings	Annual Therm Savings	Annual Bill Savings Estimate	
					Electric	Gas
Appliances	Clothes Washer	ENERGY STAR Clothes Washer, Top loading, Weighted Fuel Type, Tier2, IMEF = 2.32 to < 2.76	222	N/A	\$36 - \$57	N/A
Appliances	Refrigerator	ENERGY STAR Refrigerator: Side Mount Freezer without through-the-door ice	151	N/A	\$24 - \$39	N/A
Building Envelope	Attic Insulation	Add R-38 attic insulation	1,263	146	\$205 - \$326	\$187 - \$253
Building Envelope	Cool Roof	Cool roof with 50% solar reflectance replacing 1700 sq ft flat, black roof	1,083	N/A	\$176 - \$279	N/A
Building Envelope	Wall Insulation	Wall Blow-In R-0 to R-13 insulation with weighted average HVAC type	550	198	\$89 - \$142	\$253 - \$342
Building Envelope	Windows	ENERGY STAR 2-pane, LSG Low-E, non-metal and improved frame, U-factor 0.23-0.30, SHGC <= 0.25	1,608	128	\$261 - \$415	\$164 - \$221
HVAC	Central Air Conditioner	3 tons, 20 SEER, 2-speed fan	436	N/A	\$71 - \$112	N/A
HVAC	Evaporative Cooler	Direct-Indirect Evaporative Cooler	932	N/A	\$151 - \$240	N/A
HVAC	Gas Furnace	Efficient Residential Gas Furnace - AFUE 96	N/A	20	N/A	\$25 - \$34
HVAC	Heat Pump	3 tons, 17 SEER, two-speed fan	582	N/A	\$94 - \$150	N/A
HVAC	Mini Split Air Conditioning System	3 tons, 20 SEER	314	N/A	\$51 - \$81	N/A
Water Heating	Heat Pump Water Heater	Efficient water heater: 50-gallon electric heat pump water heater (UEF = 3.31) replaces code/standard 50-gallon medium-draw electric storage water heater (UEF = 0.92)	1,902	N/A	\$308 - \$490	N/A
Water Heating	Tank Storage Water Heater	Efficient water heater: 50-gallon medium-draw gas storage water heater (UEF = 0.64) replaces standard/code 50-gallon medium-draw gas storage water heater (UEF= 0.56)	N/A	25	N/A	\$32 - \$43
Water Heating	Tankless Water Heater	Efficient residential water heater: Instantaneous Gas water heater (UEF=0.87) replaces 40-gallon gas water heater Old electric to new electric tankless?	N/A	52	N/A	\$67 - \$91

Credit Approval

- Your **customer will apply for a loan** directly with one of the GoGreen Home lenders
- Lenders usually provide **credit approval** within 24 hours
- Once the **customer or lender tells you they have been approved for financing**, you can begin entering project data into the GoGreen Home portal



The Project Enrollment Process



- There are **nine Stages** to enrolling a project to GoGreen Home in the GoGreen Portal, requiring interaction by Contractors, Lenders, and the GoGreen Home Team at various points
- **Contractors only enter data at two Stages: Stage 1 (“Draft”) and Stage 6 (“Pending Completion”)**
- Other Stages are for Lenders and the GoGreen Home Team to enter, review, and approve data



Project Process At-a-Glance GoGreen Home Energy Financing Program



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If working with Travis Credit Union, reach out to them for their project submission process.

1

Borrower submits online credit application to Lender.

2

Lender pre-approves credit application and notifies Borrower.

3

Contractor provides Bill Impact Estimate to Borrower and enters the Scope of Work (SOW) into the GoGreen Home Portal including:

- Borrower name, address, and email
- Utility bill information*
- EEMs and costs
- Lender information

*Utility bill may be uploaded by Borrower.

4

Contractor sends Privacy Disclosure to Borrower for signature through the Portal.

GoGreen Home Team approves SOW.

Lender enters loan preapproval information.

Contractor receives Portal notification to pull permits, fill out Solar/Battery Interconnection Application if needed, and begin the project.

5

Upon project completion, **Contractor** signs Contractor Certificate of Completion in the Portal.

If applicable, **Contractor also...**

- Conducts CAS/CAZ testing
- Uploads closed permits to Portal
- Uploads proof of Solar/Battery Interconnection Application to Portal

Borrower signs Customer Certificate of Completion.

6

GoGreen Home Team reviews and gives final approval.

Portal notifies **Lender** to enter remaining loan details, originate the loan, and to change job status to "In Repayment."

Lender disburses payment to contractor(s)* within 48 hours.

Part 3: Takeaways

Required Forms

Contractors must use the portal to:

- Submit project and property data (Including closed permits and evidence of Interconnection Application(s) for solar and battery projects)
- Certify the completion of their projects
- Capture Borrower signatures for a Privacy Release and a completion certification
- Work with the Borrower to upload their recent gas and electricity bills

Remember: the GoGreen Home team may request copies of closed permits and combustion appliance safety test results from you as a part of random post-project Quality Assurance checks.

PART 1 – PROGRAM OVERVIEW

PART 2 – ELIGIBILITY REQUIREMENTS

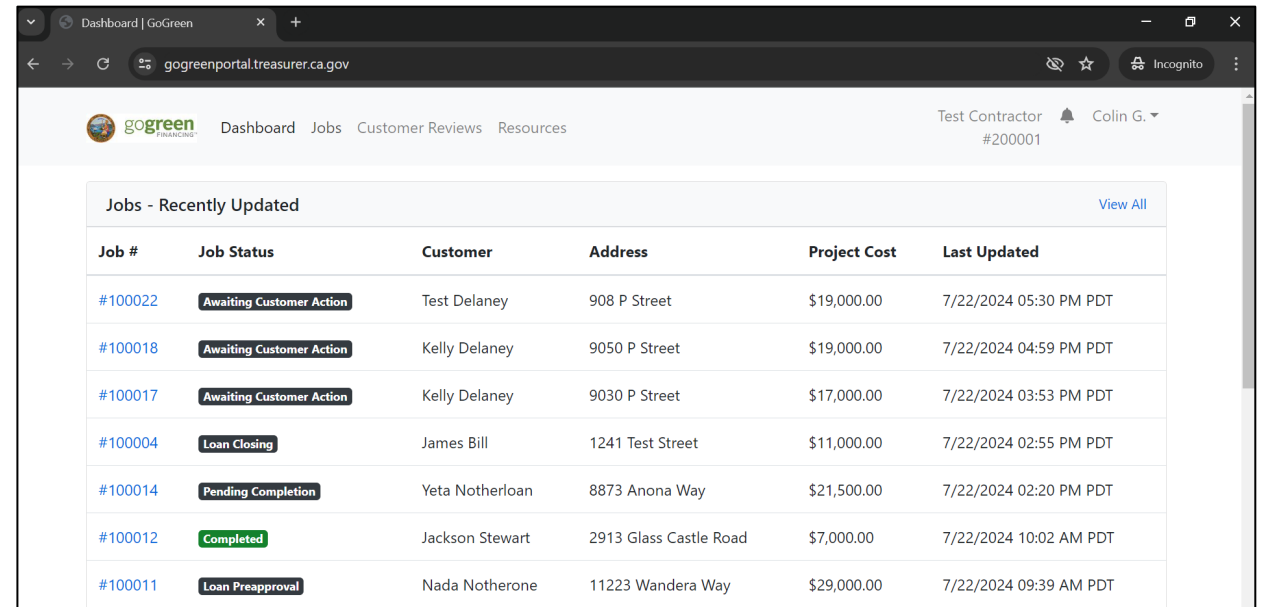
PART 3 – THE PROCESS

PART 4 – PROJECT PORTAL

PART 5 – GETTING STARTED

The GoGreen Home Portal

- Submit project and property information to the Program
- Discuss projects with the GoGreen Home Team and/or the Lender directly within the system
- Get full clarity as to the status of every project throughout the process
- No more paper forms and spreadsheets



The screenshot shows the GoGreen Home Portal dashboard. The page title is "Dashboard | GoGreen" and the URL is "gogreenportal.treasurer.ca.gov". The user is logged in as "Test Contractor" with the name "Colin G." and ID "#200001". The dashboard features a navigation menu with "Dashboard", "Jobs", "Customer Reviews", and "Resources". The main content area displays a table titled "Jobs - Recently Updated" with a "View All" link. The table has six columns: Job #, Job Status, Customer, Address, Project Cost, and Last Updated. The data rows are as follows:

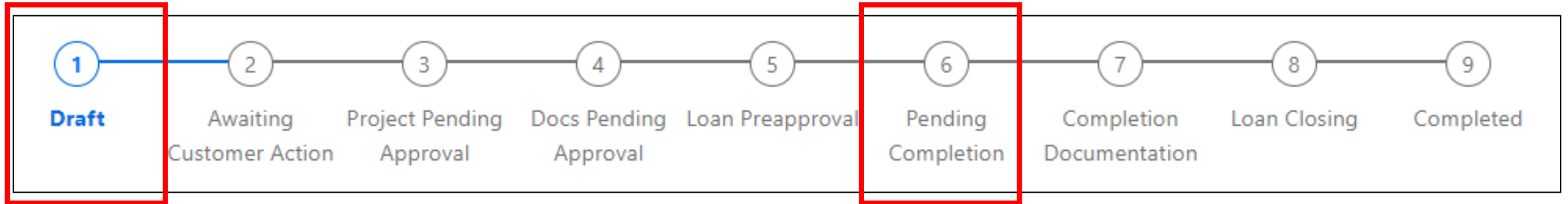
Job #	Job Status	Customer	Address	Project Cost	Last Updated
#100022	Awaiting Customer Action	Test Delaney	908 P Street	\$19,000.00	7/22/2024 05:30 PM PDT
#100018	Awaiting Customer Action	Kelly Delaney	9050 P Street	\$19,000.00	7/22/2024 04:59 PM PDT
#100017	Awaiting Customer Action	Kelly Delaney	9030 P Street	\$17,000.00	7/22/2024 03:53 PM PDT
#100004	Loan Closing	James Bill	1241 Test Street	\$11,000.00	7/22/2024 02:55 PM PDT
#100014	Pending Completion	Yeta Notherloan	8873 Anona Way	\$21,500.00	7/22/2024 02:20 PM PDT
#100012	Completed	Jackson Stewart	2913 Glass Castle Road	\$7,000.00	7/22/2024 10:02 AM PDT
#100011	Loan Preapproval	Nada Notherone	11223 Wandera Way	\$29,000.00	7/22/2024 09:39 AM PDT

IMPORTANT: This is not a Loan Application Portal. Your Customer still needs to apply for a loan directly with the Lenders on their own websites.

Creating Your Account

- Only Contractors that have enrolled in GoGreen Home can apply for Portal Access.
- Fill in:
 - **Contractor Information**
 - **Contractor Profile:** Your business name, address and contact information
 - **User Account:** Create your personal User Account
 - **GoGreen Home Program Information**
 - Confirm you are applying for GoGreen Home
- We will review your application, confirm active enrollment, and then authorize your account within 1 to 2 business days.

Enrolling a Project



- There are **nine Stages** to enrolling a project in GoGreen Home, requiring interaction by Contractors, Lenders, and the GoGreen Home Team at various points.
- **Contractors only enter data at two Stages: Stage 1 (“Draft”) and Stage 6 (“Pending Completion”).**
- Other Stages are for Lenders and the GoGreen Home Team to enter, review, and approve data.

Submitting a Project

What to have ready before you start to submit a project:

- The name of the Borrower's Gas and Electricity provider(s)
- The name of the Lender the Borrower is preapproved with
- The Borrower's email address
- The project address
- The total project cost and the total financed amount approved by the Lender, if different



NOTE: You should only enter project data into the Portal once your customer has been approved by the Lender.

Alternatives to Utility Bills

Most Customers can provide a copy of a current utility bill(s) demonstrating electric and/or gas delivery to the property. These can be uploaded as PDFs or image files and must contain the following information:

- Account number and service address must be clearly legible
- Bill must be dated within 90 days of the first credit approval

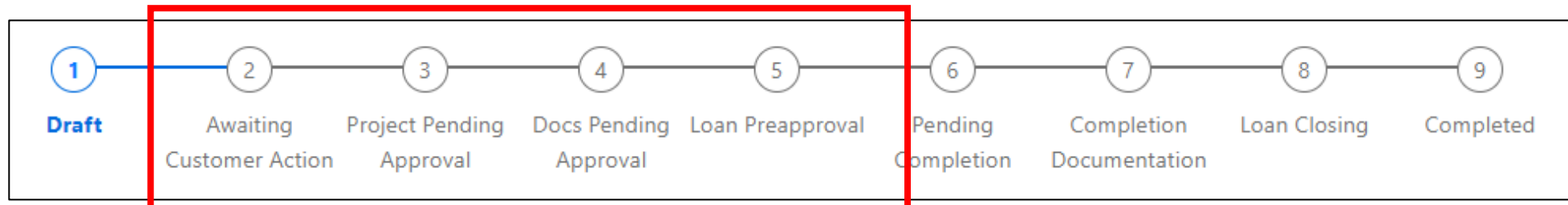
However, in some cases, a utility bill may not be available. There are three alternative options:

- Letter of confirmation from utility establishing service at the property
- Evidence that the property is served by a master meter in a mobile home park
- Certification of service by a Contractor that meets either of the two requirements:
 - Contractor is an Implementer for a utility energy efficiency program that the Borrower is receiving fuel delivered by that utility
 - Contractor can show evidence that customer utility account data has been validated through a third-party digital authentication

What Happens After Project Submission?

Once you submit a Job record:

- The GoGreen Home Team will begin reviewing the project scope, costs, utilities and documentation.
- **If there are any errors, the GoGreen Home Team will return the record to you for correction and notify you. Keep an eye on the Discussion tab!**
- If the submission complies with GoGreen Home rules, the record will be sent to the Lender to add some initial loan details.
- When the Lender finalizes their data, you will receive an automated email notification alerting you to begin the project.



What if Project Scopes or Costs Change Throughout the Project?

Sometimes costs change after a project draft has been submitted. A Contractor may discover issues that require remediation, or a Borrower may decide on an addition or a change to the project scope.

If the change results in an increased project cost, the Borrower should work directly with the Lender to confirm eligibility.

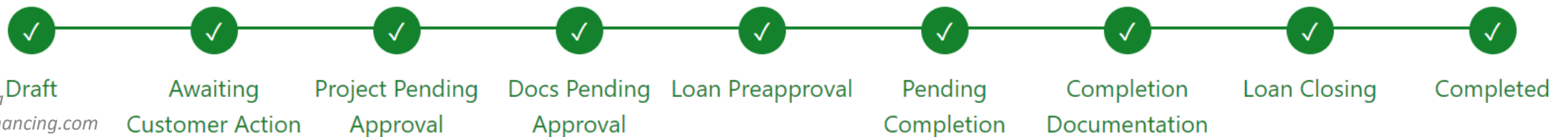
To make changes to the project record in the Portal, Lenders and Contractors should communicate with the GoGreen Home Team about the change using the Discussion tab of the Job record. The GoGreen Home Team will then go in and change the project scope manually for the Contractor.

The screenshot displays a project management portal interface. At the top, a progress bar shows stages from 1 to 9: Draft, Awaiting Customer Action, Project Pending Approval, Docs Pending Approval, Loan Preapproval, Pending Completion (highlighted with a blue circle), Completion Documentation, Loan Closing, and Completed. Below the progress bar, a navigation menu includes 'Job', 'Certificate of Completion', 'Loan', 'Discussion' (highlighted with a red box), 'External Reviews', 'Quality Assurance', and 'Energy Savings'. Underneath, there is a 'Customer Review' section. The main content area shows a message thread with three messages, all dated 7/28/2024. The first message is from the 'GoGreen Home Program Team' (Kelly Delaney) at 09:55 PM PDT, addressed to 'Hi Lender and Contractor', stating: 'We have added the new EEM and cost as directed. Thank you!'. The second message is from 'First US Credit Union Julie Lessard' at 09:54 PM PDT, addressed to 'Hi Contractor', stating: 'This is confirmed. GoGreen Home Team, please add the new EEM and \$3,000 cost. The Customer is preapproved for this new amount.'. The third message is from 'Test Contractor 2 Test Contractor' at 09:53 PM PDT, addressed to 'Hi Lender', stating: 'Please confirm the additional cost of a full duct replacement for this HVAC job at 1123 Iron Point.'. To the right of the message thread is a 'Post New Message' section with a 'Subscribed' button, a 'Message' input field, and a list of recipients: 'Send a copy via email to GoGreen Home Program Team and:' with checkboxes for 'Test Contractor 2' and 'First US Credit Union', both of which are checked. An 'Add this message' button is at the bottom of this section.


Loan Closing

Once the Contractor and the Borrower have both signed their Certificates of Completion:

- The GoGreen Home Team will review the submitted Completion Documentation.
- If there are any errors, the GoGreen Home Team will reach out to you to resolve the error or request additional documentation.
- If the documentation complies with GoGreen Home rules, the Lender will be signaled to close the loan.
- Final payment to the Contractor depends on how quickly the Borrower signs the loan documents; most Lenders will cut and mail a check within 48 hours of loan closure.
- The Job status will convert to Completed. If you have not heard from the Lender about payment, please reach out to them.

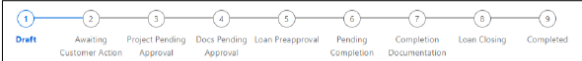


Portal Resources for Contractors




GoGreen Home Portal Contractor Quick Start Guide

There are nine stages to submitting a project to GoGreen Home, requiring interaction by Contractors, Lenders, and the GoGreen Home Team at various points. The stages which require Contractor engagement and entry are highlighted in blue below.



Stage	Action	Responsible Party
1. Draft	Contractor enters project details: Borrower address, utility provider(s), Eligible Energy Measures (EEMs), Lender information, project costs and financed amounts. Utility bill(s) are uploaded at this stage by either the Contractor or the Borrower, and the Contractor sends the Privacy Release to the Borrower for signature.	Contractor
2. Awaiting Borrower Action	Borrower signs Privacy Release virtually.	Borrower
3. Project Pending Approval	GoGreen Home Team reviews submitted project details.	GoGreen Home Team
4. Docs Pending Approval	GoGreen Home Team reviews submitted project documentation (e.g. utility bills).	GoGreen Home Team
5. Loan Preapproval	Lender enters initial loan details.	Lender
6. Pending Completion	Contractor starts project. Upon project completion, Contractor and Borrower digitally sign Certificates of Completion; Contractor uploads additional required documentation such as permits and safety test results. If the project includes solar or battery storage measures, Contractor also uploads proof of Interconnection Application.	Contractor, Borrower
7. Completion Documentation	The GoGreen Home Team reviews and approves the Completion Documentation, and then signals the Lender to close the loan and send payment to the Contractor.	GoGreen Home Team
8. Loan Closing	Lender enters remaining loan details and changes the Loan Status to "In repayment".	Lender
9. Completed	The Loan and Project records are sent to GoGreen Home for final enrollment.	Lender

Log In: https://gogreenportal.treasurer.ca.gov/users/sign_in



GoGreen Home Portal Contractor User Manual

What is the GoGreen Home Portal?


The GoGreen Home Portal is the tool through which you will submit project and property data for review and enrollment. This User Manual covers how to navigate the Portal and submit projects (known as "Jobs" in the Portal).

Contents

- What is the GoGreen Home Portal? 1
- GoGreen Home Portal - Quick Start Guide 2
- Navigating the GoGreen Home Portal 3
- Create and Submit a New Project (Stage 1 – "Draft") 4
 - Add EEMs to Your Project 5
 - Add Utility Bills 6
 - Send the Borrower Privacy Disclosure for Online Signature 6
 - Submitting the Project 7
- What Happens to the Project Next? 8
 - Project Review and Loan Data Entry – Stages 2, 3, 4 and 5 8
 - Project Start – Stage 6 ("Pending Completion") 8
 - Final Review and Contractor Payment – Stages 7 ("Completion Documentation") and 8 ("Loan Closing") 10
- The Project is "Completed"! 10

www.GoGreenFinancing.com
GoGreen Home Portal – Contractor User Guide
CAEATFA-CHEEF-1220-125 Rev. 2024.07.17

Page 1 of 10



GoGreen Home Portal How to Create a Contractor Account & Add Users

Getting Started – Enroll in GoGreen Home

You must be enrolled in GoGreen Home to use the GoGreen Home Portal. For more information about enrolling in GoGreen Home, please visit this page: gogreenfinancing.com/partners/contractor-partners/home/

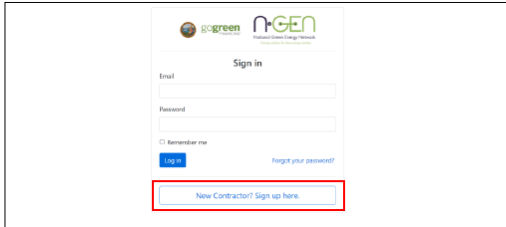
How to Log On

Follow this link to create your account and log on: https://gogreenportal.treasurer.ca.gov/users/sign_in

Creating Your User Account

Note: Only create a Contractor Account once for your company. To add new users, your company's GoGreen Home Portal Account Administrators (the person who creates the account and/or users who are designated as Administrators) must log in and add them.

- At the log in page, click New Contractor? Sign up here.



- At the Step 1 - Contractor Profile page, fill in all required fields and then click Continue at the bottom of the page.
- At the Step 2 - New User Account page, fill in all required fields and then click Create My Account and Contractor Profile at the bottom of the page.
- The next page is the Programs page. Click Apply to Program to link your account with GoGreen Home.

PART 1 – PROGRAM OVERVIEW

PART 2 – ELIGIBILITY REQUIREMENTS

PART 3 – THE PROCESS

PART 4 – PROJECT PORTAL

PART 5 – GETTING STARTED

How to Integrate Financing into Your Sales Process

When should you offer financing? Every time!

Speak to customer's goals and values:

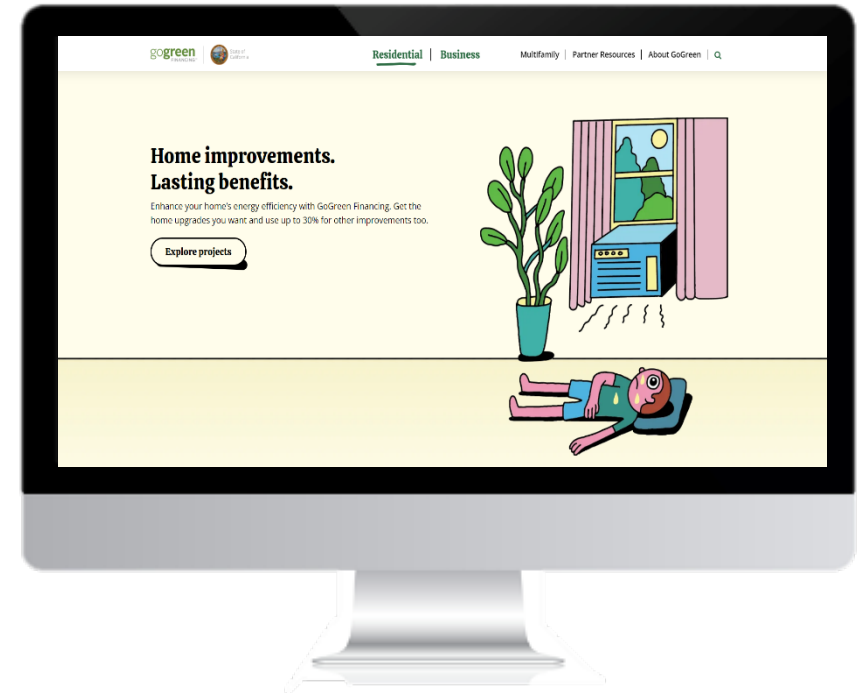
- Enjoy financial flexibility and control with long term, low payment options
- Maximize energy savings/environmental footprint reduction with larger, more comprehensive projects
- (Depending on project scope) potentially align monthly energy savings with monthly payments

Don't over-promise: remember that it's ultimately up to the Lenders to decide the customer is credit-worthy.

GoGreenFinancing.com/Residential

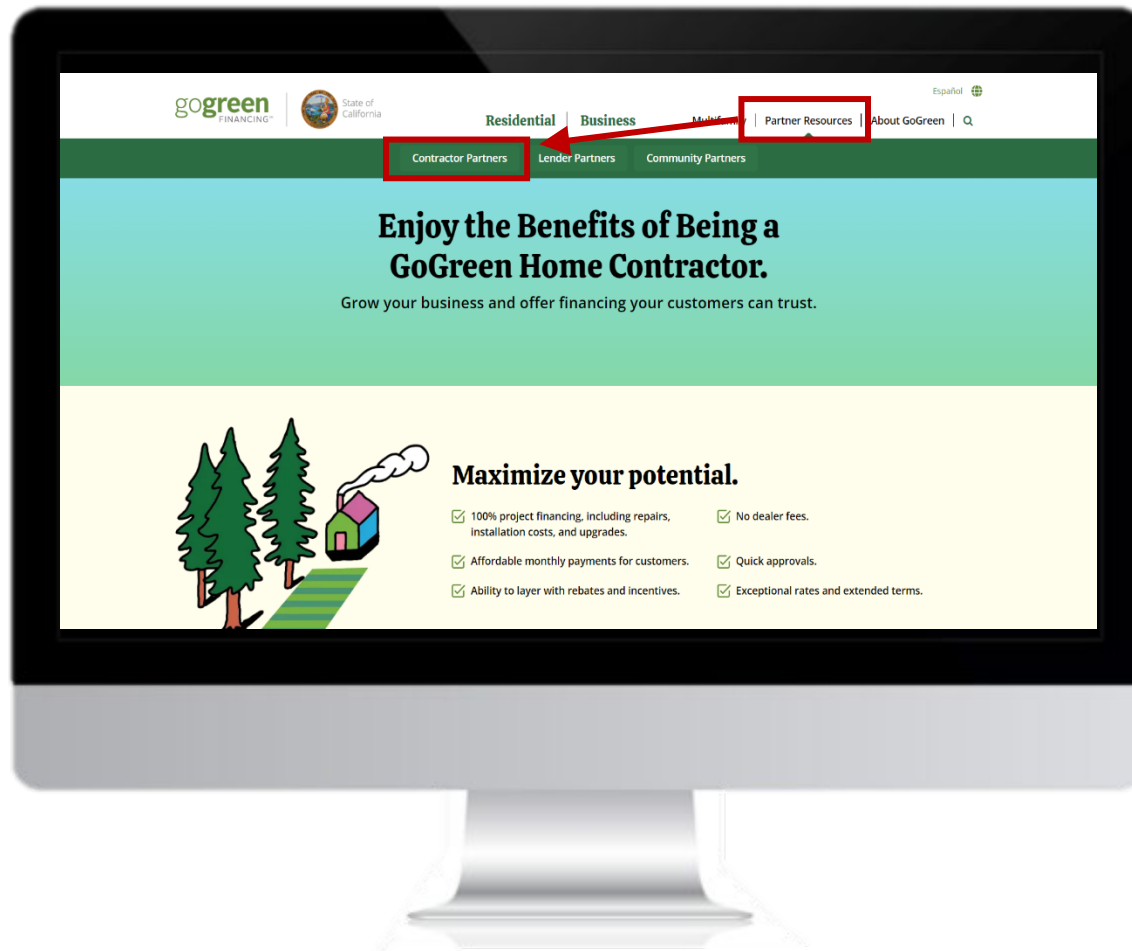
The GoGreen Financing website can help you:

- Explain benefits of the GoGreen Home Program to your customers
- Answer frequently asked questions
- Showcase yourself as a GoGreen Home Participating Contractor
- Introduce lenders and their GoGreen Home financing products



Program Resources: Where to Download

GoGreenFinancing.com > Partner Resources > Contractors Partners > Residential



- Project forms
- Program tools including the Lender Chart and Bill Impact Estimate
- Marketing resources including Talking Points, a PowerPoint, and flyer

Flyer and Co-Branded Collateral



Your logo & contact info!

- Great leave-behind for customers
- Email gogreen@egia.org
 - Include your logo
 - Collateral will include:
 - Website
 - Email Address
 - Phone Number
- You will receive PDFs in both English and Spanish

GoGreen Home Lender Chart



GoGreen Home Energy Financing

LENDING OPTIONS FOR RESIDENTIAL ENERGY UPGRADES

START TODAY!
GoGreenFinancing.com

- ✓ No closing costs or annual fees
- ✓ No collateral required
- ✓ Terms up to 15 years

	LENDING AREA	APR ¹ (10/01/2023)	LOAN SIZE	MINIMUM CREDIT SCORE	PRE-APPROVAL	CONTACT INFO
STATEWIDE LENDERS	Available to borrowers in:					
	Anywhere in California	3.98% - 5.48% ² <small>Terms beyond 30 months: 4.38% - 7.88%</small>	\$2,500 - \$50,000	600	Instant pre-approval for qualified borrowers (up to \$25,000)	(858) 495-1637 CCCU Energy Group: Ray, Zak, Bill & Katya energy@calcoastcu.org
	Anywhere in California	4.99% <small>Terms beyond 60 months: 5.99% - 6.99%</small>	\$2,500 - \$50,000	580	Within one business day	(818) 993-6328, #4 MCCU Consumer Lending energy@matadors.org
REGIONAL LENDERS	Available to borrowers in:					
	Indian Wells Valleys, Searles Valley, Kern River Valley, Bishop, Barstow, and parts of Kern and Inyo counties Valley	6.00% - 9.00% <small>Terms beyond 60 months: 7.00% - 10.00%</small>	\$2,500 - \$50,000	580	Within one business day	(866) 743-6497 Eric Bruen REEL@desertvalleys.org
	Central Contra Costa County	3.75% - 7.99% <small>Terms beyond 60 months: 4.75% - 8.99%</small>	\$2,500 - \$50,000	580	Within one business day	(800) 375-6077 John, Maria & Naqiyba gogreen@diablovalleyfcu.org
	Sacramento, Placer, Nevada, El Dorado, Amador, Yuba, Yolo, Sutter, San Joaquin, Solano, Sierra, and Contra Costa counties ³	3.95% - 5.95% <small>Terms beyond 36 months: 4.75% - 8.75%</small>	\$2,500 - \$50,000	580	Within one business day	(800) 556-6768 x2009 First US Consumer Lending energy@firstus.org
	Pasadena, Covina, Vernon, and the greater San Gabriel Valley	4.99% - 7.49% <small>Terms beyond 60 months: 5.99% - 8.10%</small>	\$2,500 - \$30,000	600	Within one business day	(626) 351-9651 PSFCU Lending lending@mypsfcu.org
	Alameda, Colusa, Contra Costa, Merced, Napa, Placer, Sacramento, San Joaquin, Solano, Sonoma, Stanislaus, and Yolo counties	3.99% - 7.99% <small>Terms beyond 48 months: 4.99% - 8.99%</small>	\$1,000 - \$50,000	600	Instant pre-approval for qualified borrowers	(707) 392-9277 Carla Eaton ceaton@traviscu.org
	Tulare County and Madera County ⁴	5.62% - 8.12%	\$1,500 - \$50,000	580	Within one business day	(559) 688-5996 x2315 Kiersty Vaughan kvaughan@valleyoak.org

¹ APR - Annual percentage rate. May include .5% auto-pay discount. Rates are subject to change at any time. Check with lender for the most up-to-date rate information. ² 30-month rates limited to \$15,000 or \$30,000, depending on credit score. ³ Existing and retired federal employees throughout the State of California are also eligible. ⁴ Valley Oak can lend to select employee groups in Kings and Fresno counties. Please see Valley Oak's website for membership details.

10/01/2023

“GoGreen Home lenders offer exceptional interest rates and extended terms for energy efficiency projects.”

Your Contractor Liaison

- Provides additional support with GoGreen Home program questions
- Helps you utilize program tools and resources
- Walks you through your first few project approvals and how to work with GoGreen Home lenders
- Teaches you how to present financing and GoGreen Home product options to your customers
- Works to ensure your project is compliant with program regulations

You will be contacted by your personal Account Manager within a week of your program approval.



gogreen@egia.org

Phone: 888-987-3443

Participation Expectations

Contractors should try to stay active with GoGreen Home after enrollment.

It's important that customers are only presented with actively participating contractors on our Contractor search webpage.

- Contractors are required to complete **one project** each year to remain listed on the website
- Contractors who do not complete a project within a three-year period **will be disenrolled** from the Program (but you can always re-enroll again later!)
- **GoGreen Home will make multiple attempts to connect** and reaffirm your interest in remaining listed/enrolled

The screenshot shows the GoGreen Home Contractor Search webpage. The header includes the GoGreen Financing logo, the State of California logo, and navigation links for Residential, Business, Multifamily, Partner Resources, About GoGreen, and a search icon. A language selector for Spanish is also present. The main content area features a search form with the following fields: Search by name (Enter name), Zip code (Enter zip), Types of upgrades (0 selected), and Spoken language (English). A yellow Search button is located below the form. To the left of the form, there is a heading "Find a contractor for your upcoming residential project." and a paragraph: "Whether you have a particular upgrade in mind or need advice on enhancing your home's overall energy efficiency, a GoGreen Home contractor can assist you in finding the right solution for your needs." Below the search form, there is a section titled "Discover project possibilities." with the tagline "Out with the old, in with the new. Explore eligible" and an illustration of a house with a swimming pool and a person walking.

How Can We Help You?

Contact EGIA for assistance, including:

- How to get started with your first project
- Project eligibility questions
- Co-branded collateral & marketing support
- Assistance with using the GoGreen Home Portal and required documents
- Questions about the EEMs list

GoGreenFinancing.com offers self-help, including:

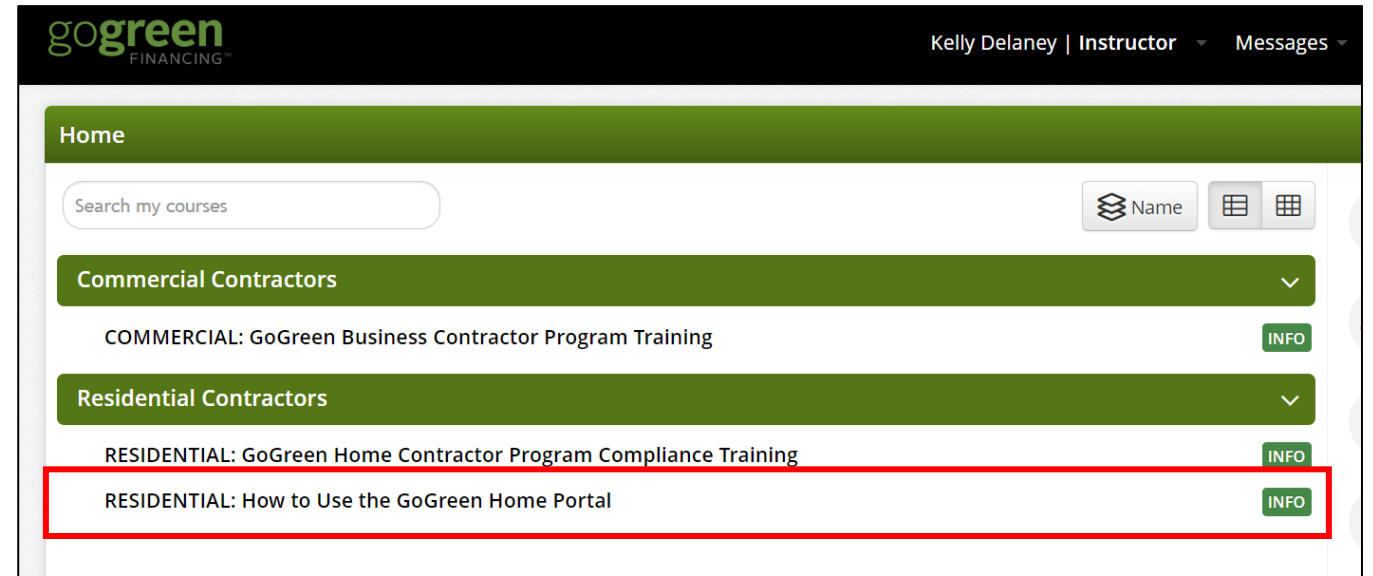
- Application to the program
- Project eligibility checklist
- Lender chart and financing options
- Customer marketing resources

gogreen@egia.org
Phone: 888-987-3443

Next Steps to Getting Approved and Submitting Your First Project

If you haven't already, now is the time to complete the Contractor Application (have Proof of Insurance ready for upload)

contractorsgogreen.com/gogreen-program-application



Ready to hit the ground running? Identify the lender(s) you want to work with. Find the most recent version of the Lender chart at [GoGreenFinancing.com](https://www.GoGreenFinancing.com).

Thank You

**Thank you for helping Californians save energy and money,
and for playing a key role in advancing the State's energy
efficiency and decarbonization goals.**



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