

GoGreen Home Energy Financing

Quick Start Guide



Rate and Term

Term / Minimum Loan Amount	FICO 700+		FICO 600-699	
	APR ¹	Max \$ ²	APR ¹	Max \$ ²
30 Month (\$5,000 min)	3.98%	\$50,000 ²	5.48%	\$50,000 ²
5 Year (\$5,000 min)	5.38%	\$50,000 ²	6.88%	\$50,000 ²
10 Year (\$5,000 min)	6.38%	\$50,000 ²	7.88%	\$50,000 ²
15 Year (\$5,000 min)	7.38%	\$50,000 ²	8.88%	\$50,000 ²
20 Year ³ (\$25,000 min)	8.38%	\$75,000 ²	9.88%	\$75,000 ²

¹ APR - Annual Percentage Rate. Rates and terms are subject to change without notice.

² Max \$ amount is \$75,000, with terms ranging from 30 months to 20 years, for projects with bundled solar + battery storage

³ 20 years available - only if project includes bundled solar + battery storage

Additional Information

- Minimum loan is \$5,000 and maximum is \$75,000 (solar bundle) / \$50,000 (projects w/out solar bundle)
- Membership entrance fee waived
- Re-amortizations at no charge with principal paydowns
- 100% financing (no down payment required)
- Decisions within 24 hours (instant approval for qualified borrowers)
- Offered to all California residents
- No closing costs, annual fees, or collateral required
- No pre-payment penalty
- No dealer fees or buy downs
- Contractor will receive payment upon completion of the project, with the check being issued within 24 hours of signing the loan documents
- For information on the GoGreen Home Energy Financing™ program, please visit [GoGreen Financing](#)

What would my loan payments be?

Use our [loan payment calculator](#)

Monthly Payments Examples:

Amount	\$20,000	\$20,000	\$50,000	\$75,000
Rate	6.38%	7.88%	7.38%	8.38%
Term	10 Years	10 Years	15 Years	20 Years
Payment	\$226	\$241	\$460	\$645

Eligible Contractors

Your contractor must be listed as a GoGreen Home Energy Financing™ Qualified Contractor as of the project start date. If your preferred contractor is not listed, ask your contractor to visit [GoGreen Financing](#) to find out how to enroll as a GoGreen Home Energy Financing™ Qualified Contractor

Eligible Properties

- > Single-family homes, 1-4 units, townhomes, condos, and manufactured homes
- > Property must receive gas and/or electric service from SDG&E, PG&E, SCG, or SCE

Eligible Projects

> At least 70% of the loan must be for [Eligible Energy Measures \(EEMs\)](#) approved by the State of CA, such as:

- HVAC
- Windows
- Cool roof
- Bundled solar + battery storage
 - **No standalone solar**
 - Solar purchases only, no leases
 - Homeowners only, no renters
- Battery storage (property must have existing solar installation)

> Up to 30% of the loan may finance additional related home improvements including general remodeling and water efficiency projects

> Refinance loans are **not** eligible as part of the GoGreen program

How to apply

Online

www.calcoastcu.org

Click on **“Apply Now”**, then select **“GoGreen Home Energy”** or **“GoGreen Home Energy Solar”**

Member Service Center

Phone: (877) 495-1600 option 2

In Person

[Find a branch](#)

Documents needed upon initial approval

- > Proof of Income (may be waived in some instances based on credit quality and/or project)
 - W-2 employee – Prior year W-2 and 2 most recent pay stubs
 - Self-employed – 2 years Federal Tax returns

Contact Info

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