



# ZERO-PERCENT ON-BILL FINANCING

A Sempra Energy utility®

The On-Bill Financing (OBF) program from Southern California Gas Company (SoCalGas®) offers up to \$100,000 per meter in zero-percent financing to qualified business customers. Eligible accounts of the state of California may qualify for up to \$1 million per meter; the maximum loan amount for all other taxpayer-funded institutional customers (e.g., cities, counties, public schools, etc.) is \$250,000 per meter. The loan repayment amount is conveniently billed through your monthly gas bill. This financing offering works in conjunction with our energy-efficiency programs to provide interest-free financing in addition to rebates and incentives. Offering interest-free financing for energy efficiency is just one way SoCalGas is helping customers save energy and money.

This program offers interest-free financing for the purchase and installation of measures covered by energy-efficiency programs.

## Program Features

- Interest-free, unsecured loans
- Minimum loan amount per meter: \$5,000
- Maximum loan amount per meter: \$100,000 for non-institutional customers; \$250,000 for institutional customers; eligible state of California accounts may qualify for up to \$1,000,000
- Maximum loan term: 10 years or useful equipment life (whichever is shorter) for institutional customers, including eligible state of California accounts; five years or useful equipment life (whichever is shorter) for all other projects
- Monthly loan repayment amount billed on the utility bill
- No penalty for early repayment
- Non-transferable loans.

## Eligible Customers\*

- Non-residential customers (including taxpayer-funded institutional customers) and owners of multifamily units who do not reside on the premises

- Must have had an active account for the past two years in the same business
- Account must be in good standing.\*\*

## Project Eligibility\*

- Equipment must be installed at the meter of the account holder of record for which the loan is being made.
- Project must meet terms and conditions of one or more energy-efficiency programs offered by SoCalGas.
- Maximum project payback for taxpayer-funded institutions, including eligible state of California accounts, is 10 years or useful equipment life (whichever is shorter). For all other projects payback is five years or useful equipment life (whichever is shorter).
- An OBF application could include multiple energy-efficiency projects on multiple meters at a single location if this combining of projects helps customers meet OBF requirements. For taxpayer-funded institutional customers, this combined group may include projects on different premises of the same customer.

\* Other eligibility requirements may apply.

\*\* Please check with the utility to verify eligibility.

## Examples of Qualifying Programs and Measures

All equipment must qualify for at least one of our energy-efficiency programs. Here is a partial list of programs and qualifying equipment.

ENERGY-EFFICIENCY REBATES FOR BUSINESS	ENERGY-EFFICIENCY CALCULATED INCENTIVE PROGRAM
Greenhouse curtains	Furnaces, kilns, ovens
Pipe/tank insulation	Heat recovery
High-efficiency fryers	Waste water heat recovery
Steamers	Boiler economizers
	Lean-burning natural gas engines
	Ozone laundry system
	Thermal oxidizer

For qualifying institutions, an OBF application could include multiple projects on different sites of the same customer!

If your energy-efficiency project is not listed here but has a payback period that could qualify for On-Bill Financing, please give us a call. We are available to help find the right solution for you.

### Get Started

Start saving energy today! On-Bill Financing can help qualified customers with zero-percent financing in just a few simple steps.

1. Visit us at [socalgas.com](http://socalgas.com) (search "ON BILL FINANCING"), call 1-800-427-6584 (select option 6), or email us at [scgobf@semprautilities.com](mailto:scgobf@semprautilities.com) to contact our program staff and see if your project qualifies (qualified projects will receive a no-cost energy audit to determine the energy savings).
2. Apply for the energy-efficiency rebate or incentive.
3. Contact OBF staff for pre-qualification.
4. Receive loan package once SoCalGas verifies other qualifications (such as maximum payback period).
5. Sign and return the loan documents.
6. After the loan documents have been approved by SoCalGas, install the equipment (SoCalGas will conduct 100 percent post-inspections of all qualified equipment).
7. Receive the loan. Your monthly loan installment will be included on your utility bill.



[socalgas.com](http://socalgas.com)

Visit us on:   

This program is funded by California utility customers and administered by Southern California Gas Company under the auspices of the California Public Utilities Commission. This financing offering is provided to eligible customers on a first-come, first-served basis. This program may be modified or terminated without prior notice. Southern California Gas Company does not endorse nor is it responsible for any goods or services selected by the customer. To qualify, equipment must meet technical requirements and be installed according to local building codes and ordinances and/or manufacturer's requirements. If you have questions, call your account executive, visit [socalgas.com](http://socalgas.com) (search "ON BILL FINANCING"), or call 1-800-427-6584 (select option 6) to confirm eligibility before purchasing products.