

# Guide to On-Bill Financing

***On-Bill Financing (OBF) helps qualified commercial and government-funded customers pay for energy-efficient business improvements through their SDG&E® bill.***

Your business must meet the following criteria to be eligible:

- You must receive a rebate or incentive through an SDG&E energy-efficiency program.
- You must currently have an SDG&E account that has been active for the past two years for the same business.
- Your SDG&E account must be in good standing.

Owners of multifamily units who do not live on the premises may qualify for financing through the Multifamily Rebate program.

### **How is the loan term calculated?**

The loan term for the project is determined by the repayment period of the equipment selected through the eligible program(s) and is calculated based on estimated annual energy savings not to exceed the maximum loan term. Loan funds must be used for the purchase and installation of qualifying energy-efficiency measures.

### **What are the loan limits?**

Loan maximum is determined by the number of meters at your location, provided the total loan amount does not exceed the maximum amount limit. Non-government-funded customers are limited to a maximum of



***If you need any help with your application, feel free to call us at 1-800-644-6133 or contact us at [BusinessEnergySavings@sdge.com](mailto:BusinessEnergySavings@sdge.com)***

\$1 million dollars in total financing, and government-funded customers are limited to a maximum of \$2 million dollars in total financing.

- \$100,000 per meter (capped at \$1 million) for commercial customers, with a 3- or 5-year maximum payback\*
- \$250,000 per meter (capped at \$2 million) for government-funded customers with a 15-year maximum payback
- \$1,000,000 per meter (capped at \$2 million) for eligible State of California accounts with a 15-year maximum payback.
- \$250,000 per meter (capped at \$1 million) for eligible low-income multi-family customers with a 10-year maximum payback

\*Payback depends on equipment

## Quick Facts

- You may qualify to pay for energy-efficient business improvements on your SDG&E bill.
- Visit [sdge.com/obf](http://sdge.com/obf) for On-Bill Financing program details.

## » How do I apply?

To find out more about OBF, please visit [sdge.com/obf](http://sdge.com/obf).

You can also call or email us:

- Energy Savings Center **1-800-644-6133**
- [BusinessEnergySavings@SDGE.com](mailto:BusinessEnergySavings@SDGE.com)

## Managing your energy use

We have programs and services to help your business get more out of the energy that you use. Information on everything from seminars to online energy-analysis tools, rebates and other financial incentives can be found 24-hours a day, seven days a week at [sdge.com/business](http://sdge.com/business).

## Frequently Asked Questions

### 1. Who qualifies for On-Bill Financing?

On-Bill Financing is available to any commercial or government-funded customer participating in an energy-efficiency rebate or incentive program. Financing is available for measures qualifying for a rebate or incentive.

### 2. Is there a credit check involved?

We evaluate your credit by making sure your SDG&E account is in good standing.

### 3. Can I finance any new equipment I want?

Only equipment qualifying for SDG&E rebates or incentives can be financed through OBF.

### 4. Are there any other requirements that I need to know about?

If your equipment qualifies for a rebate or an incentive, you must also make sure that your project meets these requirements:

- All commercial customer loans must have a minimum of \$5,000 financed and a maximum up to \$100,000 per meter, with a simple payback of no more than 3 or 5 years depending on installed equipment. All commercial customers will be limited to a maximum of \$1 million in total financing, regardless of the number of eligible meters.

- All government-funded customer loans must have a minimum of \$5,000 financed and a maximum of up to \$250,000 per meter with a simple payback of no more than 15 years. Government-funded customers will be limited to a maximum of \$2 million in total financing, regardless of the number of eligible meters.

### 5. How is my loan term calculated?

Below is a sample of a project:

Project cost	\$15,000
Rebate/incentive amount	\$5,000
Loan amount	\$10,000
*Estimated annual savings for new equipment	\$3,900
Simple payback period	2.56 years
On-Bill Financing loan installment (2.56 years + 1 month)	\$312.50

\*Energy savings are based on equipment installed multiplied by your average cost per kilowatt hour.

### 6. What if I move to a new location?

If you have a loan through OBF and you close your account, the balance of your loan must be paid in full on your final bill.

### 7. Can I install the equipment myself?

Yes, we have a loan agreement for self-installed projects. In-house labor costs, however, are not eligible for financing. We require a pre-inspection for every site prior to removing old equipment.

### 8. How do I get started?

Call the Energy Savings Center at **1-800-644-6133** to request an application or download one at [sdge.com/obf](http://sdge.com/obf).

Eligibility requirements and terms and conditions apply. Please see [sdge.com/obf](http://sdge.com/obf) for further details.

Program funds are allocated on a first-come, first-served basis until such funds are no longer available. This program may be modified or terminated without prior notice.

The On-Bill Financing Program is funded by California utility customers and administered by SDG&E under the auspices of the California Public Utilities Commission. The selection, purchase and ownership of goods or services are the sole responsibility of the customer. SDG&E makes no warranty, express or implied, including the warranties of merchantability or fitness for a particular purpose, regarding the goods and services selected by the customer. SDG&E does not endorse, qualify or guarantee the work of any contractor or vendor.

P.O. Box 129831 | San Diego, CA 92112-9831 | 1-800-411-7343 | Visit [sdge.com](http://sdge.com)

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