



Zero Percent On Bill Financing by Southern California Gas Company

No logo

Lender: Southern California Gas Company

Contact Information

Website: <http://www.socalgas.com/for-your-business/rebates/zero-interest.shtml>

Phone: (800) 427-6584 , ext. 6

Email: scgobf@semprautilities.com

Property Types



Program Description

On-Bill Financing provided by Southern California Gas (SoCal Gas) offers a zero-interest unsecured loan for the installation of qualified energy-efficient equipment. It allows eligible customers to make payments as part of a line item on their utility bill. Those who take advantage of this program must also apply for and receive incentives and/or rebates.

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Email Lender

See Website

Verified by Lender on: 6/30/2015

The data provided is for informational purposes only. For actual loan terms specific to borrowers, contact the lender directly.

Types of Financing

Unsecured

Financing & Payment Information

Term (years):	5
Minimum Amount:	\$5,000
Maximum Amount:	\$100,000
Fees:	None
Money Down Required:	No
Repayment Method:	On-bill financing
Payment Frequency:	Monthly
Pre-Payment Penalty:	No

Allowable Projects

- EE** Funds Energy Efficiency projects
- DR** Funds Demand Response projects

Other Program Requirements

Financing Approval Time

More than 48 hours

Equity in Property Needed

No

Financial Products

Unsecured

Lien type	Unsecured loan	Unsecured loan
Re-Payment Method	On-bill financing	On-bill financing
Property Types		
Automatic payment option available	Yes	Yes
Requires utility incentive program participation	Yes	Yes
Must use Program's pre-approved contractors	No	No
One-time fees (% of total financing)		
One-time fees (fixed)		
Ongoing fees		
Financing Amount	\$5,000 - \$250,000	\$5,000 - \$100,000

Financing Term (yrs.)	5 year(s)	5 year(s)
Rate	0%	0%
Money Down Required?	No	No
Credit Enhancement Available	No	No
Transferrable	No	No
Prepayment Penalty or Fee	No	No
Tax Deductibility	No	No
Minimum Credit Score Required		
Equity in Property Required	No	No
Debt to Income Ratio Required	No	No
Involuntary Property Liens Allowed	Yes	Yes
Foreclosures Allowed		
Bankruptcies Allowed		
Mortgage Lender Consent/ Acknowledgement	No	No
Must be current on property taxes	No	No
Must be current on mortgage	No	No
Loan to value		
Debt Service Coverage Ratio	No	No
Financing Approval Time	More than 48 hours	More than 48 hours
Projected Energy Savings/Cash Flow is considered	Yes	Yes
Must be current on utility bill	Yes	Yes

FAQ's

Where can I find contractor to help me complete recommended projects? [+](#)