



# GoGreen Business Energy Financing Program

## Data Summary Q3 2019 – Q3 2025

This stand-alone report supplements the [CHEEF's quarterly reports](#) to provide the most recent data on the progress of the GoGreen Business Energy Financing Program (GoGreen Business).

To learn more, visit [GoGreenFinancing.com](http://GoGreenFinancing.com).

### Private Capital Leveraged

For every <b>\$1</b> of credit enhancement allocated, <b>\$8.29</b> in private capital is leveraged. <sup>1</sup>
<b>\$11.16 million</b> Total Amount Financed
<b>\$1,345,995</b> Total Loan Loss Reserve Contributions

### Program Activity

Financing Agreements Enrolled
131 <i>Q3 2019 – Q3 2025</i>

Total Amount Financed
\$11.16 million <i>Q3 2019 – Q3 2025</i>

Participating Contractors <sup>2</sup>
305 <i>as of 9/30/2025</i>

Participating Project Developers <sup>3</sup>
43 <i>as of 9/30/2025</i>

Participating Finance Companies
9 <i>as of 9/30/2025</i>

Loan Size <i>Q3 2019 – Q3 2025</i>
\$85,196 <i>Average</i>
\$59,875 <i>Median</i>

Term Length in Months <i>Q3 2019 – Q3 2025</i>
52 <i>Average</i>
60 <i>Median</i>

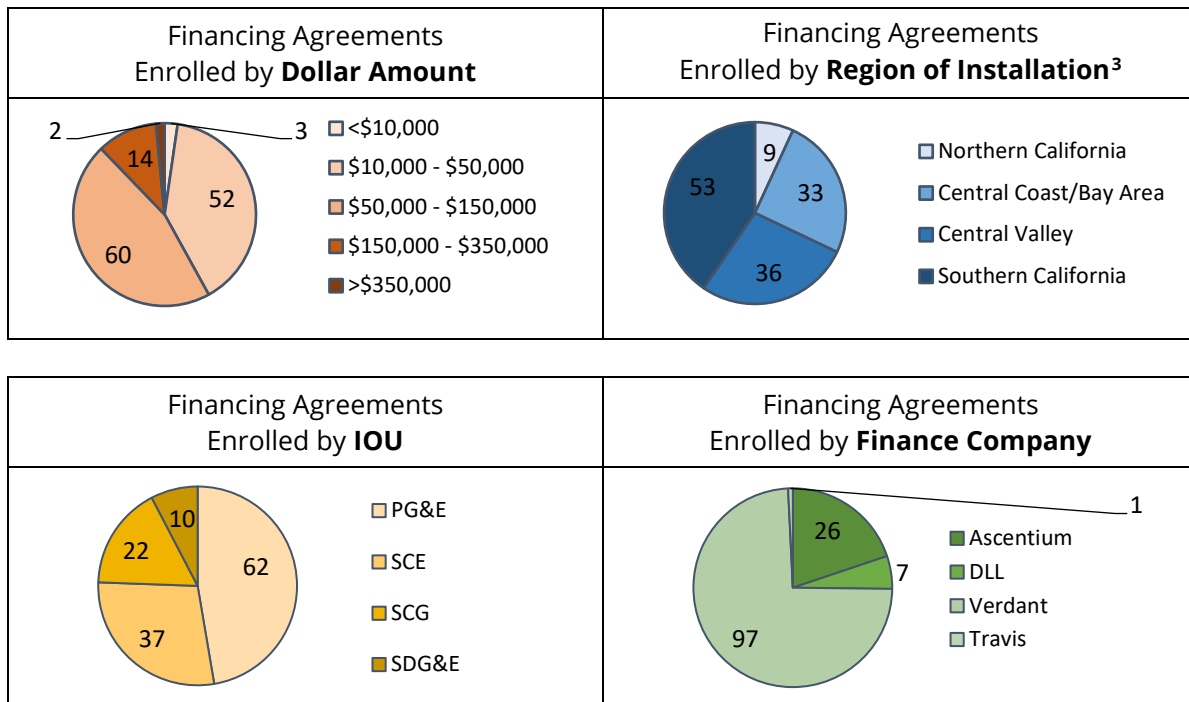
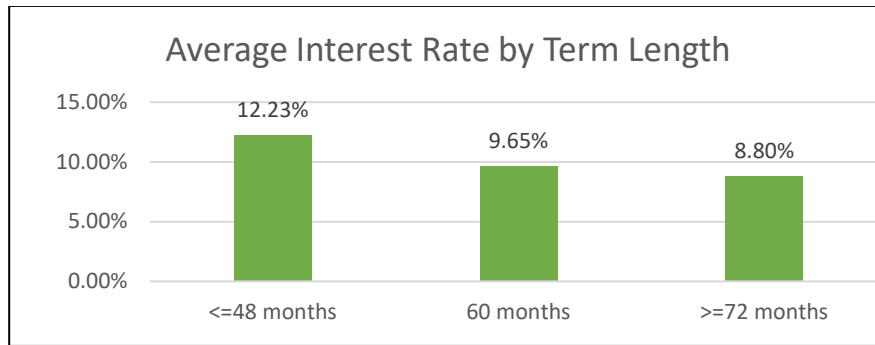
Interest Rate <i>Q3 2019 – Q3 2025</i>
10.15% <i>Average</i>
10.67% <i>Median</i>

<sup>1</sup> GoGreen Business uses a credit enhancement in the form of a Loan Loss Reserve to leverage private capital at reduced rates and extended term lengths for borrowers. The credit enhancement is provided by utility ratepayer funds.

<sup>2</sup> The number of contractors/project developers enrolled in GoGreen Business as of September 30, 2025. Over time, some contractors/project developers are suspended or removed from the program as part of routine quality checks for reasons such as license expirations.

## GoGreen Business Data Summary

Q3 2019 – Q3 2025






<sup>3</sup> Counties for Bay Area are now categorized and included in Central Coast.

## GoGreen Business Data Summary

Q3 2019 – Q3 2025

### Top 3 Energy Efficiency Measure Categories

 <b>Lighting</b> 59 Projects	 <b>HVAC</b> 31 Projects	 <b>Water Heating</b> 20 Projects
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### Top 3 Categories of Industries Served<sup>4</sup>

<b>Office Space</b> <i>Offices</i>	<b>Professional Services</b> <i>Real Estate, Firms, Construction</i>	<b>Retail with Storefront</b> <i>Hardware, Cleaners</i>
25 Projects	22 Projects	20 Projects

### Loan Portfolio Performance as of September 30, 2025

Paid in Full	13 Loans	\$853,250	Charged off: 3 Loans	\$202,338
Current Outstanding <sup>5</sup>	109 Loans	\$5,781,514	Claims Paid	\$182,104
30 -60 Days Past Due	6 Loans	\$402,081	Recoveries <sup>6</sup>	\$ 0
90-120 Days Past Due	0 Loans	\$ 0	Net CE Funds Expended <sup>7</sup>	\$182,104

### Go Low Rates Promotion

<b>IRBD Promotion Financing Agreements Enrolled</b>	<b>IRBD Promotion Total Amount Financed</b>
94 <i>Q2 2023 – Q3 2025</i>	\$6,754,627 <i>Q2 2023 – Q3 2025</i>

<b>IRBD Promotion Funds Allocated</b>
\$679,482 <i>Q2 2023 – Q3 2025</i>

<sup>4</sup> Industry categories correlate with North American Industry Classification System (NAICS) codes.

<sup>5</sup> Reflects the outstanding, unpaid principal balance for the 109 loans, as reported by the participating lenders to CAEATFA.

<sup>6</sup> Recoveries reimbursed to GoGreen Business from participating lenders.

<sup>7</sup> Net credit enhancement (CE) funds expended is calculated as Claims Paid less Recoveries.

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