



CALIFORNIA HUB FOR
ENERGY EFFICIENCY
FINANCING

GoGreen Business Energy Financing Program

Data Summary Q3 2019 – Q4 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](#).

Private Capital Leveraged

For every \$1 of credit enhancement allocated, \$8.44 in private capital is leveraged. ¹
\$13.42 million Total Amount Financed
\$1,590,579 Total Loan Loss Reserve Contributions

Program Activity

Financing Agreements Enrolled	Total Amount Financed
152 Q3 2019 – Q4 2025	\$13.42 million Q3 2019 – Q4 2025

Participating Contractors ²	Participating Project Developers ³	Participating Finance Companies
321 as of 12/31/2025	45 as of 12/31/2025	9 as of 12/31/2025

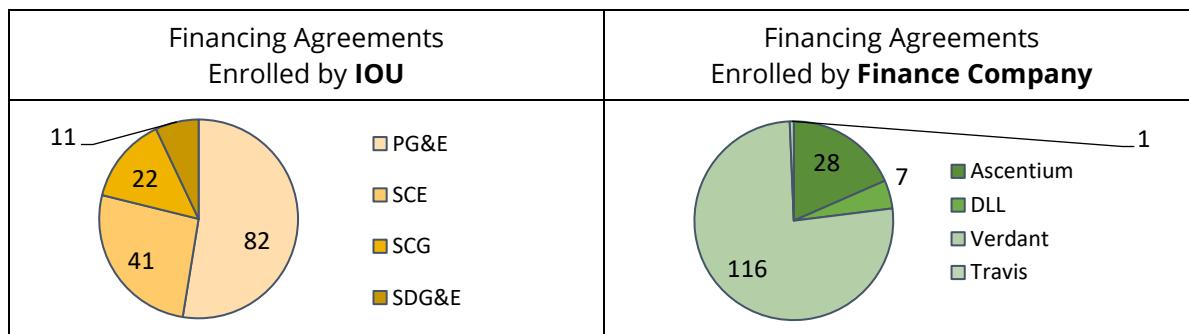
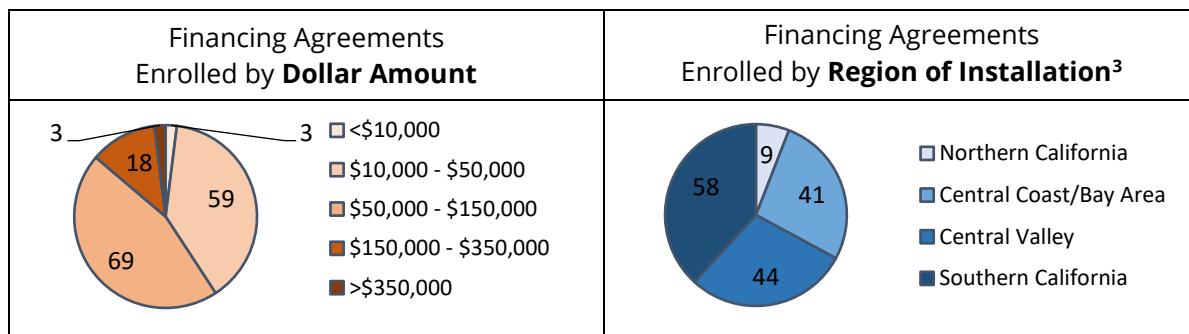
Loan Size Q3 2019 – Q4 2025	Term Length in Months Q3 2019 – Q4 2025	Interest Rate Q3 2019 – Q4 2025
\$88,270 Average	52 Average	10.21% Average
\$60,709 Median	60 Median	10.69% Median

¹ 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.

² 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 – Q4 2025



³ Counties for Bay Area are now categorized and included in Central Coast.

GoGreen Business Data Summary

Q3 2019 – Q4 2025

Top 3 Energy Efficiency Measure Categories



Top 3 Categories of Industries Served⁴

Office Space <i>Offices</i>	Professional Services <i>Real Estate, Firms, Construction</i>	Retail with Storefront <i>Hardware, Cleaners</i>
29 Projects	28 Projects	20 Projects

Loan Portfolio Performance as of December 31, 2025

Paid in Full	15 Loans	\$1,033,112	Charged off: 3 Loans	\$202,338
Current Outstanding ⁵	128 Loans	\$7,330,148	Claims Paid	\$182,104
30 -60 Days Past Due	4 Loans	\$320,355	Recoveries ⁶	\$ 0
90-120 Days Past Due	2 Loans	\$27,523	Net CE Funds Expended ⁷	\$182,104

Go Low Rates Promotion

IRBD Promotion Financing Agreements Enrolled	IRBD Promotion Total Amount Financed
101 <i>Q2 2023 – Q4 2025</i>	\$7,145,010 <i>Q2 2023 – Q4 2025</i>

IRBD Promotion Funds Allocated
\$723,321 <i>Q2 2023 – Q4 2025</i>

⁴ Industry categories correlate with North American Industry Classification System (NAICS) codes.

⁵ Reflects the outstanding, unpaid principal balance for the 128 loans, as reported by the participating lenders to CAEATFA.

⁶ Recoveries reimbursed to GoGreen Business from participating lenders.

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

GoGreen Business Data Summary

Q3 2019 – Q4 2025

