



CALIFORNIA HUB FOR
ENERGY EFFICIENCY
FINANCING

GoGreen Home Energy Financing Program Monthly Data Summary through October 31, 2025

Background

This report is produced on a monthly basis to supplement [CHEEF's quarterly reports](#) and provide the most recent data on the progress of the GoGreen Home Energy Financing Program (GoGreen Home). To learn more about GoGreen Home, please visit [GoGreenFinancing.com](#). Values for some figures, particularly dollar amounts, are rounded to the nearest thousand or million.

Standard Loan Reporting

Reporting for standard GoGreen Home loans enrolled through the eight participating credit union lenders.

Private Capital Leveraged

Total Amount Financed: \$304.80 million
Total Loan Loss Reserve Contributions: \$27.48 million ¹
For every \$1 of credit enhancement allocated, \$11.09 in private capital is leveraged. ²

Financing Activity

Loans Enrolled	Total Amount Financed	Change in Activity ³
559 <i>October 2025</i>	\$17.09 million <i>October 2025</i>	-24.46% <i>September 2025 – October 2025</i>
13,579 <i>All Time</i> ⁴	\$304.80 million <i>All Time</i>	+88.85% <i>October 2024 vs. October 2025</i>

Loan Size	Term Length in Months	Interest Rate
\$30,577 <i>October 2025 Average</i>	146 <i>October 2025 Average</i>	6.25% <i>October 2025 Average</i>
\$22,446 <i>All Time Average</i>	124 <i>All Time Average</i>	5.74% <i>All Time Average</i>
\$26,148 <i>October 2025 Median</i>	180 <i>October 2025 Median</i>	6.49% <i>October 2025 Median</i>
\$19,192 <i>All Time Median</i>	120 <i>All Time Median</i>	5.99% <i>All Time Median</i>

¹ This amount reflects a running total of loss reserve account contributions for standard loans as they have been enrolled. The total amount of credit enhancement funds currently encumbered for standard loans is \$23,032,899.00, of which \$20,579,765.76 in contributions came from IOU ratepayer funds. It reflects recaptured funds as loans have paid off and is net of funds paid out as claims on defaults as well as any loan loss reserve contribution adjustments for previous month(s).

² GoGreen Home 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.

³ Represents the percentage increase or decrease between total enrolled loans in specified time periods.

⁴ Date of inception is marked by the first loan enrollment in GoGreen Home, July 2016.

Monthly GoGreen Home Data Summary

October 2025

Loans Enrolled per IOU⁵

PG&E October 2025	SCE October 2025	SDG&E October 2025	SoCalGas October 2025	PG&E All Time	SCE All Time	SDG&E All Time	SoCalGas All Time
434 \$13.11 million	60 \$1.87 million	63 \$2.07 million	60 \$1.81 million	10,808 \$238.98 million	1,666 \$37.39 million	942 \$23.47 million	1,822 \$41.59 million

GoGreen Home Loans Enrolled by Lender (All Time)

Lender	Loans Enrolled	Total Amount Financed
California Coast Credit Union	4,329	\$92.07 million
Desert Valleys Federal Credit Union	95	\$1.84 million
Diablo Valley Federal Credit Union	40	\$0.99 million
Eagle Community Credit Union	12	\$0.21 million
First US Community Credit Union	1,730	\$29.78 million
KeyPoint Credit Union	2	\$0.05 million
Matadors Community Credit Union	943	\$20.12 million
Pasadena Service Federal Credit Union	4	\$0.07 million
San Francisco Federal Credit Union	1	\$0.01 million
Self Help Federal Credit Union	354	\$12.77 million
Travis Credit Union	5,962	\$144.02 million
USC Credit Union	6	\$0.14 million
Valley Oak Credit Union	101	\$2.73 million

Loan Portfolio Performance as of October 31, 2025⁶

Paid in Full	2,531 Loans	\$44.34 M	Charged off: 191 Loans	\$3,064,741
Current Outstanding ⁷	10,781 Loans	\$215.46 M	Claims Paid	\$2,400,573
30 -60 Days Past Due	49 Loans	\$786 K	Recoveries ⁸	\$133,438
90-120 Days Past Due	27 Loans	\$402 K	Net CE Funds Expended ⁹	\$2,267,135

⁵ Some properties are served by more than one IOU, meaning the total number of loans enrolled and total loan principal per IOU will not match the total number of loans enrolled. Loans enrolled per IOU are reported regardless of what measures are installed.

⁶ At their discretion, lenders may include measures in the loan (e.g., solar attic fans) that are not claim-eligible, and that portion of the financing does not receive a credit enhancement. Therefore, the actual claim-eligible amounts are slightly less than the total amounts presented here.

⁷ Reflects the outstanding, unpaid principal balance for the 10,781 loans, based on latest monthly report from the participating lenders to CAEATFA. Due to reporting delinquency by Pasadena Service Federal Credit Union, the current outstanding balance for their loans is based on their submitted January 2025 monthly report.

⁸ Recoveries reimbursed to GoGreen Home from participating lenders.

⁹ Net credit enhancement (CE) funds expended is calculated as Claims Paid less Recoveries.

Monthly GoGreen Home Data Summary

October 2025

Overall Loss Rate¹⁰

Number of loans Charged off as of October 2025	191
Number of Loans Enrolled as of October 2025	13,579
Overall Loss Rate	1.41%

GoGreen Home Borrower Credit Scores and Interest Rates (All Time)



How GoGreen Home Makes Financing Feasible

Access to Credit: Loans Enrolled to Borrowers with 580-700 Credit Score

Lenders typically require borrowers to have a minimum credit score of around 700 for unsecured loans of any significant value. Through GoGreen Home, lenders are able to approve loans for borrowers with credit scores as low as 580.

36 October 2025	1,422 All Time
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Affordable Monthly Payments: Loans Enrolled to Borrowers with Term Lengths >5 Years

The vast majority of lenders typically offer a maximum term length of 5 years for unsecured loans. Through GoGreen Home, lenders are able to extend terms out to 15 years, which significantly lowers monthly payments for borrowers.

453 October 2025	9,433 All Time
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Access to Capital: Loans Enrolled to Borrowers with Total Financed Amount >\$25,000

Sufficient access to capital is needed for deeper energy retrofits. While lenders typically limit unsecured loans to about \$25,000, most lenders are able to offer up to \$50,000 for all borrowers through GoGreen Home.

293 October 2025	4,159 All Time
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¹⁰ Overall loss rate calculated as number of loans that charged off versus total number of loans enrolled.

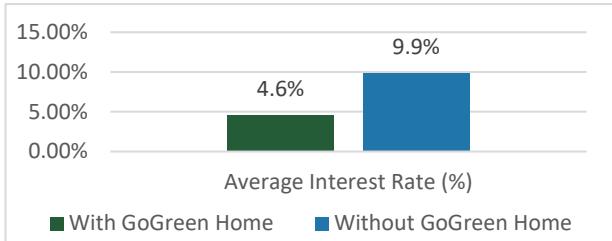
Monthly GoGreen Home Data Summary

October 2025

Borrower Benefits

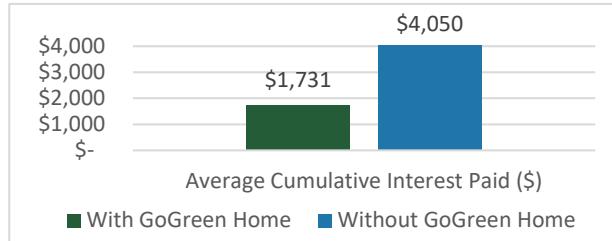
Average Interest Rate

for loans with terms up to and including 60 months¹¹



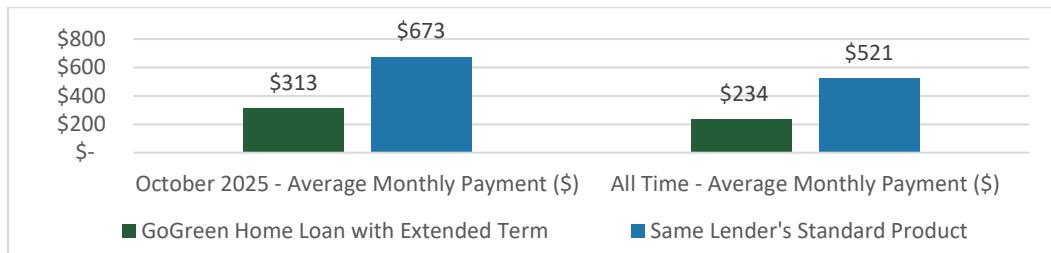
Cumulative Average Interest

for loans with terms up to and including 60 months



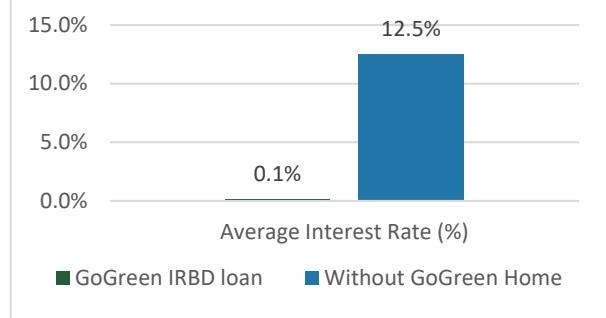
Average Monthly Payment Reduction Due to Extended Terms

for GoGreen Home loans with terms >60 months¹²



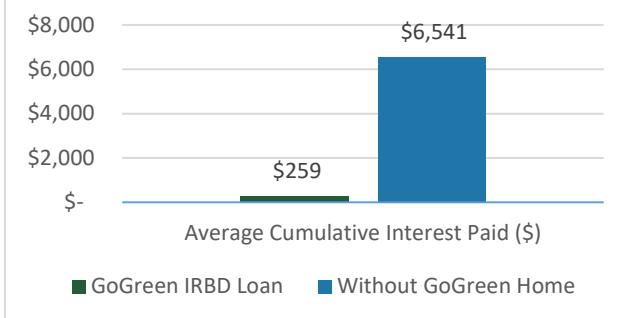
Average Interest Rate Comparison

for IRBD loans



Average Cumulative Interest Paid

for IRBD Loans



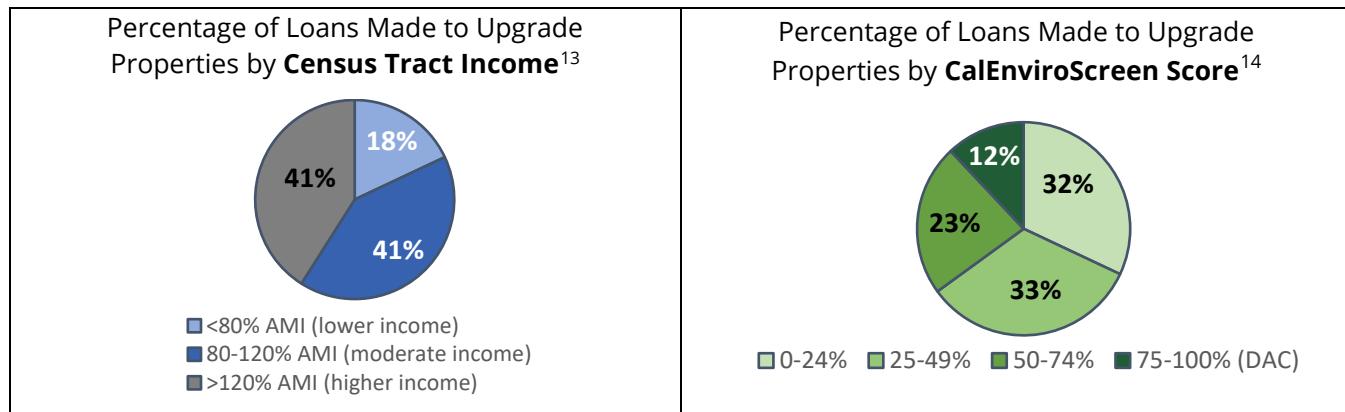
¹¹ These charts compare actual interest rates between GoGreen Home loans and the interest rates of equivalent non-GoGreen Home signature products offered by the Program's participating lenders (as reported by the lenders to CAEATFA), using a data set for loans with terms up to 60 months for borrowers who would have qualified for non-GoGreen Home loans.

¹² This chart compares monthly payments between GoGreen Home loans with terms greater than 60 months and what monthly payments would have been if the borrower had used the same lender's non-GoGreen Home signature product limiting them to shorter term lengths. Loans from one participating lender who currently offers signature products with terms greater than 60 months are excluded from this comparison. Signature product terms from participating lenders are updated quarterly.

Monthly GoGreen Home Data Summary

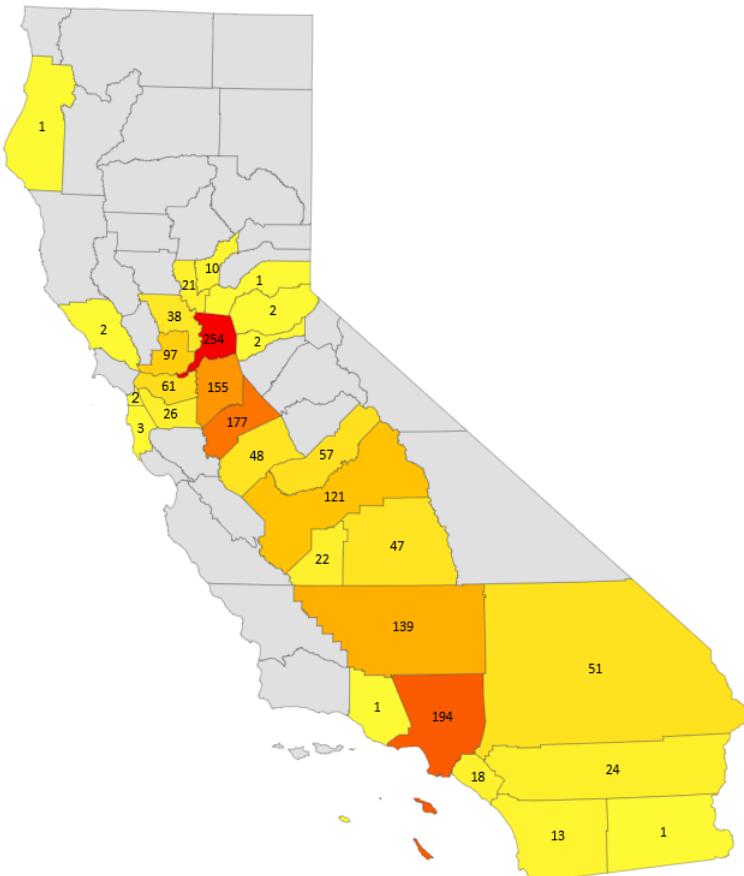
October 2025

How GoGreen Home Serves Underserved Borrowers (All Time)



Geographic Breakdown by Zip Code of Loans Made to Upgrade Properties in Disadvantaged Communities (DACS) as Designated by CalEnviroScreen

County	Number of Loans
Sacramento	254
Los Angeles	194
Stanislaus	177
San Joaquin	155
Kern	139
Fresno	121
Solano	97
Contra Costa	61
Madera	57
San Bernardino	51
Merced	48
Tulare	47
Yolo	38
Alameda	26
Riverside	24
Kings	22
Sutter	21
Orange	18
San Diego	13
Yuba	10
San Mateo	3
Amador	2
San Francisco	2
El Dorado	2
Sonoma	2
Humboldt	1
Ventura	1
Placer	1
Santa Clara	1
Imperial	1
Grand Total	1589



¹³ Low-to-Moderate Income (LMI) census tracts, for the purpose of this reporting and providing a 20% loss reserve contribution for the lender, includes tracts with median income that falls below 120% of the Area Median Income (AMI). 59% of loans have been made to properties in LMI census tracts and 56% of total loan capital has gone to properties in LMI census tracts.

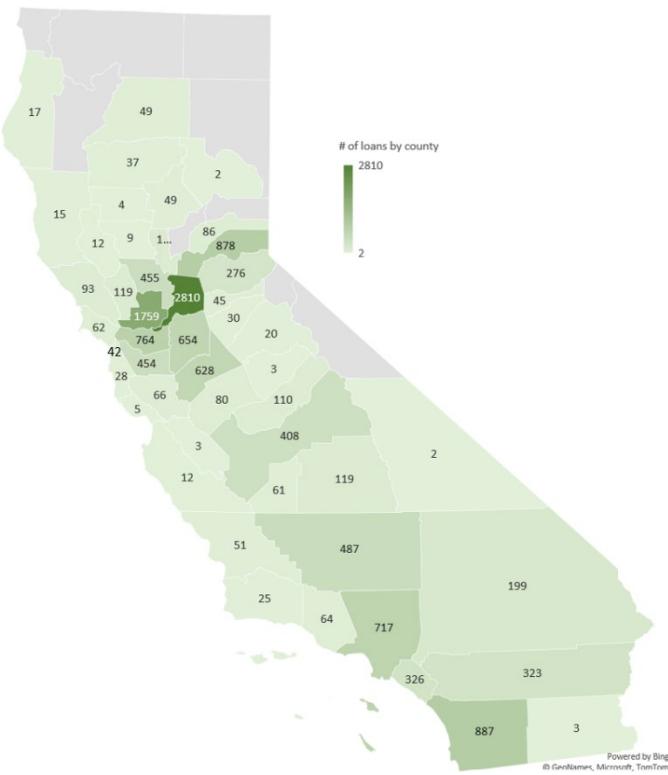
¹⁴ [CalEnviroScreen](#) is a pollution burden mapping tool that uses environmental, health, and socioeconomic data to produce scores for every census tract in California; CEAATFA is reporting loans for properties in tracts scoring in the highest quartile (75-100%) as loans for projects in disadvantaged communities (DACS). This data uses the most recent version of CalEnviroScreen available at the time of publication.

Monthly GoGreen Home Data Summary

October 2025

Statewide Reach

GoGreen Home Loans Enrolled by County¹⁵



11 ¹⁶	Participating Finance Companies
1,508	Participating Contractors ¹⁷
55	Contractors Who Enrolled in GoGreen Home In October 2025
204	Contractors Who Enrolled a Project in October 2025
96%	Finance-Only Projects ¹⁸ in October 2025

Measures Installed (All Time)

Top 5 Energy Efficiency Measures Installed

				
HVAC Equipment	Cool Roofs	Windows	HVAC Ductwork	Solar Panel & Battery

8,262 Projects 1,980 Projects 1,529 Projects 1,471 Projects 1,443 Projects

Heat Pumps Installed

Space Heating October 2025	Space Heating All Time	Water Heating October 2025	Water Heating All Time
116 Projects	3,240 Projects	7 Projects	224 Projects

¹⁵ Counties that do not receive IOU service (Del Norte, Modoc, Siskiyou, and Trinity) are currently ineligible for GoGreen Home. Over 99% of Californians live in a county served by at least one GoGreen Home contractor.

¹⁶ Eagle Credit Union ceased submitting new financings for enrollment as of February 1, 2023 and Pasadena Credit Union ceased submitted new financings for enrollment as of January 12, 2024. Both lenders will continue monthly reporting on outstanding loans.

¹⁷ Represents the number of contractors currently enrolled in GoGreen Home. Over time, some contractors are suspended or removed from the Program as part of routine quality checks for reasons such as license expirations.

¹⁸ Cases in which the borrower made upgrades using GoGreen Home without rebates or incentives from an IOU, REN or CCA.

Monthly GoGreen Home Data Summary

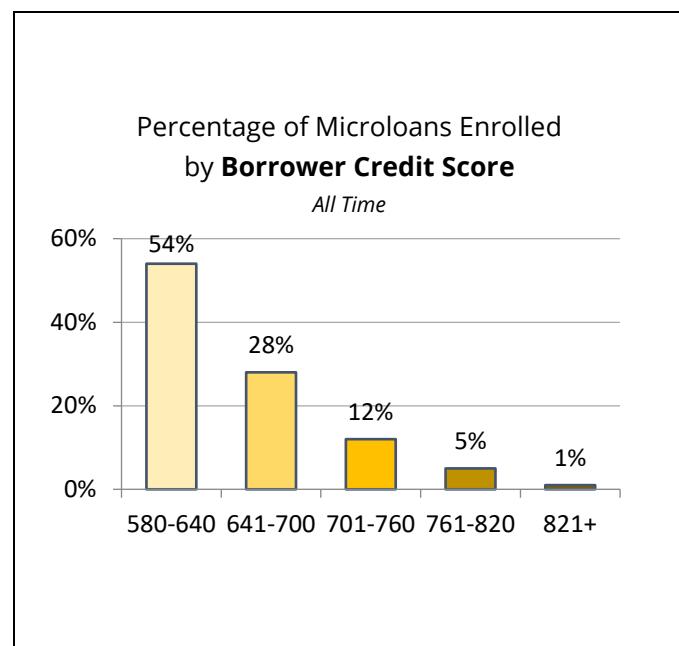
October 2025

Marketplace Microloan Reporting

This section reports on microloans enrolled through IOU online marketplaces operated by platform provider Enervee. Microloans, per GoGreen Home regulations, are limited to \$5,000; the marketplace microloans offered on Enervee's platforms under the Eco Financing brand are reported on separately so as not to skew data presented for full-size loans in other sections. Prior to June 2022, all enrolled Eco Financing marketplace microloans were issued by One Finance for products purchased by SoCalGas customers through the utility's marketplace. One Finance offered a 60-month term length and a single interest rate of 9.82% to all borrowers. In June 2023, Lewis and Clark Bank re-launched the Eco Financing marketplace microloan offer for the SoCalGas marketplace and launched an Eco Financing microloan product for Enervee's California Marketplace. The new microloans are approved for up to 60 months with a 9.99% interest rate for customers who opt for auto-pay.¹⁹

Financing Activity (All Time)

Microloans Enrolled	2,699
Total Amount Financed	\$4,426,824
Loan Size Average	\$1,640
Loan Size Median	\$1,416
Borrower Relationship to Property: Renters or Lessees	1092
Borrower Relationship to Property: Owners	1,607
Top 3 Appliances Purchased	Clothes Washer: 915 Refrigerator: 884 Clothes Dryer: 853



Marketplace Microloan Portfolio Performance as of October 31, 2025

Paid in Full	478 Loans	\$675 K
Current Outstanding ²⁰	1,433 Loans	\$1.74 M
30-60 Days Past Due	84 Loans	\$129 K
90-120 Days Past Due	0 Loan	\$0 K

Charged Off: 704 Loans	\$957,422
Claims Paid ²¹	\$658,312
Recoveries	\$0
Net CE Funds Expended	\$658,312

¹⁹ The 9.99% interest rate is for customers who enroll in autopay. Without autopay enrollment, the interest rate is GoGreen Home's max allowable rate of the 10-year Treasury bonds plus seven hundred fifty (750) basis points as of the first day of the applicable calendar quarter. For loans enrolled in October, this was 11.66%.

²⁰ Reflects the outstanding, unpaid principal balance for the 1,433 marketplace microloans, as reported to CAEATFA.

²¹ To date, 531 claims have been paid for charged-off marketplace microloans.