



CALIFORNIA HUB FOR  
ENERGY EFFICIENCY  
FINANCING

## GoGreen Home Energy Financing Program Monthly Data Summary through November 30, 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: <b>\$323.40 million</b>
Total Loan Loss Reserve Contributions: <b>\$28.53 million</b> <sup>1</sup>
For every <b>\$1</b> of credit enhancement allocated, <b>\$11.33</b> in private capital is leveraged. <sup>2</sup>

#### Financing Activity

Loans Enrolled	Total Amount Financed	Change in Activity <sup>3</sup>
596 <i>November 2025</i>	\$18.60 million <i>November 2025</i>	+6.62% <i>October 2025 – November 2025</i>
14,175 <i>All Time</i> <sup>4</sup>	\$323.40 million <i>All Time</i>	+122.39% <i>November 2024 vs. November 2025</i>

Loan Size	Term Length in Months	Interest Rate
\$31,205 <i>November 2025 Average</i>	152 <i>November 2025 Average</i>	6.25% <i>November 2025 Average</i>
\$22,815 <i>All Time Average</i>	126 <i>All Time Average</i>	5.76% <i>All Time Average</i>
\$27,907 <i>November 2025 Median</i>	180 <i>November 2025 Median</i>	6.49% <i>November 2025 Median</i>
\$19,472 <i>All Time Median</i>	120 <i>All Time Median</i>	5.99% <i>All Time Median</i>

<sup>1</sup> 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 \$24,059,165.09, of which \$21,523,492.27 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).

<sup>2</sup> 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.

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

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

## Monthly GoGreen Home Data Summary

November 2025

### Loans Enrolled per IOU<sup>5</sup>

PG&E November 2025	SCE November 2025	SDG&E November 2025	SoCalGas November 2025	PG&E All Time	SCE All Time	SDG&E All Time	SoCalGas All Time
473 \$14.83 million	42 \$1.32 million	73 \$2.26 million	53 \$1.57 million	11,281 \$253.81 million	1,708 \$38.70 million	1,015 \$25.73 million	1,875 \$43.16 million

### GoGreen Home Loans Enrolled by Lender (All Time)

Lender	Loans Enrolled	Total Amount Financed
California Coast Credit Union	4,478	\$96.21 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	1,738	\$29.93 million
KeyPoint Credit Union	6	\$0.18 million
Matadors Community Credit Union	948	\$20.24 million
Pasadena Service Federal Credit Union	4	\$0.07 million
San Francisco Federal Credit Union	6	\$0.12 million
Self Help Federal Credit Union	416	\$15.15 million
Travis Credit Union	6,303	\$154.86 million
USC Credit Union	11	\$0.30 million
Valley Oak Credit Union	118	\$3.32 million

### Loan Portfolio Performance as of November 30, 2025<sup>6</sup>

Paid in Full	2,604 Loans	\$45.72 M	Charged off: 200 Loans	\$3,215,164
Current Outstanding <sup>7</sup>	11,298 Loans	\$231.30 M	Claims Paid	\$2,400,573
30 -60 Days Past Due	43 Loans	\$640 K	Recoveries <sup>9</sup>	\$133,438
90-120 Days Past Due	27 Loans	\$381 K	Net CE Funds Expended <sup>10</sup>	\$2,267,135
Loans No Longer Covered by LLR <sup>8</sup>	3 Loans	\$52,378.25		

<sup>5</sup> 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.

<sup>6</sup> 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.

<sup>7</sup> Reflects the outstanding, unpaid principal balance for the 11,298 loans, based on latest monthly report from the participating lenders to CAEATFA.

<sup>8</sup> Reflects the number of loans that are no longer covered by LLR due to the lender's departure from the program, resulting in a forfeiture of the awarded LLR. The amount represents the total loan principal of the loans.

<sup>9</sup> Recoveries reimbursed to GoGreen Home from participating lenders.

<sup>10</sup> Net credit enhancement (CE) funds expended is calculated as Claims Paid less Recoveries.

## Monthly GoGreen Home Data Summary

November 2025

### Overall Loss Rate<sup>11</sup>

Number of loans Charged off as of November 2025	200
Number of Loans Enrolled as of November 2025	14,175
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.

<b>29</b> November 2025	<b>1,451</b> 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.

<b>500</b> November 2025	<b>9,933</b> 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.

<b>340</b> November 2025	<b>4,499</b> All Time
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<sup>11</sup> Overall loss rate calculated as number of loans that charged off versus total number of loans enrolled.

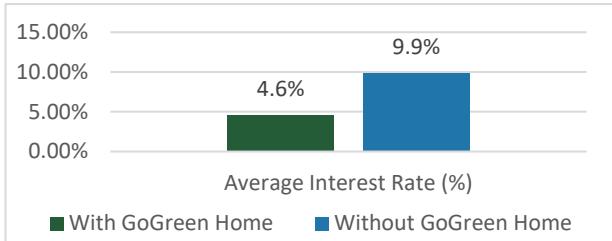
## Monthly GoGreen Home Data Summary

November 2025

### Borrower Benefits

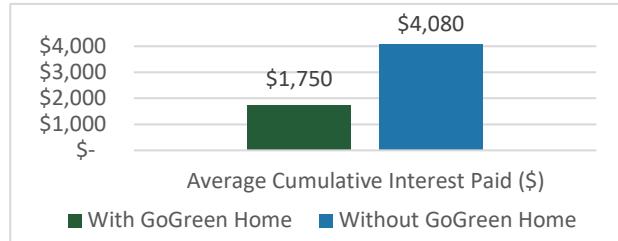
#### Average Interest Rate

for loans with terms up to and including 60 months<sup>12</sup>



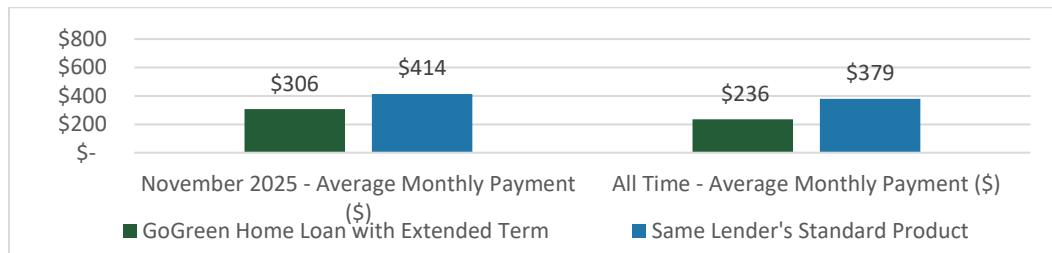
#### Cumulative Average Interest

for loans with terms up to and including 60 months



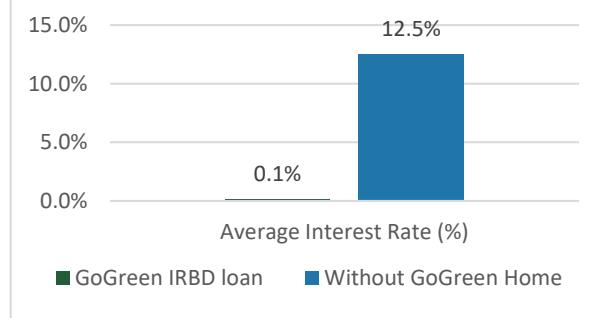
#### Average Monthly Payment Reduction Due to Extended Terms

for GoGreen Home loans with terms >60 months<sup>13</sup>



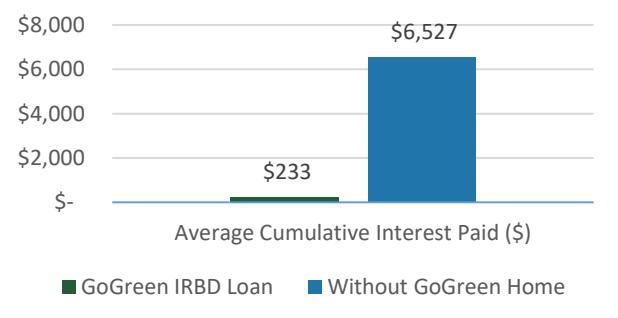
#### Average Interest Rate Comparison

for IRBD loans



#### Average Cumulative Interest Paid

for IRBD Loans



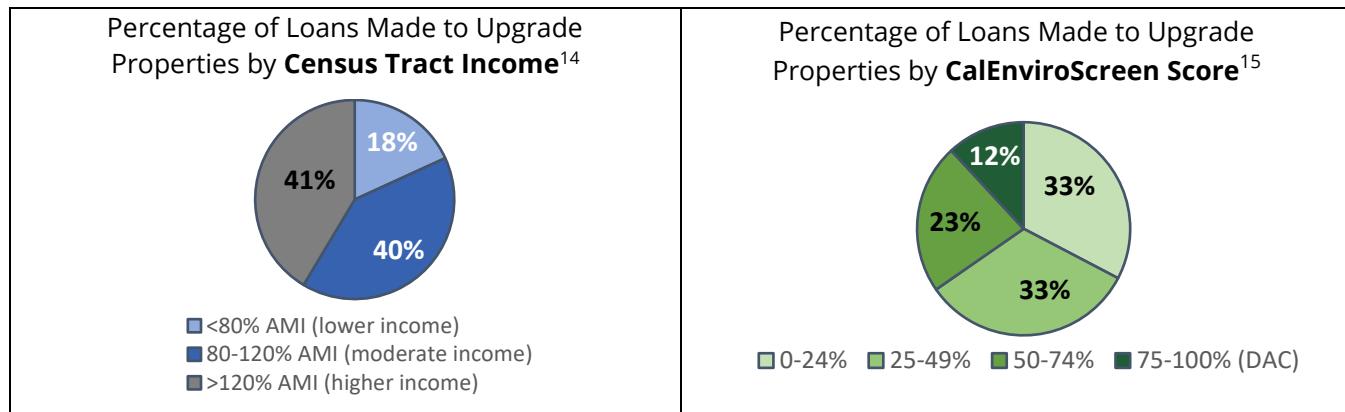
<sup>12</sup> These charts compare actual interest rates between GoGreen Home loans and the interest rates of equivalent non-GoGreen Home signature products offered by the Program's participating lenders (as reported by the lenders to CAEATFA), using a data set for loans with terms up to 60 months for borrowers who would have qualified for non-GoGreen Home loans.

<sup>13</sup> 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

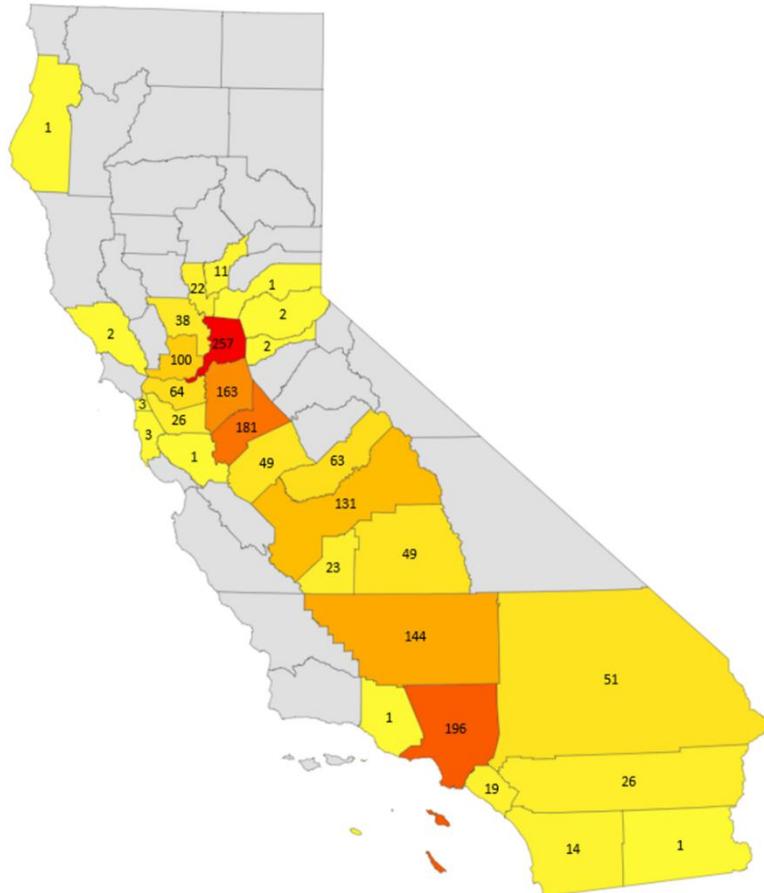
November 2025

### 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	257
Los Angeles	196
Stanislaus	181
San Joaquin	163
Kern	144
Fresno	131
Solano	100
Contra Costa	64
Madera	63
San Bernardino	51
Tulare	49
Merced	49
Yolo	38
Alameda	26
Riverside	26
Kings	23
Sutter	22
Orange	19
San Diego	14
Yuba	11
San Mateo	3
San Francisco	3
Amador	2
El Dorado	2
Sonoma	2
Humboldt	1
Ventura	1
Placer	1
Santa Clara	1
Imperial	1
<b>Grand Total</b>	<b>1644</b>



<sup>14</sup> 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.

<sup>15</sup> [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

November 2025

### Statewide Reach

#### GoGreen Home Loans Enrolled by County<sup>16</sup>



11 <sup>17</sup>	Participating Finance Companies
1,544	Participating Contractors <sup>18</sup>
35	Contractors Who Enrolled in GoGreen Home In November 2025
202	Contractors Who Enrolled a Project in November 2025
85%	Finance-Only Projects <sup>19</sup> in November 2025

### Measures Installed (All Time)

#### Top 5 Energy Efficiency Measures Installed

 HVAC Equipment	 Cool Roofs	 Solar Panel & Battery	 Windows	 HVAC Ductwork
8,484 Projects	2,049 Projects	1,704 Projects	1,542 Projects	1,507 Projects

### Heat Pumps Installed

Space Heating November 2025	Space Heating All Time	Water Heating November 2025	Water Heating All Time
130 Projects	3,370 Projects	8 Projects	232 Projects

<sup>16</sup> 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.

<sup>17</sup> 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.

<sup>18</sup> 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.

<sup>19</sup> 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

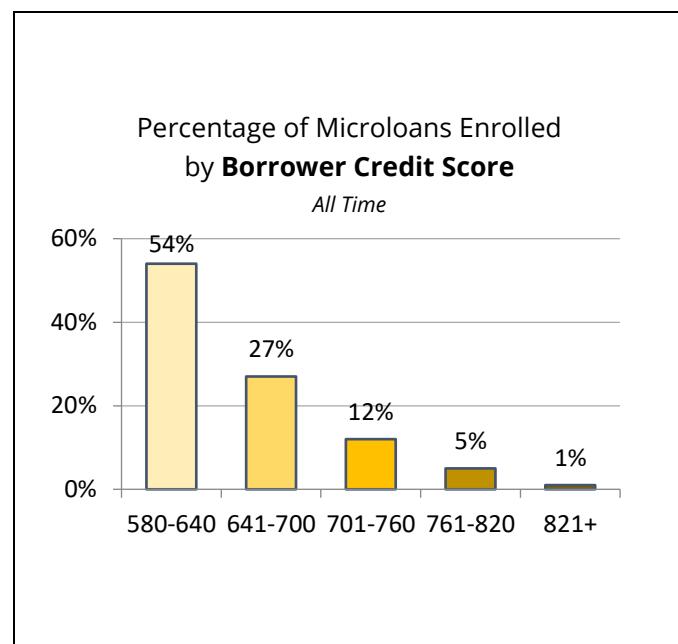
November 2025

### 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.<sup>20</sup>

#### Financing Activity (All Time)

<b>Microloans Enrolled</b>	2,699
<b>Total Amount Financed</b>	\$4,426,824
<b>Loan Size Average</b>	\$1,640
<b>Loan Size Median</b>	\$1,416
<b>Borrower Relationship to Property: Renters or Lessees</b>	1,092
<b>Borrower Relationship to Property: Owners</b>	1,607
<b>Top 3 Appliances Purchased</b>	Clothes Washer: 915 Refrigerator: 884 Clothes Dryer: 853



#### Marketplace Microloan Portfolio Performance as of November 30, 2025

<b>Paid in Full<sup>21</sup></b>	482 Loans	\$681 K
<b>Current Outstanding<sup>22</sup></b>	1,408 Loans	\$1.67 M
<b>30-60 Days Past Due</b>	69 Loans	\$83 K
<b>90-120 Days Past Due</b>	0 Loan	\$0 K

<b>Charged Off: 740 Loans</b>	\$1,027,998
<b>Claims Paid<sup>23</sup></b>	\$658,312
<b>Recoveries</b>	\$0
<b>Net CE Funds Expended</b>	\$658,312

<sup>20</sup> 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 November, this was 11.31%.

<sup>21</sup> Due to the departure from the program, active microloans belonging to One Finance by the end of October 2024 have been forgiven and are considered paid in full. These 132 microloans held a total outstanding balance of \$82,389.79.

<sup>22</sup> Reflects the outstanding, unpaid principal balance for the 1,408 marketplace microloans, as reported to CAEATFA.

<sup>23</sup> To date, 531 claims have been paid for charged-off marketplace microloans.