



# GoGreen Home Energy Financing Program

## Monthly Data Summary through January 31, 2026

### 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](http://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>\$371.29 million</b>
Total Loan Loss Reserve Contributions: <b>\$31.26 million<sup>1</sup></b>
For every <b>\$1</b> of credit enhancement allocated, <b>\$11.88</b> in private capital is leveraged. <sup>2</sup>

#### Financing Activity

Loans Enrolled	Total Amount Financed	Change in Activity <sup>3</sup>
656 <i>January 2026</i>	\$22.49 million <i>January 2026</i>	-11.59% <i>December 2025 – January 2026</i>
15,573 <i>All Time<sup>4</sup></i>	\$371.29 million <i>All Time</i>	+58.07% <i>January 2025 vs. January 2026</i>

Loan Size	Term Length in Months	Interest Rate
\$34,281 <i>January 2026 Average</i>	153 <i>January 2026 Average</i>	6.20% <i>January 2026 Average</i>
\$23,842 <i>All Time Average</i>	128 <i>All Time Average</i>	5.80% <i>All Time Average</i>
\$30,688 <i>January 2026 Median</i>	180 <i>January 2026 Median</i>	6.25% <i>January 2026 Median</i>
\$20,000 <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 \$24,958,797.55, of which \$22,260,384.66 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

January 2026

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

<i>PG&amp;E</i> <i>January 2026</i>	<i>SCE</i> <i>January 2026</i>	<i>SDG&amp;E</i> <i>January 2026</i>	<i>SoCalGas</i> <i>January 2026</i>	<i>PG&amp;E</i> <i>All Time</i>	<i>SCE</i> <i>All Time</i>	<i>SDG&amp;E</i> <i>All Time</i>	<i>SoCalGas</i> <i>All Time</i>
456 \$15.22 million	101 \$3.78 million	83 \$3.04 million	116 \$4.19 million	12,272 \$287.05 million	1,908 \$46.17 million	1,195 \$32.00 million	2,098 \$51.11 million

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

Lender	Loans Enrolled	Total Amount Financed
California Coast Credit Union	4,911	\$109.62 million
Desert Valleys Federal Credit Union	97	\$1.90 million
Diablo Valley Federal Credit Union	40	\$0.99 million
Eagle Community Credit Union	12	\$0.21 million
First US Community Credit Union	1,764	\$30.56 million
KeyPoint Credit Union	21	\$0.53 million
Matadors Community Credit Union	958	\$20.63 million
Pasadena Service Federal Credit Union	4	\$0.07 million
San Francisco Federal Credit Union	44	\$1.69 million
Self Help Federal Credit Union	610	\$22.64 million
Travis Credit Union	6,899	\$175.49 million
USC Credit Union	58	\$2.20 million
Valley Oak Credit Union	155	\$4.77 million

### Loan Portfolio Performance as of January 31, 2026<sup>6</sup>

Paid in Full	2,931 Loans	\$52.76 M	Charged off: 216 Loans	\$3,419,720
Current Outstanding <sup>7</sup>	12,323 Loans	\$266.45 M	Claims Paid	\$2,451,423
30 -60 Days Past Due	66 Loans	\$1.15 M	Recoveries <sup>9</sup>	\$133,438
90-120 Days Past Due	33 Loans	\$605 K	Net CE Funds Expended <sup>10</sup>	\$2,317,985
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 12,323 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.

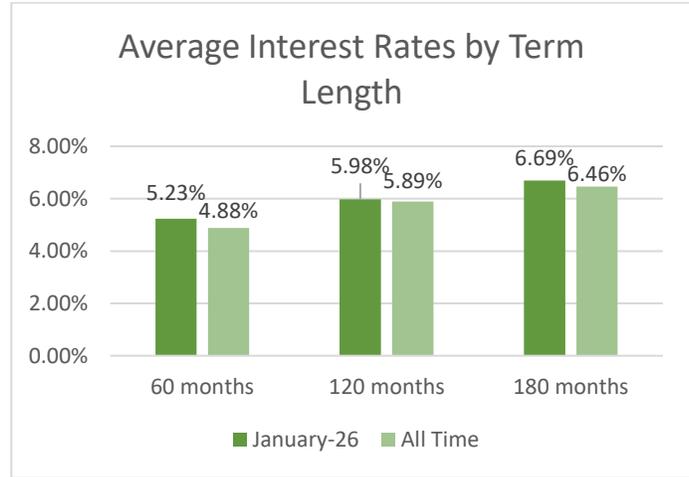
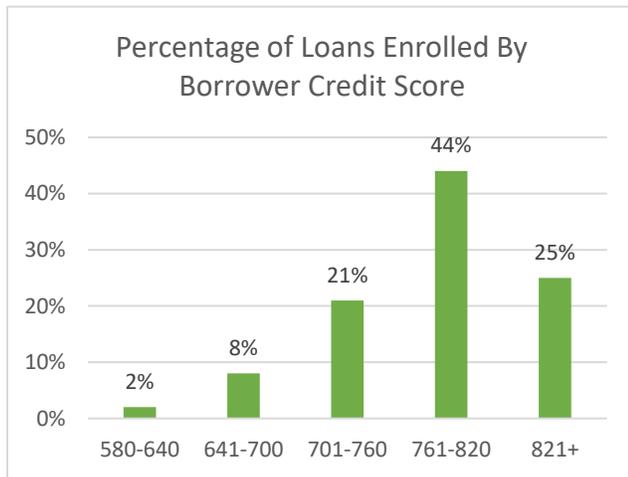
## Monthly GoGreen Home Data Summary

January 2026

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

Number of loans Charged off as of January 2026	217
Number of Loans Enrolled as of January 2026	15,573
Overall Loss Rate	1.39%

### 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>37</b> January 2026	<b>1,529</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>532</b> January 2026	<b>11,053</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>414</b> January 2026	<b>5,393</b> All Time
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<sup>11</sup> Overall loss rate calculated as number of loans that charged off verses total number of loans enrolled.

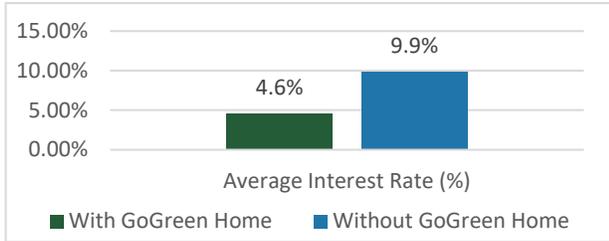
# Monthly GoGreen Home Data Summary

January 2026

## Borrower Benefits

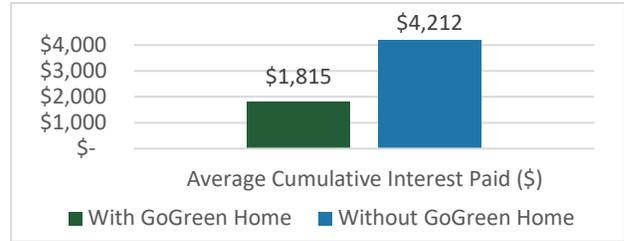
### Average Interest Rate

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



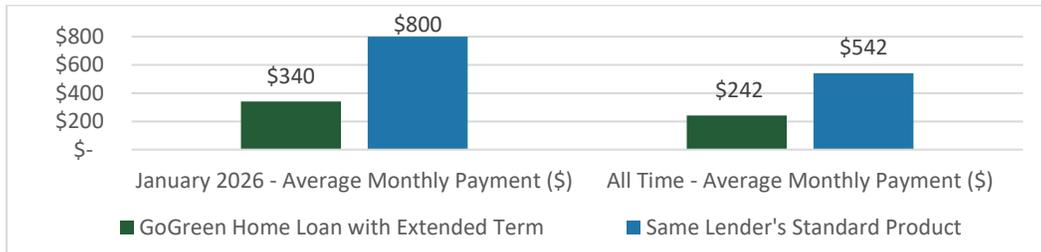
### Cumulative Average Interest

for loans with terms up to and including 60 months



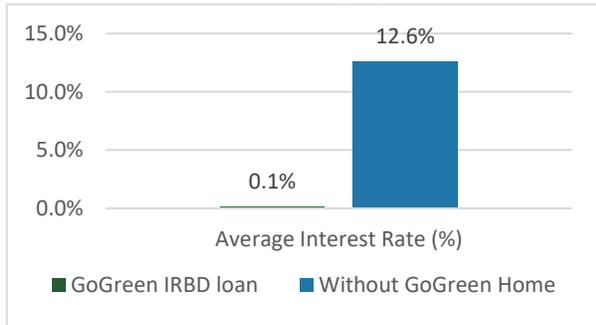
### Average Monthly Payment Reduction Due to Extended Terms

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



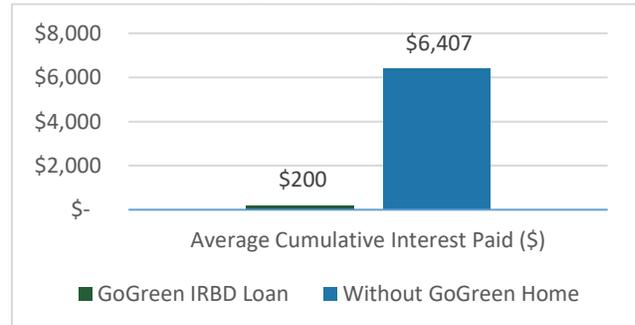
### Average Interest Rate Comparison

for IRBD loans



### Average Cumulative Interest Paid

for IRBD Loans



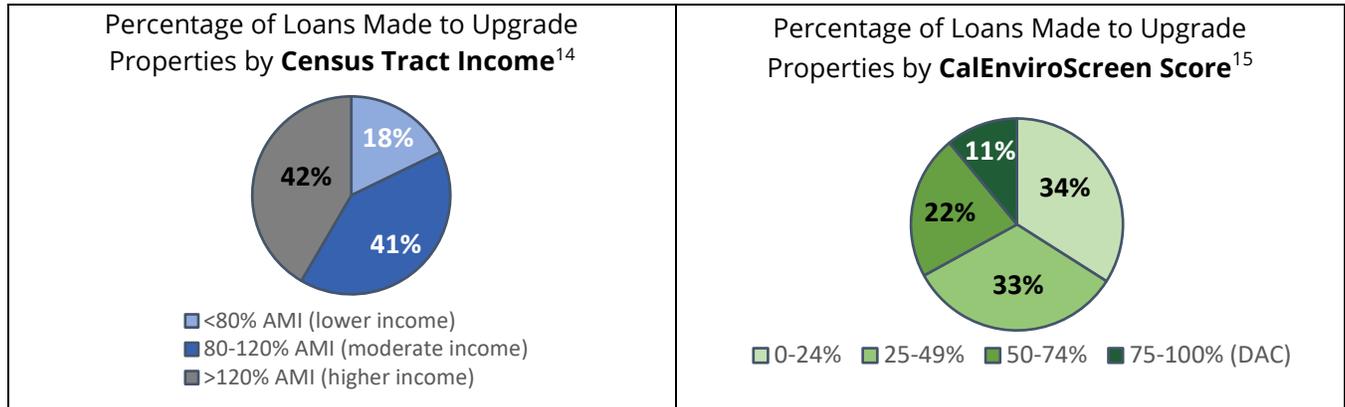
<sup>12</sup> These charts compare actual interest rates between GoGreen Home loans and the interest rates of equivalent non-GoGreen Home signature products offered by the Program's participating lenders (as reported by the lenders to CAEATFA), using a data set for loans with terms up to 60 months for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

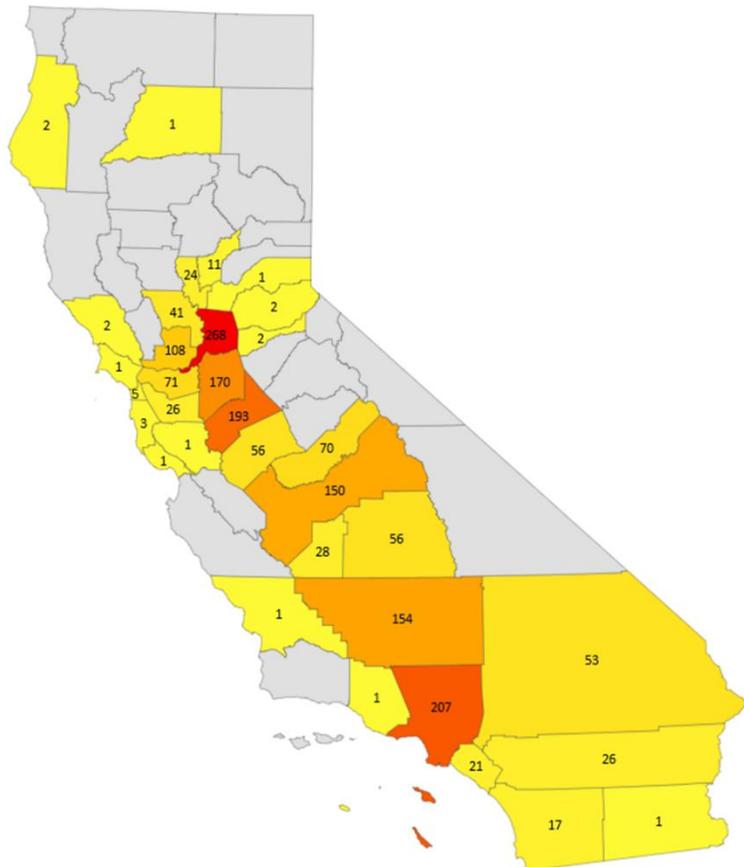
January 2026

## 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	268
Los Angeles	207
Stanislaus	193
San Joaquin	170
Kern	154
Fresno	150
Solano	108
Contra Costa	71
Madera	70
Merced	56
Tulare	56
San Bernardino	53
Yolo	41
Kings	28
Riverside	26
Alameda	26
Sutter	24
Orange	21
San Diego	17
Yuba	11
San Francisco	5
San Mateo	3
Humboldt	2
Sonoma	2
El Dorado	2
Amador	2
Shasta	1
San Luis Obispo	1
Marin	1
Ventura	1
Santa Cruz	1
Placer	1
Imperial	1
Santa Clara	1
<b>Grand Total</b>	<b>1774</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; CAEATFA 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

January 2026

## Statewide Reach

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



11 <sup>17</sup>	Participating Finance Companies
1,591	Participating Contractors <sup>18</sup>
23	Contractors Who Enrolled in GoGreen Home In January 2026
257	Contractors Who Enrolled a Project in January 2026
92%	Finance-Only Projects <sup>19</sup> in January 2026

## Measures Installed (All Time)

### Top 5 Energy Efficiency Measures Installed

				
<b>HVAC Equipment</b>	<b>Solar Panel &amp; Battery</b>	<b>Cool Roofs</b>	<b>Windows</b>	<b>HVAC Ductwork</b>
8,826 Projects	2,497 Projects	2,209 Projects	1,585 Projects	1,573 Projects

### Heat Pumps Installed

<b>Space Heating</b> <i>January 2026</i>	<b>Space Heating</b> <i>All Time</i>	<b>Water Heating</b> <i>January 2026</i>	<b>Water Heating</b> <i>All Time</i>
107 Projects	3,570 Projects	5 Projects	250 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

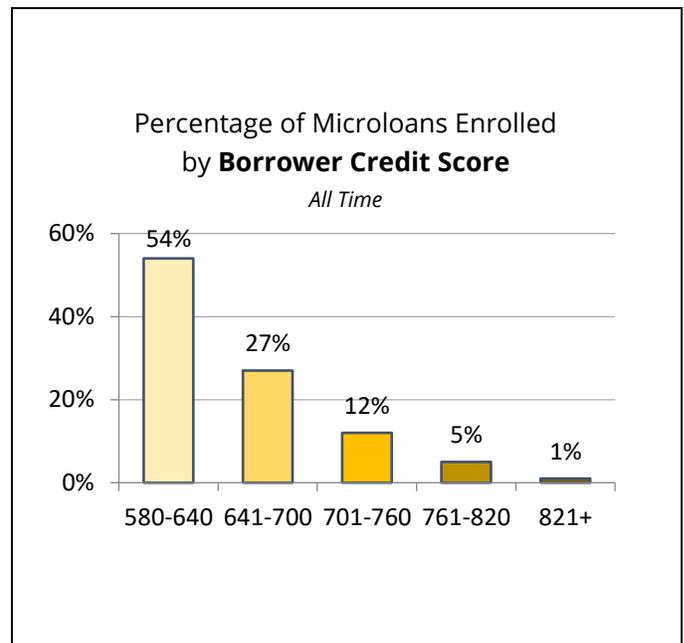
January 2026

### 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>	2,789
<b>Total Amount Financed</b>	\$4,616,628
<b>Loan Size Average</b>	\$1,655
<b>Loan Size Median</b>	\$1,423
<b>Borrower Relationship to Property: Renters or Lessees</b>	1,118
<b>Borrower Relationship to Property: Owners</b>	1,671
<b>Top 3 Appliances Purchased</b>	Clothes Washer: 938 Refrigerator: 887 Clothes Dryer: 883



#### Marketplace Microloan Portfolio Performance as of January 31, 2026

Paid in Full <sup>21</sup>	494 Loans	\$699 K
Current Outstanding <sup>22</sup>	1,462 Loans	\$1.76 M
30-60 Days Past Due	79 Loans	\$100 K
90-120 Days Past Due	0 Loan	\$0 K

Charged Off: 754 Loans	\$1,047,237
Claims Paid <sup>23</sup>	\$658,312
Recoveries	\$0
Net CE Funds Expended	\$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 January, this was 11.68%.

<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 1,462 marketplace microloans, as reported to CAEATFA.

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