



GoGreen Business Energy Financing Program

Data Summary Q3 2019 – Q2 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, \$8.72 in private capital is leveraged. ¹
\$10.13 million Total Amount Financed
\$1,161,630 Total Loan Loss Reserve Contributions

Program Activity

Financing Agreements Enrolled	Total Amount Financed
110 <i>Q3 2019 – Q2 2025</i>	\$10.13 million <i>Q3 2019 – Q2 2025</i>

Participating Contractors ²
283 <i>as of 6/30/2025</i>

Participating Project Developers ³
42 <i>as of 6/30/2025</i>

Participating Finance Companies
9 <i>as of 6/30/2025</i>

Loan Size <i>Q3 2019 – Q2 2025</i>
\$92,074 <i>Average</i>
\$60,709 <i>Median</i>

Term Length in Months <i>Q3 2019 – Q2 2025</i>
50 <i>Average</i>
60 <i>Median</i>

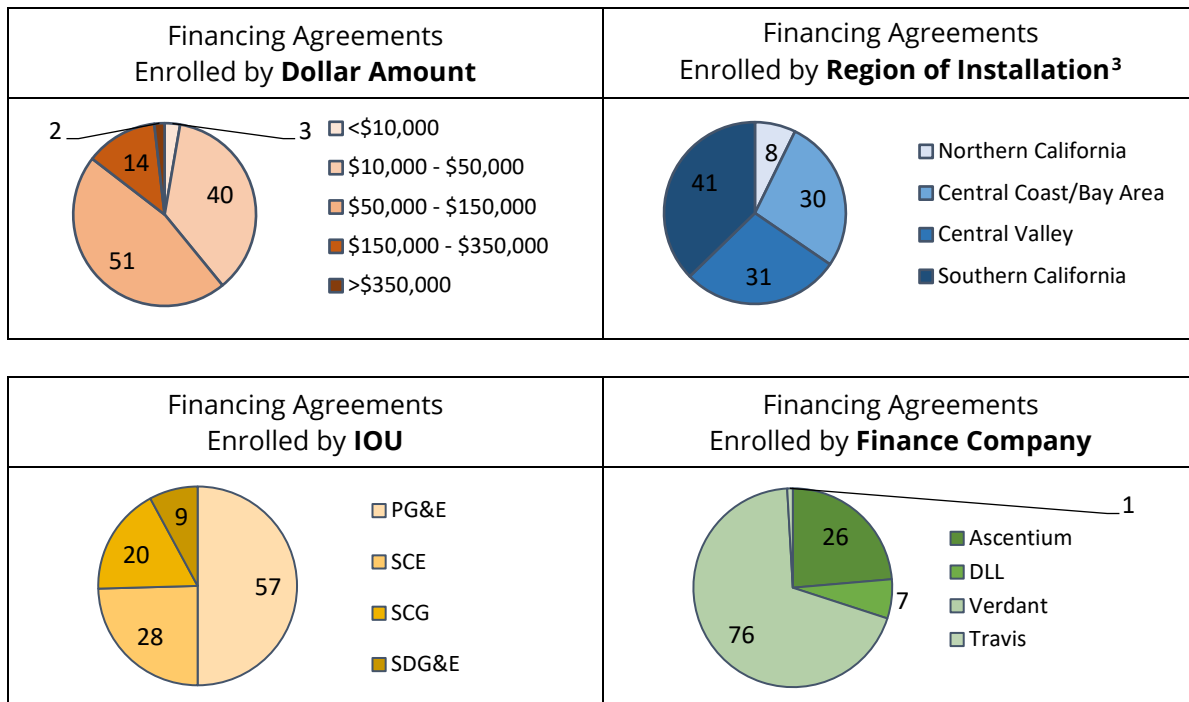
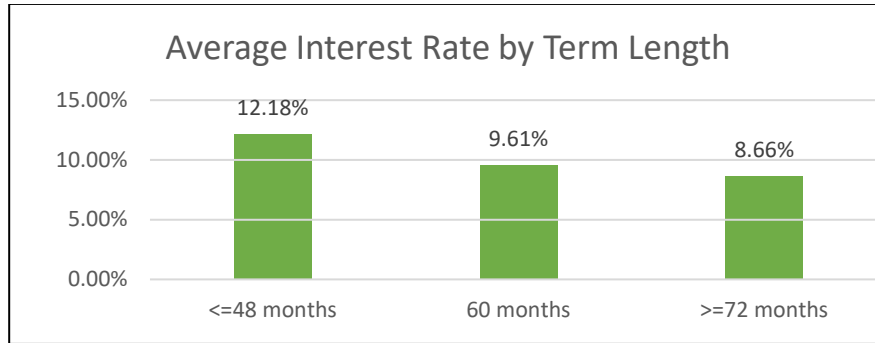
Interest Rate <i>Q3 2019 – Q2 2025</i>
10.14% <i>Average</i>
10.70% <i>Median</i>

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 June 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 – Q2 2025




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

GoGreen Business Data Summary

Q3 2019 – Q2 2025

Top 3 Energy Efficiency Measure Categories

		
Lighting 48 Projects	HVAC 26 Projects	Water Heating 18 Projects

Top 3 Categories of Industries Served⁴

Professional Services <i>Real Estate, Firms, Construction</i>	Retail with Storefront <i>Hardware, Cleaners</i>	Office Space <i>Offices</i>
19 Projects	17 Projects	16 Projects

Loan Portfolio Performance as of March 31, 2025

Paid in Full	13 Loans	\$823,823	Charged off: 3 Loans	\$202,338
Current Outstanding ⁵	89 Loans	\$5,443,958	Claims Paid	\$182,104
30 -60 Days Past Due	5 Loans	\$346,973	Recoveries ⁶	\$ 0
90-120 Days Past Due	0 Loans	\$ 0	Net CE Funds Expended ⁷	\$182,104

Go Low Rates Promotion

IRBD Promotion Financing Agreements Enrolled	IRBD Promotion Total Amount Financed
79 <i>Q2 2023 – Q2 2025</i>	\$6,119,887 <i>Q2 2023 – Q2 2025</i>

IRBD Promotion Funds Allocated
\$571,284 <i>Q2 2023 – Q2 2025</i>

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

⁵ Reflects the outstanding, unpaid principal balance for the 89 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.

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