

## **NOTICE OF PROPOSED EMERGENCY ACTION**

Government Code Section 11346.1(a)(2) requires that, at least five working days prior to submission of the proposed emergency action to the Office of Administrative Law, the adopting agency provide a notice of the proposed emergency action to every person who has filed a request for notice of regulatory action with the agency. After submission of the proposed emergency to the Office of Administrative Law, the Office of Administrative Law shall allow interested persons five calendar days to submit comments on the proposed emergency regulations as set forth in Government Code Section 11349.6.

If you have any questions or comments regarding this proposed emergency action, please contact Kelly Delaney at [kelly.delaney@treasurer.ca.gov](mailto:kelly.delaney@treasurer.ca.gov) with the California Alternative Energy & Advanced Transportation Financing Authority.

### **FINDING OF EMERGENCY**

#### **CALIFORNIA ALTERNATIVE ENERGY AND ADVANCED TRANSPORTATION FINANCING AUTHORITY**

Article 5 (commencing with Section 10091.1), Division 13, Title 4,

#### **Finding of Emergency**

Pursuant to Public Resources Code Section 26009, the regulations being re-adopted with modifications herewith by the California Alternative Energy and Advanced Transportation Financing Authority (“CAEATFA”) as emergency regulations (“Emergency Regulations”) are expressly deemed in statute to be necessary for the immediate preservation of the public peace, health and safety, and general welfare.

#### **Authority and Reference**

Authority: Public Resources Code Sections 26006 and 26009. Section 26009 of the Public Resources Code authorizes CAEATFA to adopt emergency regulations necessary for the immediate preservation of the public peace, health, safety, or general welfare in accordance with the Administrative Procedure Act (Chapter 3.5 (commencing with Section 11340) of Part 1 of Division 3 of Title 2 of the Government Code).

Reference: Public Resources Code Sections 26002, 26002.5, 26003(a)(3)(A), 26003(a)(6), 26003(a)(7)(A), 26003(a)(8)(A), 26006, 26011, and 26040. CAEATFA’s purpose is to advance the State’s goals to reduce the levels of greenhouse gas emissions, increase the deployment of sustainable and renewable energy sources, implement measures that increase the efficiency of the use of energy, create high quality employment opportunities, and lessen the State’s dependence on fossil fuels. CAEATFA’s authorizing statutes enable it to provide financial assistance to various participating parties that carry out eligible projects.

## **Informative Digest**

The California Alternative Energy and Advanced Transportation Financing Authority Act establishes the California Alternative Energy and Advanced Transportation Financing Authority (“CAEATFA”) and requires CAEATFA to establish programs to provide financial assistance to participating parties for projects related to alternative energy sources and advanced transportation projects. Existing law authorizes CAEATFA to receive and utilize grants or loans from the federal government, a public agency, or any other source for carrying out the purposes of the Act.

Pursuant to this statutory authority, CAEATFA is the administrator of the California Hub for Energy Efficiency Financing (“CHEEF”) under a Memorandum of Agreement with the Public Utilities Commission (“CPUC”), authorized by the Decision Implementing 2013-14 Energy Efficiency Financing Pilot Programs, Decision 13-09-044. The GoGreen Home Energy Financing Program (“GoGreen Home”), previously referred to as the Residential Energy Efficiency Loan Assistance Program, is one of several energy efficiency financing programs as part of that Memorandum of Agreement.

GoGreen Home launched in 2016 as a pilot program and, throughout early development and implementation, CAEATFA advocated to the CPUC for specific changes to the CHEEF programs to broaden their relevance to the private market and streamline operations for participants. These efforts were necessary, from CAEATFA’s perspective, to facilitate more energy efficiency projects and allow the Program to assist more customers. In March 2017, the CPUC issued Decision 17-03-026, which granted CAEATFA some additional flexibility to amend GoGreen Home from previous CPUC guidance. Leveraging this flexibility, CAEATFA implemented amendments through an emergency rulemaking process that began in 2017 and ended with a certificate of compliance in September 2018.

In April 2020, the CPUC issued Resolution E-5072, which approved GoGreen Home’s transition from a pilot program to a full program and provided funding for CAEATFA to facilitate scaling, including streamlining operations for Lenders, making planned technology improvements, and continuing with education and outreach efforts.

The benefits of this regulatory action will be to owners and renters of residential homes, including single-family properties, condominiums, townhomes, and apartments. GoGreen Home mitigates the risk of default for Lenders by providing a credit enhancement for enrolled loans. This protection enables participating Lenders to offer more attractive financing terms, such as reduced interest rates, longer terms, and larger amounts to a broader group of Borrowers.

As part of the ongoing administration of GoGreen Home, CAEATFA staff regularly solicits feedback from participating contractors and Lenders and carefully monitors enrollment data to understand GoGreen Home’s impact and challenges. During this regulation amendment process, CAEATFA surveyed contractors, held a Lender roundtable to solicit input, engaged key stakeholders for feedback, and conducted a public workshop on March 12, 2021, followed by a seven-day public comment period. Public comments were considered and prompted additional changes, which are reflected in these proposed amended regulations. The CAEATFA Board

approved the emergency regulations on April 20, 2021. Following OAL approval, the emergency regulations took effect on May 24, 2021.

For the first re-adoption of emergency regulations with modifications, CAEATFA posted proposed modified Emergency Regulations, held stakeholder discussions soliciting input, and conducted a public workshop on January 6, 2022, followed by an 8-day public comment period. Additional modifications to the proposed regulations were made as a result of stakeholder feedback. The CAEATFA Board approved the re-adoption of the emergency regulations with modifications on February 15, 2022, and the OAL approved the re-adoption in March 2022 (OAL File No. 2022-0307-01E). The CAEATFA Board approved this second re-adoption of the emergency regulations on May 17, 2022.

The regulation amendments respond to challenges, lessons learned, and extensive stakeholder feedback received while implementing GoGreen Home. It is CAEATFA's intention to expand the opportunity for consumers to access GoGreen Home, streamline processes, and facilitate energy efficiency improvements.

### **Summary of Proposed Modifications to be Readopted**

- Set a framework to further simplify the program by allowing CAEATFA to utilize non-Energy Efficiency ratepayer sources of funding for credit enhancements which will allow for more uniform measure eligibility across Investor-Owned Utility (IOU) and Publicly-Owned Utility (POU) areas. Added new eligible measures – including new appliances, window coverings, heat reflective paint, several HVAC measures and insulated siding – to provide more options to consumers and be responsive to stakeholder feedback and technology advances.
- Presented a new “Microloan” product for loans under \$5,000, with streamlined and efficient requirements easing the financing process for Lenders and borrowers.
- Introduced a new “Channel Partner” role, which serves as co-applicant to a Lender and assists with marketing, deal generation, collecting and submitting information to CAEATFA and more.
- Allowed for residential equipment leases and service agreements, with appropriate consumer protections to provide customers with more financing options.
- Streamlined the loan enrollment and reporting process for existing Lenders to accommodate new business models and facilitate automation.
- Updated the Borrower Privacy Disclosure to bring the Regulations into alignment with reporting to new external sources of funding, clarify the types of information shared by the Program with various audiences and better align with the Information Practices Act.
- Adjusted the eligibility requirement for Eligible Finance Lenders related to net worth to facilitate the entry of more private finance companies into the Program while still ensuring companies have a track record of profitability or investor commitment.

No additional modifications are proposed as a part of this second readoption. CAEATFA is seeking to re-adopt the emergency regulations by June 22, 2022 and has begun steps towards completing the Certificate of Compliance. A public workshop is scheduled for July and CAEATFA expects to present final regulations to OAL in August or September 2022.

CAEATFA has reviewed existing regulations on this topic and has concluded that the proposed regulations are not inconsistent or incompatible with existing State regulations.

Throughout the regulations, CAEATFA made non-substantive changes that improve readability, bring consistency, correct grammar, and reorder subsections. Section references and details of these non-substantive changes are not included below.

The substantive amendments and necessity for each section of the regulations are as follows:

**Universal Change in Multiple Sections.**

- §10091.2(a)(19) (formerly)  
§10091.3(h) (formerly)  
§10091.5(c) (formerly)  
§10091.8(f)(2)(G) (formerly)  
§10091.8(f)(3)(G) (formerly)  
§10991.8(h)(2)(F) (formerly)  
§10091.9(c)(18) (formerly)  
§10091.12(c)(12) (formerly):

All of these subsections were removed. The subsections required Eligible Financial Institutions (“PFIs”), Eligible Finance Lenders (“PFLs”), Participating Contractors, Borrowers, and Successor Servicers to acknowledge that all the information provided will be true and accurate to the best of the signatory’s knowledge.

Necessity: The regulations already require these participants to sign GoGreen Home applications by a person authorized to legally bind them.

**§10091.1: Definitions.**

This section defines and describes the terms used throughout the GoGreen Home Regulations. Amendments were made to the following defined terms:

- §10091.1(c): “*Borrower*” was amended to incorporate language that Eligible Improvements can be made to *no more than four units* in an Eligible Property.

Necessity: This amendment was necessary to move the language that was previously in the definition of “Eligible Property” to this more appropriate definition. This amendment reduces confusion because stakeholder feedback indicated that there was uncertainty about whether a homeowner or renter could upgrade a single unit in a building that contains more than four units. The intent of GoGreen Home has never been to limit eligibility to those living in detached properties. This amendment clarifies for participants that GoGreen Home financing is available to individual residents, including those living in condominiums, townhomes, and apartments. The intent has also always been that GoGreen Home financing should be available to renters, homeowners, or those who may own a small amount of rental property, such as a duplex, where the owner lives in one unit and rents out the other. GoGreen Home financing is not intended for real estate companies or commercial property owners looking to

upgrade a large number of properties. Corresponding changes were made to the definition of “Eligible Property” in §10091.1(u).

- §10091.1(f): “*Claim-Eligible Principal Amount*” was amended to note that the Claim-Eligible Principal Amount is the principal amount of an Enrolled Loan that qualifies for reimbursement in the event of a charge-off as detailed in §10091.5(f).

Necessity: This amendment was necessary to clarify the intent of the meaning behind what is considered claim eligible. It is the portion of the principal amount that a PFI or PFL can submit for reimbursement in the event of a charge-off.

- §10091.1(i): “*Credit-Challenged Borrower*” was amended to include Borrowers with no credit score.

Necessity: This amendment was necessary to ensure that Borrowers with no credit score are assessed similarly to Borrowers with low credit scores by GoGreen Home Lenders who are enrolled in the GoGreen Home Credit-Challenged Program. Lenders opting into the Credit-Challenged Program receive a 20% Loss Reserve Contribution toward a loan made to a Borrower with a credit score between the Program minimum of 580 and 640, compared to the standard Loss Reserve Contribution of 11%. CAEATFA believes Lenders should be similarly compensated for taking on the additional risk of lending to a Borrower with no credit score as they would be for lending to a Borrower with a low credit score.

- §10091.1(k) (formerly): “*Credit Enhancement Basis*” was removed.

Necessity: This amendment was necessary because now that the “net-of-rebate” calculation has been removed (see the former §10091.8(l)(1)(E)), this defined term is no longer needed. This brings the regulations into alignment with the other CHEEF programs.

- §10091.1(l) and (cc): “*Eligible Channel Partner*” or “*ECP*” and “*Participating Channel Partner*” or “*PCP*” roles were created to support their EFI or EFL co-applicant with marketing, deal generation, collecting, and submitting information to CAEATFA, and more.

Necessity: This amendment was necessary to help facilitate the scale and scope of GoGreen Home’s growth by allowing for PFIs and PFLs with business models that bring in partners to fulfill some parts of the lending process, such as marketing, deal generation, and data submission, to participate in GoGreen Home. Through implementation, CAEATFA has found that many PFIs and PFLs prefer not to take on the role of screening loans for their corresponding project eligibility under these regulations. Some would prefer to work with a Channel Partner to handle aspects of interaction with GoGreen Home so that they can focus on core lending aspects, such as underwriting and servicing. Defining this role allows CAEATFA to formalize and maintain a regulatory relationship with the PCP, as they will be representing GoGreen Home to customers and may be submitting loans for enrollment.

- §10091.1(n): “*Eligible Energy Efficiency Measures*” or “*EEEMs*” was amended to reword the term “IOU, REN, CCA rebate or incentive” as “IOU, REN, CCA energy efficiency or demand response program.”

Necessity: This amendment was necessary to ensure that measures offered by the Investor-Owned Utilities (“IOUs”), Regional Energy Networks (“RENs”), and Community Choice

Aggregators (“CCAs”) for their energy efficiency or demand response programs, regardless of whether the program includes rebate or incentives, will be financeable through GoGreen Home. It is possible for one of these programs to offer energy efficient technology without having a rebate or incentive component. Adding “energy efficiency” is necessary to distinguish from other IOU programs that are not related to energy efficiency, as GoGreen Home’s focus is on projects with energy efficiency measures.

- *§10091.1(s)(1) (formerly): “Eligible Improvements”* was amended to relocate a requirement that Eligible Improvements must be installed by GoGreen Home Participating Contractors from the Definitions to Section 10091.10 in Project Requirements.

Necessity: This amendment was necessary to clarify when GoGreen Home Participating Contractors are required.

- *§10091.1(s)(2)(A)-(C) and (s)(3) (formerly; now §10091.1(s)(1)(A)-(C) and (s)(2): “Eligible Improvements”* was amended to clarify what types of measures are and are not considered eligible, as follows:

- **§10091.1(s)(1)(A):** The requirement that service be provided by an IOU was updated to specify that electricity or gas is delivered by an IOU. This provision was also updated to clarify that legally and practically required alterations and improvements are also eligible.

Necessity: This clarification is necessary as properties are eligible for GoGreen Home if a CCA or ESP provides service to the property as long as an IOU delivers the fuel. Additional language clarifying that legally and practically required alterations and improvements are also eligible improvements was necessary to align with the intent of the Program.

- **§10091.1(s)(1)(B):** The definition of additional related home improvements was updated to clarify that measures that are on the EEEMs list but don’t meet the requirements of the list (e.g., are not ENERGY STAR) cannot be included as an additional related improvement.

Necessity: This clarification is necessary to prevent Contractors or Borrowers from being able to install a less efficient version or a measure on the EEEMs list and classify it an “additional related” measure.

- **§10091.1(s)(1)(C):** A provision to allow capitalized interest from a refinance pursuant to Section 10091.5(c)(1) was added.

Necessity: This addition is necessary as refinancing is allowable under certain conditions per existing regulations.

- **§10091.1(s)(2):** This provision was updated to specify that solar thermal technology is excluded if it generates electricity.

Necessity: This clarification is necessary as certain passive solar thermal technologies are considered to be energy efficiency measures rather than distributed generation measures.

- *§10091.1(t): “Eligible Loan”* was amended to include the addition of a lease/service agreement. Additional information on Eligible Loans and how the proceeds may be used was moved to §10091.5.

Necessity: This amendment was necessary to account for an additional eligible financing product, lease/service agreements, which was added to the GoGreen Home Program. This financing product will provide more options for customers. Section 10091.5 was a more appropriate location for the additional information because it reduces confusion and aligns the structure of the Definitions section with the regulations of other CHEEF programs.

- *§10091.1(u): “Eligible Property”* was amended to clarify that owned, rented, or leased units in townhomes, condominiums, and apartment buildings qualify. Language regarding the number of units that can be upgraded was moved to the definition of Borrower, and reference to IOU service was struck as it is more appropriately located in the definition of “Eligible Improvements.”

Necessity: This amendment was necessary because stakeholder feedback indicated that there was uncertainty about whether a homeowner or renter could utilize GoGreen Home loans in a building that contains more than four units. This amendment clarifies for participants that GoGreen Home financing is available to individual residents, including those in multi-unit properties, such as condominiums, townhouses, and apartments. The definition of “Eligible Borrower” now clarifies that a Borrower can upgrade up to four units of property.

- *§10091.1(x) (formerly): “Finance-Only Project”* was removed from the regulations.

Necessity: This removal was necessary because this definition was obsolete and has no reference anywhere else in the regulation. When GoGreen Home launched, this definition was added in the original regular rulemaking process to distinguish between projects that were solely financing their measures without seeking a rebate or incentive.

- *§10091.1(bb), (kk), (ll) (formerly): “Loss Reserve Reservation,” “Program Reservation Account,” “Project Pre-Approval”* were removed from the regulation.

Necessity: These amendments were necessary because they refer directly to the “Project Pre-Approval and Optional Loss Reserve Reservation” process (formerly §10091.7). This subsection was removed from the regulations because the PFIs and PFLs have not utilized these features in over four years and, thus, they are obsolete.

- *§10091.1(aa): “Low-to-Moderate Income”* or “LMI” was amended to clarify that when the census tract method is used to determine whether the Borrower meets low-to-moderate income criteria, it is the property address, rather than Borrower address, which is used.

Necessity: This amendment was necessary to bring the regulations in-line with current practice. When the PFI or PFL uses census tract as the method to determine if the loan qualifies as underserved, CAEATFA has relied on the project address for consistency in data as opposed to the Borrower's address. Using the property address to determine low-to-moderate income status is imperfect because any individual Borrower may or may not be low income, but it allows CAEATFA to determine, with consistency, how many loan dollars are going to update properties located in low-to-moderate income census tracts. Borrowers do not always live at the properties being upgraded by GoGreen Home financing, and

CAEATFA neither obtains the Borrower's address nor does CAEATFA know when the Borrower address differs from the property address.

- §10091.1(bb): “Microloan” was added as a new type of loan, with a Total Loan Principal Amount of \$5,000 or less.

Necessity: GoGreen Home allows for loans up to \$50,000 and the average loan made through GoGreen Home has remained consistent at \$17,000. The creation of a “Microloan” was necessary because customers often have a need for small dollar amounts of financing for appliances and other energy efficiency measures. PFIs and PFLs need faster and more streamlined processes than allowed under current regulations to offer smaller dollar loans in a cost-effective manner.

Five thousand dollars is a large enough loan amount to enable a customer to make an appliance purchase in many cases, but small enough that it is appropriate to remove some requirements that make GoGreen Home loans cost-prohibitive or burdensome for Lenders or prevent GoGreen Home financing from being used for online purchases.

As described further in §10091.5(j), §10091.8(c)(10)-(11), and §10091.10(c), PFIs or PFLs will not be required to conduct a debt-to-income check for Microloans and will only have to provide one utility name and account number. Borrowers are required to hire a professional contractor but will not be required to hire a GoGreen Home Participating Contractor if the measure they are purchasing is not eligible for self-install.

- §10091.1(ee) and §10091.1(ff): “Participating Finance Lender” or “PFL” and “Participating Financial Institution” or “PFI” definitions were amended to reflect and clarify that the Participating Channel Partner is included in these defined terms, if applicable.

Necessity: These amendments were necessary to link the Participating Channel Partner to the PFI or PFL in a regulatory relationship as they will be working collaboratively to enroll loans in GoGreen Home.

- §10091.1(ii): “Program Holding Account” was amended to indicate that different funders’ funds will be held in separate accounts.

Necessity: This amendment was necessary to indicate that Program Holding Accounts would hold funds allocated by different funders, separately, in order to distinguish between IOU Energy Efficiency ratepayer funding and non-IOU Energy Efficiency ratepayer funding when the latter becomes available (see Section 10091.16). CAEATFA also added language throughout the regulations clarifying that when CAEATFA makes any changes to an account (for example, moving funds from a Program Holding Account to a Lender's Loss Reserve Account), they will be made to the “appropriate” Program Holding Account.

- §10091.1(pp): “Total Loan Principal Amount” was amended to clarify that the Total Loan Principal Amount does not include unpaid interest or fees.

Necessity: This amendment was necessary to remove ambiguity as to what is intended by the term “Principal.” The Loss Reserve Contribution is intended to provide risk mitigation for the PFI or PFL on their initial investment for the cost of the project, not for any additional fees or unpaid interest throughout the life of the loan. With the addition of the lease/service

agreement option, this amendment will also make clear that the initial investment by PFIs or PFLs to fund projects is what is considered to be the Total Loan Principal Amount.

## **§10091.2. Eligible Financial Institution and Eligible Finance Lender Applications to Participate.**

This section outlines the processes by which an Eligible Financial Institution (“EFI”) or Eligible Finance Lender (“EFL”) applies to become a Participating Financial Institution (“PFI”) or Participating Finance Lender (“PFL”), describing the information it must provide in its application and responsibilities under GoGreen Home. This section was extensively reorganized to reduce confusion and improve readability (e.g., new subsections for describing the proposed loan programs, underwriting criteria, certifications, acknowledgements, and agreements) as well as obtain additional needed information to evaluate applicants. Substantive changes or additions are detailed below.

- *§10091.2(b)(3)*: This subsection was amended to add language that loan officers and staff named in the EFI’s or EFL’s application are authorized to provide, certify, and submit loan, retail installment contract, or lease/service agreement data. References to “reservations” and “pre-approvals” were also removed.

Necessity: This amendment was necessary to allow for electronic loan enrollment submissions and to include the expanded financing products in Eligible Loans. References to “reservations” and “pre-approvals” were removed because CAEATFA is removing the pre-approval and loan loss reservation process (see the former §10091.7).

- *§10091.2(b)(4)*: This subsection was amended to remove the requirement that EFIs or EFLs indicate that they specifically are applying to the GoGreen Home Program.

Necessity: This amendment was necessary to simplify the application process. Since the application is specifically for the “GoGreen Home Program,” it is obvious that EFIs and EFLs are applying to the GoGreen Home Program.

- *§10091.2(c)*: This subsection was amended to add Eligible Channel Partner co-applicant details to the EFI or EFL application.

Necessity: This amendment was necessary to identify and link EFIs or EFLs and Eligible Channel Partners applying together (see §10091.1(1) and §10091.1(4) for details).

- *§10091.2(d)(3)*: This subsection was amended to require the EFI or EFL to include sample transaction documentation with the EFI’s or EFL’s application.

Necessity: This amendment was necessary for CAEATFA to understand the EFI’s or EFL’s loan program. As GoGreen Home evolves to accommodate different lending models and support scaling, CAEATFA needs to understand PFI’s or PFL’s products and ensure they adhere to GoGreen Home requirements.

- *§10091.2(d)(4)*: This subsection was amended to require EFIs or EFLs to specify what they will finance.

Necessity: This amendment was necessary because CAEATFA needs to understand, for GoGreen Home marketing and communication purposes, to what degree EFIs or EFLs will finance items not covered by the credit enhancement (e.g., solar and storage) and to ensure that the “additional related” measures are in alignment with the scope and purpose of GoGreen Home.

- *§10091.2(d)(7)*: This subsection was amended to require EFIs or EFLs to describe their loan program’s operational and compliance processes.

Necessity: This amendment was necessary to allow CAEATFA to understand how the EFI or EFL will position the product and conduct its transactions and operations to ensure compliance with GoGreen Home’s regulations. As GoGreen Home evolves to accommodate different lending models and support scaling, CAEATFA wants to provide flexibility with regard to EFI’s or EFL’s operations and technical abilities, but still ensure adherence to GoGreen Home requirements.

- *§10091.2(d)(8)*: This subsection was amended to require EFIs or EFLs to identify which Borrower certifications are not pertinent and may be forgone pursuant to §10091.8(e).
- Necessity: This amendment was necessary because stakeholder feedback revealed that some EFIs or EFLs will only finance energy efficiency measures that do not require a permit or professional installation. Allowing the EFI or EFL to identify which certifications are irrelevant and not require them to be presented to the Borrower enables a more streamlined and user-friendly process.
- *§10091.2(d)(9)*: This subsection was amended to require EFIs or EFLs to disclose their intention for a loan after enrollment (e.g., hold, sell, transfer, etc.).

Necessity: This amendment was necessary because it is important that CAEATFA understands 1) what entity(ies) will be benefiting from the Loan Loss Reserve and 2) the degree to which GoGreen Home is facilitating a secondary market for energy efficiency loans. This amendment assists CAEATFA with its public reporting and it also aligns with the other CHEEF programs.

- *§10091.2(e)(2)(B)*: This subsection was amended to require PFIs or PFLs to certify in their application that, for all forthcoming loans, they will obtain executed GoGreen Home certifications and privacy disclosures from Borrowers and Participating Contractors.

Necessity: This amendment was necessary because, as the program scales to accept a larger volume of loan enrollments, it may not be practical for PFIs or PFLs to submit thousands, or tens of thousands of copies of certifications to CAEATFA prior to loan enrollment. Adding this certification in the EFI or EFL application will provide assurance that they understand their requirements to obtain executed certifications and disclosures from the Borrowers and Participating Contractors prior to submitting an Eligible Loan for enrollment in GoGreen Home.

- *§10091.2(i)*: This subsection was amended to clarify that PFIs or PFLs must seek CAEATFA approval if they wish to change their processes for capturing Borrower certifications

Necessity: This amendment was necessary to correct a mischaracterization of the features for which PFIs and PFLs must seek permission to change about their GoGreen Home loan program. When an EFI or EFL applies to join GoGreen Home, they must provide a description of their proposed loan program, including what Borrower certifications they propose are not pertinent to the Borrower (10091.2(d)(8)). This amendment clarifies that PFIs and PFLs are required to seek CAEATFA's approval if, after joining GoGreen Home, they wish to change their processes regarding which Borrower certifications they believe are not pertinent to their loan program.

### **§10091.3. Additional Requirements for Finance Lenders.**

This section outlines the additional requirements for an Eligible Finance Lender (“EFL”) to include in the application to become a Participating Finance Lender (“PFL”); it describes the information and certifications a PFL must provide in its application and its responsibilities under GoGreen Home. This section was extensively reorganized to reduce confusion and improve readability (e.g., new subsections for demonstrating the EFL’s experience and key operations, and making representations, warranties, and covenants to CAEATFA). This change also brings the GoGreen Home regulations more in line with the other CHEEF programs, creating consistency across the CHEEF programs where applicable.

- *§10091.3(a)(2) (formerly)*: This subsection was amended to remove a requirement for EFLs to provide proof and maintain motor vehicle liability insurance.

Necessity: This amendment was necessary to bring the regulations up to current industry practice. Stakeholder feedback confirmed that Lenders do not travel to project sites and that this type of insurance policy is not something regularly procured anymore. CAEATFA spoke with potential EFLs interested in participating in GoGreen Home, and it became clear this requirement did not provide any value to GoGreen Home or Borrower protection.

- *§10091.3(c)(1)*: This subsection was amended to change the minimum net worth eligibility requirement for Eligible Finance Lenders (EFLs) to join GoGreen Home.

Necessity: This amendment was necessary to facilitate participation of newer entrants to the energy efficiency financing space. Current eligibility requirements for an EFL to join GoGreen Home require the EFL to provide evidence of net worth in excess of one million dollars. This requirement risks precluding enrollment of some newer energy efficiency financing companies when one of the goals of the CHEEF is to increase the amount of private capital available for energy efficiency. CAEATFA has concluded that a lower amount of five hundred thousand dollars will be a reliable indicator of stability and investor commitment while allowing more EFLs to participate. CAEATFA chose a benchmark higher than the two-hundred and fifty thousand dollars net worth requirement for mortgage lending required by the California Department of Financial Protection and Innovation for the California Finance Lender’s License to provide increased assurance that an EFL will continue to be a going concern after enrollment.

- *§10091.3(c)(2)*: This subsection was amended to provide alternative eligibility requirements for EFLs who are not legally required to get a California Finance Lenders License, such as EFLs who will provide the new lease/service agreements. These EFLs must certify they do

not require a California finance license, provide evidence of committed capital, and a history of similar transactions.

Necessity: This amendment was necessary to expand GoGreen Home to incorporate additional types of finance companies who can provide Borrowers with varied options while allowing CAEATFA to still verify company capacity and qualifications and ensure consumer protection. CAEATFA spoke with staff at the California Department of Financial Protection and Innovation, the regulatory body that issues California Finance Lenders Licenses (CFL), to confirm that not all entities offering products meeting the definition of “Eligible Loan” in the regulations require a CFL. For example, a finance company offering a retail installment contract, operating lease, or service agreement will not necessarily need a CFL.

CAEATFA is allowing those companies that do not require a CFL to participate in GoGreen Home but added guardrails to the regulations to ensure the company has sufficient experience with underwriting and originating the types of products these companies will offer. Requiring the EFL to demonstrate at least \$20 million in committed capital for general financing activities was chosen as it demonstrates that financial backers, such as banks or other investors, have vetted the EFL and entrusted it with funds available to lend. This committed capital requirement for EFLs without CFLs aligns GoGreen Home with the other CHEEF programs. Requiring evidence that the EFL has originated at least 500 transactions in similar loans or lease/service agreements was added because that is enough history to show that the EFL has a degree of experience and credibility without excluding newer entrants from GoGreen Home.

- *§10091.3(c)(3)*: This subsection is amended to add a requirement that EFLs describe successorship plans or agreements in case they, as a PFL, later cease to operate.

Necessity: This amendment is necessary because it is important that CAEATFA understand what will happen to enrolled GoGreen Home loans on such an occasion, including what successor entity(ies) may end up benefiting from the Loan Loss Reserve.

- *§10091.3(d)*: This subsection was amended to clarify the qualifications that the EFL is required to provide in the application to participate in GoGreen Home. Reference to home improvement financing was changed to consumer finance. The lease/service agreement was added as it is a new option under Eligible Loan.

Necessity: This amendment was necessary to provide clear instruction on the requirements. Reference to home improvement financing was changed to consumer finance to allow finance companies with experience with consumer financing, but that may be new to home improvement financing, to participate in GoGreen Home.

#### **§10091.4. Channel Partner.**

This new section establishes the formal relationship between CAEATFA and an Eligible Channel Partner (“ECP”). It outlines the processes by which an ECP applies to become a Participating Channel Partner (“PCP”), describes the information it must provide in its application and its responsibilities under GoGreen Home. This section outlines the required enrollment information, such as contact information, Lender co-applicant details, and the precise

role the ECP will provide as a PCP; certifications; acknowledgements; and agreements that the ECP must make as part of its combined application with the Lender.

Necessity: This new section relates to the new definitions of an ECP and PCP. CAEATFA established the PCP role to accommodate additional types of Lender business models not currently allowable in GoGreen Home, wherein the Lender performs roles related to underwriting and servicing but collaborates with a partner to generate and facilitate transactions as well as interact with GoGreen Home. CAEATFA determined it was necessary to establish a regulatory relationship with the PCP, as the PCP may be involved in promoting or representing GoGreen Home to customers, screening Borrowers and projects for eligibility, and/or submitting data to CAEATFA for loan enrollments or required reporting.

CAEATFA is entering into a formal relationship with the ECP by establishing an application process requiring the ECP to provide contact information, describe their role and duties, demonstrate their qualifications and experience to take on the types of activities proposed under their joint application with the Lender, and making certifications, acknowledgements, and agreements that the ECP will follow the regulations. As the ECP is a co-applicant with an EFI or EFL, some of the requirements are the same as in §10091.2 and §10091.3, such as a release of liability, the process once an application has been submitted, and the requirement to update CAEATFA of any changes once enrolled in GoGreen Home.

#### **§10091.5. Loan Eligibility and Minimum Underwriting Criteria.**

This section details the types and characteristics of loans that are eligible for GoGreen Home, how loan proceeds are to be allocated, and relevant limits, refinancing requirements, Borrower underwriting eligibility, and information that must be disclosed to the Borrower.

- *§10091.5(a)(1)*: This subsection was amended by relocating and expanding upon the definition of an Eligible Loan to include clear descriptions of loans, retail installment contracts, and lease/service agreements.

Necessity: This amendment was necessary to relocate the details of a loan from §10091.1(t), the definition of Eligible Loan, and to better distinguish the structure of what a traditional loan product is in GoGreen Home as CAEATFA adds more financing products to the details of Eligible Loans.

- *§10091.5(a)(2)*: This subsection was amended to provide additional details about the legal structure of a retail installment contract.

Necessity: The amendment was necessary to provide more information for existing and potential PFIs and PFLs and to further differentiate retail installment contracts from a loan and lease/service agreement. CAEATFA received input from staff at the California Department of Financial Protection and Innovation regarding the structure of retail installment contracts.

- *§10091.5(a)(3)*: This subsection was amended to add a lease/service agreement as a new Eligible Loan type. A lease/service agreement product provides the Borrower with use of equipment, such as an HVAC system or water heater, in exchange for payments over a

specified term. The functionality of the equipment must be guaranteed if the customer is paying an ongoing service and maintenance fee.

Necessity: This amendment was necessary as new entrants with this business model are emerging in the residential sector, with one company having approached CAEATFA with interest in participating in GoGreen Home. Its addition allows CAEATFA to provide more options to customers who may want the accompanying service and maintenance options that these products offer. The functionality guarantee protects consumers from negligence on the part of contractors.

- *§10091.5(b)*: This subsection is amended by the relocation of a provision describing what an Eligible Loan is from the Definitions section (originally 10091.1(t)(2)) with minor amendments and the reorganization of its content to 10091.5(a)(1), 10091.5(b), and 10091.5(c).

Necessity: This amendment is necessary because Section 10091.5 is a more appropriate location for the restrictions on Eligible Loans, especially with the addition of leases/service agreements and new details about retail installment contracts; it also aligns the structure of this section with the structure of other CHEEF programs' regulations.

- *§10091.5(c)(2)*: This subsection was amended to allow existing Enrolled Loans to be refinanced by the original PFI or PFL.

Necessity: This amendment was necessary to allow the Borrower to take advantage of better interest rates or undertake additional improvements for their property. One of the intentions of GoGreen Home is to reduce costs to the Borrower while investing in energy efficiency home improvements, and this amendment gives opportunity for the Borrower to do that, especially given the decline in interest rates over the last few years.

- *§10091.5(d)*: This subsection was amended to require lease/service agreement providers to disclose either the APR or the total project cost for each agreement.

Necessity: This amendment was necessary because finance companies that offer leases and service agreements tend to communicate their offerings in terms of monthly payments as opposed to interest rates. CAEATFA wants the Borrower to have transparency with all charges associated with a lease/service agreement so a Borrower can make an informed decision, just as they can make an informed decision for a loan or retail installment contract.

- *§10091.5(j)*: This subsection was amended to remove the debt-to-income ("DTI") eligibility requirement (55%) if the loan is a Microloan (under \$5,000).

Necessity: This amendment was necessary to support Microloan lending at scale and at high volume through automation. A DTI check requires a PFI or PFL to collect several data points on a Borrower, including income and monthly expenses. Consultation with stakeholders revealed that achieving the necessary economies of scale means allowing PFIs or PFLs to rely on information efficiently and automatically obtained through a basic credit check. CAEATFA believes these amended requirements are reasonable because smaller loans pose less risk to Borrowers, PFIs or PFLs, and ratepayers than larger loans. PFIs or PFLs also continue to have a financial incentive to prevent defaults based on the structure of the credit

enhancement through GoGreen Home even if they do not perform a DTI check on smaller loans.

### **§10091.6. Contractor Qualification and Management.**

This section outlines the processes by which an Eligible Contractor applies to become a Participating Contractor (referred to as “Contractor” throughout this document), describing the information they must provide in their application and their responsibilities under GoGreen Home.

- *§10091.6(a)*: This subsection was amended to remove reference to the Center for Sustainable Energy, a GoGreen Home vendor, as a provider of GoGreen Home training for contractors.

Necessity: This amendment was necessary because this vendor is no longer performing contractor training.

- *§10091.6(a)(2)-(7)*: This subsection was amended to require that Eligible Contractors clarify the types of services they offer and provide affirmation of the appropriate licenses, the geographic area(s) they serve, the languages they speak, their preferred method of contact, and the best way for customers to contact them. Eligible Contractors who wish to have their logo published on CAEATFA’s customer-facing website, [gogreenfinancing.com](http://gogreenfinancing.com), will also be required to grant this permission to CAEATFA.

Necessity: This amendment was necessary to provide additional useful information for potential Borrowers looking to find a Participating Contractor that meets their needs. This change also brings the regulations up to date with current practice.

- *§10091.6(a)(18)*: This subsection was added to require that Contractors acknowledge and agree that CAEATFA may share information related to their participation in the Program and their projects financed through the Program with program funders.

Necessity: This addition was necessary to bring the regulations in line with current practice as CAEATFA must include such information in regular reporting to the IOUs and other sources of funding.

- *§10091.6(a)(9)*: This subsection was amended to remove a requirement that Eligible Contractors note the location of their GoGreen Home training when applying to enroll in GoGreen Home.

Necessity: This amendment was necessary as the data point is no longer required; GoGreen Home training used to be conducted in-person at varying locations but is now solely available online.

- *§10091.6(a)(12)*: This subsection was amended to remove a requirement about the limits of an Eligible Contractor’s commercial general liability insurance policy aggregates.

Necessity: This amendment was necessary to focus the regulations on the original intent of this insurance requirement. CAEATFA requires that Eligible Contractors have insurance and utilize the industry standard of \$1 million per occurrence. Many Eligible Contractors also have a higher aggregate amount, but the original requirement that any aggregate coverage

must be two times their occurrence coverage produced an incident where an Eligible Contractor had a \$2 million occurrence and a \$2 million aggregate and was denied GoGreen Home entrance until they reduced the occurrence to \$1 million.

- *§10091.6(a)(17)*: This subsection was amended to add a new indemnification to the Eligible Contractor application requiring the Eligible Contractor to hold CAEATFA harmless from any and all damages the Participating Contractor may produce.

Necessity: This amendment was necessary as it provides additional protection for CAEATFA and aligns GoGreen Home with the CHEEF Small Business Financing Program.

- *§10091.6(f)*: This subsection was amended to add a new training requirement, noting that CAEATFA may annually require up to one hour of GoGreen Home-related online training for Participating Contractors.

Necessity: This amendment was necessary to give CAEATFA the option to provide safety testing training or refresh and/or update Participating Contractors on current and/or new GoGreen Home requirements. As GoGreen Home continues to develop, it is important for GoGreen Home to have a mechanism in place to ensure that Participating Contractors will be kept up to date with changes.

- *§10091.6(g)* This subsection was amended to clarify that CAEATFA can remove, not suspend, a Participating Contractor from GoGreen Home for fraud or misrepresentation even if the misbehavior was not revealed in an audit or field inspection.

Necessity: This amendment was necessary to clearly State the intent of this subsection, which is that Participating Contractors can be removed from and no longer be associated with GoGreen Home for fraud or misrepresentation. As the number of enrolled Participating Contractors is now over 500 across the State, it is prudent to be clear and consistent in communicating GoGreen Home's expectations.

### **§10091.7. Establishment and Funding of Loss Reserve Accounts.**

This section outlines the process by which each PFI's and PFL's or Successor Servicer's Loss Reserve Account(s) is established and funded under GoGreen Home by the Trustee Bank.

- *§10091.7(a)*: This subsection was amended to add the option to establish up to three Loss Reserve Accounts for a PFI, PFL, or Successor Servicer upon request.

Necessity: This amendment was necessary to enable a secondary market by allowing PFIs, PFLs, or Successor Servicers to maintain separate pools of loans for separate purchasers. This aligns GoGreen Home with the other CHEEF programs.

- *§10091.7(b) and (c)*: These subsections were amended by moving language regarding how the Loss Reserve Contribution is calculated and for how long an Eligible Loan can be enrolled in GoGreen Home from the Loan Enrollment section (§10091.8) to this section.

Necessity: It is more appropriate for the details of the Loss Reserve Contribution to be in the same section as the credit enhancement details and aligns GoGreen Home with other CHEEF programs.

- *§10091.7(b)(1)*: This subsection was amended to clarify that the Loss Reserve Contribution will be 11% or 20% of the Claim-Eligible Principal Amount and not the Credit Enhancement Basis.

Necessity: This amendment was necessary as CAEATFA is removing the net-of-rebate calculation, and, thus, the Credit Enhancement Basis is no longer relevant. When GoGreen Home was first created, there was a concern that customers who received a rebate that was not applied to the project cost would benefit from both the rebate and the credit enhancement. The credit enhancement was, therefore, reduced by the amount of the rebate. This required collecting extra data points and setting up a process for calculations when 1) customers rarely did not apply the cost of rebates to their projects, 2) rebates have become increasingly uncommon, and 3) the amount was de minimis. CAEATFA launched the other CHEEF programs without this calculation, and this amendment aligns GoGreen Home with them.

- *§10091.7(d)*: This subsection is amended by moving language explaining that CAEATFA may reduce the Claim Eligible Principal Amount to bring an Enrolled Loan into compliance with 10091.5(f) if it determines that the loan inadvertently does not comply with Program requirements set forth in that section.

Necessity: It is more appropriate for the details of how a loan's Loss Reserve Contribution may be affected by reducing the Claim Eligible Principal Amount to be in the same section where the contribution process is described.

### **§10091.7 (formerly). Optional Loss Reserve Reservation and Project Pre-Approval.**

This section, which detailed an optional reservation and project pre-approval process for PFIs or PFLs, has been removed from GoGreen Home.

Necessity: This deletion was necessary because the pre-approval process was burdensome and no PFIs or PFLs have utilized the pre-approval or reservation option since 2017.

### **§10091.8. Loan Enrollment.**

This section describes all of the data required for a loan to be enrolled in GoGreen Home and CAEATFA's timeframe for reviewing the loan. CAEATFA is proposing changes to loan enrollment requirements to provide flexibility as to how data is provided to the Program while still ensuring data integrity and compliance.

- *10091.8(b)*: This subsection was amended to allow the submission method for all data for loan enrollment to be in "a format approved by the Authority."

Necessity: This amendment was necessary to set up GoGreen Home for electronic data submission and adds flexibility to accommodate different PFIs' or PFLs' technology capabilities and to support automation.

- *§10091.8(c)*: This subsection was amended in two general ways.
  - First, it was modified to use a table format to more clearly identify the data elements required. Second, it was modified to specify when the Participating Contractor, PFI or PFL, the Borrower, or any of the above is required to supply the data.

Necessity: This amendment was necessary to allow for flexibility as to which party submits some data points. CAEATFA determined the current regulations to be overly prescriptive as to which party provides what data, and this change allows GoGreen Home to accommodate different business models and reduces the data to be submitted by PFIs or PFLs.

- Additionally, the following data points were removed for enrollment: “Building Type,” “Utility Commodity Service ID (CSAID),” “Replacement or new” (regarding the EEEM), “Permit number,” “Rebate or incentive amount, applicability, anticipated or actual,” “Monthly payment amount,” “Date of first payment.”

Necessity: This amendment was necessary as these data points were not needed or could be derived from other data points already provided. This change also reduces and streamlines the amount of data required from PFIs or PFLs, reducing their operational burden. However, the removal of “permit number” specifically was necessary because any permit numbers associated with a project are submitted in loan enrollment documents. Capturing and verifying permit numbers is an administrative burden for currently enrolled PFLs and PFIs and causes problems with operations without effectively leading to permit closure compliance. Instead, CAEATFA will continue verifying permits were obtained and closed post-enrollment as described in §10091.10(g).

- The following data points were added for enrollment: “Borrower Phone #,” “Borrower email,” “Borrower name,” and “Whether customer enrolled in autopay.”

Necessity: This amendment was necessary to capture Borrower contact information for use in scheduling site inspections and/or engaging in outreach activities to gauge their experience with GoGreen Home. Whether or not a Borrower elects to enroll in autopay sometimes affects their interest rate.

- The following data point was removed as a required data point, except for in specific situations: “Census Tract.”

Necessity: This amendment was necessary to simplify and streamline the loan enrollment process for Lenders. The Census Tract is relied upon by CAEATFA and Lenders when Lenders are designating a loan as made to an underserved Borrower, determined by the Area Median Income of the property’s census tract. For Lenders who don’t regularly use the “Census Tract” method for underserved designation, it is a cumbersome data point to look up and include in each loan’s enrollment package. In response to this feedback, CAEATFA proposes to change this data point to only be required if a Lender wants to use the “Census Tract” data point for underserved designation.

- *§10091.8(c)(10)-(11)*: These subsections were amended to require the account number(s) of the utility(ies) delivering service to the property whether or not the utility is an IOU. If the loan is a Microloan, only the name and account number for the utility that corresponds to the fuel source for the EEEM(s) is required.

Necessity: CAEATFA needs to collect account numbers to work with the utilities to determine energy savings from the projects. A uniform requirement for PFIs or PFLs to provide both a gas and electric utility account number(s) is much simpler than PFIs or PFLs deciding which to provide based on project characteristics. For projects that could utilize non-IOU ratepayer funding as described in §10091.16 should it become available, the customer's non-IOU utility information will be needed.

Requiring account numbers for only one utility reduces in-transaction friction for PFIs or PFLs, especially those making a Microloan through online purchases in utility marketplaces where attempting to obtain a second account number pertaining to an unrelated utility is impractical.

- *§10091.8(c)(18)*: This subsection of the loan enrollment data table was amended to correct “fuel switch” to “fuel substitution.”

Necessity: This amendment was necessary because the original intent of this subsection was to identify when a measure resulted in the change of one IOU fuel type to another IOU fuel type. Pursuant to CPUC Decision 19-08-009, “fuel switching” refers to a customer changing from a CPUC-regulated fuel to a non-regulated fuel and “fuel substitution” is changing between regulated fuels.

- *§10091.8(e)(1)*: This subsection was amended to identify those certifications that are required for all projects. Certifications regarding rebates and the sharing of Borrower information were removed.

Necessity: This amendment was necessary to clearly list and have one set of certifications common to all projects. This will streamline the enrollment process and reduce confusion on which certifications are required. The removal of the certifications was necessary because of the removal of §10091.8(e)(26) requiring rebate information, and the certification to share Borrower information was redundant of language in §10091.15 California Hub for Energy Efficiency Financing Privacy Rights Disclosure.

- *§10091.8(e)(2)*: This subsection was amended to identify additional certifications that are only required for projects where professional installation is required: that the Borrower is hiring a CSLB-licensed contractor or Participating Contractor.

Necessity: This amendment was necessary to separate out those certifications required for projects requiring a professional installation as opposed to a self-installed project. Requiring certifications that were irrelevant to projects hampered the loan enrollment process and can cause confusion for Borrowers as to why they are seeing those certifications. This amendment streamlines the enrollment process by only requiring the necessary certifications tailored to the type of project.

- *§10091.8(f)*: This subsection was amended to change the proof of utility service. References to utility bills for IOUs “servicing the property” were changed to proof of electric or gas “delivery” whether or not the utility is an IOU.

Necessity: This amendment was necessary because the word “delivery” has a broader meaning and reflects the fact that Community Choice Aggregators (CCAs) offer “service” of energy that is delivered by an IOU. This amendment was also necessary because PFIs or

PFLs are allowed to finance measures for any non-IOU fuel within the 30% allowable as described in §10091.5(f)(2), and a uniform requirement for PFIs or PFLs to submit both a gas and electric utility bill for each project is much simpler than PFIs or PFLs deciding which utility bill to submit based on project characteristics. With the addition of §10091.16, if non-Energy Efficiency ratepayer funding is available to better credit enhance financing for non-IOU fuel measures, the customer’s non-IOU utility information will be needed to inform CAEATFA when to use the non-ratepayer funding.

- *§10091.8(f)(1)-(4)*: This subsection was amended to add new options to prove electric or gas delivery at the project address for Borrower eligibility.

Necessity: This amendment was necessary to provide PFIs or PFLs and Borrowers with additional flexibility (e.g., when utility service is new) and removes unnecessary paperwork submission. Some potential Borrowers are clearly served by a particular utility but do not have a recent bill because they have just established service. Homeowners’ association managers of master-metered accounts in mobile home parks have been reluctant to turn over utility bills. Additionally, utility implementers who refer customers to GoGreen Home are working, by the nature of their contracts, with IOU customers and should not need to provide a utility bill to prove service. GoGreen Home will continue to receive account numbers for each loan.

- *§10091.8(l)(1)(A), (B), (C), (D)*: This subsection was relocated to Section 10091.7 (“Establishment and Funding of Loss Reserve Accounts”).

Necessity: It is more appropriate for the details of how a loan’s Loss Reserve Contribution is calculated and made to be in the same section where the contribution process is fully described, as opposed to a section that describes the requirements for loan enrollment.

- *§10091.8(l)(1)(E) (formerly)*: This subsection was removed from GoGreen Home as the “net-of-rebate” calculation is no longer required.

Necessity: This subsection was removed because when GoGreen Home was first created, there was a concern that customers who received a rebate that was not applied to the project cost would benefit from both the rebate and the credit enhancement. The credit enhancement, therefore, was reduced by the amount of the rebate. This required collecting extra data points and setting up a process for calculations. The “net-of-rebate requirement” was removed because 1) customers rarely did not apply the cost of rebates to their projects, 2) rebates have become increasingly uncommon, and 3) the amount was de minimis.

### **§10091.9. Claims.**

This section outlines the process and requirements for PFIs and PFLs to file a claim through GoGreen Home.

- *§10091.9(a)*: This subsection was amended to clarify that the outstanding Claim-Eligible Principal Amount is not allowed to include unpaid interest, unpaid late fees, or other unpaid charges.

Necessity: This amendment was necessary to remove ambiguity and clarify that the intent of the regulations is that the loss reserve will help PFIs or PFLs recoup their initial investments in the event of losses, and nothing more.

- *§10091.9(c)*: This subsection was amended to add and remove several data points from the claim application. The following data points were removed from the claim application: “Program Participation ID” and “Address.” The following data points were added: “Lender internal loan ID,” “Amount of any inchoate losses,” and “Whether any acceleration notices have been sent.”

Necessity: These amendments were necessary because the removed data have not been needed during claim processing. The added data points were determined to be useful for claim processing and for when any recoveries are later reported. This amendment will keep the data burden for claim applications as streamlined as possible for PFIs and PFLs.

- *§10091.9(c)(13) and (g)*: These subsections were amended to clarify that a PFI or PFL may choose to direct their claim payment from the Program to an investor or a purchaser of their loans.

Necessity: These amendments were necessary to help PFIs and PFLs take full advantage of the credit enhancement when selling loans or parts of their portfolios and to affirm the intent of the Regulations, which has always been to support a secondary market for enrolled GoGreen Home loans.

- *§10091.9(d)*: This subsection was amended to clarify the methodology by which post-claim recoveries are applied. Recoveries will be applied first to reasonable collection costs, second to the PFI or PFL making themselves "whole" with regard to principal (the 10% loss that is not covered by the claim payment), third to reimbursing the appropriate Program Holding Account and fourth to reimbursing the PFI or PFL for any inchoate losses.

Necessity: This amendment was necessary because the lack of clarity around this topic, as well as complicated accounting, resulted in a confusing and difficult process in a recent recovery. With this amendment, there are clear processes on how to apply recoveries. CAEATFA discussed these processes with currently enrolled PFIs as well as with other PFLs interested in participating in GoGreen Home to receive their input.

- *§10091.9(f)*: This subsection was amended to expand CAEATFA’s authority to request additional information related to a charged-off loan in response to receiving a claim, such as payment history, application of payments, and history of collection attempts.

Necessity: This amendment was necessary to bring the regulations in line with current practice. Lenders have made this data available, and CAEATFA sometimes finds it helpful to see additional data, such as a history of collection attempts, or backup documentation showing non-payment to ensure that the PFI or PFL was practicing industry standards with regard to collection attempts.

## **§10091.10. Project Requirements.**

This section describes measure and project eligibility for GoGreen Home, installation and safety testing requirements, and CAEATFA's field verifications and inspections of projects.

- *§10091.10(b) (formerly)*: This subsection was removed, which stated that rebates and incentives do not need to be sought for EEEMs.

Necessity: This deletion was necessary to remove legacy language from GoGreen Home's early days. When GoGreen Home launched, rebates for energy projects were common and contractors often concluded that rebates or incentives were necessary to obtain financing. Therefore, the regulations clarified that rebates or incentives were not needed. This clarification is no longer necessary.

- *§10091.10(b)*: This subsection was amended to remove the requirement that the PFI or PFL capture and submit to CAEATFA a Self-Installer's proof of purchase for each financed EEEM and instead will let the PFI or PFL deem on its own that proof has been provided "to its satisfaction" for both self-installed EEEMs and also additional related home improvements.

Necessity: This amendment modifies a prior provision requiring the PFI or PFL to submit a receipt for projects installed by Self-Installers and was necessary to reduce the burden on the PFI or PFL. This modification will give flexibility to the PFI or PFL to determine its own level of required proof of purchase for self-installed Eligible Improvements.

- *§10091.10(c)*: This subsection amended in three ways.
  - Microloan exception for using a Participating Contractor: Allow installation for projects financed with Microloans that include EEEMs not eligible for self-install be performed by contractor licensed by the State of California, whether or not the contractor is enrolled in GoGreen Home, instead of requiring a GoGreen Home-enrolled Contractor.

Necessity: This amendment was necessary as it is expected that Microloans will be used to finance purchases of appliances online through utility marketplaces. It is impractical to enforce that a Borrower will utilize a GoGreen Home Participating Contractor when they are making an online purchase, and most appliances, other than water heaters, are already eligible for self-install. Therefore, the effect of this change will be minimal for most small projects. Borrowers still have the option of using a GoGreen Home contractor if the Borrower takes out a Microloan.

- Contractor enrollment deadline: Clarify the requirement that the Participating Contractor must be enrolled in GoGreen Home by the date the PFI or PFL approves the project.

Necessity: This amendment was necessary to allow the Eligible Contractor time to enroll in GoGreen Home while the PFI or PFL reviews customer credit and eligibility prior to approving the credit application. The previous requirement that Participating Contractors must be enrolled prior to starting work on the project created some ambiguity, depending on the Eligible Contractor's processes.

- Specify when a Participating Contractor is and is not required: Specify that the use of a GoGreen Home Participating Contractor is required except when the work is performed

by a Self-Installer, or is to install legally and practically necessary alterations or additional related home improvements as described in 10091.1(s)(1)(B), or when the work is financed by a Microloan.

Necessity: This amendment, moved from the Definitions section (Section 10091.1(s)(1)) and expanded upon, was necessary to clarify an ambiguity that implied only Participating Contractors are allowed to install alterations which are legally or practically necessary to complete the installation of an eligible energy efficiency measure (EEEM) (e.g. an electrical panel upgrade in order to install a heat pump water heater), or additional related home improvements. In many cases, it may make more sense for a specialty contractor to do the work (in the example above, an electrician for electrical panel upgrades). These specialty contractors have not been a focus of GoGreen Home recruitment as they are not installing EEEMs. Additionally, it may impose an unnecessary burden on the Borrower to seek Participating Contractors who are not directly installing efficiency measures. (e.g., finding a GoGreen Home electrician to upgrade the electrical panel so that the GoGreen Home plumber can install the energy efficient heat pump water heater).

- *§10091.10(d) (formerly)*: This subsection was amended by relocating the identification of and requirements for EEEMs eligible for self-install to a new column in the EEEMs table.

Necessity: This amendment was necessary to parse out the self-installability of EEEMs beyond the previously referenced categories of Title 20 of the California Code of Regulations. CAEATFA wanted the flexibility to make some specific measures within Title 20 categories eligible for self-install but require professional installation for others due to safety or performance concerns as described further in §10091.10(j). The amendment also improves readability and ease of access to information for participants and stakeholders. This change also brings the regulations into alignment with the CHEEF's Small Business Financing Program.

- *§10091.10(e)*: This subsection was amended to clarify who supplies the Bill Impact Estimate to the Borrower.

Necessity: This amendment was necessary because, with the addition of the Participating Channel Partner and incorporation of finance companies with different business models, it does not make sense to restrict the provision of the Bill Impact Estimate to only the Participating Contractor.

- *§10091.10(f)(1)*: This subsection was amended to refine the triggers for a safety test so that a safety test is required when measures are most likely to present a combustion safety issue.

Necessity: This amendment was necessary because the original requirement to test when a third EEEM was installed meant that an arbitrary measure, such as a pool pump, could trigger a combustion safety test. Participating Contractors told CAEATFA that these rules were frustrating and confusing and did not necessarily increase in-home safety for Borrowers. Through extensive outreach to CAEATFA's industry consultant and contractor manager, IOUs, and other industry experts on safety testing, it was identified that atmospherically vented combustion appliances within the home posed the greatest risk when the home also underwent an air or duct sealing/replacement.

- *§10091.10(f)(2)*: This subsection was amended to include training that adheres to the generally accepted standards for combustion safety and ventilation testing to qualify a Participating Contractor to conduct the safety testing.

Necessity: This amendment was necessary because the Natural Gas Appliance Testing (NGAT) is a training that contractors receive if they participate in an IOU program, but the training does not certify contractors in safety testing. Not all contractors who participate in IOU programs need the extensive certification provided by the Building Performance Institute, and CAEATFA needed another way to include contractors who are proficient and have been trained in generally accepted industry standards, such as that which NGAT provides.

- *§10091.10(g)*: This subsection was amended to simplify descriptions of how projects will be verified and to clarify that as part of project reviews, GoGreen Home may undergo a desktop review and request project-related documentation from Contractors.

Necessity: This amendment was necessary because the current inspection process is overly detailed and prescriptive as to exactly how many onsite inspections occur and does not allow for photo or video review, which has become the norm during the Covid-19 pandemic and is efficient and effective. This change provides needed flexibility and allows GoGreen Home to prioritize certain types of projects for onsite inspections. This change aligns GoGreen Home with the other CHEEF programs.

- *§10091.10(j)*: This subsection was amended to improve the readability of the EEEMs table and remove, add, and amend some measures.

- *References to Titles 20 & 24*: All references to the eligibility standards for unique EEEMs in Title 20 and Title 24 of the California Code of Regulations were removed from the EEEMs table, and new language was added in §10091.10(j) clarifying that all projects must comply with Title 20 and/or Title 24.

Necessity: This amendment was necessary to improve readability, allow CAEATFA to draw attention to measures that are specifically above code (e.g., Energy Star), and align the table with the other CHEEF programs.

- *EEEM eligibility based on IOU/REN/CCA “rebate” and “incentive”*: All mentions of EEEM eligibility based on an IOU/REN/CCA “rebate” and “incentive” were changed to “energy efficiency program.”

Necessity: This amendment was necessary as it is possible for one of these programs to offer energy efficient technology without having a rebate or incentive attached, and CAEATFA intends for GoGreen Home to support these other ratepayer-funded programs. “Energy Efficiency” is necessary to distinguish from other IOU and State programs for solar, etc.

- *Self-installability of several EEEMs*: Gas Dryers and Window Film were changed to allow for self-install. Water Heaters were changed to require professional installation. Necessity: This amendment was necessary because while Borrowers can choose to hire contractors to install gas dryers and window film, these EEEMs are able to be installed by Borrowers with relatively low safety risk or risk of hampering efficiency performance. Given the complexity and safety risks for installing water heaters, and the risk of reduced savings if installed incorrectly, CAEATFA now requires professional installation.

- *Fuel source eligibility:* The word “IOU” was removed as an eligibility qualifier for fuel sources for EEEMs in this subsection and in the EEEMs table.  
Necessity: This amendment was necessary as this change will allow EEEMs fuel source eligibility to potentially expand beyond IOUs should CAEATFA access additional non-IOU ratepayer funding and apply it as described in §10091.16.

*New Eligible Energy Efficiency Measures (EEEMs):*

New EEEMs added to the EEEMs List	
Water heating – Tank and pipe insulation	HVAC – Air filter upgrade (with efficient fan motor)
Appliances – Range hoods ENERGY STAR	HVAC – Air filter alarm or sensor
Appliances – Induction range or cooktop	HVAC – Ventilation fan ENERGY STAR
Building envelope – Insulated siding	HVAC – Diagnostic or fault detection alert
Building envelope – Heat reflective coatings	HVAC – Duct sizing or optimization
Building envelope – Window coverings (Interior)	HVAC – Fan or motor control
Building envelope – Window coverings (Exterior)	HVAC – HVAC tune-up
Pool Products – Pool cover	HVAC – ECM furnace fan motor
Appliances – Convection oven (electric)	Other – Other measures qualifying through IOU/REN/CCA Programs – Self-Install
Lighting – LED tape lighting	Demand Response – Thermal energy storage (TES) system
Lighting – LED light bulbs	

Necessity: This amendment was necessary as stakeholders requested new measures that are energy efficient be allowed in GoGreen Home to provide more options to Borrowers. CAEATFA’s technical consultant verified that these measures are highly likely to result in energy savings when installed in the vast majority of homes.

*Removed Eligible Energy Efficiency Measures (EEEMs):* “Appliances – Convection oven (gas).”

Necessity: This amendment was necessary due to recent studies finding this type of appliance emits substantial amount of greenhouse gases. CAEATFA originally added this measure as a part of the emergency rulemaking, but is now removing it as this measure’s pollution potential does not align with the State and the Program’s broader goals of decarbonization,

## **§10091.11. Reporting.**

This section describes the reporting requirements for PFIs, PFLs, and Successor Servicers in GoGreen Home.

- *§10091.11(a)*: This subsection was amended, and the following data points were removed from the monthly loan performance reporting requirement: “Program Participation ID,” “Original Total Loan Principal,” and “Updated Payment Amount.” The data points of “Inchoate losses or acceleration notices” and “Date(s) of charge-off for any charge-offs and if enforcement proceedings have begun” were moved to be collected as part of a claim application. The loan status data point was updated to add “120 days past due” to align with PFI, PFL, and Successor Servicer reporting practices. New data points were added to distinguish the reporting period, date the report was issued, and updated interest rate, if applicable.

Necessity: These amendments were necessary to ameliorate a sometimes-burdensome reporting process for PFIs, PFLs, and Successor Servicers and to allow PFIs, PFLs, and Successor Servicers to generate loan performance reports automatically from their systems. The data that was removed, after analysis, was deemed superfluous for GoGreen Home’s reporting needs. Similarly, data points moved to the claim application were not necessary to receive monthly and are only likely to be relevant in the event of a default and claim. The PFIs and PFLs currently participating in GoGreen Home are already voluntarily supplying the ‘new’ data points, so this change brings the regulations in alignment with current practice.

- *§10091.11(b)*: This subsection was amended to require the PFIs and PFLs to make a “good faith effort” to provide GoGreen Home with several loan program activity and marketing data points upon request from CAEATFA, but not more than monthly.

Necessity: This amendment was necessary to bring the regulations in line with current practice and the other CHEEF programs. The data is valuable for CAEATFA’s marketing and public reporting efforts. These changes also allow CAEATFA to capture information on promotions, such as delayed first payments, as they occur. The data captured in §10091.11(b)(4) in particular has been important for CAEATFA to demonstrate the value of the credit enhancement to customers.

- *§10091.11(c)*: This subsection was amended to clarify the requirement that PFIs and PFLs must annually report any material changes to their original application, referencing not only the original application but also any updated certifications or modifications to their approved product.

Necessity: This amendment was necessary to close a small gap in the directions on reporting; Lenders were previously being asked only to reaffirm information (e.g., insurance or licenses) or certifications provided in their initial application to join GoGreen Home. This change clarified that they must also to review their currently approved product offerings and note any modifications or new certifications.

- *§10091.11(d)(5)*: This subsection was amended to amend the requirement that PFIs and PFLs must continually report recovery data with the monthly performance report. Instead, they will report recoveries as they occur. When the PFI and PFL does report a recovery, they will

report the gross recovery amount and the net amount reimbursable to their Loss Reserve Account.

Necessity: This amendment was necessary because recoveries do not happen frequently. It is an unnecessary burden to require PFIs and PFLs to report that no recoveries have been made each month. The new requirement that they report the gross recovery amount and the net amount reimbursable to their Loss Reserve Account stems from the fact that, in practice, CAEATFA has found it necessary to understand both gross and net recoveries.

#### **§10091.12. Sale of Enrolled Loans.**

This section describes the processes and requirements by which a Lender may apply to join GoGreen Home to serve as a Successor Servicer.

- *§10091.12(c)(12)*: This subsection was amended to clarify the distinction between eligibility requirements and certification requirements

Necessity: This amendment was necessary to clarify a distinction between eligibility requirements for EFLs seeking to join GoGreen Home as a Successor Servicer and the required certifications for their application. The language as currently worded implies that the EFLs applying to enroll as Successor Servicers can choose to certify they meet the requirements rather than provide evidence of it. This is not the intention of this subsection. This update clarifies that EFLs must provide evidence of compliance with eligibility requirements as well as make the required certifications.

#### **§10091.13. Termination and Withdrawal.**

This section describes the processes and requirements by which a PFI, PFL, or Successor Servicer may withdraw or be terminated from GoGreen Home.

- *§10091.13(b)*: This subsection was amended to clarify that, if a PFI, PFLs or Successor Servicer withdraws from GoGreen Home, the remaining Loss Reserve Account funds in that PFI, PFL, or Successor Servicer's account can transfer to another PFI, PFL, Successor Servicer or the appropriate Program Holding Account.

Necessity: This amendment was necessary to facilitate the transfer of loss reserve balances depending on the circumstances of the PFI, PFL or Successor Servicers withdrawal. If the PFI/PFL has sold their portfolio to a different PFI/PFL or has transferred it to a Successor Servicer it will be appropriate to transfer the loss reserve balance to that entity. If all loans have been repaid, then it will be appropriate to transfer the loss reserve balance to the appropriate Program Holding Account(s).

#### **§10091.15. California Hub for Energy Efficiency Financing Privacy Rights Disclosure.**

This section describes the CHEEF Privacy Disclosure that advises the Borrower of their privacy rights under the CHEEF, informing them that certain information may be shared with utility companies and other State or federal agencies.

- *§10091.15(a)*: This subsection was amended to allow the method by which the Borrower acknowledges receipt of the privacy rights disclosure to be in “a format approved by the Authority.”

Necessity: This amendment was necessary to allow for PFIs or PFLs to receive certifications for disclosures through their own electronic platforms. This adds flexibility to accommodate different PFIs' and PFLs' technology capabilities and to support automation where feasible. Staff has received requests from current participants and interested parties on allowing for data transmission in various electronic formats that are effective and provide for consumer protection.

- *§10091.15(a)(1)(G)*: This subsection was amended to inform the Borrower that data related to the equipment or improvements funded with the proceeds of the loan, including costs, permit information, Contractor information, and shipping dates, may be disclosed to CAEATFA.

Necessity: This subsection was amended to reflect the fact that contractors provide permit and cost information to CAEATFA and that, as part of GoGreen Home being offered via utility online marketplaces, CAEATFA may come into possession of data related to product shipping dates. The addition of “Contractor information” specifically brings the regulations into alignment with existing practices.

- *§10091.15(a)(1)(H)*: This subsection was amended to replace the customer service agreement identification number on the Borrower’s utility bill with the “utility account” number.

Necessity: This amendment was necessary because utilities are able to provide energy usage data to CAEATFA using the utility account number without also receiving the service agreement number. This provides an operational efficiency and reduces the administrative burden of collecting multiple data points related to utility account numbers.

- *§10091.15(a)(1)(J)*: This subsection was amended to inform the Borrower that CAEATFA may come into contact with data provided by the PFI, PFL, or PCP as part of their own quality assurance process or via satisfaction surveys.

Necessity: This amendment was necessary to accommodate data potentially available to CAEATFA as part of GoGreen Home being offered via marketplaces and post-project surveys planned by potential PCPs.

- *§10091.15(c)*: This subsection was amended to specify a disclosure period of one year for reporting specific information to third parties.

Necessity: This amendment is necessary to bring GoGreen Home's regulations into alignment with the California Information Practices Act, which requires a specified time limit within which specific information may be shared. One year provides sufficient time for any monthly, quarterly or annual reporting per contracts, interagency agreements, or if required by law.

- *§10091.15(c)*: This subsection was amended to add “Program funders” as an entity with whom borrower, loan and project data may be shared.

Necessity: This amendment was necessary because CAEATFA may enter into agreements with other sources of funding beyond the IOUs and needs to include these funders as the recipients of data reports.

- *§10091.15(d)*: This subsection was amended to clarify that reporting anonymized and aggregated data is separate from, and in addition to, reporting of specific Borrower, loan, and project data

Necessity: This amendment was necessary to clarify that there are two types of data sharing to which Borrowers are consenting: release of their specific, individual data to specific named entities, and also anonymized and aggregated sharing with the public.

- *§10091.15(e)*: This subsection was amended to add “Email address” as a data point to be utilized or released for surveys and evaluations.

Necessity: This amendment was necessary to provide another reasonable method of contact through which Borrowers can be invited to participate in surveys.

### **§10091.16. Conditional Eligibility Expansion.**

This new section was added as part of the original emergency regulations to describe what CAEATFA will do if CAEATFA secures funding for GoGreen Home from a non-IOU Energy Efficiency ratepayer source. If CAEATFA is able to secure that funding, CAEATFA will 1) establish a non-IOU program holding account(s) that will hold funds allocated for credit enhancements, 2) maintain an interested parties list, 3) expand the type of equipment and corresponding costs that will count toward the required Claim-Eligible Principal Amount, 4) publish when this additional funding is available and the criteria for expanded eligibility, and 5) offer the credit enhancement for loans financing GoGreen Home projects on a first-come first-serve basis. The section also explains that funding may come from various types of government agencies or a nonprofit organization.

Necessity: CAEATFA has been exploring the procurement of additional sources of funding, beyond IOU Energy Efficiency ratepayer funds, to solve a gap in GoGreen Home’s ability to serve all California residents, scale, and meet the State’s carbon reduction goals. Because to date GoGreen Home has been an IOU Energy Efficiency ratepayer-funded program and supports energy upgrades that correspond to an IOU fuel source, Lenders have been limited in their ability to receive credit enhancements for measures that do not correspond to an IOU fuel source. The result is that customers that are served by a Publicly Owned Utility (POU) have not been eligible to finance electric energy efficiency measures or measures that result in fuel substitution from gas to electricity, like the adoption of heat pumps. However, there are over forty POU’s providing electricity in the State and serving millions of customers.

This results in a web of complex eligibility requirements, causing confusion for GoGreen Home Contractors and Lenders. For example, financing for a cool roof, which is intended to reduce electricity consumption, is eligible for a credit enhancement in West Sacramento (where Pacific Gas & Electric (PG&E) provides both gas and electric service), but not in Sacramento (where PG&E provides gas service and the Sacramento Municipal Utility District provides electric service). One result of this complexity is a burden on PFIs who must become familiar with IOU

and POU jurisdictional boundaries and specific measures and their corresponding fuel sources, and then analyze each project for its unique combinations of gas and electric service providers, measure costs, and measure fuel source. The cost of this burden is overall fewer transactions, even in IOU territories.

Securing a non-IOU Energy Efficiency ratepayer source of funding for GoGreen Home credit enhancements could mitigate much of the complexity described above. State residents who have IOU gas providers but POU electricity providers could be allowed to make decarbonization upgrades in line with the State's climate change goals, should the funder agree to utilize their contributions for this purpose. CAEATFA would be able to use non-IOU Energy Efficiency ratepayer funds as Loss Reserve contributions when a customer project was electric in nature or resulted in fuel substitution from gas to electricity – and that customer was not served by an electric IOU. Potential sources of funding could include federal sources, other State entities or State programs, or the POU.

Because additional funding sources may differ from one to the next in terms of the measure eligibility expansion they will facilitate and because their funding may be short term in nature, it is necessary to have a new section that specifies broadly what will happen when CAEATFA secures new funding.

The purpose and necessity for specific provisions of §10091.16 are described below:

- *§10091.16(a)*: This provision establishes that additional funding from a non-IOU Energy Efficiency ratepayer source may become available for GoGreen Home to use, and what CAEATFA will do in that situation.

Necessity: This provision is necessary to clarify that the source of any additional funding that will trigger CAEATFA to act in the ways described in this section must be from a non-IOU Energy Efficiency ratepayer source.

- *§10091.16(a)(1)*: This provision establishes that CAEATFA will maintain an interested parties list with whom to share information about the availability of additional funding and an equipment eligibility expansion. The interested parties list will be notified when a non-IOU Energy Efficiency ratepayer source of funds has been procured for use in GoGreen Home and will identify and describe any conditions on use of the funds that are put in place by specific funding sources.

Necessity: This provision is necessary to establish a mechanism by which CAEATFA can keep an interested parties informed about the availability of additional funding and an equipment eligibility expansion.

- *§10091.16(a)(2)*: This provision establishes that non-IOU Energy Efficiency ratepayer funding described in §10091.16 will allow additional equipment, beyond what is currently allowed, to be applied toward the 70% Claim-Eligible Principal Amount (CEPA) and that the source of the funding, not CAEATFA, will determine the criteria for expanded eligibility. This subsection also clarifies that the expansion of the types of eligible equipment and related costs resulting from new sources of funding will be based on expanding the equipment's fuel source eligibility. In addition, this subsection establishes that CAEATFA will use the additional funding for Loss Reserve Contributions on a first-come, first-serve basis as loans are enrolled in the Program. Finally, this section clarifies potential sources of new funding.

Necessity: This provision is necessary to explain how exactly additional non-IOU Energy Efficiency ratepayer funding will expand eligibility beyond current regulations, and that the funding source, not CAEATFA, is responsible for setting the exact eligibility expansion criteria. The current regulations require 70% of the CEPA to fund EEEMs that correspond to an IOU fuel source. However, if CAEATFA were to secure credit enhancement funding from a POU, then it is likely that the POU funding could be used to allow EEEMs corresponding to the POU fuel source to count toward the 70% of the CEPA for that particular POU's service area. However, not all funding sources are going to set the same criteria. For example, a federal funding source is likely to allow its funds to be used as a credit enhancement for loans with measures corresponding to POU fuel sources, in any POU jurisdiction across the State, but may limit the use to particular measures on the EEEMs list.

- *§10091.16(a)(3)*: This provision establishes that once additional funding becomes available and the criteria for how that funding will expand eligibility is finalized, that criteria will be published on CAEATFA's website and the interested parties list within ten days of the funding being available.

Necessity: This provision was necessary to establish that CAEATFA will publicize and provide notice to the public, as well as Participating Contractors, PFIs, or PFLs, of the criteria put in place by the funding source and how those criteria will impact eligibility for particular measures in particular utility jurisdictions. For example, should a POU decide to provide funding that is limited to Loss Reserve Contributions for loans to customers in their particular service area, that criteria will be published on CAEATFA's website and the interested parties list will be notified when the website is updated.

### **Documents Relied Upon**

- CPUC Decision 13-09-044, Decision Implementing 2013-2014 Energy Efficiency Financing Pilot Programs
- CPUC Decision 17-03-026, Addressing Energy Efficiency Financing Pilot Programs Originally Ordered in Decision 13-09-044
- CPUC Resolution E-5072, Disposition of the Residential Energy Efficiency Assistance Loan Program ("REEL") pursuant to Decision 17-03-026
- CPUC Decision 19-08-009, Decision Modifying the Energy Efficiency Three-Prong Test Related to Fuel Substitution

### **Other Matters Prescribed by Statutes Applicable to the Specific State Agency or to any Specific Regulation or Class of Regulations**

No other matters are prescribed by statute applicable to CAEATFA or any specific regulation or class of regulations pursuant to Section 11346.1(b) or 11346.5(a)(4) of the Government Code pertaining to the Emergency Regulation or to CAEATFA.

**Costs to Any Local Agency or School District That Must be Reimbursed in Accordance with Government Code Sections 17500 through 17630**

The Executive Director of CAEATFA has determined that the Emergency Regulations do not impose a mandate on local agencies or school districts (pursuant to Government Code Section 11346.5(a)(5)).

**Other Nondiscretionary Cost or Savings Imposed on Local Agencies**

The Executive Director of CAEATFA has determined that the Emergency Regulations do not impose any additional mandated cost or savings requiring reimbursement under Part 7 (commencing with Section 17500) of Division 4 of Title 2 of the Government Code, or any other non-discretionary cost or savings to any local agency or any cost or savings in federal funding to the State. Pursuant to the State Administrative Manual Sections 6601-6616, a Fiscal Impact Statement (Form 399) is submitted without the signature of a Project Budget Manager at the Department of Finance, as there are no fiscal impact disclosures required. There will be no cost or savings to any State Agency or effect on Federal funding to the State.

###