

**State of California
Office of Administrative Law**

In re:
California Alternative Energy and Advanced
Transportation Financing Au

Regulatory Action:

Title 04, California Code of Regulations

Amend sections: 10091.5, 10091.9

NOTICE OF APPROVAL OF EMERGENCY
REGULATORY ACTION

Government Code Sections 11346.1 and
11349.6

OAL Matter Number: 2025-1008-01

OAL Matter Type: Emergency (E)

This emergency rulemaking action by the California Alternative Energy and Advanced Transportation Financing Authority amends the GoGreen Home Energy Financing Program to allow for financing to cover reconstruction of residential buildings destroyed by natural disasters and to require lenders to submit loans for enrollment within 180 days of completing projects. This is a deemed emergency pursuant to Public Resources Code section 26009.

OAL approves this emergency regulatory action pursuant to sections 11346.1 and 11349.6 of the Government Code.

This emergency regulatory action is effective on 10/20/2025 and will expire on 4/21/2026. The Certificate of Compliance for this action is due no later than 4/20/2026.

Date: October 20, 2025



Ashita Mohandas
Attorney

For: Kenneth J. Pogue
Director

Original: Christina Sarron, Executive
Director

Copy: Kevin Nakano

NOTICE PUBLICATION/REGULATIONS SUBMISSION

STD. 400 (REV. 10/2019)

EMERGENCY

For use by Secretary of State only

OAL FILE NUMBERS	NOTICE FILE NUMBER Z-	REGULATORY ACTION NUMBER 2025-1008-01 E	EMERGENCY NUMBER
For use by Office of Administrative Law (OAL) only			
NOTICE		REGULATIONS	

ENDORSED - FILED
in the office of the Secretary of State
of the State of California

OCT 20 2025

1:51 pm

NM

OFFICE OF ADMIN. LAW
2025 OCT 8 AM 10:32

AGENCY WITH RULEMAKING AUTHORITY

California Alternative Energy & Advanced Transportation Financing Authority

AGENCY FILE NUMBER (If any)

A. PUBLICATION OF NOTICE (Complete for publication in Notice Register)

1. SUBJECT OF NOTICE		TITLE(S)	FIRST SECTION AFFECTED	2. REQUESTED PUBLICATION DATE	
3. NOTICE TYPE ☐ Notice re Proposed Regulatory Action ☐ Other		4. AGENCY CONTACT PERSON		TELEPHONE NUMBER	FAX NUMBER (Optional)
OAL USE ONLY	ACTION ON PROPOSED NOTICE ☐ Approved as Submitted ☐ Approved as Modified ☐ Disapproved/Withdrawn			NOTICE REGISTER NUMBER	PUBLICATION DATE

B. SUBMISSION OF REGULATIONS (Complete when submitting regulations)

1a. SUBJECT OF REGULATION(S) GoGreen Home Energy Financing Program	1b. ALL PREVIOUS RELATED OAL REGULATORY ACTION NUMBER(S) 2025-0919-CIE
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2. SPECIFY CALIFORNIA CODE OF REGULATIONS TITLE(S) AND SECTION(S) (Including title 26, if toxics related)

SECTION(S) AFFECTED (List all section number(s) individually. Attach additional sheet if needed.)	ADOPT (none)
	AMEND §10091.5; §10091.9
	REPEAL (none)
TITLE(S) 4	

PER AGENCY REQUEST
AM

3. TYPE OF FILING

☐ Regular Rulemaking (Gov. Code §11346)	☐ Certificate of Compliance: The agency officer named below certifies that this agency complied with the provisions of Gov. Code §§11346.2-11347.3 either before the emergency regulation was adopted or within the time period required by statute.	☐ Emergency Readopt (Gov. Code, §11346.1(h))	☐ Changes Without Regulatory Effect (Cal. Code Regs., title 1, §100)
☐ Resubmittal of disapproved or withdrawn nonemergency filing (Gov. Code §§11349.3, 11349.4)	☐ File & Print	☐ Print Only	
☐ Emergency (Gov. Code, §11346.1(b))	☒ Resubmittal of disapproved or withdrawn emergency filing (Gov. Code, §11346.1)	☐ Other (Specify)	

4. ALL BEGINNING AND ENDING DATES OF AVAILABILITY OF MODIFIED REGULATIONS AND/OR MATERIAL ADDED TO THE RULEMAKING FILE (Cal. Code Regs. title 1, §44 and Gov. Code §11347.1)

5. EFFECTIVE DATE OF CHANGES (Gov. Code, §§ 11343.4, 11346.1(d); Cal. Code Regs., title 1, §100)

☐ Effective January 1, April 1, July 1, or October 1 (Gov. Code §11343.4(a))	☒ Effective on filing with Secretary of State	☐ \$100 Changes Without Regulatory Effect	☐ Effective other (Specify)
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6. CHECK IF THESE REGULATIONS REQUIRE NOTICE TO, OR REVIEW, CONSULTATION, APPROVAL OR CONCURRENCE BY, ANOTHER AGENCY OR ENTITY

☐ Department of Finance (Form STD. 399) (SAM §6660)	☐ Fair Political Practices Commission	☐ State Fire Marshal
☐ Other (Specify)		

7. CONTACT PERSON Kevin Nakano	TELEPHONE NUMBER 916-653-0015	FAX NUMBER (Optional)	E-MAIL ADDRESS (Optional)
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8. I certify that the attached copy of the regulation(s) is a true and correct copy of the regulation(s) identified on this form, that the information specified on this form is true and correct, and that I am the head of the agency taking this action, or a designee of the head of the agency, and am authorized to make this certification.

SIGNATURE OF AGENCY HEAD OR DESIGNEE Lynn Cach	DATE 10/8/2025
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TYPED NAME AND TITLE OF SIGNATORY
Lynn Cach, Deputy Executive Director

For use by Office of Administrative Law (OAL) only

ENDORSED APPROVED

OCT 20 2025

Office of Administrative Law

CALIFORNIA CODE OF REGULATIONS
Title 4. Business Regulations
Division 13. California Alternative Energy and Advanced Transportation
Financing Authority

**CALIFORNIA ALTERNATIVE ENERGY AND ADVANCED
TRANSPORTATION FINANCING AUTHORITY REGULATIONS
IMPLEMENTING THE RESIDENTIAL ENERGY EFFICIENCY
LOAN ASSISTANCE PROGRAM**

§10091.5. Loan Eligibility and Minimum Underwriting Criteria.

[Section a remains unchanged]

- (b) An Eligible Loan is not:
- (1) Secured by an interest in real property, except for a UCC-1 fixture filing.
 - (2) Financing for the construction or purchase of residential housing, except for reconstruction of a residential building that was destroyed, in whole or in part, due to a natural disaster.

[Sections c through m remain unchanged]

Authority: Section 26009, Public Resources Code.
Reference: Sections 26003(a)(3)(A), 26003(a)(6), 26003(a)(8)(A)
and 26040, Public Resources Code.

§10091.9. Loan Enrollment.

[Sections a-i remain unchanged]

- (j) Once the project has been completed and certified by all Participating Contractors and the Borrower, the loan must be submitted for enrollment by the PFI or PFL within 180 calendar days of the last project certification date. This shall apply for loans submitted for enrollment after 11/1/2025.
- ~~(k)(j)~~ The Authority, upon the receipt of the documentation required pursuant to this section from the PFI or PFL, shall have ten (10) business days to enroll the Eligible Loan if the Executive Director determines that the Eligible Loan meets the requirements of this Article. The Executive Director's determination whether an Eligible Loan shall be enrolled in the Program shall be final.

Authority: Section 26009, Public Resources Code.
Reference: Sections 26003(a)(3)(A), 26003(a)(6), 26003(a)(8)(A)
and 26040, Public Resources Code.