California Alternative Energy and Advanced Transportation Financing Authority

CALIFORNIA HUB FOR ENERGY EFFICIENCY FINANCING

GoGreen Home Energy Financing Program
Monthly Data Summary through April 30, 2026

Background

This report is produced on a monthly basis to supplement CHEEF's quarterly reports and provide the most recent data on the progress of the GoGreen Home Energy Financing Program (GoGreen Home). To learn more about GoGreen Home, please visit GoGreenFinancing.com. Values for some figures, particularly dollar amounts, are rounded to the nearest thousand or million.

Standard Loan Reporting

Reporting for standard GoGreen Home loans enrolled through the eight participating credit union lenders.

Private Capital Leveraged

Total Amount Financed: **$406.05 million**
Total Loan Loss Reserve Contributions: **$33.40 million**[1]
For every **$1** of credit enhancement allocated, **$12.16** in private capital is leveraged.[2]

Financing Activity

Loans Enrolled	Total Amount Financed	Change in Activity[3]
392 *April 2026*	$9.86 million *April 2026*	7.69% *March 2026 – April 2026*
16,806 *All Time[4]*	$406.05 million *All Time*	-36.36% *April 2025 vs. April 2026*

Loan Size	Term Length in Months	Interest Rate
$25,157 ***April 2026 Average***	139 ***April 2026 Average***	6.15% ***April 2026 Average***
$24,161 ***All Time Average***	129 ***All Time Average***	5.82% ***All Time Average***
$21,760 ***April 2026 Median***	179 ***April 2026 Median***	6.45% ***April 2026 Median***
$20,083 ***All Time Median***	120 ***All Time Median***	5.99% ***All Time Median***

[1] This amount reflects a running total of loss reserve account contributions for standard loans as they have been enrolled. The total amount of credit enhancement funds currently encumbered for standard loans is $26,619,453.71, of which $23,676,266.01 in contributions came from IOU ratepayer funds. It reflects recaptured funds as loans have paid off and is net of funds paid out as claims on defaults as well as any loan loss reserve contribution adjustments for previous month(s).

[2] GoGreen Home uses a credit enhancement in the form of a Loan Loss Reserve to leverage private capital at reduced rates and extended term lengths for borrowers.

[3] Represents the percentage increase or decrease between total enrolled loans in specified time periods.

[4] Date of inception is marked by the first loan enrollment in GoGreen Home, July 2016.

Monthly GoGreen Home Data Summary
April 2026

Loans Enrolled per IOU[5]

PG&E *April 2026*	*SCE* *April 2026*	*SDG&E* *April 2026*	*SoCalGas* *April 2026*	*PG&E* *All Time*	*SCE* *All Time*	*SDG&E* *All Time*	*SoCalGas* *All Time*
334 $8.12 million	34 $1.02 million	22 $0.57 million	37 $1.17 million	13,236 $312.98 million	2,055 $51.14 million	1,297 $35.05 million	2,250 $56.26 million

GoGreen Home Loans Enrolled by Lender (All Time)

Lender	Loans Enrolled	Total Amount Financed
California Coast Credit Union	5,233	$117.76 million
Desert Valleys Federal Credit Union	101	$1.96 million
Diablo Valley Federal Credit Union	40	$0.99 million
Eagle Community Credit Union	12	$0.21 million
First US Community Credit Union	1,792	$31.05 million
KeyPoint Credit Union	35	$0.91 million
Matadors Community Credit Union	965	$20.90 million
Pasadena Service Federal Credit Union	4	$0.07 million
San Francisco Federal Credit Union	100	$3.42 million
Self Help Federal Credit Union	721	$26.93 million
Travis Credit Union	7,527	$192.45 million
USC Credit Union	99	$3.72 million
Valley Oak Credit Union	177	$5.68 million

Loan Portfolio Performance as of April 30, 2026[6]

Paid in Full	3,484 Loans	$65.28 M
Current Outstanding[7]	12,965 Loans	$280.21 M
30 -60 Days Past Due	62 Loans	$1.21 M
90-120 Days Past Due	30 Loans	$494 K
Loans No Longer Covered by LLR[8]	3 Loans	$52,378.25

Charged off: 262 Loans	$4,241,254
Claims Paid	$3,390,585
Recoveries[9]	$133,438
Net CE Funds Expended[10]	$3,257,147

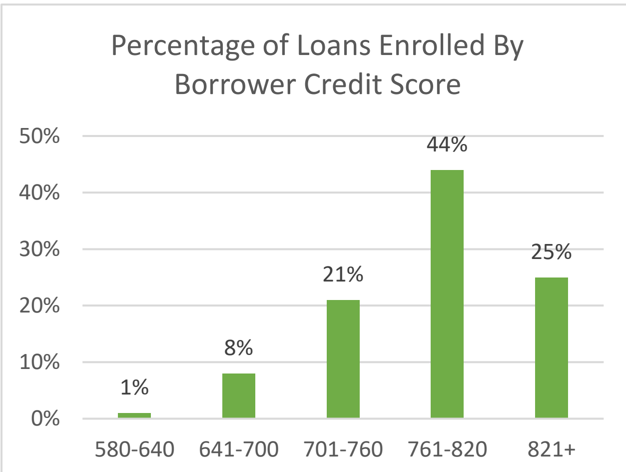
[5] Some properties are served by more than one IOU, meaning the total number of loans enrolled and total loan principal per IOU will not match the total number of loans enrolled. Loans enrolled per IOU are reported regardless of what measures are installed.
[6] At their discretion, lenders may include measures in the loan (e.g., solar attic fans) that are not claim-eligible, and that portion of the financing does not receive a credit enhancement. Therefore, the actual claim-eligible amounts are slightly less than the total amounts presented here.
[7] Reflects the outstanding, unpaid principal balance for the 12,965 loans, based on latest monthly report from the participating lenders to CAEATFA.
[8] Reflects the number of loans that are no longer covered by LLR due to the lender's departure from the program, resulting in a forfeiture of the awarded LLR. The amount represents the total loan principal of the loans.
[9] Recoveries reimbursed to GoGreen Home from participating lenders.
[10] Net credit enhancement (CE) funds expended is calculated as Claims Paid less Recoveries.

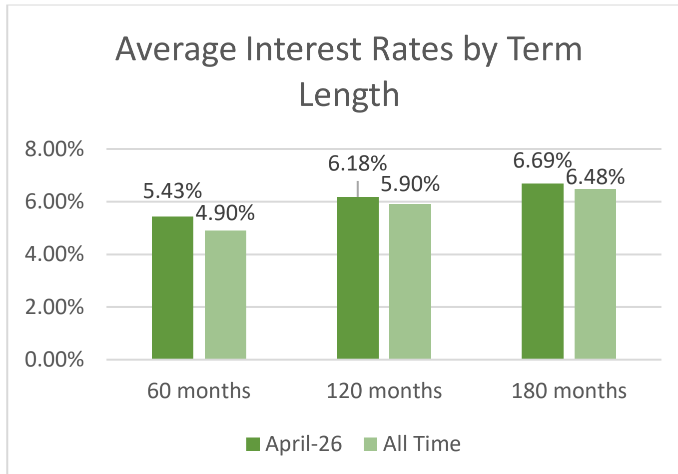
Monthly GoGreen Home Data Summary
April 2026

Overall Loss Rate[11]

Number of loans Charged off as of April 2026	262
Number of Loans Enrolled as of April 2026	16,806
Overall Loss Rate	1.56%

GoGreen Home Borrower Credit Scores and Interest Rates (All Time)





How GoGreen Home Makes Financing Feasible

Access to Credit: Loans Enrolled to Borrowers with 580-700 Credit Score

Lenders typically require borrowers to have a minimum credit score of around 700 for unsecured loans of any significant value. Through GoGreen Home, lenders are able to approve loans for borrowers with credit scores as low as 580.

38 *April 2026*	**1,623** *All Time*

Affordable Monthly Payments: Loans Enrolled to Borrowers with *Term Lengths >5 Years*

The vast majority of lenders typically offer a maximum term length of 5 years for unsecured loans. Through GoGreen Home, lenders are able to extend terms out to 15 years, which significantly lowers monthly payments for borrowers.

305 *April 2026*	**12,023** *All Time*

Access to Capital: Loans Enrolled to Borrowers with Total Financed Amount >$25,000

Sufficient access to capital is needed for deeper energy retrofits. While lenders typically limit unsecured loans to about $25,000, most lenders are able to offer up to $50,000 for all borrowers through GoGreen Home.

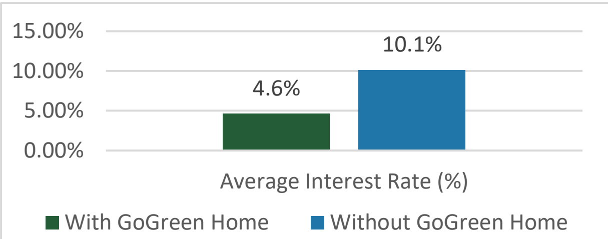
158 *April 2026*	**5,980** *All Time*

[11] Overall loss rate calculated as number of loans that charged off versus total number of loans enrolled.

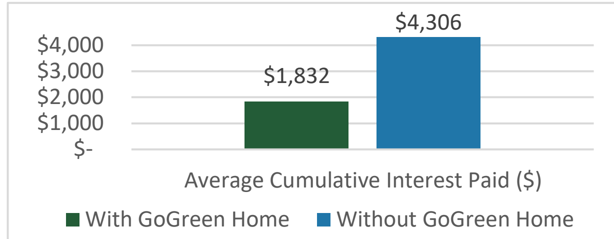
Monthly GoGreen Home Data Summary
April 2026

Borrower Benefits

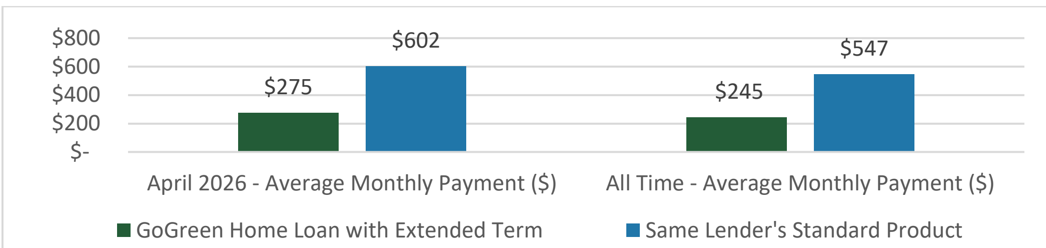
Average Interest Rate
for loans with terms up to and including 60 months[12]



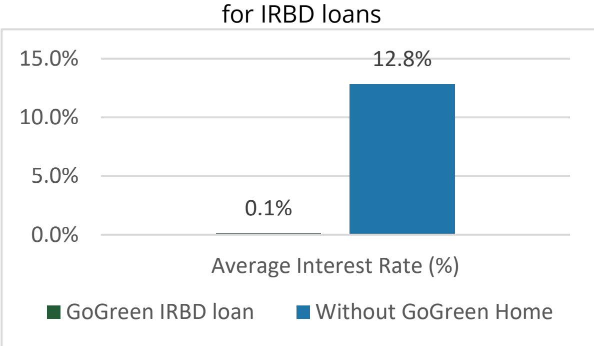
Cumulative Average Interest
for loans with terms up to and including 60 months



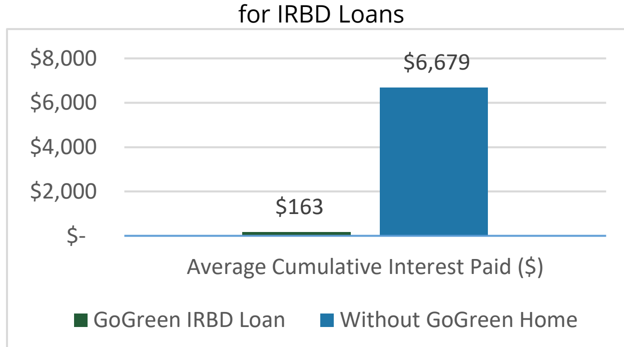
Average Monthly Payment Reduction Due to Extended Terms
for GoGreen Home loans with terms >60 months[13]



Average Interest Rate Comparison
for IRBD loans



Average Cumulative Interest Paid
for IRBD Loans

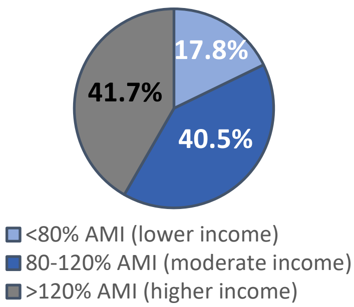


[12] These charts compare actual interest rates between GoGreen Home loans and the interest rates of equivalent non-GoGreen Home signature products offered by the Program's participating lenders (as reported by the lenders to CAEATFA), using a data set for loans with terms up to 60 months for borrowers who would have qualified for non-GoGreen Home loans.
[13] This chart compares monthly payments between GoGreen Home loans with terms greater than 60 months and what monthly payments would have been if the borrower had used the same lender's non-GoGreen Home signature product limiting them to shorter term lengths. Loans from one participating lender who currently offers signature products with terms greater than 60 months are excluded from this comparison. Signature product terms from participating lenders are updated quarterly.

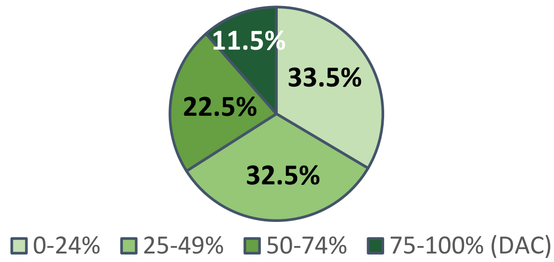
Monthly GoGreen Home Data Summary
April 2026

How GoGreen Home Serves Underserved Borrowers (All Time)

Percentage of Loans Made to Upgrade Properties by **Census Tract Income**[14]

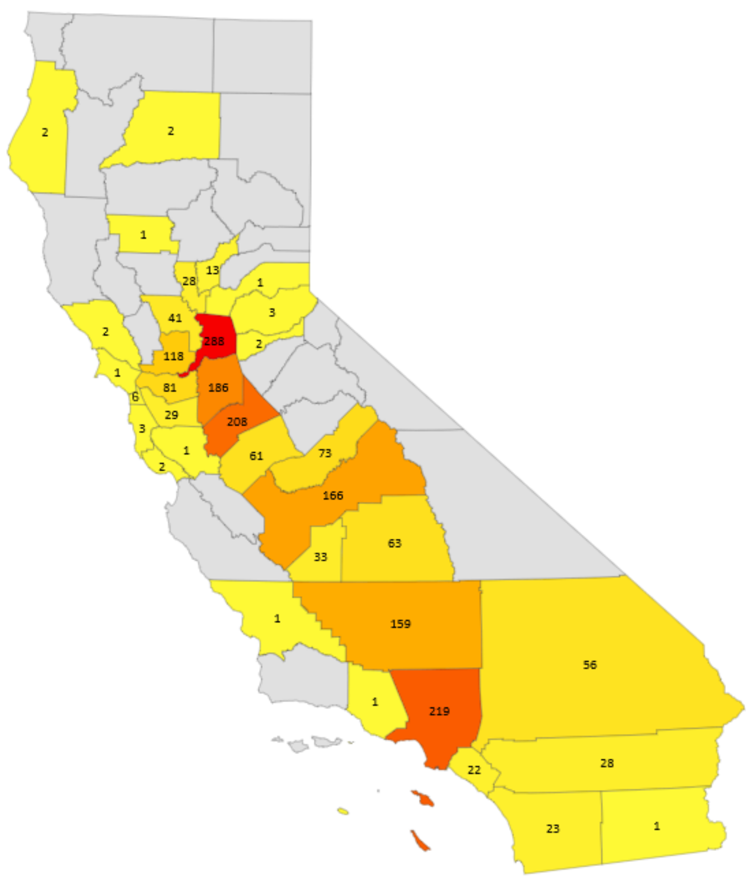


Percentage of Loans Made to Upgrade Properties by **CalEnviroScreen Score**[15]



Geographic Breakdown by Zip Code of Loans Made to Upgrade Properties in
Disadvantaged Communities (DACs) as Designated by CalEnviroScreen

County	Number of Loans
Sacramento	288
Los Angeles	219
Stanislaus	208
San Joaquin	186
Fresno	166
Kern	159
Solano	118
Contra Costa	81
Madera	73
Tulare	63
Merced	61
San Bernardino	56
Yolo	41
Kings	33
Alameda	29
Sutter	28
Riverside	28
San Diego	23
Orange	22
Yuba	13
San Francisco	6
El Dorado	3
San Mateo	3
Shasta	2
Santa Cruz	2
Sonoma	2
Amador	2
Humboldt	2
San Luis Obispo	1
Ventura	1
Santa Clara	1
Glenn	1
Placer	1
Marin	1
Imperial	1
Grand Total	1924



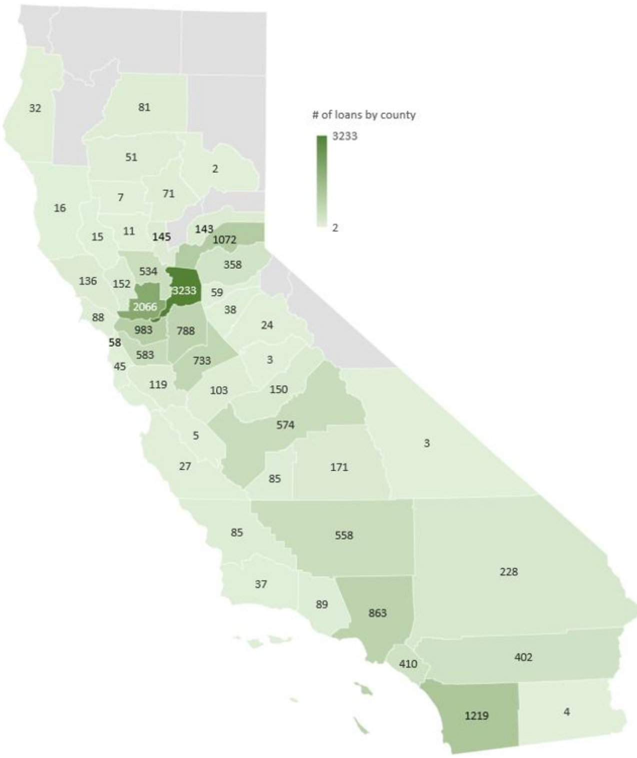
[14] Low-to-Moderate Income (LMI) census tracts, for the purpose of this reporting and providing a 20% loss reserve contribution for the lender, includes tracts with median income that falls below 120% of the Area Median Income (AMI). 59% of loans have been made to properties in LMI census tracts and 56% of total loan capital has gone to properties in LMI census tracts.

[15] CalEnviroScreen is a pollution burden mapping tool that uses environmental, health, and socioeconomic data to produce scores for every census tract in California; CAEATFA is reporting loans for properties in tracts scoring in the highest quartile (75-100%) as loans for projects in disadvantaged communities (DACs). This data uses the most recent version of CalEnviroScreen available at the time of publication.

Monthly GoGreen Home Data Summary
April 2026

Statewide Reach

GoGreen Home Loans Enrolled by County[16]



11[17]	Participating **Finance Companies**
1,651	Participating **Contractors**[18]
32	Contractors Who **Enrolled in GoGreen Home** In April 2026
151	Contractors Who Enrolled a Project in April 2026
95%	**Finance-Only Projects**[19] in April 2026

Measures Installed (All Time)

Top 5 Energy Efficiency Measures Installed

HVAC Equipment	Solar Panel & Battery	Cool Roofs	Windows	HVAC Ductwork
9,296 Projects	2,891 Projects	2,404 Projects	1,655 Projects	1,663 Projects

Heat Pumps Installed

Space Heating *April 2026*	**Space Heating** *All Time*	**Water Heating** *April 2026*	**Water Heating** *All Time*
101 Projects	3,801 Projects	5 Projects	261 Projects

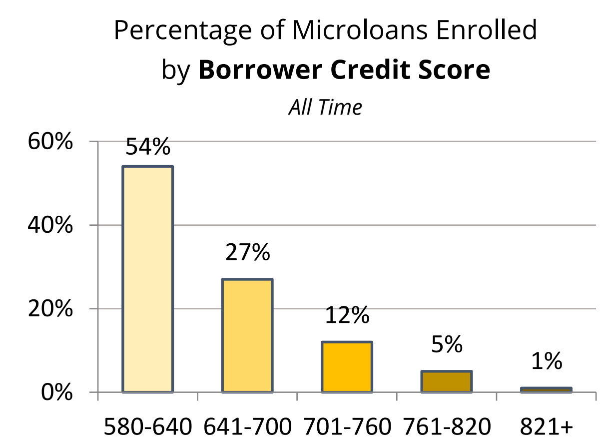
[16] Counties that do not receive IOU service (Del Norte, Modoc, Siskiyou, and Trinity) are currently ineligible for GoGreen Home. Over 99% of Californians live in a county served by at least one GoGreen Home contractor.
[17] Eagle Credit Union ceased submitting new financings for enrollment as of February 1, 2023 but will continue monthly reporting on outstanding loans. Pasadena Credit Union ceased submitting new financings for enrollment as of January 12, 2024 and has forfeited their awarded LLR as of November 30, 2025.
[18] Represents the number of contractors currently enrolled in GoGreen Home. Over time, some contractors are suspended or removed from the Program as part of routine quality checks for reasons such as license expirations.
[19] Cases in which the borrower made upgrades using GoGreen Home without rebates or incentives from an IOU, REN or CCA.

Marketplace Microloan Reporting

This section reports on microloans enrolled through IOU online marketplaces operated by platform provider Enervee. Microloans, per GoGreen Home regulations, are limited to $5,000; the marketplace microloans offered on Enervee's platforms under the Eco Financing brand are reported on separately so as not to skew data presented for full-size loans in other sections. Prior to June 2022, all enrolled Eco Financing marketplace microloans were issued by One Finance for products purchased by SoCalGas customers through the utility's marketplace. One Finance offered a 60-month term length and a single interest rate of 9.82% to all borrowers. In June 2023, Lewis and Clark Bank re-launched the Eco Financing marketplace microloan offer for the SoCalGas marketplace and launched an Eco Financing microloan product for Enervee's California Marketplace. The new microloans are approved for up to 60 months with a 9.99% interest rate for customers who opt for auto-pay.[20]

Financing Activity (All Time)

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



Marketplace Microloan Portfolio Performance as of April 30, 2026

Paid in Full[21]	494 Loans	$699 K
Current Outstanding[22]	0 Loans	$0
30 -60 Days Past Due	0 Loans	$0
90-120 Days Past Due	0 Loans	$0
Loans No Longer Covered by LLR	1,541 Loans	$2,633,332.11

Charged off: 754 Loans	$1,047,237
Claims Paid	$809,443
Recoveries	$0
Net CE Funds Expended	$809,443

[20] The 9.99% interest rate is for customers who enroll in autopay. Without autopay enrollment, the interest rate is GoGreen Home's max allowable rate of the 10-year Treasury bonds plus seven hundred fifty (750) basis points as of the first day of the applicable calendar quarter. For loans enrolled in April, this was 11.80%.

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

[22] Reflects the outstanding, unpaid principal balance for marketplace microloans, as reported to CAEATFA. As of end of February 2026, Enervee marketplace microloans holding an outstanding balance are no longer covered by LLR due to the lender's departure from the program.