

## what is c-pace

C-PACE (Commercial Property Assessed Clean Energy) makes financing available for all types of green upgrades at all types of new and existing commercial properties.

An assessment is placed on the property to enable repayment of the financing.

Low cost, long term financing is repaid over time by the property owner.

### Higher performing buildings.

Property owners of privately-owned, non-residential buildings (such as industrial, office, retail, nonprofit, multifamily, new construction projects, etc.) can all benefit from C-PACE. They work with a diverse team to design retrofit projects resulting in more modern buildings that save money and energy, or to develop new construction, repositioning and gut rehabilitation projects that are built to the highest energy standards.

### > Trusted program administrator.

Connecticut Green Bank is a trusted advisor for green energy and administers the C-PACE program in the State of Connecticut. They coordinate across a wide range of experts to help property owners confidently navigate the C-PACE process and sometimes also serves as a capital provider, providingfunding for C-PACE projects.



# > Access to attractive financing.

Capital providers
work closely with
the property owner
and contractors to
support projects.
Long term financing
ms of up to 25 years
ged through a capital

with terms of up to 25 years is arranged through a capital provider. Retrofit projects can spread the cost of improvements out over time resulting in positive cash flow, while new construction projects can reduce their average cost of capital.

# Experienced contractor network.

Contractors work with property owners on projects that reduce energy usage. These include energy upgrades such as lighting, heating and cooling, insulation, controls, automation and solar pv or other efficient design choices.

## > Robust project review.

Technical reviewers work to ensure each project meets program requirements, measuring the ratio of dollar savings from the improvements to the cost of financing, or ensuring new construction projects exceed minimum energy standards.

# Simple & secure repayment.

Municipalities help enable repayment.

While the Green Bank is responsible for billing, the municipality supports by placing an assessment on the property, similar to a municipal assessment.

This means the assessment can be transferred if there is change of ownership. Because a C-PACE assessment takes a senior position to a mortgage, mortgage holders must consent to a project being financed.



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