



GoGreen Multifamily Energy Financing

Energy Efficiency Financing Options for Market-Rate and Affordable Multifamily Property Retrofits

The lenders listed below have indicated willingness to consider both market-rate and affordable multifamily properties.

	Products ¹	Financing Available	Term Length	Will finance in-unit improvements	On-Bill Repayment	A Good Fit for Properties Seeking...	Contact
	Equipment Finance Agreements	\$20K - \$2M	12 – 60 months (84 months on case-by-case basis)	Yes	No	Quick payback and competitive rates	Kristin McRoberts (714) 309-5301 kristinmcroberts@ascentiumcapital.com
	Loans, Leases, Service Agreements	\$5K - \$5M	12 – 84 months (120 months on case-by-case basis)	Yes	No	Quick payback or low monthly payments; ongoing service and maintenance	Mike Ossolinski (610) 316-5695 mossolinski@leasedirect.com
	Equipment Leases, Loans	\$100K - \$5M	36 – 120 months	Yes	Yes	Option to pay down principal	Scott Pinckard (630) 200-7376 scottpinckard@primecapitalfunding.com
	Efficiency Service Agreements	\$250K - \$5M	60 – 120 months	Some master-metered	No	Guaranteed savings on the bill and ongoing service and maintenance ²	Nathan Montgomery (888) 938-6256 projects@renewep.com
	Equipment Finance Agreements, Leases	\$25K - \$5M	24 – 84 months	Yes	Yes	Flexible approvals	Jonathan Wickersham (248) 860-0013 jwickersham@verdantcc.com

¹ All listed finance companies offer financing for distributed generation and storage such as solar panels and batteries. However, finance companies will not receive a credit enhancement for that portion of their financing. As such, these installations may be financed at the discretion of the finance company.

² Please note properties which already have HUD-backed financing cannot be considered.



How do I know what financing product is right for my project?

We have put together a list of guiding questions to help you understand what options are best for your unique project needs.

Do you want the option to pay your financing agreement down early, or are you looking for bridge financing for a short amount of time? If so, you should consider a Loan, as Leases and Energy Service Agreements are structured around a long-term payment plan.

Would you prefer to pay back your financing through your utility bill? Do you need a financing solution that is structured as an operating expense? If so, you may consider a Lender offering On-Bill Repayment (OBR). With OBR, payments on the financed energy upgrade may potentially be considered an operating expense for the customer rather than a capital expense. Consult with a qualified tax expert to explore if OBR may be used as an off-balance sheet financing option for you. *Note: Must be a master-metered property in order to qualify.*

Are you doing a large, comprehensive energy saving project? E.g., upgrades to the building envelope, equipment, lighting, etc. - all in one project. If yes, you might be interested in an Energy Service Agreement, where energy savings are guaranteed to exceed payments.

Glossary

Loan: A finance agreement where the customer pays down the principal with regular monthly payments. These agreements may be paid down early (such as with rebates) or may be structured with a balloon payment or a rate reset at the end of the initial term to make monthly payments more affordable.

Lease: A finance agreement where the customer has a set schedule of monthly payments with the interest included. Ownership of the equipment may transfer at the beginning or the end of the term.

Equipment Finance Agreement: A type of lease where the customer takes ownership of the equipment at the beginning of the term.

Energy Service Agreement: A finance agreement where the energy savings pay for the installation and the customer also is guaranteed reduced energy costs, such that they are saving money every month and take ownership of the equipment at the end of the term.