



What is C-PACE?

Green energy upgrades for commercial buildings are important, but can be hard for building owners to pay for. C-PACE (Commercial Property Assessed Clean Energy) is an innovative financing solution from Connecticut Green Bank that makes it affordable for building owners to modernize their building, lower their energy costs and increase their bottom line:

All types of properties can use it...

Nearly any type of commercial property is eligible. Privately owned, non-residential buildings (such as industrial, office, retail, agricultural, nonprofit, multifamily, etc.) can all benefit from C-PACE.



...to design a custom solution...

Building owners work with a contractor to develop a custom solution to save money and energy. Contractors connect with Connecticut Green Bank and its technical advisors to provide trustworthy savings projections.



...with all kinds of energy upgrades.

Contractors develop projects that reduce energy usage, including: lighting, heating and cooling, insulation, motors, pumps, solar panels and other green energy upgrades.



100% financing...

Long-term, 100% financing is secured through a capital provider. Terms of up to 25 years allow building owners to spread payments out over time, resulting in positive cash flow for comprehensive projects.



...with a simple repayment structure...

C-PACE financing is repaid through an assessment that is placed on a building owner's property by their municipality, similar to a sewer assessment, that can be transferred if there is a change of ownership.



...saves energy and money.

Energy savings should more than offset assessment payments. With lower energy costs, building owners unlock positive cash flow for their businesses and increase their buildings' value.



Green energy builds better businesses. Learn more at cpace.com.



How does C-PACE work?

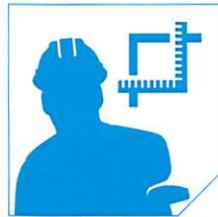
C-PACE financing from Connecticut Green Bank makes green energy upgrades accessible and affordable for building owners across Connecticut. There are many different players who take on important roles to make C-PACE financing possible.



Building owner – Building owners work with a diverse team to make green energy upgrades. With the help of Connecticut Green Bank and other trusted green energy experts, building owners can confidently take control of their energy costs and modernize their building.



Connecticut Green Bank – Connecticut Green Bank, a trusted advisor for green energy, administers the C-PACE program. They coordinate across a wide range of experts to help building owners confidently navigate the C-PACE process.



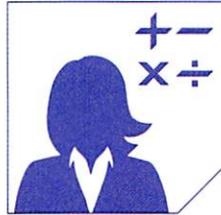
Contractor – A building owner's main point of contact, C-PACE contractors design and construct green energy projects and coordinate with other stakeholders to ensure that projects meet technical requirements and qualify for financing.



Municipality – Municipal officials administer and promote C-PACE to help businesses in their municipality stay competitive. Elected officials, economic developers and energy task forces drive their community's participation in the program, while tax collectors enable C-PACE to be repaid through a voluntary benefit assessment.



Capital provider – Capital providers fund C-PACE projects and work with contractors, technical advisors and Connecticut Green Bank to ensure that projects are safe and responsible investments. Often, the Green Bank will serve the role of capital provider in addition to administering the program.



Appraiser – Connecticut Green Bank and capital providers rely on appraisers to determine a building's value to ensure it meets underwriting criteria. Appraisers apply specialized skills to assess how completed green energy upgrades will increase property value.



Mortgage Holder – Because a C-PACE assessment takes a senior position to a mortgage, mortgage holders must consent to a project being financed. Connecticut Green Bank helps lenders understand that buildings with green energy upgrades can be valuable assets in their portfolio.



Technical advisor – Connecticut Green Bank and C-PACE contractors work with a technical advisor, who measures the ratio of energy savings to the cost of financing, to ensure that projects meet program requirements.