| | Sampling - Off-Bill Financing Programs | | |
|--------------|--|--|--|
| | *: | * * * * Pennsylvania-based Financing Programs for Small Business * * * * * | |
| | | PA CAPITAL ACCESS PROGRAM (PennCAP) Pennsylvania Economic Development Financing Authority | |
| Pennsylvania | Small Business | Loan guarantee program, established in November 1994 by the PennCAP is designed to help borrowers that don't quite meet the bank's normal small business lending requirements. Borrowers apply for PennCAP loans directly through participating banks. A borrower must have a branch of a participating bank in their local area in order to receive a PennCAP loan through that bank. All loan terms, conditions and use of proceeds are negotiated directly with the participating bank. Guaranteed loans up to \$500,000. Most companies authorized to do business in Pennsylvania will qualify for a PennCAP loan. Includes start-up businesses. Loan proceeds must be used for business purposes in Pennsylvania. Can be used for the purchase of land, buildings, machinery, equipment and working capital http://www.newpa.com/find-and-apply-for-funding/funding-and-program-finder/pennsylvania-capital-access-program-penncap | |
| Pennsylvania | Small Business | PA SMALL BUSINESS POLLUTION PREVENTION ASSISTANCE ACCOUNT PA DEP and the PA DCED Pollution Prevention Assistance Account (PPAA) loan program provides low interest loans to small businesses undertaking projects (located within the Commonwealth of Pennsylvania) that reduce waste, pollution or energy use. Loans will be used to fund 75 percent of the total eligible project cost. Maximum loan amount is \$100,000 within any 12-month period. Small businesses with 100 or fewer full-time employees are eligible. Fixed interest rate of 2 percent and a maximum loan term of 10 years. This funding can help small businesses comply with environmental regulations while receiving the economic benefits of preventing pollution and using energy more efficiently. http://www.portal.state.pa.us/portal/server.pt?open=514&objID=553247&mode=2 | |

| | _ | HIGH PERFORMANCE BUILDING PROGRAM (HPB) |
|--------------|---|---|
| | | PA DCED and PA DEP |
| | | Center for Business Financing – Site Development Division |
| | | High Performance Building Program |
| Pennsylvania | Small Business (or Individual) | The High Performance Building Program (HPB) provides financial assistance in the forms of grants and loan funds to underwrite the cost premiums associated with the design and construction or major renovation of high performance buildings in PA Projects are limited to the construction or renovation of a building for the use of a small business and for construction of a building by an individual for use as a primary residence. Construction or renovation of a residential building for rental or lease purposes is not an eligible project. Loans for high performance building projects for small businesses shall not exceed \$2 million. Loans for individual residence projects shall not exceed \$100,000. Grants for high performance building projects shall not exceed \$500,000 or 10% of the total eligible building construction/renovation costs, whichever is less. Grants shall not exceed \$2 million for a small business and \$100,000 for an individual and have a term of not more than five years. The grants funds may only be drawn upon in the event the grant recipient defaults on its financing and there is a deficiency in collateral for the lending institution to collect upon. There is a matching investment requirement of at least \$1 for every \$1 of program funds awarded. There is a \$100 non-refundable application fee due at the time of submission made payable to the CFA. There is a 1% commitment fee on all approved loans. HighPerformanceBuildingProgram Guidelines 2013.pdf |
| | | SMALL BUSINESS FIRST FUND (SBF) |
| | | PA DCED |
| Pennsylvania | Small Business (100 full-time employees or less) | Low-interest financing for a portion of the costs of land, building, machinery and equipment and working capital to businesses unable to fully finance these projects with equity, bank financing or other private and public sector sources. One full-time equivalent job must be demonstrated to be created or preserved for each \$25,000.00 loaned from SBFF. Applicant must have 100 or less employees, including parent, affiliates and subsidiaries located within Pennsylvania at the time of application. Funding for small businesses, including: low-interest loan financing for land and building acquisition and construction; machinery and equipment purchases and working capital. Loans up to \$200,000 or 50% of total eligible project costs, whichever is less; Maximum loan amount for working capital is \$100,000 or 50% of total eligible project costs http://www.newpa.com/find-and-apply-for-funding/funding-and-program-finder/small-business-first-sbf |

| | | BUSINESS OPPORTUNITIES FUND (BOF) PA Community Development Bank, the Community First Fund, Bridgeway Capital and the PA Department of General Services |
|--------------|---|--|
| Pennsylvania | Small Business (certain counties) | Partnership (pilot program) is to assist small minority or women-owned contractors and other small business owners who lack access to lines of credit or small business loans from traditional financial institutions. BOF is designed to assist borrowers with both financing and technical assistance. Any small business enterprises may apply, but the program will give priority to small businesses requiring capital and technical assistance in order to compete for governmental and private sector contracts. This program is open to businesses located in the following counties: Adams, Berks, Chester, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Lehigh, Montgomery, Northampton, Perry, York, Allegheny, Armstrong, Beaver, Butler, Clarion, Crawford, Erie, Fayette, Greene, Indiana, Lawrence, Mercer, Washington and Westmoreland. Eligible Uses Cash flow (working capital): Including most business operation and expansion expenses; Equipment: Includes acquisition, delivery, installation, and renovation of new and used equipment; Leasehold improvements; Acquisition of owner-occupied commercial real estate. http://www.newpa.com/find-and-apply-for-funding/funding-and-program-finder/business-opportunities-fund-bof |
| | | CENTER FOR PRIVATE FINANCING |
| Pennsylvania | Small Business | Assists PA businesses in accessing cost-effective financing by utilizing private sources of capital available through several different programs, including bond financing and loan guarantees. Administers both a tax exempt and a taxable bond program which can be used for land and building acquisition, building renovation and new construction, machinery and equipment acquisition and installation, designed infrastructure, refinancing and working capital. Competitive interest rates and affordable closing costs make the financing cost effective for projects of all sizes. http://www.newpa.com/business/business-assistance/center-for-private-financing |
| Pennsylvania | Small Business | SMALL BUSINESS ADVANTAGE GRANT PA DEP Small Business Advantage is a new grant program providing 50 percent matching grants, up to a maximum of \$9,500.00, to graph a page of price and the program of the property of the pr |
| Penn | | to enable a Pennsylvania small business to adopt or acquire energy efficient or pollution prevention equipment or processes. http://www.portal.state.pa.us/portal/server.pt/community/small-business-ombudsman-move-to-grants/10493 |

| | | ALTERNATIVE AND CLEAN ENERGY PROGRAM – 2013 |
|--------------|--|---|
| | | AND HIGH PERFORMANCE BUILDING PROGRAM - 2013 |
| | | DEP and DCED with Commonwealth Financing Authority |
| Pennsylvania | Business, Manufacturing, Non-profits, schools, municipalities, counties | ACE Program: \$97 million available; HPB Program: \$25 million available. Program provides financial assistance in the form of grant and loan funds that will be used by eligible applicants for the utilization, development and construction of alternative and clean energy projects in the Commonwealth. Installation of equipment for use by an eligible applicant to facilitate or improve energy conservation or energy efficiency (including but not limited to heating, lighting, and cooling equipment). Eligible applicants must provide evidence of a commitment of matching funds at the project site. The amount of the matching investment required must be at least \$1 for every \$1 of Program funds awarded. The maximum amount of any loan for any alternative energy production or clean energy project shall not exceed \$5 million or 50% of the total project cost, whichever is less. The maximum loan amount for a geothermal system will not exceed \$3 per square foot of space to be served by the system or \$5 million, whichever is less. The CFA will consider loan requests over \$5 million for projects that will significantly impact the Authority's goals to leverage private sector investments and to encourage alternative energy production and energy conservation in the Commonwealth. Manufacturing loans up to \$20,000 for each new job created. Loans may be amortized over a period not to exceed 25 years or the useful life of the asset, whichever is less and will be repaid over a period not to exceed 10 years. Loans for energy conservation or energy efficiency projects (including geothermal systems) as defined in Section II, B, 1, c of these guidelines will have a 10 year amortization. Energy Star rated equipment is required if the type or class of equipment being installed is rated under the Energy Star Program. The Authority may participate in establishing pools of funding by leveraging investments from private sector financial institutio |
| | | THE REINVESTMENT FUND |
| | | Green Energy Loan Fund |
| æ. | Commercial, nonprofit, | A loan program for energy efficiency and alternative energy projects in existing, non-residential buildings. |
| anië | government, | Providing \$48 million of low-cost financing for energy efficiency retrofits and the installation of energy conservation |
| sylv | multifamily | measures and high-performance energy systems in buildings throughout Pennsylvania. |
| Pennsylvania | residential | • Energy loans have a fixed interest rate as low as 3.5% and a term up to 15 years. Longer amortization periods are also possible. |
| ₫. | and industrial | Loans amounts range between approximately \$100,000 and \$2,500,000; Can finance the full installed cost of energy |
| | maasma | measures. |
| | | http://www.trfund.com/financing/energy/documents/PAGELF_brochure.pdf |

| Pennsylvania | Commercial | COMMONWEALTH ENERGY GROUP, LLC Provides commercial facilities with the complete energy solution enabling business owners to benefit from government incentives and grants as well as the operating costs savings derived through efficient and alternative energy solutions. Provides up-front financing for retrofits and upgrades, with costs being paid from verified savings achieved. CEG can structure a customized energy services agreement and arrange project financing at a low interest rate. "Pay from Savings" is a strategic, design-build energy plan that is self-funded by virtue of its own savings. Put another way, the debt service created as a result of the program is retired by the savings generated by the newly applied and/or installed technologies and operating procedures. http://cwenergygroup.com/ |
|---|---|--|
| Pennsylvania (Philadelphia) | Small Business | GREENWORKS SMALL BUSINESS ENERGY EFFICIENCY REBATE City of Philadelphia, Dept. of Commerce Small Business Energy Efficiency Rebate Philadelphia businesses and commercial property owners EE retrofits and energy efficient processes/equipment program can reimburse up to 50% of the cost of eligible improvements up to a maximum of \$10,000 until funds are depleted. Per 2012 Annual report, limited ARRA dollars supporting program will expire in 2013 program hopes to recapitalize with private capital to continue commercial EE lending. To be considered, projects must meet at least two criteria: 1) a 20% reduction in annual energy consumption; and, 2) funds expended must result in pay back period in funds saved due to energy improvements of no more than 10 years. Typical projects include: •HVAC; Lighting; Energy Management Control Systems; Building Envelope (i.e. windows and insulation); Commercial Equipment or Major Appliances; Water Heating Systems; Electric Motors; Renewable Energy Projects https://business.phila.gov/documents/energy rebate application.pdf |
| Pennsylvania (Erie and Crawford Counties) | Landlords, churches and homeowners (Crawford and Erie Counties) | THE COMMONWEALTH COMMUNITY ENERGY PROJECT HOME ENERGY LOAN PROGRAM Homeowners and landlords in Crawford and Erie counties. Energy improvement loans of up to \$10,000 at 4% interest, payable over a three-year term, are available for energy-related home improvements, including insulation, air sealing, home energy ratings, heating/air conditioning systems, windows, doors, and some Energy Star appliances. |

| | | SUSTAINABLE ENERGY FUNDS |
|--|--|--|
| Pennsylvania SEFs (Utility service territories) | Commercial, industrial, nonprofit, school, local and state government | Funds are designed to promote the development of sustainable and renewable energy programs, conservation programs and clean-air technologies on both a regional and statewide basis. Funds are associated with service territories. FirstEnergy (Met Ed): SEF grants FirstEnergy (Penelec): Community Foundation for the Alleghenies SEF Grant Program PECO: The Reinvestment Fund Sustainable Development Fund West Penn Power: SEF grant program Eastern PJM grid: SEF - private non-profit organization that promotes energy efficiency, renewable energy and education initiatives; invests in projects promoting sound energy strategies in PA, NJ, MD, and DE PPL of Central/Eastern PA |
| | | MACHINERY AND EQUIPMENT LOAN FUND PA Dept. of Community & Economic Development |
| Pennsylvania | For-profit business enterprises or medical facilities | Low-interest loans to acquire and install new or used machinery and equipment or to upgrade existing machinery and equipment Financing available for: acquiring and installing new or used machinery and equipment directly related to the business process; and, to upgrade existing machinery and equipment that is directly related to the business process Includes environmentally essential equipment without which the process could not proceed. Purchase of mobile equipment is eligible only if the equipment will not be titled or registered for highway use. http://www.newpa.com/sites/default/files/uploads/MELF guidelines-2010.pdf |
| Pennsylvania (Pittsburgh) | Multiple Sectors | PITTSBURGH GREEN BUILDING FUND Fund created by Bridgeway Capital to assist building owners and developers with implementation of green projects. Short term loans (typically 5-year) with interest rates from 5% to 8% to integrate green design – new and rehabs. LEED certification required. http://www.greenerpittsburgh.org/green-grants.php |
| Pennsylvania (Pittsburgh) | Multiple Sectors | GREEN DESIGN INITIATIVES AND INCENTIVES |

| | | EDC FINANCE CORP. |
|--|--|--|
| ty) | Small Business (Lancaster County) | EDC Finance Corporation is a private, non-profit organization established to administer federal, state and local funding programs for promoting business growth throughout Lancaster County. In 2008, EDC Finance Corporation received the Certified Development Company designation from the U.S. Small Business Administration to administer the federal SBA 504 loans. |
| Pennsylvania (Lancaster County) | | Economic development project financing packages often involves several lenders. EDC Finance Corporation partners with many financing institutions, including the following: Citizens Bank, Community First Fund, Fulton Bank, Integrity Bank, M&T Bank, Metro Bank, National Penn Bank, Northwest Savings Bank, PNC Bank, Sovereign Bank, Susquehanna Bank PA, Union Community Bank, Wells Fargo FDC Finance Corporation is a private, non-profit organization that was founded by the Economic Development |
| | | EDC Finance Corporation is a private, non-profit organization that was founded by the Economic Development Company of Lancaster County (EDC) in 1986 to provide Lancaster County businesses access to state and local economic development incentive financing programs. Similar funding opportunities are now available to the production agriculture community. http://www.edcfinancecorp.com/About-Us/ |
| | | SECOND STAGE LOAN PROGRAM |
| Pennsylvania | 2-7-yr old manufacturing, biotech, and technology- oriented companies | Commonwealth Financing Authority Loan guarantee program that offers guarantees for bank loans to second stage manufacturers, advanced technology, and life sciences businesses to support growth in these vital sectors. The loan guarantees are primarily for working capital, but also the asset financing needs of life sciences, advanced technology, or manufacturing businesses that have been in existence for at least two years, but no more than seven years. Preference will be given to guarantees for working capital. Land, building, machinery and equipment are also eligible. http://www.newpa.com/find-and-apply-for-funding/funding-and-program-finder/second-stage-loan-program |
| చ | | PPL ENERGY SERVICES FINANCING PROGRAM |
| Pennsylvania – Electric Generation Supplier (PPL Service Territory) | Small Business | Offers a variety of purchasing and financing options Utility will pay up to 75% of the cost for efficiency upgrades Includes energy efficient lighting and commercial refrigeration equipment Participating businesses can see savings in their first year of participating because the savings on their electric bill will outweigh their investment. http://www.pplenergyservices.com/NR/rdonlyres/D7306A22-48B7-4723-89CB-49D52D6D5D68/0/EnergyServicesFinancing.pdf |

| | * * * * * Federal Financing Programs for Small Business * * * * * | | | |
|--------------------|---|---|--|--|
| | | "SMALL LOAN ADVANTAGE" AND "COMMUNITY ADVANTAGE" INITIATIVES U.S. Small Business Administration | | |
| Federal Government | Small Business | SBA pilots rolled out in February 2011 to expand access to capital for small businesses and entrepreneurs in underserved communities to help drive economic growth and job creation by increasing the number of loans in these communities. Small Loan Advantage is structured to encourage larger, existing SBA lenders to make lower-dollar loans, which often benefit businesses in underserved markets. Maximum loans size: \$350,000 | | |
| Fede | | Guarantee: 85% for loans up to \$150,000 and 75% for those greater than \$150,000. Community Advantage: Regional Development Funding Corporation, Pittsburgh, PA; The Progress Fund, Greensburg, PA Washington County Council on Economic Development, Washington, PA http://www.sba.gov/content/small-loan-advantage | | |
| | | MICROLOAN PROGRAM U.S. Small Business Administration | | |
| Federal Government | Small Business | The Microloan Program provides small, short-term loans to small business concerns and certain types of not-for-profit child-care centers. The SBA makes funds available to specially designated intermediary lenders, which are nonprofit community-based organizations with experience in lending as well as management and technical assistance. These intermediaries make loans to eligible borrowers. The maximum loan amount is \$50,000, but the average microloan is about \$13,00 For: Working capital, purchase of inventory or supplies; purchase of furniture or fixtures; purchase of machinery or | | |
| | | equipment. Cannot be used to pay existing debts or to purchase real estate. http://www.sba.gov/content/microloan-program | | |

| | | CDC/504 LOAN PROGRAM U.S. Small Business Administration |
|--------------------|---|--|
| Federal Government | Small Business | Provides approved small businesses with long-term, fixed-rate financing used to acquire fixed assets for expansion or modernization. 504 loans are made available through Certified Development Companies (CDCs), SBA's community based partners for providing 504 Loans. Offers small businesses both immediate and long-term benefits: 90% financing, fixed-rate interest rates, savings that result in improved cash flow. Business qualifies if it has a tangible net worth of not more than \$15 million, and an average net income of \$5 million or less after federal taxes for the preceding two years prior to application. For: Fixed assets (and certain soft costs), including: purchase of existing buildings; purchase of land and land improvements, including grading, street improvements, utilities, parking lots and landscaping; construction of new facilities; modernizing, renovating or converting existing facilities; purchase of long-term machinery; refinancing of debt in connection with an expansion of the business through new or renovated facilities or equipment. http://www.sba.gov/content/cdc504-loan-program |
| Federal Government | Business, industry, university, residential, federal, state, tribal and inventor projects | ENERGY EFFICIENCY AND RENEWABLE ENERGY FINANCING |
| Federal Government | Small Business | SMALL BUSINESS INNOVATION RESEARCH PROGRAM AND SMALL BUSINESS TECHNOLOGY TRANSFER PROGRAM U.S. Department of Energy Each year DOE issues Funding Opportunity Announcements inviting small businesses to apply for SBIR/STTR grants Program provides funding for research and development on projects related to "clean" technology innovation. Participation encouraged by socially and economically disadvantaged small businesses and those that are 51% owned and controlled by women in technological innovation Each fiscal year, 11 participating federal agencies set aside a percentage of their extramural (refers to funding that an agency awards to external entities) R&D budgets over \$100 million. |

| nent | | ENERGY EFFICIENT COMMERCIAL BUILDINGS TAX DEDUCTION ARRA |
|---|--|--|
| Federal Government | Commercial | Tax deduction of \$1.80 per square foot for energy efficiency improvements to the end of 2013. Person or organization that makes the expenditures for construction is general the recipient (e.g., building owner). But, for some HVAC or lighting efficiency projects, it could be the tenant. For government-owned buildings, the deduction may be taken by the building or system designer. http://www.energytaxincentives.org/business/commercial buildings.php |
| | | FEDERAL RENEWABLE ENERGY INCENTIVES |
| l ent | Pusinoss | U.S. Department of Energy |
| Federal Government | Business, residential and agricultural | Various incentives, tax deductions, loans and grants are available for clean energy technologies. http://energy.gov/savings |
| | | Enterprise Community Partners |
| , σ | | Financing, Grant & Loan Programs |
| ons, tner | | Headquartered in Columbia, Md., Enterprise has offices and an on-the-ground presence across the United States |
| U.S. Public-private partnerships with financial institutions, governments, community organizations and other partners | | CHARETTE GRANTS http://www.enterprisecommunity.com/solutions-and-innovation/enterprise-green-ommunities/resources/charrette-grants |
| nan s an | | LOW-INCOME HOUSRIG TAX CREDITS |
| ith fi tion | | http://www.enterprisecommunity.com/financing-and-development/low-income-housing-tax-credits |
| ips w ;aniza | Various Sectors | NEW MARKET TAX CREDITS |
| nersh :y org | various sectors | http://www.enterprisecommunity.com/financing-and-development/new-markets-tax-credits |
| partr munit | | COMMUNITY DEVELOPMENT FINANCING |
| ivate | | http://www.enterprisecommunity.com/financing-and-development/community-development-financing |
| lic-pr ents, | | MULTIFAMILTY & COMMERCIAL REAL ESTATE |
| Pub | | http://www.enterprisecommunity.com/financing-and-development/multifamily-and-commercial-real-estate |
| U.S. gove | | |
| | | |

| U.S. Partnership | Business and Residential | TAX INCENTIVES ASSISTANCE PROJECT (TIAP) Project sponsored by public interest nonprofit groups, government agencies and other organizations in the energy efficiency field • Gives consumers and businesses information about using federal income tax incentives for energy efficient products and technologies passed by Congress as part of the Energy Policy Act of 2005 and its amendments. http://energytaxincentives.org/business/ (business) | | |
|--------------------------------|---|--|--|--|
| U.S. Partnership | Business | CENTRAL BUSINESS FUNDING Unsecured, Flexible business loans staring at \$15,000 Lending Partners: Wells Fargo, Bank of America, On Deck, Lending Club, Chase, Accion http://www.centralbusinessfunding.com/b/step1.php | | |
| United States (Rural areas) | Small business (rural areas) and farmers | Provides grants for energy efficiency and renewable energy projects to farmers and small businesses in rural areas. Most rural projects that reduce energy use and result in savings for the agricultural producer or small business are eligible as energy efficiency projects. These include projects such as retrofitting lighting or insulation, or purchasing or replacing equipment with more efficiency units. Projects can produce any form of energy including, heat, electricity, or fuel. Grants are limited to \$500,000 for renewable energy systems and \$250,000 for energy efficiency improvements. Grant requests as low as \$2,500 for renewable energy systems and \$1,500 for energy efficiency improvements will be considered. At least 20% of the grant funds awarded must be for grants of \$20,000 or less. http://www.rurdev.usda.gov/rbs/busp/9006grant.htm | | |
| | * * * * Pennsylvania-based Financing Programs for Residential Customers * * * * * | | | |
| Pennsylvania (Philadelphia | Residential (owner/tenant (Philadelphia) | WEATHERIZATION ASSISTANCE PROGRAM Philadelphia Housing Development Corp. Free energy audits and weatherization and energy efficiency improvements to owner-occupied houses and tenant-occupied rental units in the city of Philadelphia. Income guidelines apply. http://www.phdchousing.org/programs.htm | | |

| | | KEYSTONE HELP RESIDENTIAL ENERGY EFFICIENCY AND HOME ENERGY LOAN PROGRAMS |
|--------------------------------|-------------------------------|--|
| Pennsylvania | Residential | Provides below-market-rate financing Also, CAPP (Conservation Audit and Performance Protocol), provides 2.99 percent unsecured loans up to \$15,000 for most types of energy efficiency improvements made in conjunction with blow-door directed air sealing (replaces Unsecured Whole House Loan Program). Geothermal Heat Pump System Loan Program loan options: unsecured to \$15,000 at 4.99 percent plus an optional "Tax Credit Anticipation Loan" for up to 30 percent of the project cost (maximum \$10,000) where Keystone HELP makes the first 12 monthly payments secured whole-house geothermal loan up to \$35,000 and rates 1 percent less than the standard Keystone HELP secured loan rate. http://www.keystonehelp.com |
| — ia a) | | PHILADELPHIA HOME IMPROVEMENT LOAN PROGRAM |
| Pennsylvania (Philadelphia) | Residential (Philadelphia) | Low-interest loans up to \$25,000 for owner-occupied residences in the city of Philadelphia for home improvements that include energy-efficiency upgrade |
| Pel (Ph | | http://www.phila.gov/pra/philLoan.html |
| | | ENERGY EFFICIENT MORTGAGES |
| i t | | U.S. Dept. of Housing and Urban Development |
| Federal Government | Residential | New or existing home mortgages can be used to finance energy efficiency measures, including renewable energy technologies. |
| ral Go | | Federal government supports the loans by insuring them through Federal Housing Administration (FHA) or Veterans Affairs (VA) programs. |
| Fede | | The program allows borrowers who might otherwise be denied loans to pursue energy efficient improvements, and secures lenders against loan default, by allowing lenders to approve customers who they might have otherwise denied. http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/eem/energy-r |
| | | FHA POWERSAVER PILOT PROGRAM |
| nent | | U.S. Dept. of Housing and Urban Development |
| Federal Government | Residential | Qualified homeowners living in certain parts of the country are offered low-cost Federal Housing Administration (FHA)- backed loans of up to \$25,000 to make energy-saving improvements. |
| Federa | | Insulation, duct sealing, replacement doors and windows, HVAC systems, water heaters, solar panels and geothermal systems are included. |
| _ | | http://portal.hud.gov/hudportal/documents/huddoc?id=FHAPowerSaverFactSheet.pdf |

| *** Miscella | aneous financing information AND financing options being implemented around-the country *** |
|--|---|
| | ESPC (ENERGY SAVING PERFORMANCE CONTRACT) AMERESCO |
| | Ameresco pays all costs involved in identifying and installing new or upgraded energy-efficient equipment. The energy upgrades are paid for by a portion of the cost savings resulting from these improvements over a set term. At the end of the ESPC, the customer owns all of the improvements and receives all of the continuing savings. |
| Commercial, | Federal or local government, education, healthcare, manufacturing, public housing or retail |
| industrial- manufacturing, housing, local government. higher education, K-12 education | Budget-Neutral Infrastructure Upgrades budget currently allocated for utility payments can be used to replace or retrofit existing infrastructure. Lower annual energy costs provide the budget for the energy retrofit Comprehensive energy solutions range from boiler and chiller replacements to full facility development. Help business customers achieve savings of 10% to 35% at the facility level, and up to 65% at the process level. Also offer the solutions and personnel training needed to help commercial and government customers comply with zero net energy initiatives. Offices in Pennsylvania: Tobyhanna Army Depot, 11 Hap Arnold Blvd., Bldg. 1B, Bay 4 West, Tobyhanna, PA 18466-5002 Phone: (866) 514-6550 N. Point Office Bldg., One E. Uwchlan Avenue, Suite 105, Exton, PA 19341 Phone: (610) 280-9410 http://www.ameresco.com/company/about-us |

| Private Business | Commercial, industrial and institutional | EFFICIENCY SERVICES AGREEMENT Metrus Energy |
|------------------|--|---|
| | | Metrus develops and finances energy efficiency retrofit and building upgrade projects at commercial, industrial, and institutional facilities. Through its comprehensive financing solutions, Metrus pays for all upfront and ongoing project costs, providing facilities with the immediate operational and environmental benefits of large-scale energy efficiency measures without the capital expense. Metrus enables customers to treat energy efficiency as a resource that improves their bottom line and achieves corporate sustainability. |
| | | Efficiency Services Agreement The Efficiency Services Agreement (ESA) is a pay-for-performance financing solution that allows customers to implement energy efficiency projects without any upfront capital expenditure. Through the ESA, Metrus pays for all development and construction costs. After a project is operational, the customer uses a portion of the cost savings associated with reduced energy consumption to make periodic service payments to Metrus. Like a typical utility bill, the ESA service payments are based on a measured quantity of energy units, i.e. kilowatt-hours of electricity and therms of natural gas. However, ESA service payments are based on energy units that are saved, enabling customers to treat energy efficiency as a resource that improves their bottom line and mitigates the environmental impact of their business. The price per unit of energy savings is an output-based charge that is set at or below existing utility prices, resulting in reduced operating expenses. |
| | | Metrus enters into the ESA directly with the Customer and pays a third-party contractor (energy service company, or ESCO) to engineer, implement and maintain the energy efficiency project. Metrus retains ownership of all project-related assets for the duration of the ESA term and pays for associated maintenance services to ensure long-term reliability and optimal performance. In each billing period, the performance of the project will be quantified using agreed-upon measurement and verification (M&V) protocols. These verified savings provide the basis for the ESA service charge. After the ESA term expires, the customer has the option to purchase the equipment at fair market value. http://metrusenergy.com/financial-solution/esa/ |

| | | MANAGED ENERGY SERVICES AGREEMENT |
|------------------|--|--|
| | | SCIenergy |
| | | Proprietary solution that pays for a building owner's energy bill along with major capital investments needed to make buildings more energy-efficient. In return, building owners pay a fee for a fixed period of time, preserving capital resources for their core business activities, including property acquisitions, shareholder distributions or value-creating investments. The structure has been validated in the market, consistently cutting energy usage by at least 25%, and boosting asset yield by reducing recurring capital expenditures. |
| | | HOW DOES MESA WORK? |
| ness Co | | SCIenergy assumes responsibility for paying the building's utility expenses for up to 10 years. Building owners pay SCIenergy historical energy usage (adjusted for weather and occupancy). |
| | | SClenergy invests 3rd party capital into major energy efficiency improvements, leading to significantly upgraded buildings. |
| | Commercial | Building owners keep upgraded infrastructure and resume responsibility for lower utility expenses at the end of the contract term. |
| Private Business | office buildings, private universities and | MESA can be terminated with a simple buyout based upon the value it has created in the building. It can also be assigned to the |
| riva | hospitals | new property owner during the sale of a property. |
| а. | | BENEFITS TO BUILDING OWNERS |
| | | Frees up valuable CAPEX for core business activities |
| | | Solves 'Split Incentive' – MESA is an operating expense so cost is shared with tenants |
| | | Increases asset yield – reduce recurring Operations & Maintenance capital expenditures Increases LEED & ENERGY STAR® ratings – replace major systems without owner capital |
| | | Lowers risk – place all construction and savings performance risk on SCIenergy |
| | | 2 Lowers risk place all construction and savings performance risk on sciencing |
| | | BENEFITS TO TENANTS |
| | | Improved comfort, quality and reliability of tenant environment |
| | | Meet Corporate Social Responsibility requirements without incurring additional cost |
| | | http://scienergy.com/mesa |

| Private Business | Small Business | SMALL BUSINESS ENERGY EFFICIENCY LOANS GREEN BUSINESS LOANS ACCION Established businesses and start-up businesses Energy savings added to business's income for application, helping business qualify for larger loan amounts. |
|-----------------------|---------------------------------|---|
| Private | | Specializes in business loans up ranging from \$500 to \$50,000. (specialize in smaller loans with an average loan size of \$7,000) Reduced interest rate eligibility determined by Accion: in general, equipment purchases must be energy efficient certified, and 50% of the loan purpose must be green http://www.accionusa.org/home/small-business-loans/about-our-loans.aspx |
| ment | Commercial | U.S. Department of Energy |
| | | Loan Program Office (Innovative & Commercial) |
| vern | | The U.S. Department of Energy has several loan programs. |
| Federal Government | | Program available for projects that "avoid, reduce or sequester air pollutants or anthropogenic emissions of greenhouse gases" and "employ new or significantly improved technologies as compared to technologies in service in the United States at the time the guarantee is issued." https://lpo.energy.gov/?page_id=309 |
| | | U.S. Department of Energy – Office of Energy Efficiency and Renewable Energy |
| Federal Government | Info on Financing Options | Various Types of Financial Assistance & Grants |
| | | EERE works with business, industry, universities, and others to increase the use of renewable energy and energy |
| | | efficiency technologies. One way EERE encourages the growth of these technologies is by offering financial assistance |
| | | opportunities for their development and demonstration. |
| | | http://www1.eere.energy.gov/financing/ |