

FINANCING SOLUTIONS FOR A MORE SUSTAINABLE TEXAS

About C-PACE Financing

Commercial Property Assessed Clean Energy (C-PACE) is low-cost, long-term financing for property owners in Texas who go 5% to 10% above code to make energy and water-efficient upgrades to their buildings.

How C-PACE Works

C-PACE financing is secured by a voluntary property assessment that is amortized over a term intended to match the useful life of improvements, usually 20-30 years.

- ✓ Most commercial asset types are eligible
- ✓ Applies to new construction and acquisition rehab
- ✓ Can be deployed pre-, mid- or post-construction
- ✓ Can be used as bridge, gap or recapitalization financing
- ✓ Can fund up to 35% of a property's appraised value at no upfront cost



Fixed-Rate, Low-Cost

Rates typically align with the 10-year treasuries plus 3%-4%



No Upfront Cost

Financing is secured by an assessment on the property, eliminating need for upfront capital



Lower Utility & Maintenance Costs

High-efficiency systems conserve energy and water



Increased Property Value

Lower operating costs lead to higher income and improved values



Transferrable

Tied to the property, not the owner and can be assumed by purchaser



Non-Accelerating

In the event of a default, only missed payments come due

