



# ENERGIZE NY<sup>TM</sup> FINANCE

**Financing for your clean energy project  
that is easy, convenient, and affordable**

**Get started now!**

**[www.EnergizeNY.org](http://www.EnergizeNY.org)**

**(914) 302-7300**

**Fill out our online  
pre-application  
to find out how  
much financing  
your project may  
be eligible for!**

**NY State's  
Commercial PACE  
Finance Program**

As a commercial property owner, you know that energy efficiency and renewable energy building improvements are smart. They also make financial sense. Undertaking a clean energy project can reduce your building's energy bill, improve operations, reduce its carbon footprint, and increase property value.

Flexible and customized financing solutions for clean energy projects are available through Energize NY for property owners of existing commercial buildings in New York State including *Office, Hospitality, Retail, Institutional, Multifamily, Light Industrial, Nonprofits, and Commercially-Owned Residential*.

Eligibility for financing is based on the property's potential to save energy, not on traditional credit. We offer especially long-term financing, essential to deep energy improvements, competitive rates from 4 to 6.5%, and the NY State PACE (Property Assessed Clean Energy) Finance mechanism that allows for loan repayment for energy-related building upgrades as a special tax charge right on your property tax bill.

Energize NY Finance can finance clean energy projects such as:

- efficient lighting
- solar electric
- chillers
- energy storage
- biomass
- insulation
- efficient heating or cooling
- smart controls
- combined heat and storage

The Energize NY team is here to help answer your questions at every stage of the energy improvement process, from finding an energy expert and navigating incentive programs to completing a cash flow analysis that can help maximize your return on investment.

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**See how easy, convenient, and affordable ENY Financing is!**



### Easy.

Financing eligibility is based on your property's potential energy savings (not on traditional credit).

Easy online application process and fast approval.

Our Energize NY team is here to help you at every stage of the energy improvement process.

### Convenient.

Up to 100% long-term financing at low interest.

If you are located in a municipality that is a member of the Energy Improvement Corporation, your repayment obligation is attached to the property and transfers to the new owner if your property is sold.

### Affordable.

No down payment is required.

Competitive rates of 4 to 6.5%, with flexible terms of 5- to 20-year terms, subject to market conditions.

Combines seamlessly with state and local energy incentive programs for additional benefits.

### Do I Qualify for Financing? If you answer “yes” to all below, you do!

- Estimated energy cost savings from your improvement is greater than the annual finance payments.
- Property's Loan-to-Value ratio is no greater than 80%.
- Financing is up to 10% of the value of the property.
- No bankruptcy within last 7 years.
- 3-year history of timely property tax payments.
- The municipality where your project is located must be a member of the Energy Improvement Corporation.

**Your Next Step: visit [EnergizeNY.org](http://EnergizeNY.org) to fill out a pre-application for financing online**

### Energize NY

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Energize NY™ Finance is a program of the Energy Improvement Corporation (EIC), a nonprofit New York State local development corporation with a mission to scale the adoption of clean energy in New York State's buildings. Energize NY partners with NYSERDA, NY Green Bank, Bank of America Merrill Lynch, First Niagara Bank, N.A., and EIC member municipalities.

