



GET MORE GREEN WITH SBA 504

Business owners looking to purchase commercial real estate can secure multiple SBA 504 Loans (up to \$5.5 million maximum SBA/CDC contribution) for each project that meets SBA's green standards.



SBA 504 Green Loan: 90% Fixed-Rate

(Commercial Real Estate & Equipment)

<p>Benefits</p>	<ul style="list-style-type: none">  <p>Larger SBA/CDC Loan Amount - SBA maximum contribution increases to a \$5.5 million cap with no maximum total project limit.</p>  <p>Non-Aggregated Lending - Borrowers can have multiple SBA 504 Green Project loans with no limit on how much capital is currently borrowed (up to the maximum SBA/CDC contribution of \$5.5 million per project).</p>  <p>Save Money - Reduction in energy costs will have long-term financial benefits for the business, while most energy improvements/equipment can be financed within the loan.</p>
<p>Eligibility</p> <p>Borrowers need to only meet one goal to qualify</p>	<p>Goal 1: Reduce energy use by at least 10%</p> <p>Improvements to a building currently occupied by the borrower must show a minimum of 10% reduction to energy usage (compared to historical consumption) through upgrades in equipment such as improved lighting, insulation, HVAC and other energy consuming equipment. Borrowers purchasing or constructing a replacement property must be relocating to a similar region (as determined by SBA) with potential for similar historical energy consumption.</p> <hr/> <p>Goal 2: Generate at least 10% renewable energy</p> <p>The property must have upgrades performed that produce at least 10% renewable energy. Energy that can be produced includes solar, wind, geothermal, hydropower, and biomass.</p> <hr/> <p>Goal 3: LEED Certification*</p> <p>If historical energy consumption records for the property are not available, a project can qualify if it is built or retrofitted using LEED certification standards through the completion of upgrades.</p> <p><small>*Maximum SBA/CDC contribution \$5 million per project</small></p>