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SBA 504 Green Loan: 90% Fixed-Rate

The loan can be secured for projects that meet SBA green standards

Benefits	Larger SBA/CDC Loan Amount SBA maximum contribution increases to a \$5.5 million cap (which includes SBA issuance fees so the net amount to the project is less than \$5.4 million) with no maximum total project limit. Higher Option for Aggregated Lending Borrowers can have multiple SBA 504 Green Project Loans but are subject to a \$16.5 million cap 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.
Eligibility Borrowers need to only meet one goal to qualify	GOAL 1: Reduce energy use by at least 10% 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.
	GOAL 2: Generate at least 15% renewable energy The property must have upgrades performed that produce at least 15% renewable energy. Energy that can be produced includes solar, wind, geothermal, hydropower, and biomass.
	GOAL 3: LEED Certification* 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. *Maximum SBA/CDC contribution \$5.5 million per project

The nation's leading nonprofit small business lender | www.cdcloans.com | Spanish speaking representatives available

Offering a Continuum of Lending, Investment, and Advising Solutions

Across the Momentus Capital branded family of organizations, we offer solutions for entrepreneurs, community-based organizations, & local leaders at every growth stage – from inception to expansion. We can provide you with the capital & opportunities you deserve.

