

SUSTAINABLE ENERGY FUND

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1005 Brookside Road Suite 210 Allentown, PA 18106 P. 610.264.4440 <http://thesef.org>

Sustainable Energy Fund Municipal Loan/Lease Program

SEF provides flexible, high-quality financing for economically viable, energy efficiency, and renewable energy projects for non-profits and businesses of all sizes. SEF has the technical and financial expertise to understand these projects and their unique financial requirements. Where feasible, payments are custom-sized for each project to be less than the monthly energy savings. Financing can be structured as a loan or capital lease.

Project Requirements

- Financing for municipal entities in PA
- Energy production/savings must be quantifiable
- Projects can generate energy from renewable sources or save energy through efficiency gains

Financing Terms

- Loan/Lease Size: \$1,000,000 maximum; \$10,000 minimum
- Rates: 5 year term – 6.25%
10 year amortization with 5 year balloon payment – 7.25%
- Origination Fee: 1% due at closing
- Application Fee: \$150 paid when loan application is submitted
- 100% financing including any rebates, grants, incentives that may be applied later
- No prepayment penalty. Where a rebate, grant or incentive will pay down a portion of principal after project completion, SEF will also adjust the payment to reflect lower principal amount.

Project Types

- LED Lighting Retrofits
- Energy efficiency projects – lighting, HVAC, etc.
- Solar electric (PV)
- Solar hot water (thermal)
- Wind
- Biomass
- And others...

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