

Energy & Buildings - Financing Options

Loan Program	Loan Products/Description	Website Link(s)	Eligible Project Type(s)	Financing Details
RENU: Colorado Residential Energy Upgrade loan program	A statewide residential loan program sponsored by the Colorado Energy Office in partnership with Elevations Credit Union offering low-cost, long-term financing for energy efficiency and renewable energy improvements. Residents must work with an authorized RENU contractor to install eligible measures. Visit the RENU website for a list of authorized contractors. (It is easy to become a RENU contractor.)	https://energyoffice.colorado.gov/clean-energy-programs/colorado-renu-loan/for-homeowners	Energy Analysis & Monitoring, Insulation & Air Sealing, Space Heating and Cooling, Water Heating, Windows/Doors/Skylights, Solar PV, Appliances, Lighting	Unsecured loans as low as \$500 & up to \$50,000. Finance up to 100% of the project cost. Terms: 36, 60, 84, 120 or 180-months.
C-PACE: Colorado Commercial Property Assessed Clean Energy	Allows owners of commercial, industrial, agricultural, non-profit, and multifamily buildings (existing and newly constructed properties) to finance up to 100% of eligible improvements, with repayment of the financing through a voluntary assessment on their property tax bill. Qualification is based on property and not property owner. Interested applicants must submit a Pre-Qualification Form.	https://energyoffice.colorado.gov/clean-energy-programs/colorado-c-pace https://copace.com/	Automated building controls, HVAC, Building Envelope, Lighting, Hot Water, Fuel cells, Geothermal, Small wind systems, Solar PV, Solar thermal, Waste heat recovery, irrigation systems, Low-flow fixtures, Commissioning, Energy audits, Renewable Energy feasibility study	Tax Lien - attached to property, not owner. Projects typically range from \$200,000 to \$1,000,000+. Repayment periods can be 10 to 25 years.
USDA Single Family Housing Repair Loans & Grants	Also known as the Section 504 Home Repair program. Offers loans to very-low-income homeowners to repair, improve or modernize their homes or grants to elderly very-low-income homeowners to remove health and safety hazards. To qualify applicants must: be the homeowner and occupy the house, be unable to obtain affordable credit elsewhere, have a household income that does not exceed the very low limit by county, and for grants, be age 62 or older and not be able to repay a repair loan.	https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-repair-loans-grants/co	Loans may be used to repair, improve or modernize homes or remove health and safety hazards Grants must be used to remove health and safety hazards	Max loan \$40,000; Max grant \$10,000 (Loans & grants can be combined for up to \$50,000.) Term: 20 years. Interest rate fixed at 1%. Grants must be repaid if the property is sold in less than 3 years.
Alpine Bank	Offers a Business and Personal Green Lending program including home equity or line of credit loans as well as reduced interest rate loans for EV purchases.	https://www.alpinebank.com/personal/personal-lending https://www.alpinebank.com/business/business-lending.html	Solar PV, Solar thermal, Energy Star appliances, Geothermal, Xeriscape, HVAC, Electric Vehicles	Max terms: 30 years for real estate, 15 years for machinery and equipment, 7 years for capital, 30 years for combined real estate and equipment
Clean Energy Credit Union	Focused on personal/home clean energy lending: secured loans, unsecured loans, and line of credit. Must be a member of the credit union.	https://www.cleanenergycu.org/home/home	Geothermal, Residential Solar, Energy Analysis & Monitoring, Building Envelope, HVAC, Water Heating, Lighting, Appliances, EV Chargers	Depending on Project: Loans from \$1,000 to \$90,000. Terms: 1 to 20 years.
Colorado Clean Energy Fund	Clean Energy Affordable Housing Fund: Multifamily and single family residential units serving occupants at 120% AMI. Clean Energy Facilities Fund: commercial, industrial, agricultural and community buildings, including nonprofit facilities.	https://www.cocleanenergyfund.com/ https://www.cocleanenergyfund.com/contact	Improvements that result in reduced utility costs, reduced GHG emissions, increased electrification or electrification-readiness, or an increase in Solar PV	Affordable Housing Fund: Up to \$1 Million at fixed rate not to exceed 2.5%, up to 100% of total cost. Loans up to 5 years. Facilities Fund: Up to \$250,000 at fixed rate not to exceed 4.99%.

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<p>US Bank</p>	<p>A variety of options for residential and commercial solar project financing, including: Home Equity Line of Credit, Personal Loan, Personal Line of Credit, Home Improvement Personal Line of Credit, Visa Platinum Credit Card.</p>	<p>www.usbank.com/home-loans/home-equity/home-equity-line-of-credit.html</p> <p>www.usbank.com/loans-credit-lines/personal-loans-and-lines-of-credit/personal-loan.html</p> <p>www.usbank.com/loans-credit-lines/personal-loans-and-lines-of-credit/personal-line-of-credit.html</p> <p>www.usbank.com/loans-credit-lines/personal-loans-and-lines-of-credit/home-improvement-personal-loan.html</p> <p>www.usbank.com/credit-cards/visa-platinum-credit-card.html</p> <p>www.usbank.com/business-banking/business-lending/business-loans/quick-loan.html</p> <p>www.usbank.com/credit-cards/visa-platinum-credit-card.html</p>	<p>Solar PV, and many home improvements</p>	<p>Varies, depending on type.</p>
<p>ENERGY SAGE</p>	<p>EnergySage is the leading source of solar financing information. Review solar financing options in Colorado (filter by state).</p>	<p>www.energysage.com/solar/financing/loan-providers</p> <p>Solar Loan Overview: https://news.energysage.com/solar-loans-overview</p>	<p>Solar PV</p>	