

# Catalyst Construction & Term Loan

## FINANCING TO IMPLEMENT CLEAN ENERGY & RESILIENCY IMPROVEMENTS



Catalyst finances energy and resiliency improvements in affordable and market-rate multifamily, nonprofit, and municipal buildings. Catalyst Loans provide construction and term financing to decarbonize buildings, improve health, safety, and economics, and comply with local building energy-efficiency requirements. With alternatively secured financing, Catalyst can be used with existing mortgages, even those that have restrictions on adding new debt. Catalyst Loans can bridge rebates from utilities and other incentives from the federal Inflation Reduction Act.

### Terms & Rates\*

Fixed rates of 4.99%-6.99% depending upon:

- Housing affordability
- Term length

Fee: 3%, includes standard closing and legal costs.

No prepayment penalty

### The Catalyst process is easy:

1. Submit basic property and financial information to confirm eligibility.
2. Submit a full application, including the project scope and budget.
3. Receive a loan offer, close loan, and fund your project.

*\*Terms & rates subject to change*

### Catalyst at a Glance

#### Who is eligible?

- ❖ Affordable and market-rate residential properties with five or more units
- ❖ Co-ops, condominiums, rental properties, and affordable housing, including mixed use
- ❖ Buildings owned by nonprofits and municipalities, including community centers and houses of worship

#### What are some eligible improvements?

- ❖ Solar PV and other renewable energy systems
- ❖ Heat pumps and other efficient heating and cooling systems and hot water systems
- ❖ Insulation, weatherization, and other building envelope improvements
- ❖ Remediating mold, asbestos, or radon, when necessary for weatherization
- ❖ Roof replacement, electrical rewiring, or other repairs needed for building electrification or solar
- ❖ Building management systems
- ❖ Converting from oil to electric
- ❖ Energy storage solutions
- ❖ On-site electric vehicle charging stations
- ❖ Work required to achieve certification of high-performance building standards such as LEED
- ❖ The takeout of pre-development funds expended to plan an energy project (IPC's Navigator Loan)
- ❖ Speak with a Catalyst Loan officer to learn about other eligible improvements

**To learn more and apply, visit [www.inclusiveprosperitycapital.org/catalyst](http://www.inclusiveprosperitycapital.org/catalyst)**

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