

Clean Energy

Capital for Clean Energy Projects

Are you looking to deploy affordable clean energy technology in your retrofit or new construction project? CFE is ready to be your lending partner. As a nonprofit lender, we offer low-cost financing and expert knowledge – including information on accessing tax credits and other government incentives – to help you optimize renewable energy and energy efficiency across a wide range of eco-focused projects.



Energy retrofits for small businesses, multifamily residences, and community facilities



Solar installations for small businesses, affordable housing, and nonprofits



Community solar projects



Electric vehicle charging stations



Storm water management, waste solutions, and community food systems

At the core of our goals is the incorporation of clean energy and energy efficiency investments across our lending portfolio, advocating for their inclusion in both retrofits and new construction.

→ Apply here: www.cfenterprises.org

This Is CFE: Energy and Cost Savings

A building in Takoma Park, Maryland, with 232 apartment units – most of which are considered affordable housing – needed a loan to make clean energy improvements while waiting to receive their sizable Pepco energy efficiency incentive funds. CFE partnered with the Montgomery County Green Bank to offer flexible bridge financing for the project. Thanks to our timely loan, the condo association is now saving \$75,000 a year on energy costs and reducing carbon emissions by 500 metric tons per year, equivalent to 109 passenger vehicles. Moreover, they were able to pay off their loan in full within just a few months.



Clean Energy Loan Terms

SOLAR ENERGY

ENERGY EFFICIENCY RETROFITS + OTHER CLIMATE INVESTMENTS

Uses	Rooftop solar systems and community solar investments	Energy efficiency investments in partial or whole-building retrofits
Borrower Eligibility	For-profit and nonprofit multifamily housing operators, real estate and solar developers, small businesses, and nonprofit organizations	
Amount	Up to \$2,000,000	
Term	Up to 5 years	Up to 10 years
Interest Rate*	7%-9%	
Maximum Loan Amount	Up to 80% of project costs	Up to 90% LTV
Repayment	Up to 12 months interest only; After, monthly payments of principal and interest	Up to 24 months interest only; After, monthly payments of principal and interest
Origination Fee	1%-2%, depending on loan size	
Collateral	UCC lien on project equipment and SRECs	First or subordinate lien on property
Guarantee Requirements	Personal guaranties are required by anyone owning 20% or more of the borrowing entity	

*Interest rates subject to change.

Our Partners in Clean Energy

CFE is proud to work in tandem with the two green banks in the region, the DC Green Bank and the Montgomery County Green Bank, enabling us to amplify our impact. These organizations serve as comprehensive knowledge bases, network connectors, and capital providers in their respective jurisdictions, increasing the demand for financing as an integral part of climate change mitigation and resilience.



“CFE is unique in that they take the time to consider alternative structures for financing deals: other CDFIs as well as traditional funders aren’t as willing to take the time to think about how green energy lending is unique and what green energy lending structures look like.”

Stephen Morel, Chief Investment Officer, Montgomery County Green Bank