Overview:

- Intros
- Which Financing Do You Want? (Audience)
- The Current Market (Premium Pressure, Cash, Competition, Green Addenda)
- Current Financing
- Utility Solutions
- Grants, Rebates, Tax Incentives (Window Analogies)
- Lending Solutions
- Contractor Financing
- PITI+U Alternatives
- Marketing/Financing Solutions and Key Take-Aways for SIP business building
- Audience Q&A
Show Me the Money / Which Financing Do You Want? (Audience)
Financing Solutions Tracker:

- The Current Market
- Premium Pressure,
- Cash,
- Competition,
- Green Addenda
Will Inventory Pressure = Green?
Financing Solutions Tracker:

Financing Choices:

Why Pick a Horse?
How the Window Guys Sell High Performance
Financing Solutions Tracker:

UTILITY MONEY
Solid Technologies = PERFORMANCE

SO DOES FINANCING
Financing Solutions Tracker:

GRANTS
TAXES
REBATES
WINDOWS
Financing Solutions Tracker:

WHAT’S IN YOUR MARKET?
Fannie Mae Multi-Family Financing Example

Lower all-in interest rate on loans for multifamily properties with Green Building Certification

Fannie Mae is recognizing the value of Green Building Certifications by offering a lower interest rate on loans for multifamily properties that have a Green Building Certification. For these certified properties, Fannie Mae is granting a 10 basis point reduction in the interest rate of a multifamily refinance, acquisition, or supplemental mortgage loan. For example, if the market interest rate is 4% on the multifamily loan, the new rate is 3.9% with this pricing break. On a $10 million dollar loan amortizing over 30 years, the owner would save $95,000 in interest payments over a 10 year term.
Financing Solutions Tracker:

PITI + U
## Financial Incentives

### Local Loan Program
- Boulder County - Elevations Energy Loans Program
- City and County of Denver - Elevations Energy Loans Program
- Roaring Fork Valley - Energy Smart Loan Program

### Local Rebate Program
- Roaring Fork Valley - Energy Efficient Appliance Program
- Roaring Fork Valley - Energy Smart Program
- Roaring Fork Valley - Renewable Energy Rebate Program

### PACE Financing
- Local Option - Improvement Districts for Energy Efficiency and Renewable Energy Improvements

### Performance-Based Incentive
- Black Hills Energy - Solar Power Program
- Xcel Energy - Solar*Rewards Community Program
- Xcel Energy - Solar*Rewards Program

### Property Tax Incentive
- Local Option - Property Tax Exemption for Renewable Energy Systems
- Property Tax Exemption for Residential Renewable Energy Equipment

### Sales Tax Incentive
- City of Boulder - Solar Sales and Use Tax Rebate
- Local Option - Sales and Use Tax Exemption for Renewable Energy Systems
- Sales and Use Tax Exemption for Renewable Energy Equipment

### Utility Loan Program
- Fort Collins Utilities - Residential On-Bill Financing Program
GREEN FINANCING RECAP:

- Many Shades of Green (Financing; work it).
- Know Your Financing Alternatives
- Lots of Financing Choices to Appeal Broadly to a broad range of customers
- Make the deal-makers and funding sources your friends.
- What’s the matter with a range of financing solutions?
- Some are having their best years ever.
- Winning at Win-Win-Win
No Time for Sleeping; Next Call Before You Get Back