The Navigator Pre-Development Loan is a simple, unsecured line of credit that finances analysis and design of energy improvements for multifamily properties (5+ units, market rate and affordable).

The application process is easy:

> Provide a project description with a budget and qualifications of the contractors you plan to hire.

> Submit property financials, such as operating budget, financial statements, tax returns, and certificate of insurance.

> We review the proposal and, if approved, provide a loan agreement for your review.

## Navigator Loan At a Glance

**Program benefits**

- Supports well-designed energy projects that save on utility bills and enhance your building’s attractiveness to tenants
- Property owners select and manage their own service professional(s)
- Owners cover 25% of project costs and Inclusive Prosperity Capital finances 75%

**Eligible costs**

- Energy benchmarking, opportunity assessments, and audits
- Green charrettes and green physical needs assessments
- Design, engineering, and bidding work
- Costs to secure project financing for energy upgrades
- Other reasonable expenses needed to design or fund the energy project

### Terms & Rates

<table>
<thead>
<tr>
<th>Rate</th>
<th>1.99% for affordable properties</th>
<th>3.99% for market rate properties</th>
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</thead>
<tbody>
<tr>
<td>Term</td>
<td>Due in 24 months or upon project financing</td>
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To learn more call 203-433-5060 or visit www.inclusiveprosperitycapital.org/navigator