The Catalyst Term Loan supports energy improvement projects for low- and moderate-income multifamily properties and community based non-profit organizations.

The loans, which are not secured by a mortgage for most properties, provide financing for new construction or upgrades to existing buildings, including:

- Energy efficiency or renewable energy improvements,
- Health and safety remediation, and
- Performance monitoring and verification.

Loans are repaid from energy cost savings, and projected energy savings on these loans will be verified by a qualified third-party service provider approved by IPC.

**Terms & Rates**

<table>
<thead>
<tr>
<th>Number of Years</th>
<th>7</th>
<th>10</th>
<th>15</th>
<th>20</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maximum Rate</td>
<td>5.79%</td>
<td>5.99%</td>
<td>6.49%</td>
<td>6.99%</td>
</tr>
</tbody>
</table>

*A 3.00% upfront origination fee may be rolled into the loan.

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**Who is eligible?**

- Income eligible for-profit and non-profit owned multifamily properties, housing authorities, condominiums, and cooperatives
- Non-profit owned buildings
- Project sponsors who would, in turn, make a loan to an LLC or partnership
- Housing properties must serve low-to-moderate income (LMI) residents (defined as 60% of households having incomes no higher than 80% of area median income (AMI))

**What are some eligible improvements?**

- Heating and cooling systems
- Hot water systems
- Building envelope
- Water efficiency
- Renewable energy systems (solar PV, etc.)
- Conversion from oil or electric to gas
- Remediation of lead, mold, radon or asbestos
- Replacement of outdated electrical wiring or leaky roofs

To learn more call 203-433-5060 or visit www.inclusiveprosperitycapital.org/catalyst