



Now there's a better way to finance energy and safety improvements

Smarter, Easier than Traditional, Credit-Based Financing

The award-winning Ygrene program offers 100% no money down property assessed clean energy (PACE) financing for energy efficiency and renewable energy upgrades for commercial buildings in Missouri.

Eligibility is based primarily on property equity—no capital outlay, guarantors, and no financial qualifications or covenants. Now it's easier and more affordable than ever to improve your cash flow, reduce your costs—and increase the comfort, safety and value of your commercial property.

- Maximize Net Operating Income (NOI)
- Improve energy efficiency
- Enjoy non-recourse financing
- No prepayment penalty for partial or full prepayment

Eligibility Criteria

- Mortgage and property taxes current at approval
- No involuntary liens on the property
- Not in bankruptcy²

Property Types

Office | Retail | Multifamily | Mixed Use | Warehouses | Flex Space
Mills | Light Industrial | Power Plants | Agricultural

Eligible Improvements

HVAC | Insulation | LED Lighting | Roof Installation | Solar PV System
Windows and Doors | Boilers | Building Controls

Save Money. Save Energy. Improve Safety.

Benefits of Ygrene PACE Financing

- Retain capital with 100% project financing of eligible improvements with fixed terms up to 20 years
- Improve property cash flow and value with no cash outlay
- If property is sold, property tax assessment may be transferable to the new owner upon sale¹
- Special assessment can be passed through under most net leases
- No personal guarantees, covenant requirements or review of financials needed to qualify

Imagine What You Can Do. Get Started.

Contact: 800.754.0354
Ygrene.com/commercial

Common Questions About Ygrene

What is PACE?

PACE stands for property assessed clean energy. Named one of the top 20 “world-changing” ideas by Scientific American magazine, PACE financing is an easy and effective way to finance a range of upgrades that save energy and harness renewable energy. Given the high-interest rates, expensive closing costs, and other drawbacks of bank loans, the PACE alternative is worth a look. With PACE, you can get 100% financing based on available equity in your property and ability to pay, among other factors. The amount financed, plus interest and any applicable fees, is repaid as a special assessment/tax on your regular property tax bill. It’s processed the same way as other local public benefit assessments like sidewalks and sewers have been for decades.

PACE financing makes it easier for property owners like yourself to invest in your future, increase comfort and security, and reduce your energy usage. Ultimately, it may help you save money over the long term.

What is Ygrene?

Ygrene is a national leader in residential and commercial clean energy financing. We started with a simple mission: improve the environment and strengthen communities by removing the barriers to financing energy efficiency improvement projects. With over \$100 million in funding for 950+ completed commercial projects, we are proud to deliver a cleaner and more resilient future to communities everywhere.

Why use Ygrene PACE over traditional credit-based financing?

Ygrene is a competitive alternative to credit-based financing. Eligibility is based primarily on property value and equity – no financial statements, no balance sheet or P&L, no covenants, no guarantors, and no capital outlay are required. PACE offers low, fixed annual (or semiannual) payments through a special property tax that may be transferable upon sale or refinance. Commercial property owners can fully fund their eligible improvements without impacting cash or credit resources, potentially increase property value and cash flow, and take advantage of off-balance sheet financing over 10 to 30-year fixed terms. Property lessors can also pass the special tax to tenants under most net leases.

How do I qualify?

It’s easy. First, go to our website to see if your property is in one of our service areas. Then, you can apply online and get prequalified in minutes.

How are payments made?

Payments are made through a special assessment added to your property tax bill and repaid with terms of up to 20 years. The special assessment (your payment) is secured by a continuing lien on your property. If you sell your property, payments may transfer to the new owner. Keep in mind that property taxes are legally transferable when you sell or refinance your property, however, some mortgage lenders may require full repayment (payoff) of any remaining special assessment upon sale or refinance. If you’re considering selling or refinancing anytime soon, check with your lender first.

How do I apply?

Visit Ygrene.com and click on “Get Approved” today.

¹ Ygrene payments are incorporated into and repaid as part of your property taxes which are legally transferable upon sale; however, some mortgage lenders may require full repayment of the special assessment upon sale or refinance.

² Applies to company and principles of company; some service areas require no NOD for 3 or more years