



# Structured Finance Commercial PACE Capital

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**Lender:** Structured Finance Associates

## Contact Information

**Website:** [www.strucfinance.com](http://www.strucfinance.com)

**Phone:** (760) 304-4371

## Property Types



## Program Description

Structured Finance Commercial PACE Capital offers commercial property owners in participating communities financing for energy efficiency, renewable energy and water efficiency improvements that are permanently fixed to the property. Financing is repaid annually via the property tax bill over the course of 5-25 years. Structured Finance Commercial PACE Capital is a public/private financing program with California Municipal Finance Authority (CMFA), Structured Finance Associates and your city or county. Structured Finance Commercial PACE Capital offers commercial property owners in participating communities financing for energy efficiency, renewable energy and water efficiency improvements that are permanently fixed to the property. Financing is repaid annually via the property tax bill over the course of 5-25 years. Structured Finance Commercial PACE Capital is a public/private financing program with CA Statewide Communities Development Authority (CSCDA), Structured Finance Associates and your city or county.

[See Website](#)

[Apply Here](#)

Verified by Lender on: 6/27/2017

The data provided is for informational purposes only. For actual loan terms specific to borrowers, contact the lender directly.

**Types of Financing**

PACE

**Financing & Payment Information**

Term (years):	<b>5</b>
Minimum Amount:	<b>\$500,000</b>
Maximum Amount:	<b>25% of property value</b>
Fees:	<b>None</b>
Money Down Required:	<b>No</b>
Repayment Method:	<b>Property Taxes (PACE)</b>
Payment Frequency:	<b>Annual</b>
Pre-Payment Penalty:	<b>Yes</b>

**Allowable Projects**

- EE **Funds Energy Efficiency projects**
- WE **Funds Water Efficiency projects**
- RE **Funds Renewable Energy projects**
- DR **Funds Demand Response projects**
- OE **Funds other energy projects**
- ER **Funds other energy-related projects**
- NE **Funds other non-energy projects**

**Other Program Requirements**

**Financing Approval Time**  
More than 48 hours

**Equity in Property Needed**  
No

## Financial Products

PACE		
Lien type	Property Assessment	Property Assessment
Re-Payment Method	Property Taxes (PACE)	Property Taxes (PACE)
Property Types		
Automatic payment option available	N.A.	N.A.
Requires utility incentive program participation	No	No
Must use Program's pre-approved contractors	No	No
One-time fees (% of total financing)		
One-time fees (fixed)		

Ongoing fees		
Financing Amount	\$500,000	\$500,000
Financing Term (yrs.)	5 year(s)	5 year(s)
Rate	5.4 - 6.25%	5.4 - 6.25%
Money Down Required?	No	No
Credit Enhancement Available	No	No
Transferrable	Yes	Yes
Prepayment Penalty or Fee	Yes	Yes
Tax Deductibility	Yes	Yes
Minimum Credit Score Required		
Equity in Property Required	Yes	Yes
Debt to Income Ratio Required	Yes	Yes
Involuntary Property Liens Allowed	Yes	Yes
Foreclosures Allowed		
Bankruptcies Allowed		
Mortgage Lender Consent/ Acknowledgement	Yes	Yes
Must be current on property taxes	Yes	Yes
Must be current on mortgage	Yes	Yes
Loan to value		
Debt Service Coverage Ratio	Yes: 0	Yes: 0
Financing Approval Time	More than 48 hours	More than 48 hours
Projected Energy Savings/Cash Flow is considered	Yes	Yes
Must be current on utility bill	No	No

## FAQ's

Where can I find contractor to help me complete recommended projects? [+](#)