

Clean Energy Lending Organizational Self-Assessment

Assess Your Organization's Potential Role(s) and Fit in Clean Energy Finance Lending

Clean Energy Lending Strategy & Capacity

	Yes	No	Notes
1. Does your organization have any existing/published clean energy commitments or goals? <i>[e.g., Greenhouse Gas (GHG) reduction goals, Environmental, Social and Governance (ESG) goals]</i>			
2. Does your organization have an established clean energy lending strategy? <i>[Strategy that includes market assessment, integrated clean energy lending into policies/procedures, process to collect data to track clean energy metrics like GHG reduction/avoidance/energy savings, staffing/technical expertise plan, established outline for clean energy products]</i>			
3. Do you have a strategy to pursue clean energy capital? <i>[e.g., new public and private grants and financing programs, tax rebates, utility incentives]</i>			
4. Is clean energy integrated into your organization's policies & procedures? <i>[Does your lending/fundraising approach include clean energy metrics to evaluate funding opportunities, deals, and risk metrics]</i>			
5. Do your non-clean energy programs and lending business lines incorporate the above clean energy goals? <i>[e.g. clean energy goal threshold standards, GHG emission reduction data collection, provide high performance or energy efficiency lending and equity products, underwriting to energy efficiency savings]</i>			

Technical Clean Energy Project Assessment & Staff Capacity

	Yes	No	Notes
6. Do any of your staff have educational credentials or professional certifications relevant to clean energy? <i>[e.g., Building Performance Institute (BPI) or Leadership in Energy and Environmental Design (LEED) Certification, Certified Energy Auditor, Home Energy Professional Credentials, relevant/current Professional Engineer (PE) licenses, building science degree, North American Board of Certified Energy Practitioners (NABCEP) etc.]</i>			
7. Does your lending department have dedicated staffing that could evaluate high performance multifamily building projects? <i>[e.g., engineer or expert in clean energy technology, expertise in energy lending, ability to underwrite green deals, evaluate project feasibility etc.]</i>			

	Yes	No	Notes
8. Do you sustain business relationships or referrals with any third party technical assistance providers? <i>[e.g., energy/sustainability consultants, green capital needs assessment (GCNA), energy auditors, etc.]</i>			
8a. If so, do you have a budget for procuring third party technical assistance?			
8b. If so, do these third party contractors have capacity to fill gaps in staff technical capacity?			
9. Do any of your staff have expertise in assessing borrowers that layer energy-related tax credits, incentives and rebates as a part of deal structuring? <i>[e.g., investment tax credit criteria, net metering utility regulations]</i>			
10. Does your organization track local/state/utility incentives for clean energy projects?			



Products/Programs

	Yes	No	Notes
11. Does your organization incorporate any clean energy products as part of your lending/equity offerings? <i>[e.g., green mortgage, equipment loan for energy, predevelopment loan to design to high performance, green construction loan, green equity fund]</i>			
11a. If so, does your organization market those clean energy products to customers?			
12. Does your organization currently underwrite to modeled energy savings? <i>[Energy savings into utility expense line-item for projects that include clean energy assets? If so, is it underwritten to over 50% energy savings accounted for?]</i>			
13. Does your organization currently provide bridge loans for energy tax credits or rebates? <i>[e.g., Solar Investment Tax Credit (ITC), 179D, utility rebates]</i>			
14. Does your organization account for certain threshold design guidelines and building performance standards for loans? <i>[e.g., EGC, LEED, Phius, Department of Energy (DOE) net zero]</i>			
14a. If so, does your organization evaluate for the likelihood of meeting the above design guidelines and building performance standards?			



	Yes	No	Notes
15. Does your lending team make suggestions to borrowers to include clean energy impacts and/or resilience?			
16. Do you have a strategic communications approach to sell clean energy lending products?			



Partnerships

	Yes	No	Notes
17. Does your organization have relationships with energy stakeholders? <i>[e.g., utilities, state utility energy office, green banks, federal energy funding providers]</i>			
18. Does your organization have specific lending relationships with other multifamily lenders in your market? <i>[e.g., Community Development Financial Institution (CDFI), Housing Agency, etc.]</i>			
18a. If so, does your organization utilize these partnerships to help find and develop business prospects for clean energy loans? <i>[leverage existing CDFI Microfinance (MF) green lending or Housing Finance Agency (HFA) green standards and programs]</i>			
18b. If so, have you participated in a multifamily clean energy loan with another multifamily lender?			
19. Does your organization have reliable referral sources that could support new deals entering your clean energy pipeline?			
20. Has your organization conducted a market study to size potential demand for clean energy products?			
21. Do you have borrowers that are interested in greenhouse gas reduction and/or electrification?			
22. Do you feel comfortable addressing potential borrower local clean energy policy concerns or tracking requirements? <i>[MF borrowers concerned about local and state policies or regulations (e.g., BERDO, LL97, etc)?]</i>			



Tracking & Policies

	Yes	No	Notes
23. Does your organization integrate greenhouse gas emissions reductions into reporting? <i>[GHG emission reduction/avoidance]</i>			



	Yes	No	Notes
24. Does your organization integrate energy costs into reporting? <i>[Energy reduction/\$ savings]</i>			
24a. If so, do you use an energy program or software to track clean energy impacts?			
24b. If so, do you require full building reporting requirements of your multifamily borrowers?			
24c. If so, do you require tenant and unit reporting requirements of your multifamily borrowers? <i>[% tenant units]</i>			
25. Have you tracked baseline tracking of carbon or water or energy use for benchmarking purposes? <i>[Gathering historical energy and water data for consumption patterns, review utility bills to calculate CO2 equivalent emissions]</i>			
26. Does your organization track co-benefits impact of clean energy projects? <i>[e.g., health, resilience, energy savings benefits to tenants/residents]</i>			
27. Within your current project portfolio, has your organization conducted monitoring and reporting for DBRA or Build America Buy America (BABA) compliance?			

