



CBO FINANCIAL

Property Assessed Financing is a new instrument to fund energy-related and other improvements to commercial real estate.



- **No money down**
- **Low fixed rate, up to 30 years**
- **Easy to qualify, fast approval**

Property Assessed Financing is a new instrument for commercial property owners to finance energy-related and other improvements to existing property or to close gaps in financing for new construction. To date 19 states have enabled Property Assessed Financing to fund priorities such as renewable energy, energy efficiency, water conservation, weatherization and natural disaster resiliency improvements. Unlike a traditional loan, the financing is paid back through an assessment on the building's property taxes. States and local municipalities can opt in to this new program by passing legislation that reflects priorities for the local community.

Benefits

- 100% funding for improvements
- Easy to qualify; since the loan is against the property the owner's credit is not a deciding factor
- Immediate positive cash flow for energy improvements with no money down, while increasing property value by lowering operating expenses
- Payments stay with the property if it is sold
- Off-balance sheet, no mortgage is recorded against the property
- Better rates and terms due to repayment from tax assessment, up to 30 year term
- Fast approval and funding

Currently eligible states are: Arkansas, California, Colorado, Connecticut, Florida, Kentucky, Maryland, Michigan, Minnesota, Missouri, Nebraska, New Hampshire, New Jersey, New York, Ohio, Oregon, Puerto Rico, Rhode Island, Texas, Washington, DC, Wisconsin.

To Apply

1

Check eligibility by sending the property address to
Eligibility@cbofinancial.com

2

If eligible -- Complete Initial Application.

3

Secure Initial Approval *

4

Finalize Design & Secure Permits

5

Finalize Loan Documentation & Fund

6

Complete Project

*Property assessed financing approvals are typically provided in 3–7 days. You will receive customized options & next steps.