A Comprehensive Collection of the Latest Green Financial Incentives in Western Pennsylvania and Beyond.

Do you want to build or retrofit a space to be healthy and high performing? No matter the scale of your project, there are an abundance of green building financial incentives to help you through the process, and Green Building Alliance and Duquesne University have compiled a list of them for your use. On both a regional and national scale, these numerous financing sources (including loans, grants, and tax incentives) encourage the creation, development, and renovation of green buildings, as well as inspire a more sustainable outlook. Program eligibility varies widely, with incentives offered to businesses, non-profits, governments, and even individuals. By taking advantage of these offerings, you can save money while creating healthier, higher performing places where we can all live, work, play, and learn. It doesn’t get much better than that!

See this guide online at www.go-gba.org/incentivesguide

A joint project between

Duquesne University
Center for Green Industries and Sustainable Business Growth
Through each program below, you’ll find specific information and guidelines, including current interest rates, application deadlines, important dates, and more. Due to the ever-changing nature of financial programs, exact figures can be modified frequently, so please read all the information for each program carefully to verify its suitability to your needs.

This listing was assembled with input from various groups, websites, and companies. If you find that it is missing any significant information or programs, please send us an email (info@gbapgh.org) and let us know! After all, it is only by having comprehensive data that this collection will be as educational and helpful as possible.

### LOCAL AND REGIONAL PROGRAMS AND INCENTIVES

<table>
<thead>
<tr>
<th>Program</th>
<th>LEED Certification</th>
<th>Loans</th>
<th>Commercial</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Bridgeway Capital - Green Loans</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>A private financial organization, Bridgeway Capital’s Green Loans assist local building owners and developers with the implementation of green building practices in order to create green buildings and achieve LEED certification. Loans are flexible, long-term, and offer low rates.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><a href="http://bridgewaycapital.org/pages/green-loans">http://bridgewaycapital.org/pages/green-loans</a></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>City of Pittsburgh - Sustainable Development Bonuses</strong></td>
<td></td>
<td>Development Incentives</td>
<td>Commercial</td>
</tr>
<tr>
<td>Sustainable Development Bonuses in the City of Pittsburgh provide benefits for LEED-certified buildings and include floor areas and maximum building heights exceeding base standards by up to 20%.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><a href="http://legistar.city.pittsburgh.pa.us/attachments/4091.doc">http://legistar.city.pittsburgh.pa.us/attachments/4091.doc</a></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Colcom Foundation</strong></td>
<td>Environmental Conservation</td>
<td>Loans</td>
<td>Commercial</td>
</tr>
<tr>
<td>This Pittsburgh-based foundation provides grants for programs and capital projects that enhance environmental sustainability, natural resource protection, land and water conservation, and make efforts to establish a sustainable population. Colcom focuses its efforts on a national level as well.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><a href="http://www.colcomfdn.org/interests.html">http://www.colcomfdn.org/interests.html</a></td>
<td>Environmental Conservation</td>
<td>Loans</td>
<td>Commercial</td>
</tr>
<tr>
<td><strong>East End Food Co-op</strong></td>
<td>Renewable Resources</td>
<td>Loans</td>
<td>Commercial, Residential</td>
</tr>
<tr>
<td>This credit union offers green loans at least 2% below the personal loan rate for environmental purchases such as energy-efficient light bulbs and appliances, weatherizing, and Port Authority Transit passes.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><a href="http://www.eastendfood.coop/co-op/credit-union">http://www.eastendfood.coop/co-op/credit-union</a></td>
<td>Renewable Resources</td>
<td>Loans</td>
<td>Commercial, Residential</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Incentives Characteristics Key</th>
<th>Project Program Types</th>
<th>Financial Types</th>
<th>Eligible Sector Types</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Commercial</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Residential</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Development Incentives</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Educational</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
## Penelec Sustainable Energy Fund

The Penelec Sustainable Energy Fund of the Community Foundation for the Alleghenies provides funding to companies that use renewable energy, conduct a business that enhances energy efficiency and conservation, or develop sustainable energy technologies. Funds can be used for projects that are located in or provide services to First Energy’s Penelec territory, which includes Bedford, Somerset, Cambria, and Indiana counties.

[http://www.cfalleghenies.org/penelec.htm](http://www.cfalleghenies.org/penelec.htm)

## Richard King Mellon Foundation

The R.K. Mellon Foundation awards grants that contribute to improvements in five areas in Southwestern Pennsylvania: conservation; regional economic development; children, youth, and young adults; education; and human services and nonprofit capacity-building. Funding is awarded for multiple sustainable efforts, ranging from program campaigns to capital projects.


## The Heinz Endowments

The Heinz Endowments supports and awards grants in five different areas: arts and culture; children, youth, and families; community and economic development; education; and environment. The environment program specifically provides funds to projects that initiate sustainable practices, as well as reduce damage currently being caused by unsustainable practices. The Endowments expect projects to achieve, if feasible, LEED Silver certification in their appropriate category.


## The Upstairs Fund

This Pittsburgh Downtown Partnership fund offers gap financing to developers or owners who convert upper floors of downtown buildings into residential use and who seek LEED certification. Financing is available for up to 50% of the total project cost, which cannot exceed $500,000, or $75,000 per unit.


## TRF Capital Sustainable Development Fund

TRF provides favorable financing for new LEED-certified residential construction, energy-efficient renovations of residential properties, renewable energy projects, and energy-efficient retrofits and equipment upgrades to businesses in the Mid-Atlantic region. Specific funded programs include the EnergyWorks Loan Fund and Green Energy Loan Fund.


## Urban Redevelopment Authority of Pittsburgh - Green Design Initiatives and Incentives

The Urban Redevelopment Authority (URA) of Pittsburgh provides loans to organizations in order to reduce any harmful environmental impacts of their activities, while also reacting to the market demand for green products and services. URA offers lower interest rates on several of its loan funds for projects that achieve LEED certification. Reduction levels increase with achieved levels of certification, and range from 0.5% to 2.5% below program rates.

**Watt Choices: Duquesne Light Energy Efficiency Rebate Program**

This utility program provides rebates for the purchase of energy-saving equipment and devices to all residential and commercial customers within the electric company’s service area.

http://duquesnelight.com/wattchoices/default.cfm

---

**West Penn Power Sustainable Energy Fund (WPPSEF)**

West Penn Power Sustainable Energy Fund provides funding for sustainable energy technologies in order to promote energy efficiency, as well as to benefit the West Penn Power service region. WPPSEF’s funding consists of multiple investment tools, including commercial loans, equity investments, subordinated debt, and royalty financing.

http://wppsef.org/investments.html

---

**PENNSYLVANIA PROGRAMS AND INCENTIVES**

**Alternative and Clean Energy Program**

The Alternative and Clean Energy Program provides funding to suitable applicants for the construction and application of alternative energy utilities. Loans of up to $5 million (or 50% of the total project cost) are offered. Amortizations are structured to begin after 25 years and take place over a 10–year term, with current interest rates located through the program link. Grants of up to $2 million are another option to consider.

http://www.newpa.com/find-and-apply-for-funding/funding-and-program-finder/alternative-and-clean-energy-program-aceProgram

---

**Alternative Fuels Incentive Grant (AFIG)**

AFIG promotes markets for alternative energy technologies in hopes of creating opportunities to better manage Pennsylvania’s fuel resources, while also achieving triple bottom line results. An estimated $10 million in grants is available to multiple eligible applicants, including organizations, nonprofit agencies, for-profit companies, and more. Check out the AFIG link for current application dates!

http://www.portal.state.pa.us/portal/server.pt/community/alternative_fuels_incentive_grant–move_to_grants/10492

---

**Energy Harvest Grant Program**

Administered by the Pennsylvania Department of Environmental Protection, this program provides funding of up to $500,000 for the utilization of sustainable energy technologies. Eligible applicants are educational institutions, local governments, and nonprofit organizations.

http://www.epa.gov/agstar/tools/funding/incentive/PAenergyharvestgrantprogram.html

---

**Incentives Characteristics Key**

- **Project Program Types**
- **Financial Types**
- **Eligible Sector Types**
**EnergyWorks Loan Fund**

This fund works with both the commercial and residential sectors to provide financing for the implementation of sustainable initiatives. EnergyWorks encourages a home energy assessment for residences, which can result in proposed improvements as well as savings between 20%-40% on energy bills! On a commercial level, EnergyWorks will provide up to $2.5 million in loans to help business owners invest in energy-efficient solutions. Please refer to the fund’s website for further benefits and financial information.

http://www.energyworksnnow.com/

**Green Energy Loan Fund**

Administered by The Reinvestment Fund, the Green Energy Loan Fund provides loans for energy conservation and efficiency improvements to existing nonresidential buildings throughout Pennsylvania. Small onsite clean energy systems (including solar photovoltaics, solar hot water, and combined heat and power) are also eligible for financing, provided they are part of an energy conservation and efficiency project.

http://energywisepa.org/node/826

**Growing Greener**

The Growing Greener program, founded by the Department of Environmental Protection, works to maintain the many environmental aspects of Pennsylvania. With over $547 million in funding, the program supports watershed restoration and protection, abandoned mine reclamation, and abandoned oil and gas well plugging projects. Applications are typically available between August and October.

http://www.depweb.state.pa.us/portal/server.pt/community/growing_greener/13958

**High Performance Building Program (HPB)**

The High Performance Building Program awards grants and loans to small businesses and individuals for costs associated with the construction or renovation of high performance buildings, excluding financing fees and interest. Grants of up to $500,000 or 10% of the total project cost (whichever is less) are available to appropriate projects, with loans of up to $2 million (small businesses) and up to $100,000 (residential projects) also offered. Amortizations can be structured to a maximum of 25 years and a 10-year loan term. In order to receive these funds, all projects must achieve one of the following or higher: LEED Gold certification, GBI Green Globes certification, or NGBS Gold certification. For current interest rates, please refer to the program website.

http://www.newpa.com/find-and-apply-for-funding/funding-and-program-finder/high-performance-building-program-hpb

**High Performance Green School Planning Grant**

The High Performance Green School Planning Grant promotes the green building industry to the academic community by helping PreK-12 schools, area vocational technical schools, and career and technology centers construct and renovate their learning centers. High performance green schools can greatly benefit student learning and achievement in many ways, including daylighting, reduced energy and water usage, and improved indoor air quality. Provided grants are expected to average $20,000.

http://www.portal.state.pa.us/portal/server.pt/community/schools/13838/high_performance_green_school_planning_grant_fact_sheet/588217
Keystone Home Energy Loan Program (HELP)

HELP offers financing to Pennsylvania homeowners for energy-efficient home improvements, including ENERGY STAR®-rated high efficiency heating, air conditioning, insulation, windows, and more. As much as $35,000 is available in loans and, if eligible, consumers can end up saving thousands of dollars through implemented improvements.

http://www.keystonehelp.com/

Machinery and Equipment Loan Fund (MELF)

MELF provides low-interest financing for the acquisition or upgrading of new or used machinery and equipment. Loans of up to $5 million or 50% of project costs are offered through this program, with current interest rates available on the fund’s webpage.


Pennsylvania Department of Environmental Protection (PA DEP)

Seeking to preserve Pennsylvania’s air, land, and water by preventing pollution and providing cleaner environments for its citizens, the DEP works as a partner with governments, organizations, and individuals. It offers many grant, loan, and rebate programs, which can be found on its website. A nearby regional office can be reached by calling 888-723-3721.

http://www.depreportingservices.state.pa.us/ReportServer/Pages/ReportViewer.aspx/?/Grants/GrantLoans

Pennsylvania Economic Development Financing Authority (PEDFA) Taxable Bond Program

PEDFA issues tax-exempt and taxable bonds to businesses for land, buildings, equipment, working capital, refinancing, or closing costs for energy projects. Loans are no less than $400,000 and can cover as much as 100% of project costs.


Pennsylvania Renewable Energy Program: Geothermal and Wind Projects

The Pennsylvania Renewable Energy Program provides eligible applicants with financing towards geothermal systems, as well as wind energy generation and distribution projects. Qualified applicants include businesses (including nonprofits), economic development organizations, and municipalities and counties. Loans of up to $5 million are available for both geothermal projects and wind energy projects, while funds are also available to manufacturers of renewable energy generation equipment. The amount of the matching investment must be at least $1 for every $1 of program funds, and loans can be repaid for a term of up to 10 years for equipment and 15 years for real estate. Grants of up to 50% of the planning project cost (up to $175,000) are also available. Check out the program’s website for current interest rates.

http://www.newpa.com/find-and-apply-for-funding/funding-and-program-finder/renewable-energy-program-rep
Pollution Prevention Assistance Account (PPAA)
The PPAA program provides low-interest loans to small businesses undertaking projects that reduce waste, pollution, or energy use. Loans of up to $100,000 can be used to fund 75% of the total eligible project cost, with up to a 10-year payback term. For current interest rates, review PPAA’s website. http://www.newpa.com/find-and-apply-for-funding/funding-and-program-finder/pollution-prevention-assistance-account-program-ppaa

Property Assessed Clean Energy Program
Recently introduced to Pennsylvania, the Property Assessed Clean Energy (PACE) program provides financial incentives to eligible property owners to finance renewable onsite generation and efficiency improvement projects through low-interest loans, repaid through property tax bills. This program has not yet been passed into law. http://www.legis.state.pa.us/cfdocs/Legis/CSM/showMemoPublic.cfm?chamber=H&SPick=20130&cosponId=11547

Small Business Advantage Grant Program
This program provides 50% matching grants (up to a maximum of $9,500) to small Pennsylvania businesses, allowing them to acquire pollution prevention and/or energy efficiency practices. It is usually only offered once a year, with a June 30th application deadline. http://www.dep.state.pa.us/dep/deputate/airwaste/aq/small_business/small_business.htm

Solar Energy Incentives Program
A state initiative, this loan program provides funds for the following renewable technologies: solar water heat, solar thermal process heat, and photovoltaics. Eligible sectors are commercial, industrial, nonprofit, education, and local government. Loans have a fixed interest rate of 5%, with a 10-year payback period for equipment and 15-year payback period for real estate. Grants with a maximum term of five years are also eligible through this program. http://www.dsireusa.org/incentives/incentive.cfm?Incentive_Code=PA44F

Sunshine Solar Rebate Program
The Sunshine Solar Rebate Program provides rebates for costs associated with solar appliances, such as solar water heat, solar thermal process heat, and photovoltaics. They are offered to homeowners and small businesses, and can be as much as 35% of the installed cost. All in all, this is a great incentive for the use of solar energy. http://dsireusa.org/incentives/incentive.cfm?Incentive_Code=PA37F
## Bridgemer Investment Properties

Bridgemer Investment Properties recognizes the importance of sustainable building in today's society and offers financing opportunities as well as programs to invest in green buildings.

http://bridgemer.com/real_estate/green.html

## Energy Efficient Mortgages (EEM)

A federal loan program, EEM allows homeowners to either finance energy-efficient improvements to their existing homes or increase their home-buying power through the purchase of a new energy-efficient home. It is supported by other federal programs, including the Federal Housing Authority and Veteran Affairs.


## Enterprise Green Communities

Committed to ensuring that, by the year 2020, all public housing with continuing affordability requirements has the opportunity to benefit from green practices, Enterprise Green Communities provides grants, financing, tax credit equity, and technical assistance to developers to create environmentally friendly affordable housing.

http://www.greencommunitiesonline.org/

## Federal Business Energy Investment Tax Credit (ITC)

This corporate tax credit is for the purchase and installation of renewable energy systems. A 30% credit is available for solar or wind turbines, and a 10% credit for geothermal and combined heat and power systems.

http://www.dsireusa.org/incentives/incentive.cfm?Incentive_Code=US02F&State=federal&currentpageid=1&e=1&re=1

## Federal Energy-Efficient Commercial Buildings Tax Deduction

A corporate tax deduction is available to owners of new or existing commercial buildings that are constructed to save at least 50% of the HVAC, water heating, or interior lighting energy costs of a building. Partial deductions of up to $.60 per square foot can be taken for specific systems.

http://www.dsireusa.org/incentives/incentive.cfm?Incentive_Code=US40F&State=federal&currentpageid=1&e=1&re=1

## Federal Residential Energy Efficiency Tax Credit

This tax credit provides funding of up to $1,500 for energy-efficient home improvements, including water heaters, furnaces and boilers, heat pumps, air conditioners, building insulation, windows, doors, roofs, and biomass stoves.

http://www.dsireusa.org/incentives/incentive.cfm?Incentive_Code=US43F&State=federal&currentpageid=1&e=1&re=1
<table>
<thead>
<tr>
<th><strong>Federal Residential Renewable Energy Tax Credit</strong></th>
<th>• Renewable Resources  • Tax Incentives  • Residential</th>
</tr>
</thead>
<tbody>
<tr>
<td>With the Federal Residential Renewable Energy Tax Credit, a personal tax credit of 30% of the cost can be obtained for the installation of renewable energy systems, including solar photovoltaics, solar hot water, wind, and geothermal systems.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Home Depot Foundation</strong></th>
<th>• Affordable Housing Projects  • Grants  • Residential</th>
</tr>
</thead>
<tbody>
<tr>
<td>Home Depot Foundation administers millions of dollars annually through its Affordable Housing Built Responsibly grant program to nonprofit organizations that will lead to the production, renovation, or financing of green affordable housing.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Kresge Foundation</strong></th>
<th>• Sustainable Initiatives  • Grants  • Nonprofit</th>
</tr>
</thead>
<tbody>
<tr>
<td>The Kresge Foundation promotes human progress by providing direct support to nonprofit organizations in seven defined program areas: arts and culture, community development, Detroit, education, environment, health, and human services. In addition, the foundation makes loans to nonprofit organizations and offers award planning grants or “seed money” for business planning, market analysis, and other aspects of launching or spinning off a new nonprofit.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>REEL Advantage Financing Program</strong></th>
<th>• Sustainable Initiatives  • Loans  • Commercial, Residential</th>
</tr>
</thead>
<tbody>
<tr>
<td>The REEL (Renewable Energy Equipment Leasing) Advantage Financing Program provides financing options for sustainable equipment, processes, and technologies. It incorporates multiple renewable energy technologies such as geothermal, solar, wind, hydroelectricity, and biomass to offer more options to both residential and commercial customers. With flexible loans and payment terms, REEL works with its clients to see that budgetary needs and goals are met.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Sustainable Jobs Fund (SJF)</strong></th>
<th>• Sustainable Initiatives  • Investors  • Commercial</th>
</tr>
</thead>
<tbody>
<tr>
<td>A venture capital leader in the resource efficiency and sustainability fields, SJF not only invests in, but also launches and operates, sustainable businesses. Such business sectors include solar, energy efficiency and technology, supply chain efficiency, sustainable agriculture, and more.</td>
<td></td>
</tr>
</tbody>
</table>
DATABASES

Although numerous financial incentives are listed in this packet, there are many more out there! To discover and research additional programs, check out the three databases listed below.

**DSIRE: Database of State Incentives for Renewables & Efficiency**
DSIRE is a nationwide database that categorizes incentives by state. Through this resource, users can find various incentives for renewables and efficiency upgrades from all areas of the United States.
http://www.dsireusa.org/

**National Association of Energy Service Companies (NAESCO)**
A worldwide database, NAESCO allows users to search for green building incentives by project size, service area, service sector, and products serviced.
http://www.naesco.org/default.aspx

**Real Estate and Equipment CDC/504**
Local Certified Development Companies (CDCs) are administering up to $4 million in loans to eligible applicants. These loans can be used for multiple purchases, including land or buildings, construction of new facilities, renovation of new buildings, or even improvements. By going to the linked website, you can search for local CDCs within your area!
http://www.sba.gov/local-assistance

NEED ADDITIONAL HELP?

Duquesne University’s Center for Green Industries and Sustainable Business Growth has been a huge help to GBA by providing support and information for this green financial incentives listing, and they can be just as much of a help to your small business! With all of these various programs available, deciding where to begin can be confusing. Thankfully, though, this center at Duquesne can provide guidance and direction for your project, including financing workshops, personal training and consulting, tip sheets and guides, and sustainability planning assessments. Take advantage of these services to lead your project in the right direction!
http://www.duq.edu/about/centers-and-institutes/center-for-green-industries

If you are interested in learning about any of the sustainable topics mentioned in this guide, Green Building Alliance can be another great resource for you! Be sure to check out GBA’s website for a wide range of green building information, ranging from descriptive resource pages to news articles and more.
http://www.go-gba.org/resources