

PACE – A New Financing Option for Industrial Energy, Water and Environmental Projects



AIChE STS Friday Professional Development Webinar
January 15, 2021

PRESENTER

DUB TAYLOR – COO, TEXAS PACE AUTHORITY



Joined the Texas PACE Authority in February 2020, after 21 years as the director of the Texas State Energy Conservation Office (SECO)

- Sponsors industrial energy/water forums with AIChE STS
 - Industrial Energy Efficiency Program (UH Energy)
 - Texas Industries of the Future (UT Austin)
- Industrial Energy Technology Conference (Texas A&M)

Prior to public service, private sector experience was focused in commercial real estate, property appraisal and property tax consulting

AGENDA

- What is PACE? Where is PACE?
- C&I Market Drivers/Challenges/Opportunities
- State Authorization, Local Adoption Model
- Uniform Standards & Program Guidelines
- Project Roles And Participants
- Case Studies
- Resources

AGENDA

- **What is PACE? Where is PACE?**
- C&I Market Drivers/Challenges/Opportunities
- State Authorization, Local Adoption Model
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WHAT IS TX-PACE?

TEXAS **P**ROPERTY **A**SSESSED **C**LEAN **E**NERGY (FINANCING)

A simple way of paying for capital projects with no money out of pocket

What: **Long term, low cost 100% financing** for **energy efficiency, water conservation** and **distributed generation** projects

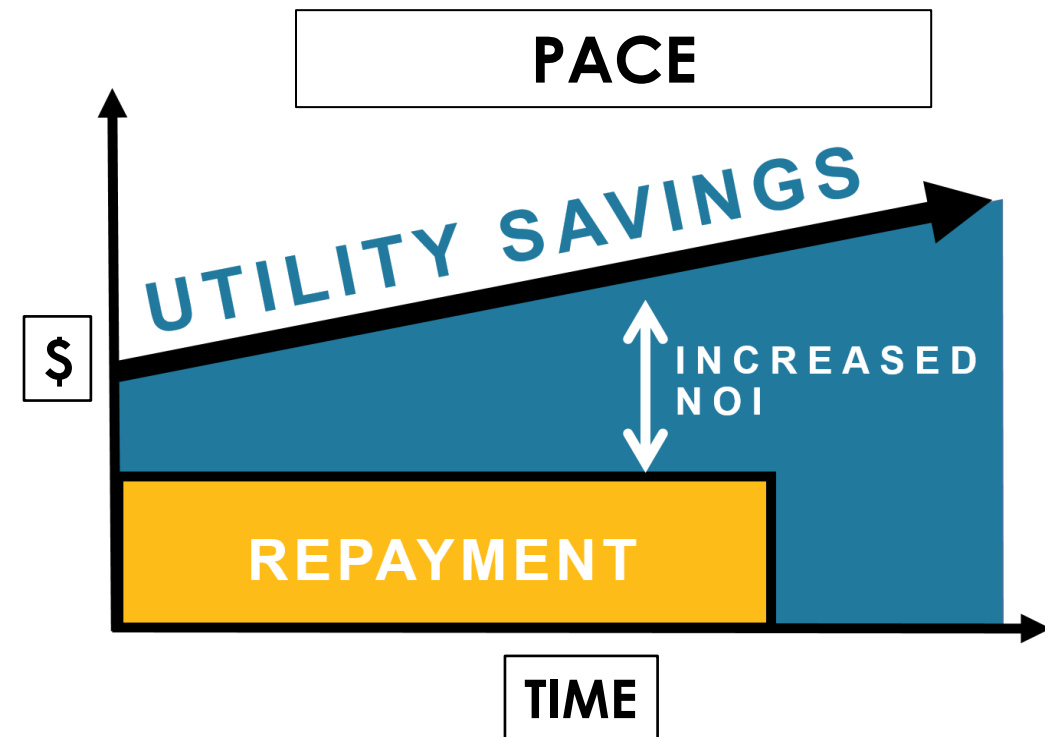
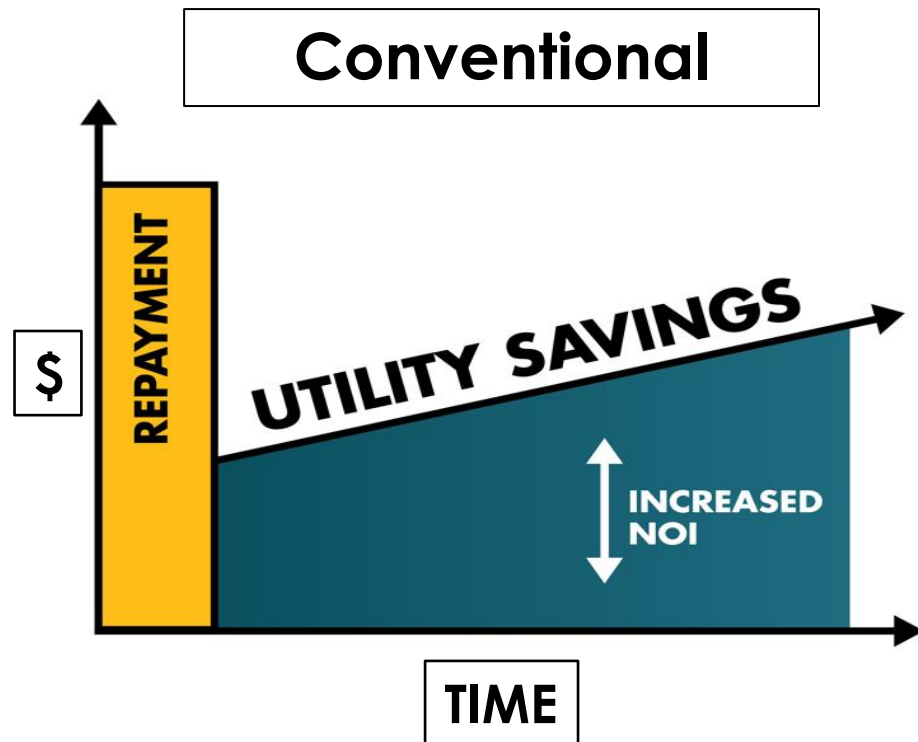
Where: Commercial (including non-profit), **industrial (manufacturing/agricultural)** and multi-family (5+units) properties

How: Repaid via special property assessment over the useful life of the improvements

- State Authorized
- Local Government Enabled
- Voluntary & Open Market

WHY TX-PACE?

- Improves assets – budget neutral/cashflow positive
- Lowers utility usage/costs
- Increases net operating income



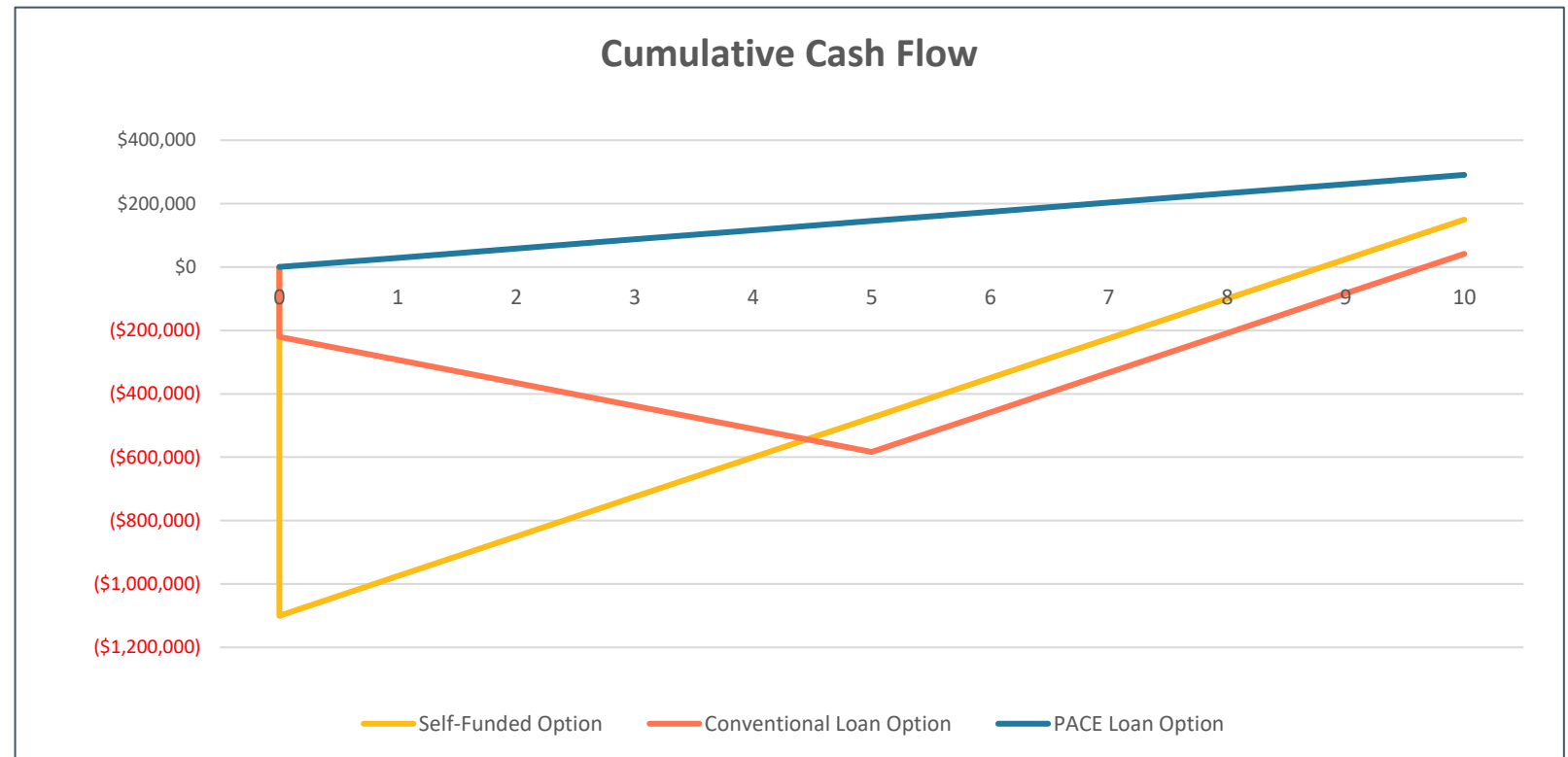
FINANCIAL IMPACT OF PACE

- Increases property value with no capital investment by owner
 - Generates positive cash flow immediately

Example

Efficiency Upgrade: \$1.1M
Savings: \$125K/yr

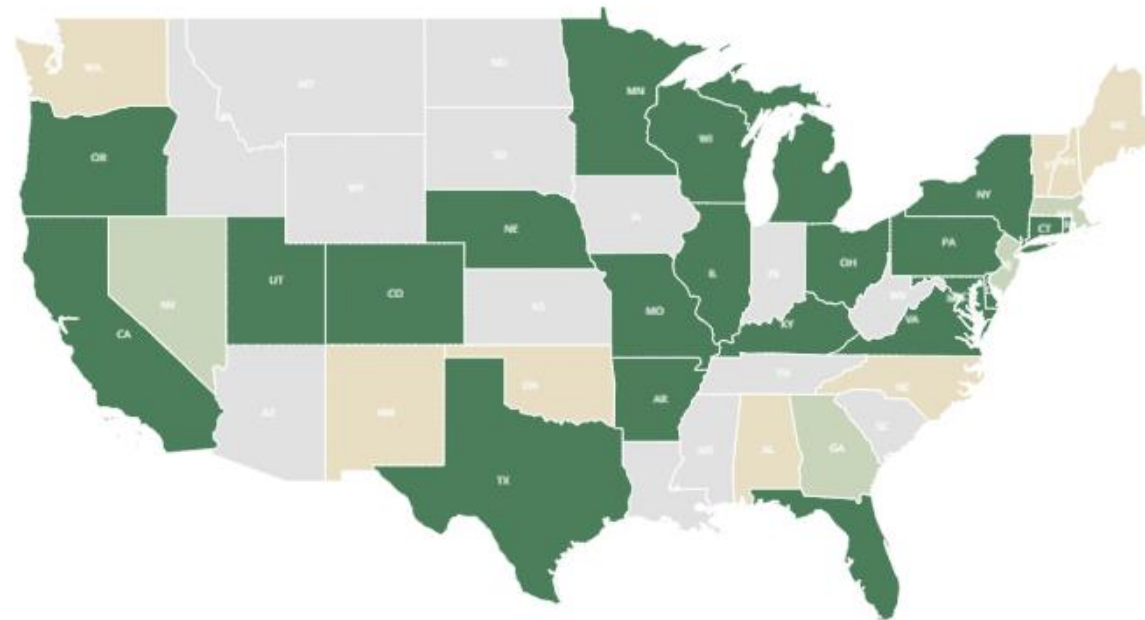
Project Cost	\$1,100,000
Term	20 Yrs @6%
Annual Pmt	(\$95,903)
Avg Annual Savings	\$125,000
NOI Impact	\$29,097
Value Impact (@7.5%)	\$296,629



<https://www.texaspaceauthority.org/pace-vs-traditional-financing/>

WHERE IS PACE?

PACE-enabling legislation active in 36 states plus D.C.
Programs active in 24 state plus D.C.



Map key

 Active program(s)

 Program in development

 PACE-enabled

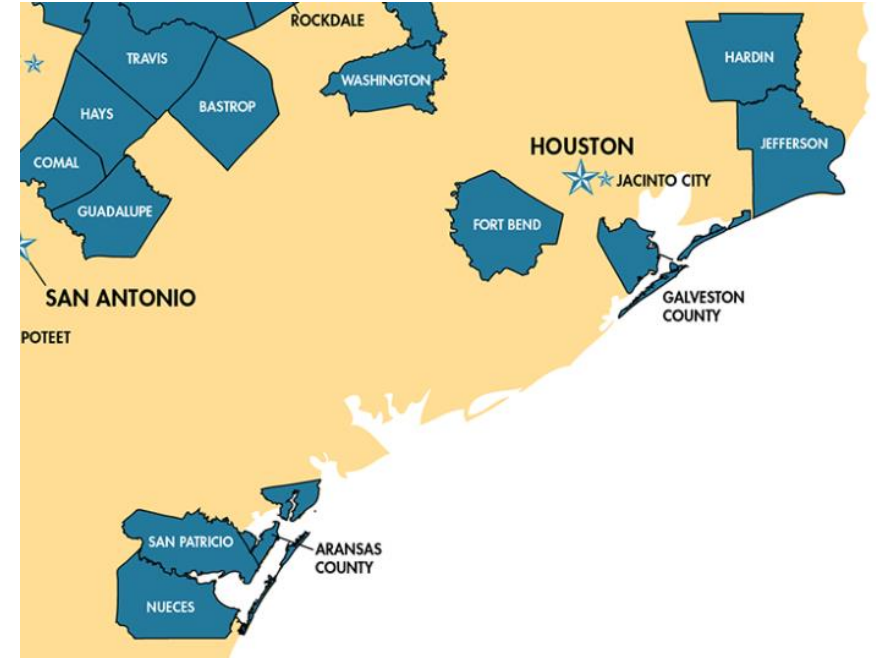
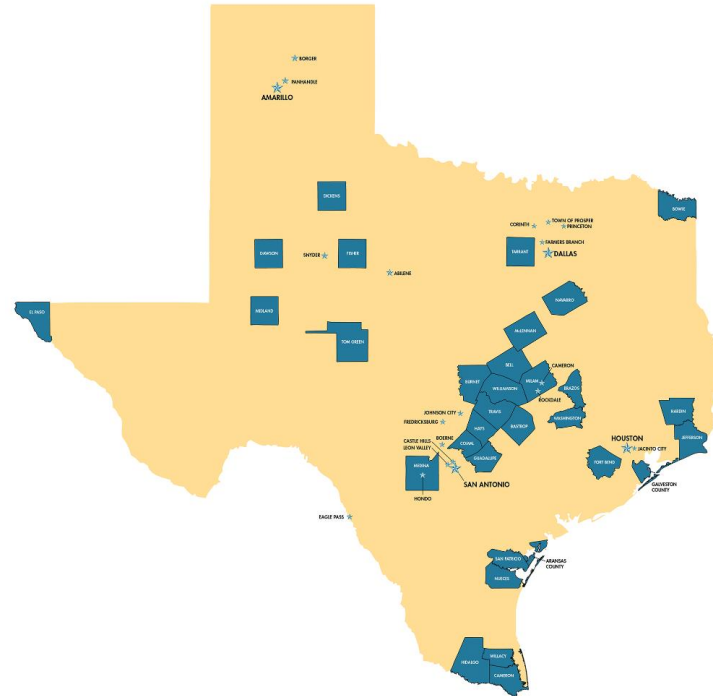
THE GROWING TX-PACE MARKET

COUNTIES

- | | | |
|------------------|---------------------|-------------------|
| Aransas County | Bastrop County | Bell County |
| Bowie County | Brazos County | Burnet County |
| Cameron County | Comal County | Dawson County |
| Dickens County | El Paso County | Fisher County |
| Fort Bend County | Galveston County | Guadalupe County |
| Hardin County | Hays County | Hidalgo County |
| Jefferson County | Medina County | McLennan County |
| Midland County | Milam County | Navarro County |
| Nueces County | San Patricio County | Tarrant County |
| Tom Green County | Travis County | Washington County |
| Willacy County | Williamson County | |

CITIES

- | | | |
|------------------------|------------------------|----------------------|
| City of Abilene | City of Amarillo | City of Boerne |
| City of Borger | City of Cameron | City of Castle Hills |
| City of Corinth | City of Dallas | City of Eagle Pass |
| City of Farmers Branch | City of Fredericksburg | City of Hondo |
| City of Houston | Jacinto City | Johnson City |
| City of Leon Valley | City of Panhandle | City of Princeton |
| Town of Prosper | City of Rockdale | City of San Antonio |
| City of Snyder | | |



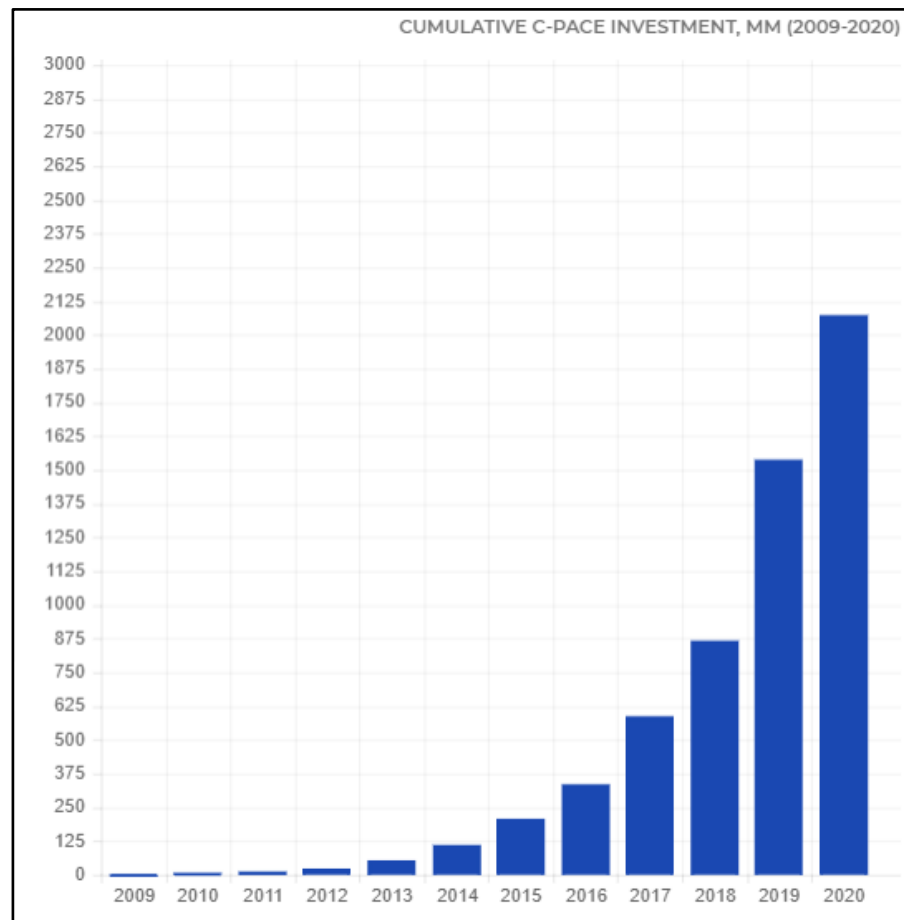
➤ 55 PACE local programs
 ➤ 60 % of state population covered

PACE MARKET DATA (U.S.)

- 2,560 C&I projects
- \$2,074 (MM) investment
- 24,000 jobs created

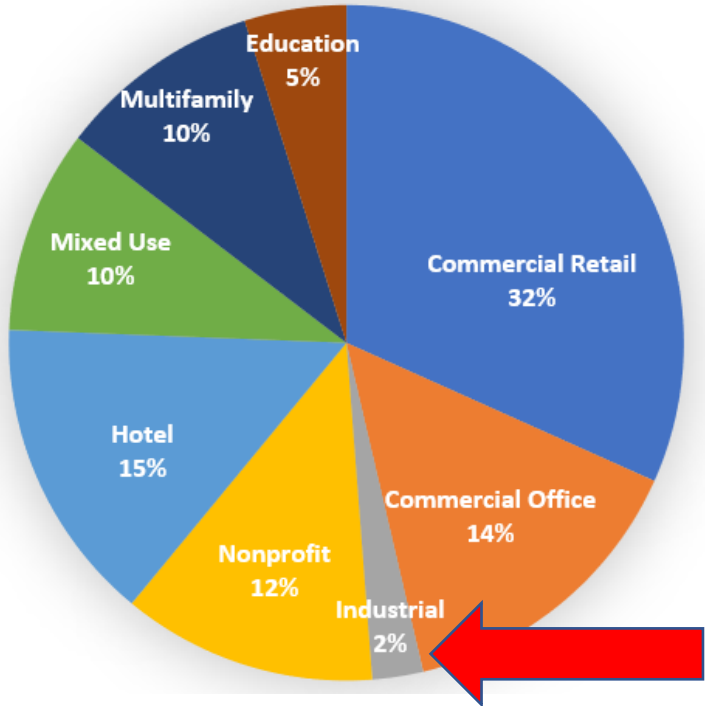
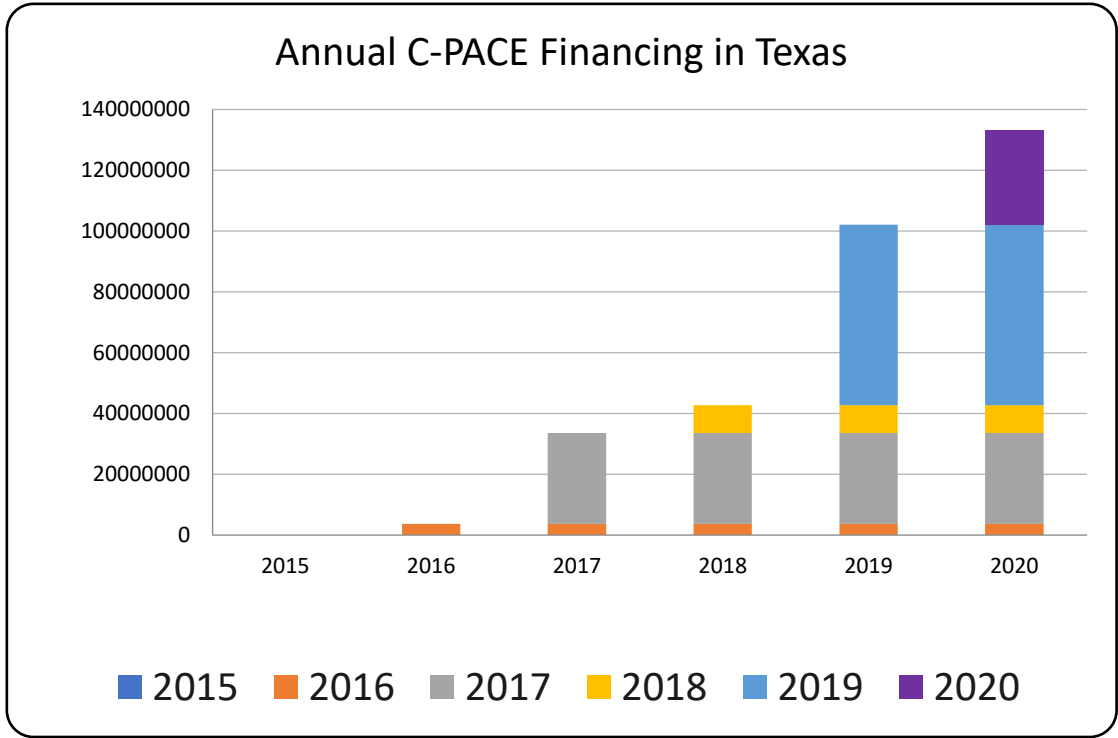
Project Type

- Energy efficiency 49%
- Renewable energy 23%
- Mixed 22%
- Resiliency 7%



TX-PACE BY THE NUMBERS

➤ \$134 million of investment to date



MEASURE TYPE
Energy Efficiency: 55% / Water Conservation: 33% / Distributed Gen: 12%

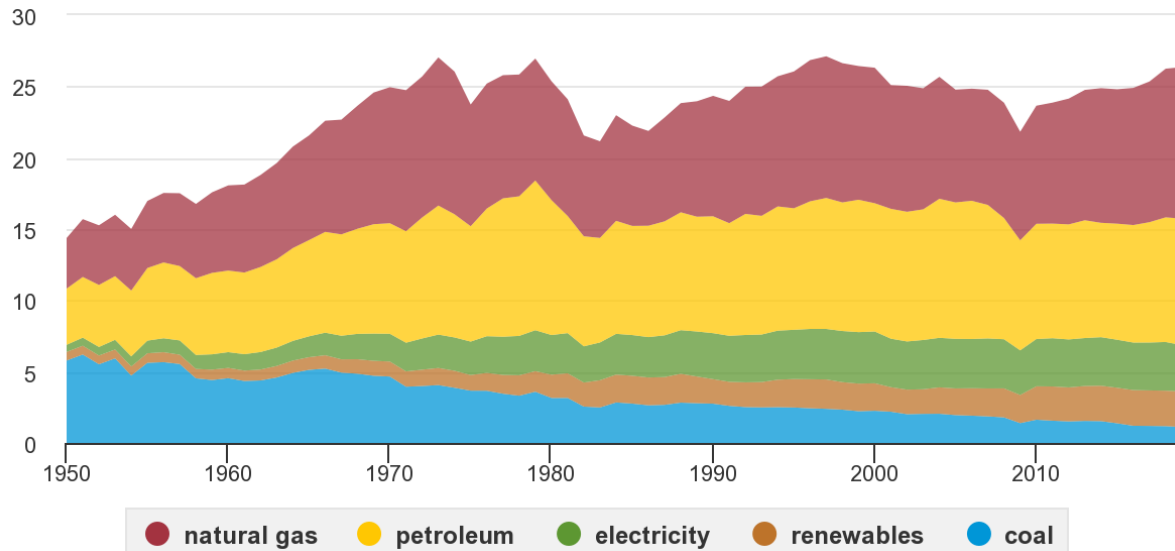
COMMON MISCONCEPTIONS - INDUSTRIAL

- PACE is for commercial properties only – hospitality, retail, office buildings, apartments
- PACE is for only smaller projects – HVAC, lighting, etc...
- PACE can only be used for equipment – not design, engineering, installation and commissioning
- PACE uses government funding with strings attached
- There's an upper limit on PACE financing
- I must use contactors and capital providers from a list
- PACE has deadline – can't sync with TAR, shutdowns

INDUSTRIAL SECTOR ENERGY CONSUMPTION

U.S. industrial sector energy use by source, 1950-2019

quadrillion British thermal units

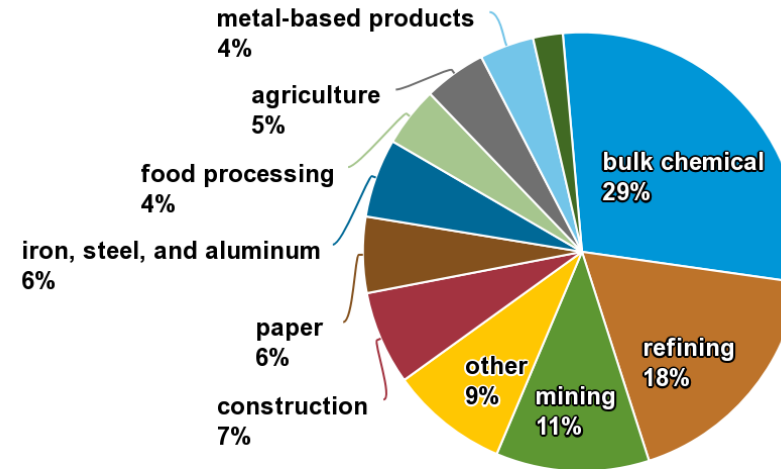


Note: Includes energy sources used as feedstocks in manufacturing products. Electricity is retail sales of electricity to the sector and excludes electric system energy losses associated with the retail sales.

Source: U.S. Energy Information Administration, *Monthly Energy Review*, Table 2.4, June 2020



U.S. industrial sector energy consumption by type of industry, 2019



Note: Includes electricity purchases and energy sources used as feedstocks for making products. *Other* includes wood products (2%), plastics products (1%), and all others (6%).

Source: U.S. Energy Information Administration, *Annual Energy Outlook 2020*, Tables 24-34, January 2020



LOW AND STABLE POWER PRICES

Financial (cash flow) barriers have limited wide-scale adoption of energy efficiency and renewable energy measures

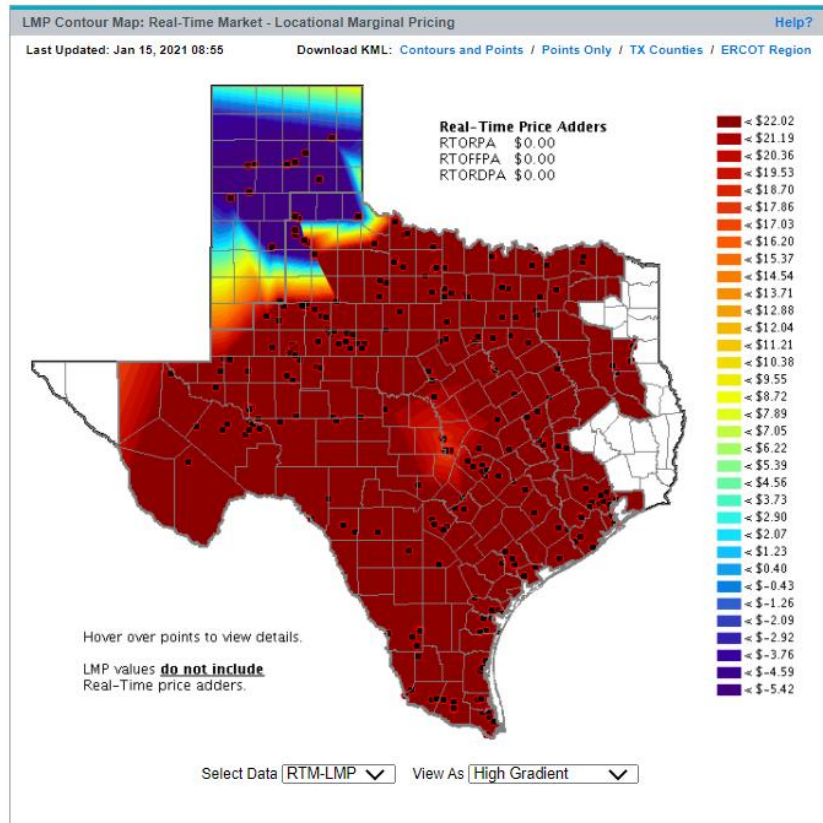
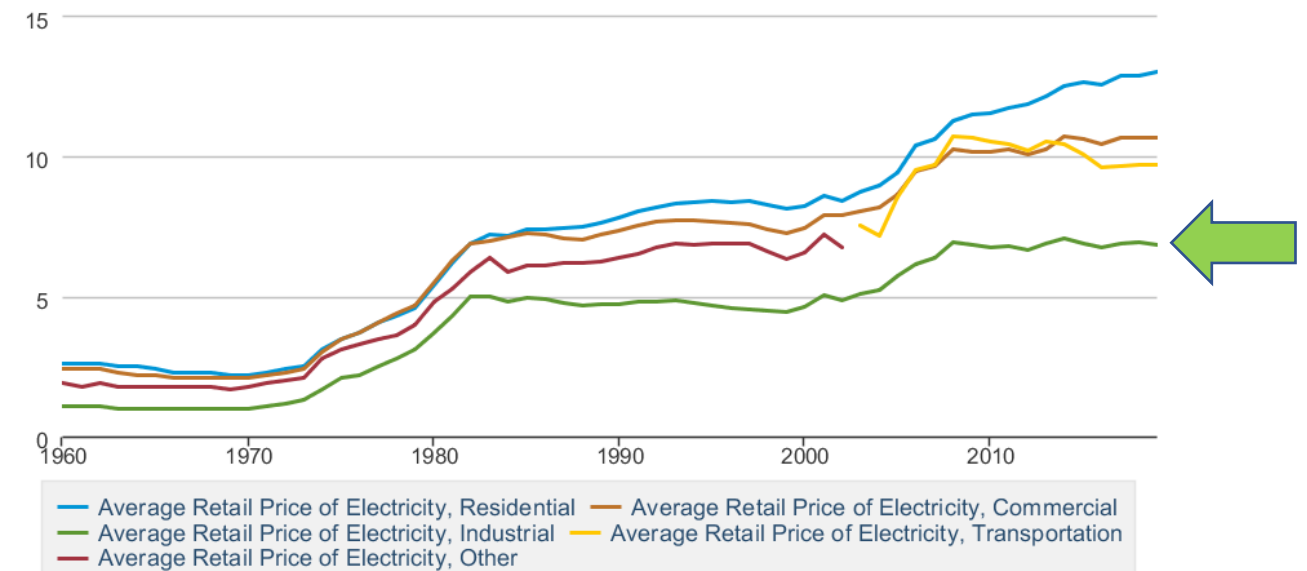


Table 9.8 Average Retail Prices of Electricity

Cents per Kilowatthour, Including Taxes

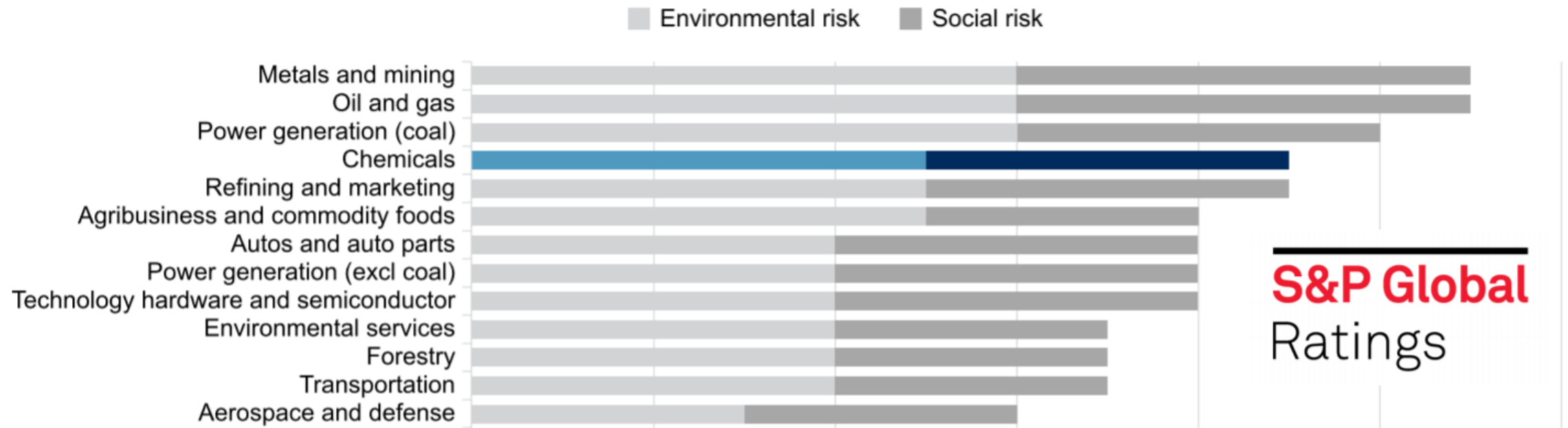


eia Source: U.S. Energy Information Administration

<http://www.ercot.com/content/cdr/contours/rtmLmp.html>

ESG – RISK MITIGATION

ESG Sector Risk Atlas



<https://www.spglobal.com/ratings/en/research/pdf-articles/190603-esg-industry-report-card-chemicals>

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- C&I Market Drivers/Challenges/Opportunities
- **State Authorization, Local Adoption Model**
- Uniform Standards & Program Guidelines
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HOW DID WE GET HERE?



PROPERTY ASSESSED CLEAN ENERGY ACT

Texas Local Gov't Code Sec. 399.002. DEFINITIONS

Qualified Improvement: a permanent improvement fixed to real property and intended to decrease water or energy consumption or demand, including a product, device, or interacting group of products or devices on the customer's side of the meter that uses energy technology to generate electricity, provide thermal energy, or regulate temperature.

Qualified Project: the installation or modification of a qualified improvement.

Real Property: privately owned commercial or industrial real property or residential real property with five or more dwelling units.

PACE - ELIGIBLE IMPROVEMENTS

Projects that reduce energy or water usage or generate energy onsite

Energy

- High efficiency chillers, boilers, and furnaces
- Combustion and burner upgrades
- Heat recovery and steam traps
- Compressed air systems
- Mechanical system modernization
- Energy management systems and controls
- High efficiency lighting upgrades
- Building envelope improvements
- Mechanical insulation
- Fuel switching
- Renewable/DG/CHP energy systems

Water

- High efficiency water heating systems
- Water conservation systems
- Wastewater recovery and reuse systems
- Alternate, on-site sources of water (A/C condensate, rainwater, RO reject water, foundation drain water, etc.)
- On-site improvements to accommodate reclaimed water use
- Water management systems and controls (indoor and outdoor)
- High efficiency irrigation equipment

PACE - ELIGIBLE SOFT COSTS

PROJECT

- Materials and labor necessary for the installation of a qualified improvement/equipment
- Changes to the existing property that are incidental to the installation
- Design, project development and engineering costs
- Permit fees & inspection fees
- Commissioning costs

FINANCING

- Independent Third-Party Review fees, including verification fees
- Legal, consulting and other fees on an actual cost basis
- Lender's fees
- Program application and administrative fees
- Any other fees or costs that may be incurred by the property owner incidental to the installation, modification, or improvement

PACE in a BOX TOOLKIT



Working Groups

- 1) Program Design
- 2) Program Underwriting Standards*
- 3) Funding Platform
- 4) Education, Marketing and Training
- 5) Technical Standards*

<https://www.keepingpaceintexas.org/pace-in-a-box/>

*Under review/update now

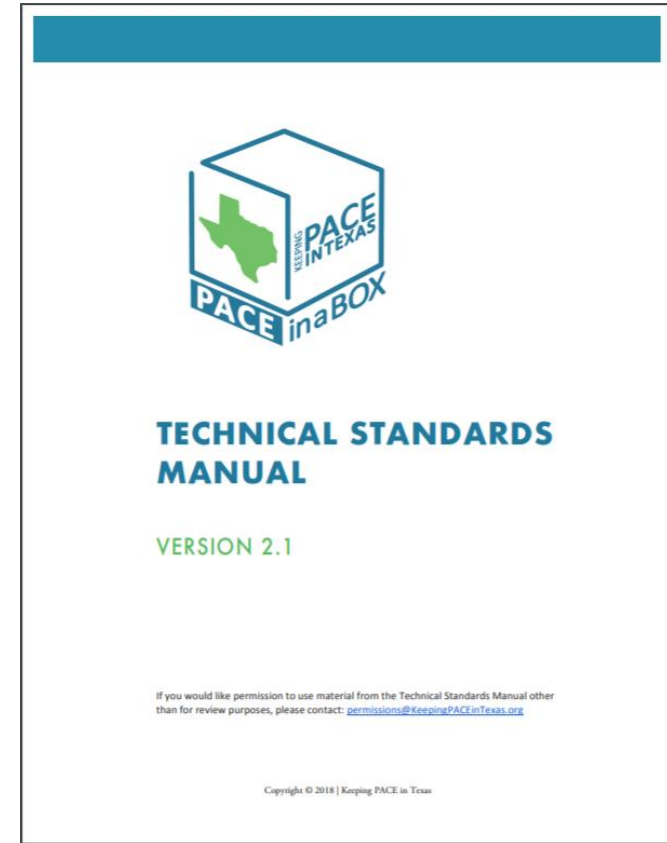
TECHNICAL STANDARDS

Based on Nationally Accepted Standards

- American Society for Testing and Materials (ASTM)
- International Performance Measurement and Verification Protocol (IPMVP)
- American National Standards Institute / Building Owners and Managers Association (ANSI / BOMA)
- American Society of Heating, Refrigerating & Air-Conditioning Engineers (ASHRAE)
- National Institute of Standards and Technology (NIST)

ITPR Qualifications

- Texas-licensed Professional Engineer with energy/water efficiency experience
- Preferred certifications: ASHRAE, AEE, Building Commissioning Association



https://www.keepingpaceintexas.org/wp-content/uploads/2018/12/KPT_Technical-Standards-Manual-2.1-2018-12-10.pdf

UNDERWRITING METRICS/QUALIFIERS

Underwriting Criteria	Guideline
Assessment to Assessed Value Ratio	≤20% of the assessed property value. Requests for a variance are evaluated on a case-by-case basis.
Savings to Investment Ratio (SIR)	≥1.0. Requests for a variance are evaluated on a case-by-case basis.
Mortgage Holder Consent	Written consent required from existing mortgage holders.

SAVINGS TO INVESTMENT RATIO (SIR)

SIR = Savings / Investment (**1 or greater to qualify for PACE**)

Savings – Total energy/water \$ savings over the life of the project/assessment

Investment – Total amount of assessment (financing amount)

***Utility incentives can reduce/create headroom for additional measures**

Example: Pumps, motors, controls

Project Cost - \$1,000,000 (including financing costs)

(Utility Incentives - \$50,000)

Project Savings - \$950,000 over 20-year period

Savings	<u>\$950,000</u>	
Investment(net)	\$950,000	= SIR 1

LOCAL ADOPTION PROCESS



City/County/Political Subdivision

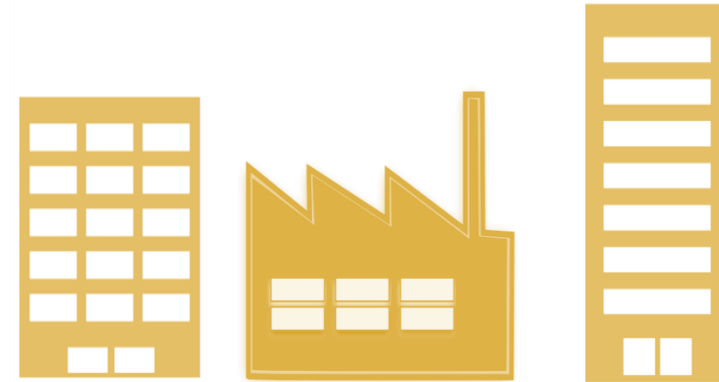
- 1) Post **Report** on how PACE program will work
- 2) Public briefing/discussion (optional)
- 3) Pass **Resolution of Intent** to establish PACE program
- 4) Public hearing (required)
- 5) Pass **Resolution to Establish** PACE program
- 6) Select administrator



Local Governments



Property Owners



TEXAS ★ **PACE**
AUTHORITY

Native Texan 501(c)(3)



Capital Providers



Service Providers

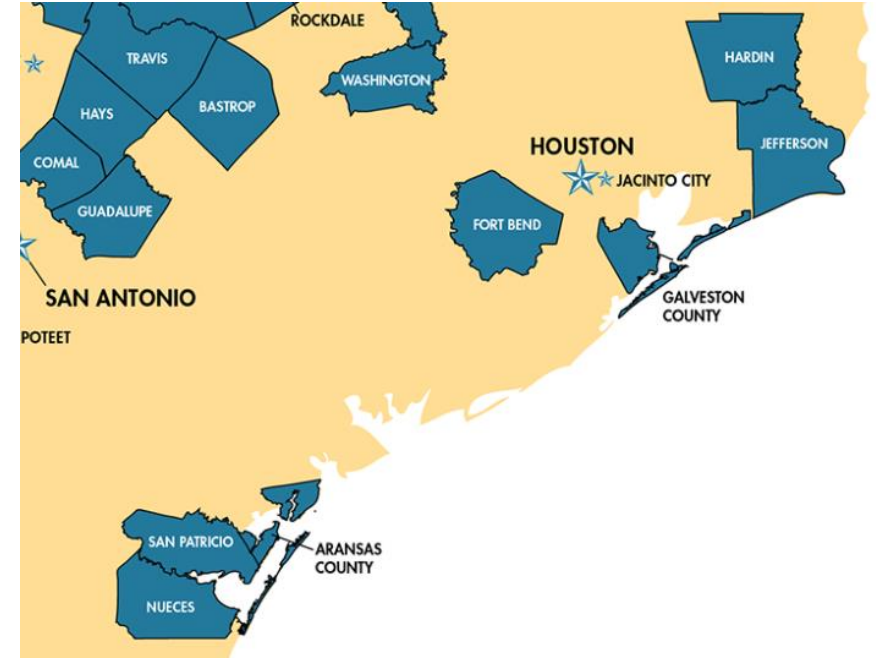
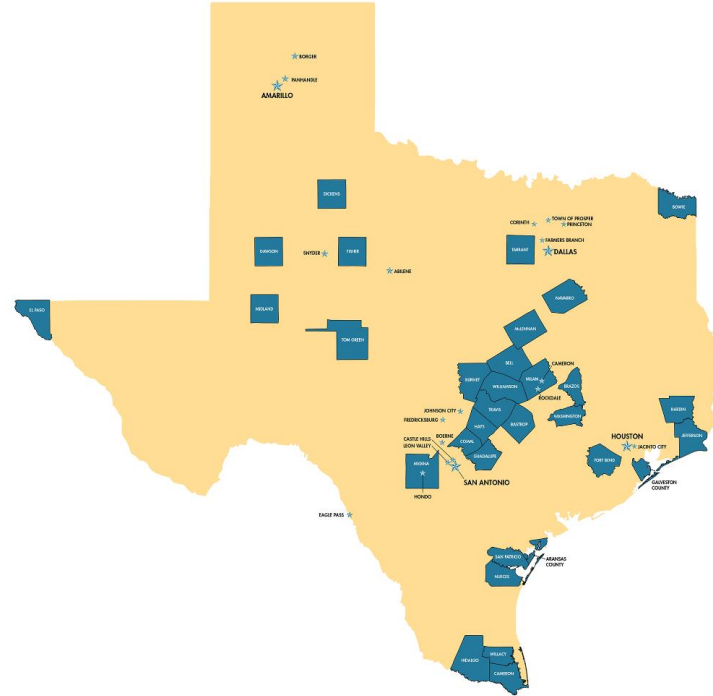
CURRENT TX-PACE PROGRAMS

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| Town of Prosper | City of Rockdale | City of San Antonio |
| City of Snyder | | |



➤ 55 PACE local programs
➤ 60 % of state population covered



PACE PROGRAM GUIDELINES

TEXAS PACE AUTHORITY

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← → ↻ 🏠 🔒 texaspaceauthority.org/resources/documents/ 🔍 ☆ 📧

TEXAS PACE AUTHORITY [JOIN OUR MAILING LIST](#)

What is PACE? ▾ Where is PACE? Eligibility ▾ **Resources ▾** Events

DOCUMENTS

PROGRAM DOCUMENTS

- + PACE in a Box & Latest Updates
- + PACE Capital Provider Submission of Interest
- + Contract Templates with the Local Government
- + Resources for getting Existing Lender Consent
- The Program Guide and Technical Standards

Everything you need to complete a PACE project, including the Technical Standards Manual:

- 🔍 Program Guide (English)
- 🔍 Program Guide (Spanish)

QUICK LINKS

- What is TX-PACE?
- FAQs
- Program Documents
- Case Studies
- Events

<https://www.texaspaceauthority.org/resources/documents/>



AGENDA

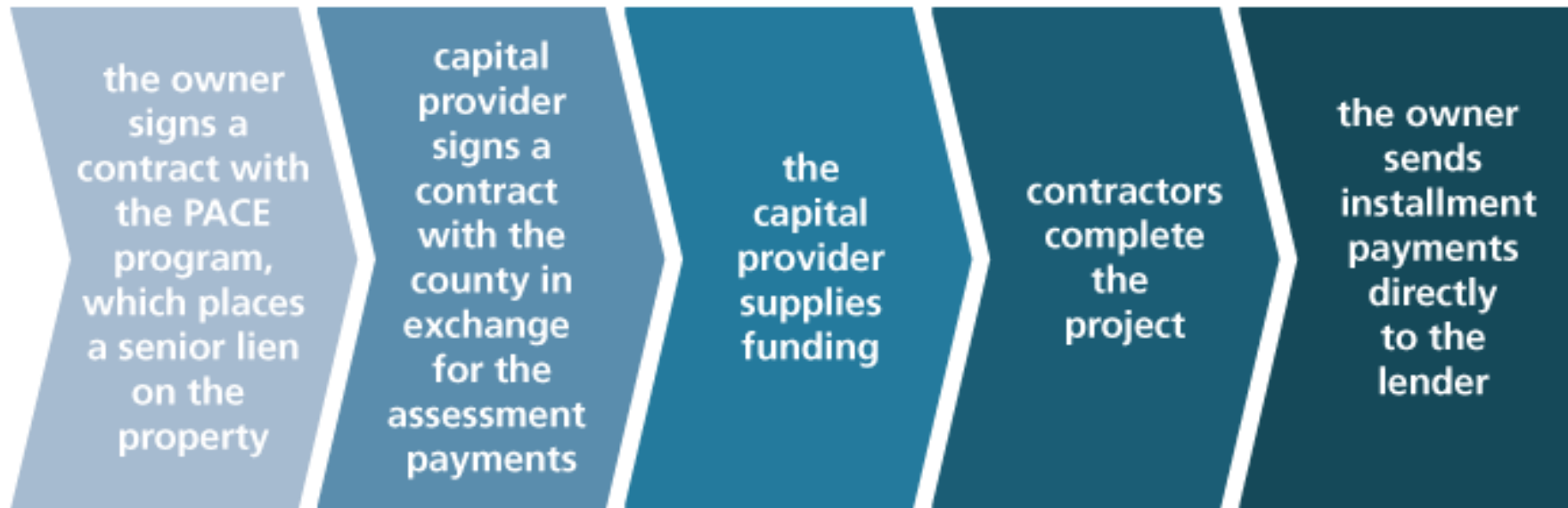
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How It Works









A Building Owner:



If the owner, building, and project all meet PACE requirements:

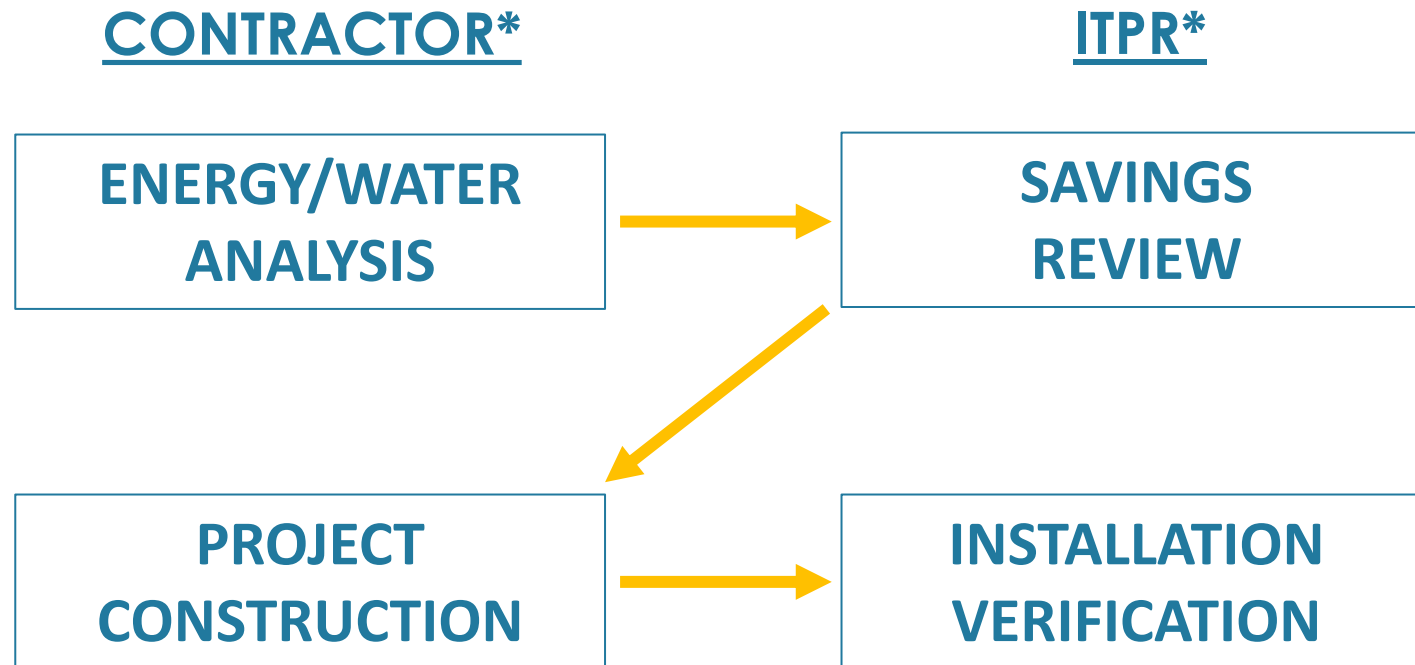


TEXAS PACE CAPITAL PROVIDERS

 <p>GREENWORKS LENDING</p> <p>HAS CLOSED A PACE PROJECT IN TEXAS</p>	<p>Greenworks Lending</p> <p>Preferred Financing Range: \$100K - \$5M Types of Projects: Any Eligible Technologies and Properties Geographic Coverage: All of Texas Contact: Sean Ribble www.greenworkslending.com</p>	 <p>LIVE OAK BANK</p>	<p>Live Oak Bank</p> <p>Preferred Financing Range: \$500K+ Types of Projects: Flexible Geographic Coverage: All of Texas Contact: Cameron Pappas www.liveoakbank.com</p>	 <p>LordCap PACE</p>	<p>LordCap PACE</p> <p>Preferred Financing Range: \$100K+ Types of Projects: All Qualified Projects Geographic Coverage: All of Texas Contact: Joseph J. Lau www.lordcappace.com</p>
 <p>COUNTERPOINTSRE</p> <p>HAS CLOSED A PACE PROJECT IN TEXAS</p>	<p>Hannon Armstrong Sustainable Real Estate CounterpointesRE</p> <p>Preferred Financing Range: \$100K+ Types of Projects: All Qualified Projects Geographic Coverage: All of Texas Contact: Mark McClure www.counterpointesre.com</p>	 <p>Enhanced Capital</p>	<p>Enhanced PACE Finance LLC</p> <p>Preferred Financing Range: \$500K-\$50MM Types of Projects: Any Geographic Coverage: All of Texas Contact: Ian McCulley www.enhancedcapital.com</p>	 <p>BRENHAM NATIONAL BANK</p>	<p>Brenham National Bank</p> <p>Preferred Financing Range: Up to \$6MM Types of Projects: Commercial Real Estate Geographic Coverage: Counties: Bastrop, Bell, Brazos, Fort Bend, Galveston, Hays, McLennan, Tarrant, Travis, and Williamson, Cities: Cameron, Fredericksburg, Houston & ETJ, and Rockdale Contact: Mike Rudloff 888-292-4571 www.bnbank.com</p>
 <p>PLG</p> <p>PACE LOAN GROUP</p>	<p>PACE Loan Group</p> <p>Preferred Financing Range: \$250k - \$20mm Types of Projects: Office, Hotel, Retail, Multifamily / Assisted Living, Warehouse Geographic Coverage: All of Texas Contact: Rafi Gotberstein www.paceloangroup.com</p>	 <p>TFNB</p> <p>Your Bank for Life</p> <p>HAS CLOSED A PACE PROJECT IN TEXAS</p>	<p>TFNB Your Bank For Life</p> <p>Preferred Financing Range: Up to \$1M Types of Projects: All Qualified Projects Geographic Coverage: All of Texas Contact: Alec Burriss www.tfnbx.com</p>	 <p>WHITE OAK</p>	<p>White Oak Global Advisors, LLC</p> <p>Preferred Financing Range: \$500,000 - \$150MM Types of Projects: All eligible improvements and property types Geographic Coverage: All of Texas Contact: Jeffrey Habicht www.whiteoakpace.com</p>
 <p>Frontier Bank of Texas</p> <p>HAS CLOSED A PACE PROJECT IN TEXAS</p>	<p>Frontier Bank of Texas</p> <p>Preferred Financing Range: \$50,000 to \$500,000 Types of Projects: Office, Retail, Warehouse, Flex Geographic Coverage: Properties in Travis, Bastrop, Williamson, and Hays counties Contact: Nichole Aubert www.frontierbankoftexas.com</p>	 <p>PETROS PACE FINANCE</p> <p>HAS CLOSED A PACE PROJECT IN TEXAS</p>	<p>PETROS PACE Finance</p> <p>Preferred Financing Range: \$500K+ Types of Projects: All Qualified Projects Geographic Coverage: All of Texas Contact: Mansoor Ghori www.PETROS-PACE.com</p>	 <p>PACE Equity</p> <p>Reimagining America for the 21st Century</p>	<p>PACE Equity Finance</p> <p>Preferred Financing Range: \$75K - \$75M Types of Projects: Any Geographic Coverage: All of Texas Contact: Ethan Elser www.pace-equity.com</p>
 <p>STONEHILL PACE</p> <p>HAS CLOSED A PACE PROJECT IN TEXAS</p>	<p>Stonehill PACE</p> <p>Preferred Financing Range: >\$1MM+ Types of Projects: All eligible improvements and property types Geographic Coverage: All of Texas Contact: Connor Murch www.stonehillpace.com</p>	 <p>DIVIDEND</p>	<p>Dividend Finance</p> <p>Preferred Financing Range: \$100,000 to \$20 MM Types of Projects: All commercial property types Geographic Coverage: All of Texas Contact: Peter Grabell www.dividendfinance.com</p>	 <p>LEVER ENERGY CAPITAL</p> <p>HAS CLOSED A PACE PROJECT IN TEXAS</p>	<p>Lever Energy Capital</p> <p>Preferred Financing Range: \$200K - \$20M Types of Projects: Any Geographic Coverage: All of Texas Contact: Joel Poppert www.leverenergycapital.com</p>
 <p>HALL STRUCTURED FINANCE</p>	<p>Hall Structured Finance</p> <p>Preferred Financing Range: \$15MM - \$90MM Types of Projects: Hospitality, Multi-family, Student Housing Geographic Coverage: All of Texas Contact: cpace@hallstructured.com 214-269-9400 www.hallstructured.com</p>	 <p>TWAIN FINANCIAL PARTNERS</p> <p>HAS CLOSED A PACE PROJECT IN TEXAS</p>	<p>TWAIN Financial Partners</p> <p>Preferred Financing Range: \$500K+ Types of Projects: All Qualified Projects Geographic Coverage: All of Texas Contact: Nick Maglasang www.TwainFinancial.com</p>	 <p>Inland Green Capital LLC</p> <p>Investing in a green future</p>	<p>Inland Green Capital</p> <p>Preferred Financing Range: \$100K - \$10MM Types of Projects: All Commercial Property Types and Technologies Geographic Coverage: All of Texas Contact: AnnaMaria Kowalik www.inlandgreencapital.com</p>
 <p>CLEANFUND</p> <p>Commercial PACE Capital</p> <p>HAS CLOSED A PACE PROJECT IN TEXAS</p>	<p>CleanFund Commercial PACE Capital</p> <p>Preferred Financing Range: \$1MM - \$100MM Types of Projects: Any Geographic Coverage: All of Texas Contact: Jon Spelke 213-258-5429 www.cleanfund.com</p>	 <p>CCG PACE FUNDING, LLC</p>	<p>CCG PACE Funding, LLC</p> <p>Preferred Financing Range: \$500K+ Types of Projects: All Qualified Projects, especially those with unique situations that require a customized loan facility Geographic Coverage: All of Texas Contact: Paul Hoffman www.ccgpace.com</p>		

www.texaspaceauthority.org/home/capital-provider-list/

THE PACE PROCESS – PROJECTS



*Owner-selects Contractor and ITPR

ENERGY/WATER ANALYSIS

- Performed by Contractor or Engineer
- Conforms to TPA's Technical Standards
- 2 Key Components:
 - Baseline Analysis
 - Projected Savings Analysis
- Uses Energy/Water Assessment Report Template
- Cost can be rolled into project

PROPERTY ASSESSED CLEAN ENERGY ACT

Texas Local Gov't Code Sec. 399.011. REVIEW REQUIRED.

(a) A program established under this chapter must require for each proposed qualified project:

- (1) a review of water or energy baseline conditions and the projected water or energy savings to establish the projected water or energy savings; and
- (2) a verification that a proposed qualified improvement meets the requirements of a qualified project.

(a-1) A verification provided as required under Subsection (a)(2) conclusively establishes that the improvement is a qualified improvement and the project is a qualified project.

(b) After a qualified project is completed, the local government shall require written verification that the qualified project was properly completed and is operating as intended.

(c) A baseline water or energy review or verification review under this section must be conducted by an independent third party.

ITPR REVIEW

Independent Third-Party Reviewer (ITPR)

➤ Texas-licensed PE with relevant experience/certifications

ITPR review has 2 parts:

- 1) “BEFORE” – Review of baseline, savings projections + site visit (photos)
- 2) “AFTER” – Verification that project is installed and operating as intended (site visit photos)

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TX-PACE PROJECT DIVERSITY

- Urban and rural
- Office, mixed-use, non-profit, hospitality, multi-family, parking garage, retail
- Energy efficiency, water conservation, distributed generation & demand reduction/resiliency projects
- Project sizes: \$68,000 - \$24,000,000
- All received 100% financing



1225 NORTH LOOP WEST

Houston



Measures:

- HVAC
- BAS
- LED lighting

Utility Incentives:

\$30,000

Assessment Total:

\$1,304,352

Utility Savings:

38% Annually



BUTLER BROTHERS BUILDING - DALLAS



Measures:

- HVAC
- Lighting
- Insulation, roof
- Windows
- Plumbing fixtures

Incentives:

\$21 million
Historic Tax Credits

Assessment Total:

\$23.9 million

Annual Utility Savings: 40%

Electric: 6.6 million kWh

Water: 700K gallons



CAPITAL STACK APPROACH: DEVELOPER

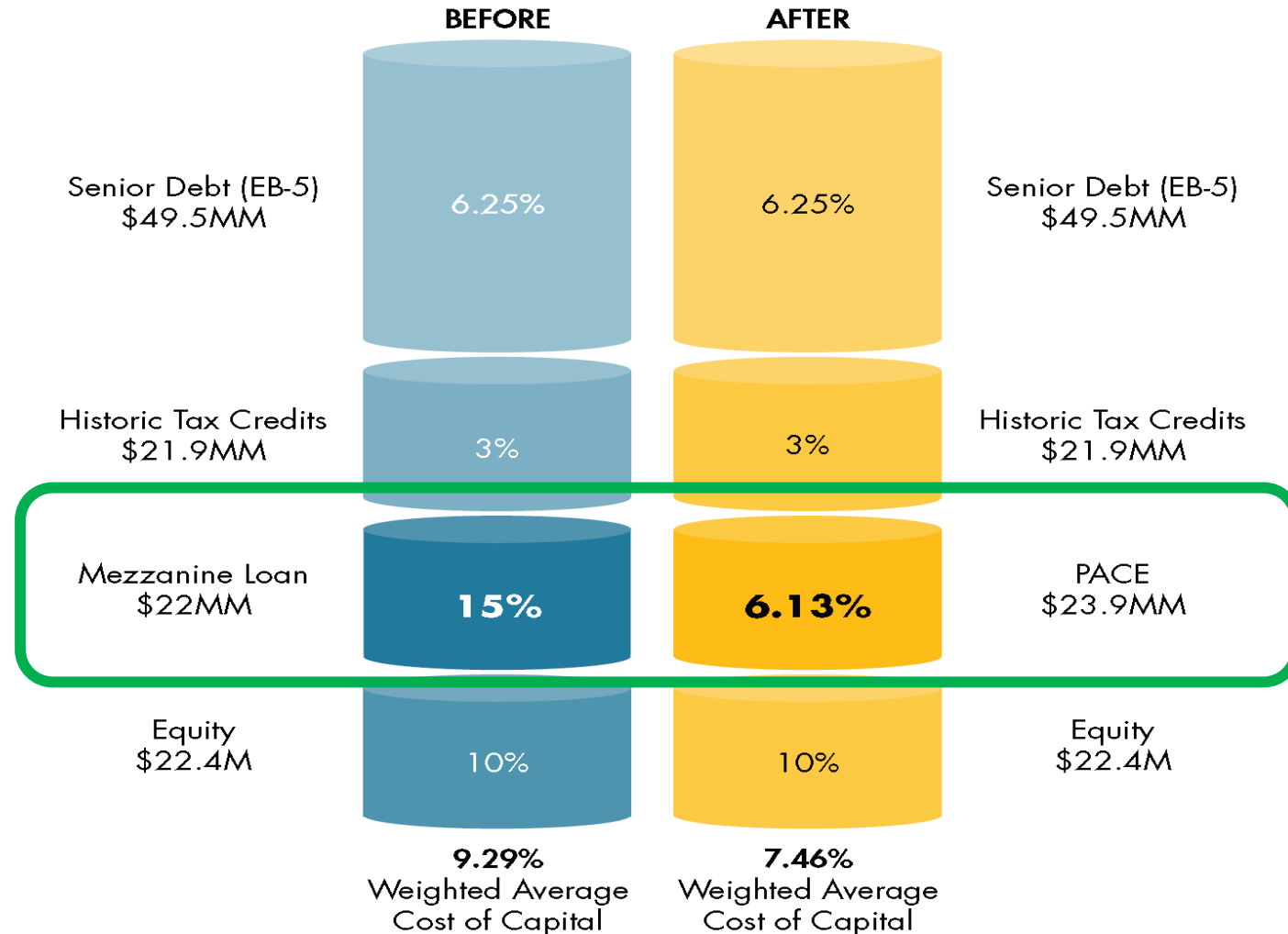
Redevelopment Example

Before

- \$116M
- 9.29% cost of capital

After

- w/\$24M PACE loan
- \$118M
- 7.46% cost of capital **(-20%)**



SIMON PROPERTY GROUP

El Paso County, Hays County, Travis County,
Williamson County, City of Houston



Measures

- HVAC
- Lighting
- Water

Assessment Total

\$9 Million



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PACE is a WIN-WIN-WIN (WIN-WIN)

- ✓ **Property Owners** – lower utility bills, energy independence, energy efficiency, property value increase
- ✓ **Contractors** – source of increase in business, more local hiring, best practices, keeping up with technology advancements
- ✓ **Lenders** – new loans, steady & stable process, fully collateralized, Tax Assessment lien position, improved asset value
- ✓ **State of Texas** – reduced peak demand, enhanced grid reliability, distributed generation as resilient power source, improved air quality, water resource conservation
- ✓ **Communities** – increased economic development and jobs, improved building infrastructure, more appealing building stock and plants

KEY TAKEAWAYS – FINANCIAL

➤ **PACE Financing**

- is not a balance sheet liability (land secured assessment)
- doesn't tie up a company's line of credit
- increases a plant's value/performance/environmental
- doesn't have to be paid off at sale – tied to land
- can be paid for over a longer time
 - life of equipment versus typical bank 5-year term
 - cash flow positive day one

KEY TAKEAWAYS – PROGRAMMATIC

- There are resources to help both the contractor and the customer through the process
 - Not on you own with unfamiliar paperwork
- Communities across Texas are looking to PACE to spur property upgrades, achieve air quality and environmental goals, and enhance economic development
- PACE can open doors to conversations with new and existing customers that lead to new business

RESOURCES

- **Texas PACE Authority:** www.texaspaceauthority.com
- **TX-PACE Program Guide and Technical Standards**
www.texaspaceauthority.org/Documents/Program%20Guide.pdf?dl=0
- **Events and Training – (Online Contractor Training Soon!)**
www.texaspaceauthority.org/event-directory
- **Case Studies**
www.texaspaceauthority.org/resources/case-studies-marketing/
- **Industrial Overview**
https://www.texaspaceauthority.org/wp-content/uploads/2018-02-22_Industrial-Case-Studies.pdf

QUESTIONS?

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