



FINANCING THAT WORKS FOR YOUR BUILDING AND BUDGET

Commercial Building Improvement Financing

Financing is available for businesses, nonprofits, multifamily properties, and public facilities across Indiana to complete energy and building improvements without large upfront costs. This program provides simple, accessible financing for projects that improve efficiency and long-term value.

LOWER OPERATING COSTS

Reduce ongoing energy expenses and avoid rising utility costs with high-efficiency systems.

IMPROVE BUILDING PERFORMANCE

Upgrade systems to increase efficiency, reliability, and long-term performance.

COMPLETE PROJECTS SOONER

Execute needed improvements without delaying for internal budget approvals or capital planning cycles.

PRESERVE WORKING CAPITAL

Finance upgrades over time and maintain liquidity for other operational priorities.

EXAMPLE MONTHLY PAYMENTS (60-MONTH TERM)

Loan Amount	Monthly Payment
\$10,000	\$193
\$25,000	\$483
\$50,000	\$966
\$75,000	\$1,450
\$100,000	\$1,933
\$125,000	\$2,416
\$150,000	\$2,899

Financing provided by National Energy Improvement Fund, LLC, IEIF's lending partner, for program-qualifying upgrades performed by IEIF/NEIF-approved contractors. Minimum loan \$2,500. Rates as low as 5.99% up to \$150,000, with below-market rate financing available for projects above \$150,000. Subject to program availability. Available terms between 12 and 84 months.



Our commercial financing allows you to choose from a variety of monthly payment options to realize energy, maintenance and operational savings without waiting for the next capital budget cycle to make improvements to your building.

FINANCING BUILT FOR COMMERCIAL PROJECTS

Support energy and building upgrades with financing that aligns with your budget, timeline, and operational goals.

WHY USE THIS FINANCING

- Move projects forward without upfront capital
- Reduce operating costs with efficient systems
- Replace aging equipment
- Preserve cash for other priorities

FINANCING DETAILS

- Rates starting at 5.99%
- Terms from 12–84 months
- Project sizes from \$2,500 to \$150,000+
- Fast application and approval

PROJECTS THAT QUALIFY

- Lighting and electrical systems
- HVAC and mechanical systems
- Building envelope and insulation
- Renewable energy
- Water efficiency
- Retro-Commissioning (RCx)

MOVE YOUR PROJECT FORWARD



Scan to connect with our network of approved contractors.

Specific project eligibility may vary based on scope and financing review.

See full list of eligible improvements here: bit.ly/3PNtFPZ