



Good Energy Loan Fund

The purpose of the Groundswell Capital “Good Energy Loan Fund” is to promote clean energy efficient and water efficient design for improved sustainability. Our priorities include:

- Clean transportation
- Clean Energy generation and storage
- Net-Zero Building design
- Water Conservation

Eligibility Requirements

- Projects must reduce or avoid greenhouse gas emissions.
- Projects that meet the public function test must comply with Build America Buy America Act (BABA).
- Due diligence documentation which substantiates the modeled amounts of greenhouse gas emissions reduced or avoided must be provided at the time of loan closing. Examples include ASHRAE II audits, appropriate plan and cost reviews, EPA AVERT results, etc.

The following is a guide to support the types of the development items that are consistent with the funding goals.

Energy-Efficient Measures

1. Building Envelope Improvements

- High-performance insulation (spray foam, cellulose, or rigid foam)
- Cool roofs or reflective roofing materials
- High-efficiency windows (double/triple-pane, low-E coating)
- Airtight construction with advanced air sealing
- Passive solar design for natural heating and cooling
- Thermal mass materials (e.g., concrete, brick) for temperature regulation
- Window shading (overhangs, awnings, trees) for solar heat gain control

2. Energy-Efficient HVAC Systems

- High-efficiency heat pumps (air-source, ground-source, or mini-split)
- Variable Refrigerant Flow (VRF) systems
- Energy recovery ventilation (ERV) or heat recovery ventilation (HRV)
- Smart thermostats and zoned heating/cooling systems
- Ceiling fans and whole-house fans for cooling efficiency



3. Energy-Efficient Lighting

- LED lighting throughout common areas and units
- Motion-sensor and daylight-sensing lighting controls
- Smart lighting systems with automated scheduling

4. Energy-Efficient Appliances & Equipment

- ENERGY STAR-rated refrigerators, dishwashers, and washing machines
- Induction stoves instead of gas ranges
- ENERGY STAR heat pump water heaters
- Smart power strips and energy monitoring systems

5. Renewable Energy Integration

- Rooftop solar photovoltaic (PV) panels
- Solar water heating systems
- Community solar access for residents
- Battery storage for renewable energy backup
- Wind turbines (where applicable)
- Net metering or grid-interactive energy management

6. Smart Energy Management

- Demand response programs to reduce peak loads
- AI-based energy optimization for buildings
- Microgrid and distributed energy resource (DER) systems

Water Conservation Measures

1. Water-Efficient Plumbing Fixtures

- Low-flow toilets, faucets, and showerheads
- Dual-flush toilets
- WaterSense-certified fixtures
- Leak detection and automated shut-off systems

2. Water-Efficient Landscaping & Irrigation

- Xeriscaping with native and drought-tolerant plants
- Rainwater harvesting systems for irrigation
- Smart irrigation controllers and drip irrigation
- Bioswales and permeable pavements for stormwater management



3. Water Recycling & Reuse

- Greywater reuse systems for irrigation and toilet flushing
- On-site wastewater treatment and reuse
- Rain barrels or underground cisterns for non-potable water use

4. High-Efficiency Water Heating

- Tankless or hybrid heat pump water heaters
- Solar thermal water heating
- Centralized hot water distribution with recirculation

Clean Energy & Electrification Measures

1. Building Electrification

- Replacing gas furnaces with heat pumps
- Electric vehicle (EV) charging stations for residents
- Induction cooking instead of gas stoves
- Whole-building electrical panel upgrades to support electrification

2. Grid-Interactive & Resilient Energy Systems

- Smart inverters and bidirectional charging for EVs
- Community microgrids for local energy resilience
- Virtual power plant (VPP) participation via battery storage

3. Sustainable Building Materials & Construction

- Low-carbon concrete and recycled materials
- Cross-laminated timber (CLT) for lower embodied carbon
- Non-toxic, high-performance insulation
- Cool pavements and green roofs for urban heat mitigation

Additional Sustainability Features

- Smart building sensors for indoor air quality (IAQ) monitoring
- Non-toxic, zero-VOC paints and materials for healthier indoor environments
- Walkability and transit-oriented design to reduce transportation emissions
- Bicycle storage and shared mobility options for sustainable transit