



Energy Affordability Credit Facility Syndicate

The **Energy Affordability Credit Facility (EACF)** is a pooled, co-lending syndicate designed to help **Community Development Financial Institutions (CDFIs)** expand climate and clean energy lending. It combines credit enhancements, risk sharing, standardized underwriting, and technical assistance.

Developed by **Justice Climate Fund (JCF)** and the **African American Alliance of CDFI CEOs (The Alliance)** with participating CDFIs, the EACF provides pooled capital and credit protection to help CDFIs meet the growing demand for climate and clean energy solutions in under-resourced communities across the country. JCF's first-loss

guarantee and cross-CDFI participations help reduce risk for an individual CDFI, while technical assistance, shared underwriting standards, and loan officer cross-training build capacity and create a scalable and repeatable model to support future lending.

HOW THE EACF WORKS

CDFIs Originate

Participating CDFIs originate and service loans on their own balance sheets using EACF underwriting and lending criteria.

CDFIs Share Risk

Member CDFIs purchase participations in one another's loans, distributing exposure and recycling capital across the network.

JCF Provides Credit Enhancement

JCF's first-loss guarantee provides additional protection against potential losses, allowing CDFIs to take on transactions their balance sheets might not otherwise support.

Building Durable Capacity

Technical assistance, shared underwriting standards, and loan officer cross-training help CDFIs expand climate and clean energy lending and build capacity across the field.

KEY FEATURES

- Climate and clean energy lending is integrated into existing CDFI workflows and originated by cross-trained loan officers, not siloed into a new department.
- A common term sheet, universal underwriting standards, and a shared reporting data set create consistency across the syndicate.
- Local flexibility parameters such as community-development zone exceptions, collateral alternatives, and technical assistance models allow participating CDFIs to adapt to local market conditions.
- The EACF will initially focus on commercial/investor-developer lending, creating a foundation for expansion into additional lending as the model develops.
- Technical assistance is included as a core component of the EACF, helping CDFIs develop the framework for durable lending and capacity.



DESIGNED FOR IMPACT

For Participating CDFIs:

Creates a new credit-enhanced clean energy lending product with shared risk and liquidity across the participating network through syndication. Technical assistance builds institutional capacity to meet strong market demand. The EACF is also structured to preserve Community Reinvestment Act eligibility and future secondary-market options.

For the CDFI Field:

Establishes a scalable, replicable model for CDFIs to pool capital and risk to enter climate and clean energy lending, supported by standardized and measurable impact reporting, such as energy savings, jobs created, and the number of small businesses served.

For Borrowers and Communities:

Expands access to financing for clean energy projects that lower energy costs and improve the resilience of housing and small commercial properties in low- and moderate-income communities. These projects create well-paying jobs, build energy independence, and generate economic benefits in the communities where they are needed most.



DESIGN GROUP MEMBERS

- **Baltimore Community Lending**
(Baltimore)
- **River City Capital**
(Memphis)
- **ProsperUs Detroit**
(Detroit)
- **SERCAP**
(Virginia–Florida corridor, 7 states)
- **African Economic Development Solutions**
(Minnesota)

ABOUT JUSTICE CLIMATE FUND

Justice Climate Fund (JCF) is a national nonprofit mobilizing capital and resources to strengthen under-resourced communities across America. JCF drives transformative investments in climate and clean energy solutions that deliver energy independence, support cleaner air and water, create healthier communities, and build economic and environmental resilience. JCF's national network includes more than 400 community lenders and state and local stakeholders across the country.



ABOUT THE AFRICAN AMERICAN ALLIANCE OF CDFI CEOs

The African American Alliance of CDFI CEOs (The Alliance) is a national coalition of 100+ CEOs of Black-led Community Development Financial Institutions (CDFIs) including loan funds, credit unions, venture capital firms, and nonprofit developers. Founded in 2018, The Alliance's membership network collectively serves all 50 states and the District of Columbia, positioning members to address housing and capital access barriers in Black communities nationwide.



Connect With Us

To learn more about participating in the EACF Syndicate, contact JCF's Managing Director of Strategic Partnerships **Libba McKinsey** at LMckinsey@JusticeClimateFund.org.

This material is for informational purposes only and does not constitute an offer to sell or a solicitation of an offer to buy securities. This communication has not been reviewed or approved by any regulatory authority. Recipients should conduct their own due diligence and consult with their financial, legal, and tax advisers before making any investment decision. Justice Climate Fund does not provide investment advice or act as an investment adviser to any recipient of this communication.