

Justice Climate Fund

Powering Partnerships Town Hall Q&A

The following questions were part of a discussion at JCF's Powering Partnerships Town Hall webinar on January 29, 2026. Questions are based on the town hall presentation, which can be found [here](#).

Who is the Southeast anchor partner, and can we become one?

We are working on an announcement with our Southeast anchor partner and expect to share that information in the coming weeks. JCF has a network of more than 400 partners, including CDFI banks and loan funds, MDIs, green banks, and state and local stakeholders. If you would like to play an active role in JCF's work in the Southeast, please reach out to Shiva Patel, Managing Director of Capital Strategy & Market Development, at spatel@justiceclimatefund.org.

Does JCF have capital, or is the strategy to facilitate transactions with external capital?

JCF has direct lending capital, which is currently earmarked for Michigan and Native communities. We are also focused on providing products and services that leverage and scale financing opportunities among our network of lending institutions, for example, credit enhancement vehicles.

For the guarantee that was mentioned, what are the eligible project types, and is there a timeline to launch?

JCF is exploring several avenues, but most loan products that are mission-aligned (learn more about JCF's mission and vision [here](#)) will be eligible. This could include bridge loans, construction loans, and permanent/term loans. The guarantee(s) will target portfolios of loans, not individual credits.

What is the timeline for the fee-for-service offering, and what types of projects will it support?

JCF is currently active with its fee-for-service offerings. These services support financing for projects that strengthen under-resourced communities by providing clean energy, supporting cleaner air and water, improve public health, and build economic and environmental resilience.

For community-based nonprofits that are not CDFIs, what are the main pathways to engage with JCF-funded projects?

Community-based nonprofits could engage through community engagement and outreach, deploying clean energy projects at their facilities, creating workforce development initiatives, or other initiatives. If you have a specific idea in mind, please

reach out to Shiva Patel, Managing Director of Capital Strategy & Market Development, at spatel@justiceclimatefund.org.

Are U.S. territories, including Puerto Rico, eligible through JCF-supported lenders, and are there any current or planned partnerships serving island or disaster-affected communities?

U.S. territories are eligible. While we are not currently active in U.S. territories, we hope to be expanding in these regions soon. We also have a focus on disaster-affected communities and encourage you to reach out to us on this topic regarding any potential collaboration. For more information, contact Shiva Patel, Managing Director of Capital Strategy & Market Development, at spatel@justiceclimatefund.org.

How does the program around Native communities work? How is it funded, and how are projects and partners selected?

JCF has received \$5 million in grant funding from an anonymous donor to support our work in Native communities. As with most of JCF's work, our activities will be focused on leveraging financing from other institutions. We are in the initial stages of reviewing projects that can move forward quickly and projects that would be at risk without catalytic funding. JCF is partnering with many Native organizations around this program. If you would like to discuss a particular project or opportunities to partner please contact Shiva Patel, Managing Director of Capital Strategy & Market Development, at spatel@justiceclimatefund.org

Can you talk more about the Energy Affordability Credit Facility (the syndicate) and how it works, please?

JCF is currently developing a facility to support CDFIs co-lending on high-impact clean energy projects. The syndicate is designed to allow CDFIs to originate transactions knowing that there are peer CDFIs willing to purchase shares of the loans. An illustrative example: if there are 10 CDFIs in the syndicate, and one of them originates a \$10 million loan, each of the CDFIs would buy an equal percentage of the loan, meaning each would have a \$1,000,000 share of the loan. This will make clean energy lending more efficient, provide a risk-sharing mechanism for these loans, and help CDFIs that are new to clean energy lending become more familiar with these asset classes. JCF will play the role as syndicate manager, with the goal of increasing origination volume and efficiency.

Can you share details on your fee-for-service platform products? Specifically, how can we participate and see the associated costs?

JCF's various fee-for-service offerings include deal intake and underwriting support; standardization and deal packaging; deal sourcing and referrals; impact measurement and reporting support; and general technical assistance and capacity-building. Fee structures depend on the service provided, but are typically either fixed-rate or hourly, or structured as a percentage of the amount financed.

When can we expect to see some of these products in the market?

Most of JCF’s products should be available in Q2 or Q3 of this year (2026). Developing pipelines of eligible projects is ongoing, so that when these products are “live” deployment can occur quickly.

You mentioned the Southeast as one of your target markets. Which states are you currently working in?

JCF is currently working Georgia and Michigan, with plans for expanding to other Southeastern states as well as in the Midwest.

How can we get involved in these place-based initiatives, and are additional states being considered?

Collaborating with JCF to help leverage local financing and other resources can be a good way to start to build momentum locally. If there is a particular place-based initiative that could benefit from JCF’s financial products and services, please reach out to Shiva Patel, Managing Director of Capital Strategy & Market Development, at spatel@justiceclimatefund.org

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