

Right Solutions to Right Problems

C-PACE VT: Turning Vermont's Challenges into Opportunity

VT S.138 Commercial Assessed Clean Energy (CACE)

Universal access to clean energy efficiency, renewables, resiliency, and water conservation upgrades to all those who qualify.

Vermont Today – The Real Picture (2025-2026 Rankings)

High quality of life meets real economic pressure

- Economic Momentum: 50th (dead last)
- Tax Burden: 3rd highest (11.12%)
- Energy Costs: 2nd highest residential rates (~24.78 ¢/kWh)
- Cost of Living: 10th most expensive
- Literacy & Math (4th Grade NAEP): 47th–48th
- Happiness: 30th
- Aging Population: 2nd oldest (22.15% over 65)
- Housing Shortage: Needs 24,000–36,000 new units by 2029 (current pace covers only 35–50%)

But Vermont Also Leads In

- Quality of Life: 1st (CNBC – 5 years running)
- Health: 3rd
- Outdoorsy & Creative Residents: 1st in both

C-PACE VT Delivers the Right Solution

No-upfront-cost financing for energy efficiency, renewables, resiliency & water conservation upgrades on commercial & multifamily properties. Repaid via property tax assessment – predictable and owner-friendly at no cost to tax payers.

Our Proven ROI Formula – Simple, Powerful, Real

Core Annual ROI = (Annual Net Benefits ÷ Total Project Cost) × 100

Where:

Annual Net Benefits = Energy Savings + Incentives – Annual Assessment Payment

Total Project Cost = Upfront investment (often 100% financed, \$0 down)

Typical: 5–15% annual ROI (beats VT financing rates of 7.5–9%)

Long-Term Discounted ROI

ROI = (PV of Lifetime Net Benefits ÷ Total Project Cost)^{1/n} – 1

Where:

- PV = Present Value (discounted at 5–7% inflation-adjusted)
- n = Project lifespan (20–30 years typical)

This is the IRR mindset: the rate where the project pays for itself in today's dollars.

5-Year Vermont Impact Projection (2027–2032)

\$200 million financed → statewide transformation

- Economic Output: \$640 million (3.2× multiplier)
- Skilled Jobs: 3,600 person-years (AI-resilient trades)
 - Direct (crews, installers): 1,620
 - Indirect (supply chain, management): 900
 - Induced (local spending): 1,080
- Tax Revenue Boost: \$91 million (no rate increases)
- New Residents: 1,500–3,000 (families + downsizers)
- Housing Gain: 5,500–11,000 units (15–30% of need)
- Annual Energy Savings: \$20 million
- CO₂ Reduced: ~100,000 tons/year

Projected Ranking Shifts

Economic Momentum: 50th → 32nd–37th

Tax Burden: 3rd highest → 10th–15th

Energy Costs: 2nd highest → Top 15–25

Cost of Living: 10th → 15th–20th

Education (Literacy/Math): 47th–48th → Mid-30s

Happiness: 30th → Top 20

Overall State: ~28th → 15th–20th

Net Benefit: \$677 million


ROI: 4.39×

Every \$1 financed returns \$4.39 in value, jobs, savings & vitality.

Jobs Per \$1 Million Invested – Bar Chart

(Adapted from ACEEE & recent EE/construction studies)

EE / C-PACE Retrofits		18 jobs
Construction (Skilled)		16 jobs
Average U.S. Economy		11 jobs
Fossil Fuel Projects		5 jobs

(Each  = 1 job • Higher = more labor-intensive & local impact)

Right Problems. Right Solutions.

C-PACE VT creates skilled enterprise jobs, lowers costs, unlocks housing, inspires kids, attracts families, preserves our outdoors, and strengthens communities—without raising taxes.

Let's Make It Happen.

Libby Moyer | Clearly Communications | www.clearlytv.com | 802-522-5981

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Sources & Bibliography – C-PACE VT Model & Rankings

Compiled for transparency: All data from 2024–2026 reports unless noted. Powered by xAI synthesis of public sources.

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Note: Predictive model synthesizes these with xAI computation (e.g., multipliers from IRENA/ACEEE, AI impacts from IMF/ITIF 2024 reports). Full citations available upon request. Let's hammer it home!

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