Better Buildings®
U.S. DEPARTMENT OF ENERGY

2025 Financial Innovation

First-of-its-Kind Financing Accelerates Transition to Low-emissions Buildings

PACE Equity

PACE Equity's "CIRRUS Zero Carbon" financing program is a first-of-its-kind offering that reduces the cost of capital for commercial building projects that meet reduced emissions goals. Built on the C-PACE financing model, the CIRRUS program incentivizes developers to adopt all-electric systems, improve energy efficiency, and incorporate renewable energy and low-emissions materials. It offers flexible compliance paths, includes engineering support at no extra cost, and has already demonstrated measurable financial savings and emissions reductions. Buildings pursuing certifications such as LEED, Green Globes, Passive House, Phius, GBI Journey to Net Zero, and others automatically qualify for the reduced capital rates. This effort exemplifies how private capital can accelerate the transition to low-emissions buildings at scale.

- $70,000 average annual savings in energy and operations costs projected for CIRRUS-supported developments
- CIRRUS-financed projects to date are expected to collectively reduce carbon emissions by 120,000 metric tons over their lifetime
- The average incremental cost to meet CIRRUS requirements is just 0.20% of a development's hard cost budget—making high-performance design highly accessible