



Tribal Energy Financing



**LPO**  
Loan Programs Office

The U.S. Department of Energy Loan Programs Office (LPO) can provide **access to credit capital for tribal ownership** of energy projects to support energy access, economic development, and self-determination.

Contact LPO today to schedule a pre-application consultation: [TELGP@hq.doe.gov](mailto:TELGP@hq.doe.gov)



## The Value of Working With LPO

LPO provides borrowers access to capital, flexible financing, and expert project support to help reinvigorate, advance, and transform America's energy infrastructure.

### Access to Capital

Unlike other federal Indian energy programs, LPO Tribal Energy project financing:

- Offers loans, which can be catalytic for a Tribe's economic development by creating a multiplier effect
- Is exclusively for Tribal borrowers
- Is anchored in the credit market

### Flexible Financing

LPO can provide flexible, custom financing to meet the specific needs of individual borrowers. LPO works closely with industry to bridge gaps in the commercial debt market when innovative technologies may not be well understood by the private sector.

### A Committed Project Partner

LPO can engage with projects early in development and remains involved for the entire lifetime of the loan. Projects are supported by an in-house team of experienced financial, technical, legal, risk mitigation, portfolio management, and environmental professionals.

## Open for Business

Projects employing commercial technology are preferred. Technology areas of interest include, but are not limited to:

- Electricity generation, transmission and/or distribution facilities, utilizing renewable or conventional energy sources
- Energy storage facilities, whether or not integrated with any of the above
- Energy resource extraction, refining or processing facilities
- Energy transportation facilities, including pipelines
- District heating and cooling facilities
- Cogeneration facilities
- Distributed energy project portfolios, including portfolios of smaller distributed generation and storage facilities employed pursuant to a unified business plan

## Basic Project Eligibility Requirements

- ✓ Borrower must be a **federally recognized tribe** or a **tribal energy development organization** with majority tribal ownership and control.
- ✓ The project may be **located anywhere in the U.S.** – on tribal land, traversing or connecting tribal land and non-tribal land, or outside tribal land, on a single site or distributed portfolio, but otherwise benefiting the tribe.
- ✓ The project will be **financially viable**, including tribal equity investment in the project.
- ✓ Projects employing **commercial technology** preferred.
- ✓ **Direct loans** from the federal government or **partial guarantees** of commercial loans.



### Direct Loans vs. Loan Guarantees

#### DIRECT LOANS

**Applicant/Borrower**  
Tribe or Tribal Energy Development Organization (TEDO)



**Lender**  
U.S. Treasury Federal Financing Bank (FFB)

#### LOAN GUARANTEES

**Borrower**  
Tribe or TEDO (Obligor)



**Loan Guarantor**  
DOE LPO  
Guarantees up to **90%** of Tribe's loan obligation

**Applicant/Lender**  
Commercial bank (Obligee)  
Retains **10%** of risk of loan obligation

## Loan Application Process

- 1 Pre-Application Consultation**  
Engage with LPO for a no-fee, pre-application consultation to review project technology areas and basic eligibility requirements.
- 2 Formal Application Submission**  
In Part I, LPO reviews the project for program eligibility. In Part II, LPO reviews for project viability.
- 3 Due Diligence & Term Sheet Negotiation**  
Borrower, DOE, and lender (if applicable) engage in due diligence and term sheet negotiation.
- 4 Loan Closing & Project Monitoring**  
Negotiate and execute loan documents. After loan closing, LPO monitors construction and operation throughout the life of the loan.

## Contact Us & Learn More

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Learn more about LPO & the Tribal Energy Loan Guarantee Program at: [energy.gov/LPO/TELGP](http://energy.gov/LPO/TELGP)