CONNECTICUT GREEN BANK
LENDER NETWORK

What is the Smart-E Loan?

It's an unsecured loan for homeowners that makes it easy to enjoy a healthy, comfortable, resilient, and energy efficient home. The Connecticut Green Bank approves the project, the lender approves the financing, and the contractors complete the work.

What projects can Smart-E cover?

Energy efficiency, renewable energy and resilience related projects including

- Insulation
- Heating and cooling
- Windows
- Solar
- Battery storage
- Health and safety (mold/asbestos/lead pipes)
- Flood proofing
- Dead tree removal or tree planting
- Wells
- Septic systems

Why use Smart-E?

- Good for unexpected emergencies (fast turnaround)
- Rates lower than credit cards
- Go green
- Enables projects that reduce energy costs or use
- Helps homeowners find vetted contractors
- The Green Bank reviews the project and offers post-installation inspections

Growing Contractor Network

There are more than 300 contractors participating in the program. Any contractor who completes projects like those listed can request to join the program.

Loan Benefits	Loan Specifications	Borrower Qualifications
All customers get the same interest rate, no matter their credit score	Amounts from $500 - $50,000	Home must be 1-4 unit owner occupied
Flexible term lengths	Terms up to 12 years	580+ FICO
No minimum loan-to-value or home equity required	Loan is paid out in progress payments as the project is started and completed	DTI up to 50% (screen waived with FICOs of 680+)
No down payment required		
Can be used with other loan products		
Participating contractors are all vetted and approved		
Project scopes are reviewed by the Green Bank		

Important Links

www.ctgreenbank.com/smarte

www.ctgreenbank.com/find-a-contractor/