

smart-e loan

Loan Comparison Chart. Residents making energy- or sustainability-related upgrades to their homes have a number of options depending on their needs. The chart below explains some options. We recommend that homeowners get a Home Energy Solutions (HES) assessment, which can unlock valuable rebates in addition to making immediate improvements to your home. Learn more at energizect.com.



Program Name	Smart-E Loan	HES Micro Loan	C4C Landlord Loan
Description	This program offers no money down, low-interest financing with flexible terms. Over 90 home improvement projects may qualify including installation of high efficiency HVAC, solar PV, electric vehicle charging stations, insulation, battery storage, floodproofing, well repair, and more.	Home Energy Solutions™ (HES) participants may qualify for 0%, fixed-rate loans of \$1,000 to \$3,000. Eversource and UI customers can make loan payments through their utility bill.	Applicants must own a single or 2-4 family home (includes condos, mobile homes, and vacation homes) in the State of Connecticut. Note: This is the only loan listed that does not require owner-occupancy.
Administrator	Connecticut Green Bank	Capital For Change* (C4C)	Capital For Change* (C4C)
Availability	Statewide	Eversource & UI customers only	Statewide
Lender	Multiple local lenders, including banks and credit unions	Capital For Change (C4C)	Capital For Change (C4C)
Rates and Terms	6.99% – 7.99% 5 – 15 year terms	0% 3-year term	5.99% to 7.49% 5 – 12 year terms
Loan Amounts	\$500 – \$50,000	\$500 – \$3,000	\$3,000 – \$40,000
Down Payment Required?	No	No	No
HES Assessment Required?	No	Yes	No
Loan Security	Unsecured	Unsecured	Secured with a UCC
Repayment Options	Paid through local lenders	On electric utility bill	Paid through Capital for Change
More information	www.ctgreenbank.com/smart-e	energizect.com/financing/micro-loan	www.capitalforchange.org/landlord-loans

*Capital For Change is a Community Development Financial Institution (CDFI) serving Connecticut. Learn more at <https://www.capitalforchange.org/>.

Get started with a Smart-E Loan today at [ctgreenbank.com/smart-e](https://www.ctgreenbank.com/smart-e)