

what is the **smart-e loan**?

Smart-E Loans offer no money down, low-interest financing with flexible terms to help you upgrade your home's energy performance or sustainability.



You can finance more than 90 improvements that cut your home's energy costs, produce clean energy on your property, or increase resiliency.

> More energy efficient, comfortable homes...



As a homeowner, you want to make your home as safe, resilient, and comfortable as possible for your family. You also want to save money on energy costs. This often means getting a Home Energy Solutions (HES) assessment, and using the recommendations to take on projects to upgrade your home, such as installing new windows or insulation. It might be time to add resilience related projects such as battery storage or well improvements. Smart-E Loans can help providing financing to make these changes happen.

> backed by the Connecticut Green Bank...



The Connecticut Green Bank is a trusted name in our state when it comes to energy-related financing. The Green Bank is the administrator of the Smart-E Loan program, and keeps the network of contractors and lenders working together. The Green Bank also provides a loan loss reserve to help de-risk these loans for the lenders, while occasionally providing money to create special rate offers.



> through a network of vetted contractors...



Projects are completed through a network of hundreds of local contractors across the state. These contractors are vetted for piece of mind and projects are often inspected for added reassurance to homeowners. The Smart-E Loan provides another financing option for homeowners seeking the expertise of these contractors.

> with flexible financing through local lenders...



When a homeowner qualifies for a Smart-E Loan, they are working with one of the Connecticut Green Bank's lending partners, comprised of local banks, credit unions, and a community development financial institution (CDFI) across the state. These partners provide fast, local approvals on the actual capital that is loaned to homeowners, who pay these lenders back directly.

> and don't forget rebates!



Don't forget to visit Energize CT (www.energizect.com) to learn about rebates from the utility company that might be available for your project. Your contractor will help you navigate this important step.

Get Started. Call 860.357.5676 or visit ctgreenbank.com/smart-e