



Empowering you to make smart energy choices



Smart-E Loans
Finance your next smart energy project

Energize Connecticut's Smart-E Loans can help you finance your energy goals

Smart-E Loans offer long-term, low-interest financing through participating lenders to help Connecticut residents access home energy improvements. Smart-E Loans are affordable, simple and quick to access. No matter what your goals are, investing in these improvements today can result in cost savings, greater comfort and environmental benefits for you and your family.

What are the benefits to energy improvements?

Through our partnership with Energize Connecticut, the Smart-E Loan program offers long-term, affordable options for improving your home's energy performance. You can finance almost any measure that makes your home fuel or electricity use more efficient or increases on-site energy production from clean energy sources.

Connecticut has some of the highest home energy prices in the country. By making your home as energy- and fuel-efficient as possible, you can put money into your pocket each month. An average-sized Connecticut home could save up to \$93 a month (that's over \$1,000 a year) after financing from improving home energy performance.

Plus, Smart-E loans can help you meet other home improvement goals like better comfort, a healthier home, or better performance.

If your goal is...

Comfort - You can get more comfort with less energy if you opt for measures such as better weatherization (e.g., insulation, air sealing), improved lighting, climate controls, more efficient windows and roof repair. Ask your contractor the best way to make your house more comfortable.

Home Performance - You may want to improve your heating and fuel equipment and increase your home's energy- and cost-saving potential even more with a renewable energy system, efficient windows, doors and roof repair. If your home has asbestos or other contaminants, you also may be able to use the Smart-E program to address those concerns.



Investing - There's a lot you ask of your money. It has to keep your home running, pay for college, and keep everyone fed and clothed. But investing now in deep energy savings can make your future cleaner, brighter, and richer. Energy improvements can provide a solid and predictable return on your investment and can also increase your home's value. And most renewable energy measures last for decades, so they will continue to produce value long into the future. It is important to remember that once your Smart-E Loan is paid off, you will be able to pocket all of the savings from your home performance improvements. The more measures you undertake, the more you can save!

Get started now!

Contact us today about getting pre-approved for a Smart-E Loan! We can help direct you to a list of eligible contractors and help guide you through the loan process.

for more information
Call (860) 823-4514
 or visit EnergizeCT.com/smart-e



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Energize Connecticut helps you save money and use clean energy. It is an initiative of the Energy Efficiency Fund, the Clean Energy Finance and Investment Authority, the State, and your local electric and gas utilities.

Funding provided by the ARRA-State Energy Program administered by the Connecticut Department of Energy and Environmental Protection (DEEP).

DEEP is an Affirmative Action and Equal Opportunity Employer that is committed to complying with the Americans with Disabilities Act. To request an accommodation call 860-424-3194 or deep.hrmed@ct.gov



Easy ways to save!

Oil-to-Gas Conversions



Natural gas prices are at all-time lows. Take advantage with a fuel switch financed through Smart-E that can pay for itself in month one. **Save an average of \$67/month**, net of financing!

Weatherization

Insulate and seal up air leaks – it's usually the simplest and most cost-effective way to save on your heating and cooling bills. **An average home heating with oil could save \$17/month**, net of financing, just by doing basic weatherization.



Windows



If you want flashy new windows and to save money on heating and cooling, you can install low U-Factor windows.

Solar PV with Battery Backup

Enjoy energy savings from solar panels and the security that comes with knowing your system will run even in a blackout.



Solar Hot Water



Using the sun to heat your water to do laundry, take showers and do your dishes can really cut your fuel bill!

Geothermal

According to the U.S. Environmental Protection Agency, geothermal systems can save homeowners 30-70 percent in heating costs, and 20-50 percent in cooling costs, compared to conventional systems.

Smart Controls

Control your home's systems with an iPad, smartphone or computer, improve comfort with zone-by-zone heating, or just upgrade to new, efficient controls. Awareness and behavior change alone could save you up to 6% of energy costs.



Eligible measures

You can finance almost any measure that either makes your home more energy efficient or generates renewable energy.

Just be sure to stick to these guidelines:

- **80%** of the total cost of your improvements must be **directly related to energy savings** such as weatherization, equipment replacement, natural gas conversion, solar PV and hot water systems and electric vehicle recharging. A comprehensive list of energy improvement measures can be found on the back of the Smart-E Intake Form or at www.energizect.com/smart-e.
- **20%** of the total cost of your improvements can go to **energy and health-related measures** that are not on the eligible measure list, such as healthy homes improvements (e.g., asbestos or lead remediation)¹, roof repair or new ENERGY STAR® appliances

Eligible participants

Your home must be:

- 1-4 Unit
- Condominiums are eligible only if they are individually metered
- Owner-occupied
- The home must be a primary residence, located in the State of Connecticut

Eligible Contractors

A list of eligible contractors, by technology, is available on the program website, www.energizect.com/smart-e.

Loan Details

Below are the maximum interest rates for each loan term.

Number of Years	5	7	10	12
Maximum Rate (varies by lender)	4.49%	4.99%	5.99%	6.99%