



HELIO SOLAR  
SAFE. SIMPLE. SUSTAINABLE.



*A low-interest, flexible financing program to help Connecticut homeowners go solar and make home energy upgrades.*

## What Is the Smart-E Loan?

The **Smart-E Loan** is Connecticut's **state-supported financing program** administered by the **Connecticut Green Bank**. It helps homeowners access **low-interest, fixed-rate loans** for energy-related home improvements — including solar and battery storage — with **no money down and no prepayment penalties**. ([ctgreenbank.com](http://ctgreenbank.com))

Smart-E is partnered with **local lenders and participating contractors** to make clean energy and resiliency upgrades more affordable for CT residents. ([ctgreenbank.com](http://ctgreenbank.com))

(insert image of CT Green Bank Smart-E overview here)

## Eligibility (CT Only)

To qualify for a Smart-E Loan:

- The property must be **located in Connecticut**
- It must be **owner-occupied**
- It must be a **1–4 unit residential building** (e.g., single-family home, duplex)

- Condominiums must be **individually metered** ([ctgreenbank.com](http://ctgreenbank.com))

## Loan Terms & Structure

Smart-E offers **low-interest loans** with flexible terms and fixed monthly payments. Typical features include:

- ✓ **No money down**
- ✓ **No prepayment penalty**
- ✓ **Fixed interest rates** (e.g., 6.99%–7.99% standard APR)
- ✓ Terms up to **15 years** (may vary by lender)
- ✓ Maximum loan amount up to **\$50,000** for most projects (lender limits and exceptions may allow up to \$75,000) ([ctgreenbank.com](http://ctgreenbank.com))

(insert image of Smart-E loan terms graphic here)

## What You Can Finance

A Smart-E Loan can be used to fund a wide range of energy and home performance projects, including:

- **Solar photovoltaic (PV) systems**
- **Battery energy storage systems**
- **Heat pumps and HVAC upgrades**
- **Insulation and air sealing**
- **Windows and doors**
- **EV chargers**
- **Water heating upgrades**
- And more than 90 eligible improvements overall ([ctgreenbank.com](http://ctgreenbank.com))

In addition, up to **25% of the loan** may be used for non-energy improvements that support the overall project (e.g., a roof repair needed before solar can be installed). ([ctgreenbank.com](http://ctgreenbank.com))

## Loan Disbursement Process

Smart-E loans are typically paid to contractors in **three installments** as project milestones are met:

1. **Initial disbursement at loan closing** – funds go to begin installation

2. **Second payment** upon permit approval or utility RRES approval
3. **Final payment** once the project is finished and PTO is granted  
→ This staged disbursement helps manage project cash flow and ensures quality delivery. ([ctgreenbank.com](http://ctgreenbank.com))

## How the Program Works (High-Level)

**Step 1:** Homeowner and contractor agree on scope and pricing.

**Step 2:** Homeowner applies for a Smart-E loan through an eligible lender.

**Step 3:** Once approved, the contractor submits project details to the Green Bank for technical review.

**Step 4:** Loan closes, and funds are partially released to begin work.

**Step 5:** Contractor completes installation and final documentation is submitted.

**Step 6:** Final funds are released when installation is complete. ([ctgreenbank.com](http://ctgreenbank.com))

## Special Features & Offers (Occasional)

From time to time, the Smart-E program includes **special rate offers** for specific technologies (e.g., a temporary **0.99% rate for heat pump loans** for eligible customers paired with utility rebates). ([ctgreenbank.com](http://ctgreenbank.com))

Keep an eye on CT Green Bank announcements for **limited-time incentives** that may enhance savings for solar + other upgrades.

## Contractor & Partner Requirements

Smart-E projects must be installed by **participating contractors** approved by the CT Green Bank program. Contractors must meet quality and compliance standards, including licensing and customer service expectations. ([ctgreenbank.com](http://ctgreenbank.com))

If a contractor is not yet in the program, they can **apply to join** and access Smart-E financing opportunities for homeowners.

## Helio Rep Best Practices (CT)

- ✓ **Always confirm property eligibility** (CT, owner-occupied, correct meter setup).
- ✓ **Highlight no money down and fixed monthly payments** — these make solar more accessible.
- ✓ Explain that Smart-E financing works alongside **state incentives and federal tax credits**, helping reduce upfront costs.

- ✓ Work early with **participating contractors and local lenders** to avoid delays.
- ✓ Communicate staged payments and timing so homeowners know what to expect.

## Quick FAQ (Helio Internal Use)

**Q: Can Smart-E be combined with other incentives?**

**A:** Yes — homeowners can typically apply Smart-E alongside federal tax credits and utility rebates to lower net costs. ([ctgreenbank.com](http://ctgreenbank.com))

**Q: Does Smart-E require a lien on the home?**

**A:** Loans are generally unsecured personal loans through participating lenders, meaning no UCC lien is placed on the property — check specific lender details. ([EnergizeCT](http://EnergizeCT))

**Q: Can storage be financed with Smart-E?**

**A:** Yes — battery storage and other renewable upgrades are eligible measures. ([ctgreenbank.com](http://ctgreenbank.com))

**Q: Is solar alone eligible?**

**A:** Yes — solar PV systems are eligible as part of the Smart-E program. ([ctgreenbank.com](http://ctgreenbank.com))

## Core Takeaway for Helio

The Smart-E Loan is one of the **best financing tools available in Connecticut** because it:

- Offers **low interest and predictable payments**
- Has **no money down and no prepayment penalty**
- Widely supports **solar + storage + energy upgrades**
- Works through a **network of lenders and contractors**
- Complements state and federal incentives to lower total cost