

Spring Quarterly Webinar

April 29, 2025



CONNECTICUT
GREEN BANK®



Welcome & Agenda



Introduction

Home Solutions

Building Solutions

Investment Solutions

Closing Thoughts

Q&A



Mission & Vision



Connecticut Green Bank is the nation's first state level green bank. Established in 2011 as a quasi-public agency, the Green Bank uses limited public dollars to attract private capital investment and offers green solutions that help people, businesses and all of Connecticut thrive.

Our mission is to confront climate change by increasing and accelerating investment into Connecticut's green economy to create more resilient, healthier, and equitable communities.



Our Goals



Leverage limited public resources to scale-up and mobilize private capital investment in the green economy of Connecticut.

Pursue investment strategies that advance market transformation in green investing while supporting the organization's financial sustainability goals.

Strengthen Connecticut's communities, especially vulnerable communities, by making the benefits of the green economy inclusive and accessible to all individuals, families, and businesses.



Our Solutions

The Green Bank is helping Connecticut flourish by offering green solutions for homes and buildings, and by creating innovative ways to invest in the green economy.



**CONNECTICUT
GREEN BANK®**
HOME SOLUTIONS





**CONNECTICUT
GREEN BANK®**
BUILDING SOLUTIONS





**CONNECTICUT
GREEN BANK®**
INVESTMENT SOLUTIONS





**CONNECTICUT
GREEN BANK®**
COMMUNITY SOLUTIONS





**CONNECTICUT
GREEN BANK®**
CONTRACTOR SOLUTIONS





energy storage
SOLUTIONS





2024 Awards Presented



Chair's Award
Amalgamated Bank



President's Award
Susan Auslander
Meadow Ridge



Community Award
Andy Bauer



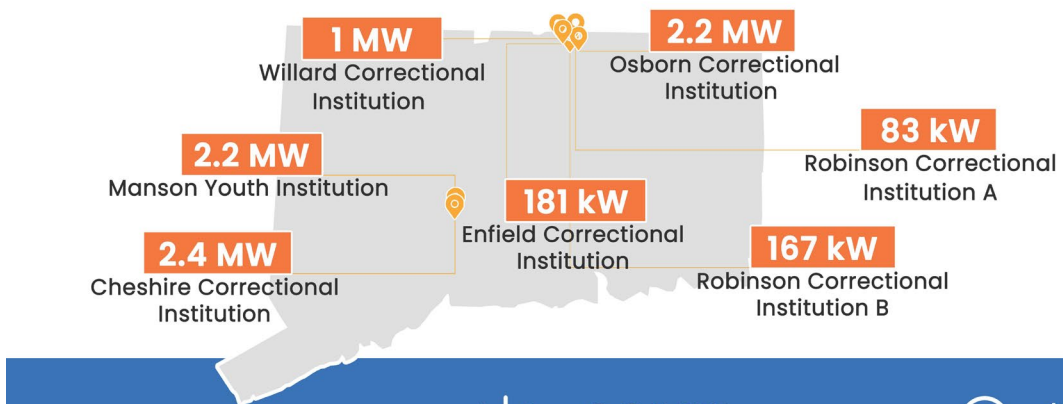
Outstanding Partner
Department of Housing

More winners, details, and photos can be found at ctgreenbank.com/2024awards/

Flip the Switch at DOC



7-Site Solar Energy Project Portfolio State of Connecticut Department of Correction Facilities



11,185 MWh
Clean Energy
Generated Per
Year

=

**5,000
Metric Tons**
Carbon Dioxide
Offset Per Year

=

5.4M Pounds
of Coal Burned
Emissions Offset
Equivalent Per Year

8.3 MW
Total Solar Installed

\$11.4M
Lifetime Savings

**Estimates as of April 2025 in rounded figures*

green solutions for homes



Energy Storage Solutions



Updates for Spring / Summer 2025



- **Building Owners Webinar** May 6 at 11 AM
- Summer 2025 season starts next month
 - New performance formula in effect!
- Uplight DERMS launching May 6 for:
 - **All UI** customers
 - **Commercial Eversource** customers
- Average system sizes are **increasing** from 2024 to 2025
 - Residential: 11.5 kW / 25.2 kWh → 16.6 kW / 28.1 kWh
 - Commercial: 1.9 MW / 4.7 MWh → 3.6 MW / 9.4 MWh

Program Progress

Residential

- 890 units / 8.73 MW Approved (including Active-Only)
- Underserved / Low Income 345 units / 2.03 MW (including MFAH)

Commercial & Industrial

- 71 buildings / 150.7 MW Approved

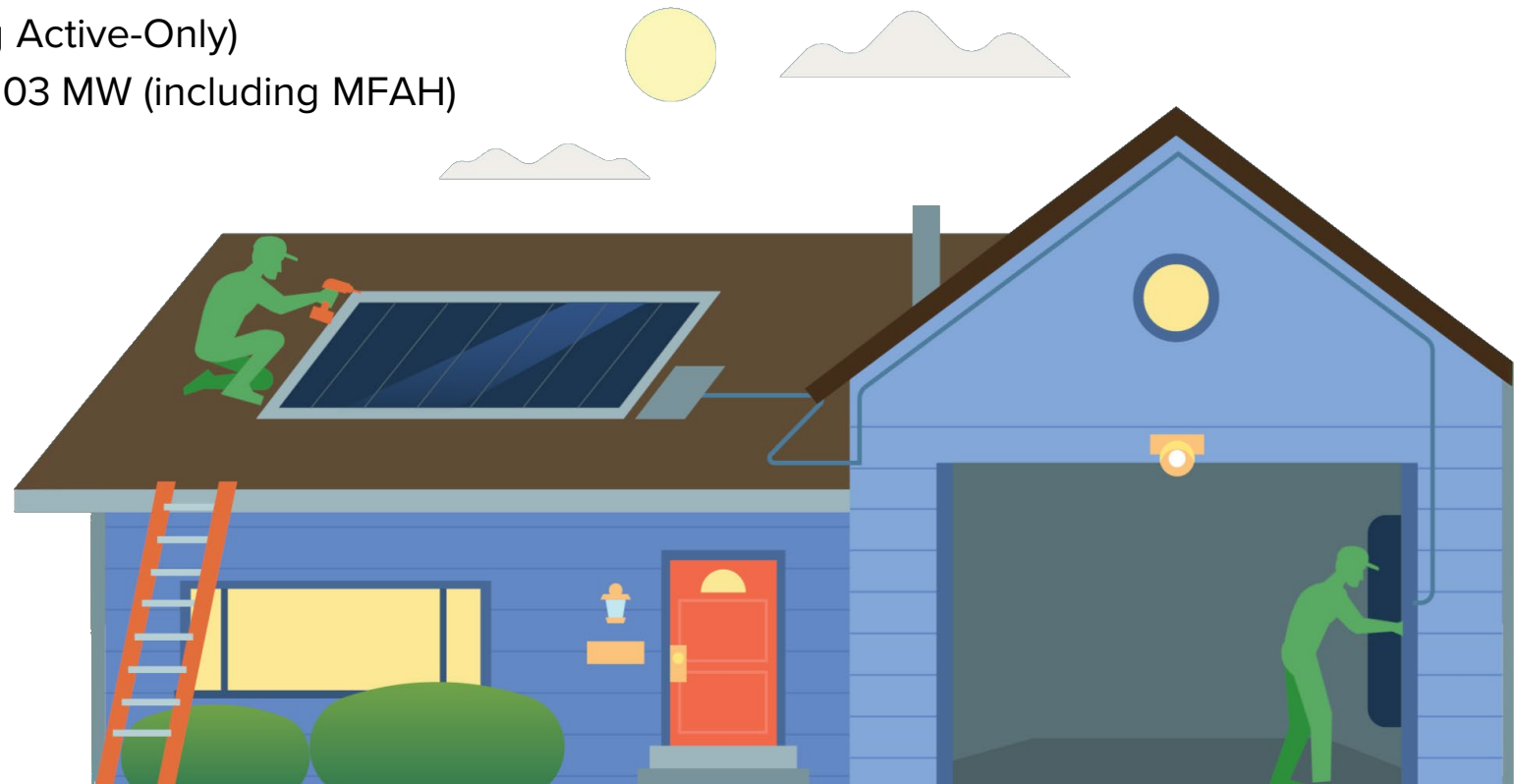
New Equipment Approved

- AESI, SolarEdge, ELM, and Fortress

Upcoming Contractor Trainings

- Thursday, May 29 at Noon
- Thursday, June 26 at Noon

Visit energystorageCT.com for more info



smart-e loan



Smart-E Loan Updates

- More than \$16 million in loans this fiscal year
- Since Earth Day in 2024 – new measures released for resilience (wells, septic systems, floodproofing, tree planting / dead or dangerous tree removal)
- Thank you to our contractors. (<https://www.ctgreenbank.com/find-a-contractor/>)



green solutions for **buildings**



what is c-pace?

**Financing
available to
commercial
properties for
GREEN
solutions**

**Low-cost,
long-term
funding (up
to 25 years)**

**Owner repays
over time
through a
senior
assessment
placed on the
property**

**Assessment
stays with the
property
regardless of
ownership**

**+ EV Charging
Infrastructure
& Resilience**

what is c-pace?

114 Contractors have completed at least one C-PACE project

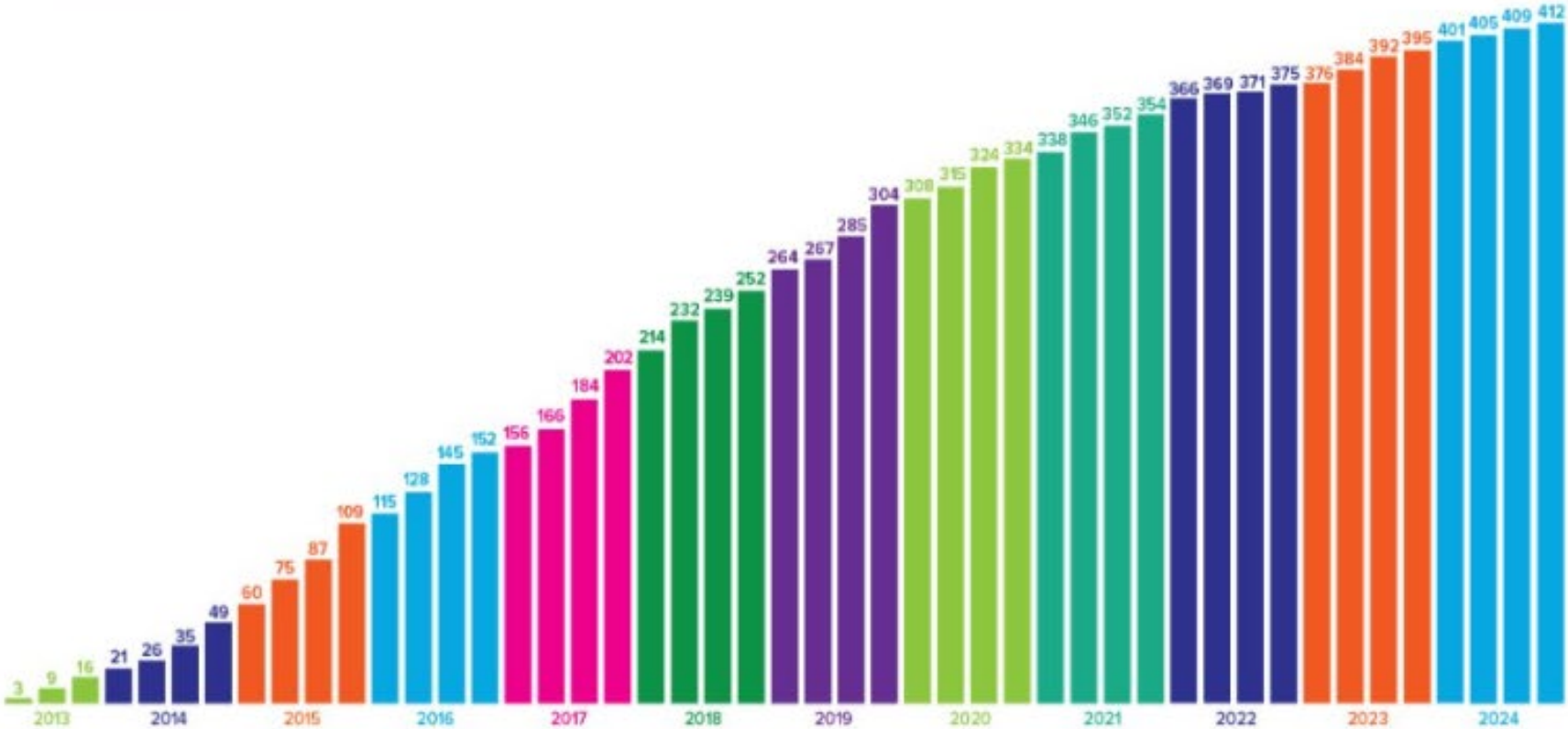




\$360M
total closed project financing

Q4
24

Cumulative Closed Projects



c-pace interest rate updates

C-PACE Terms & Interest Rates (by 6/30/2025)

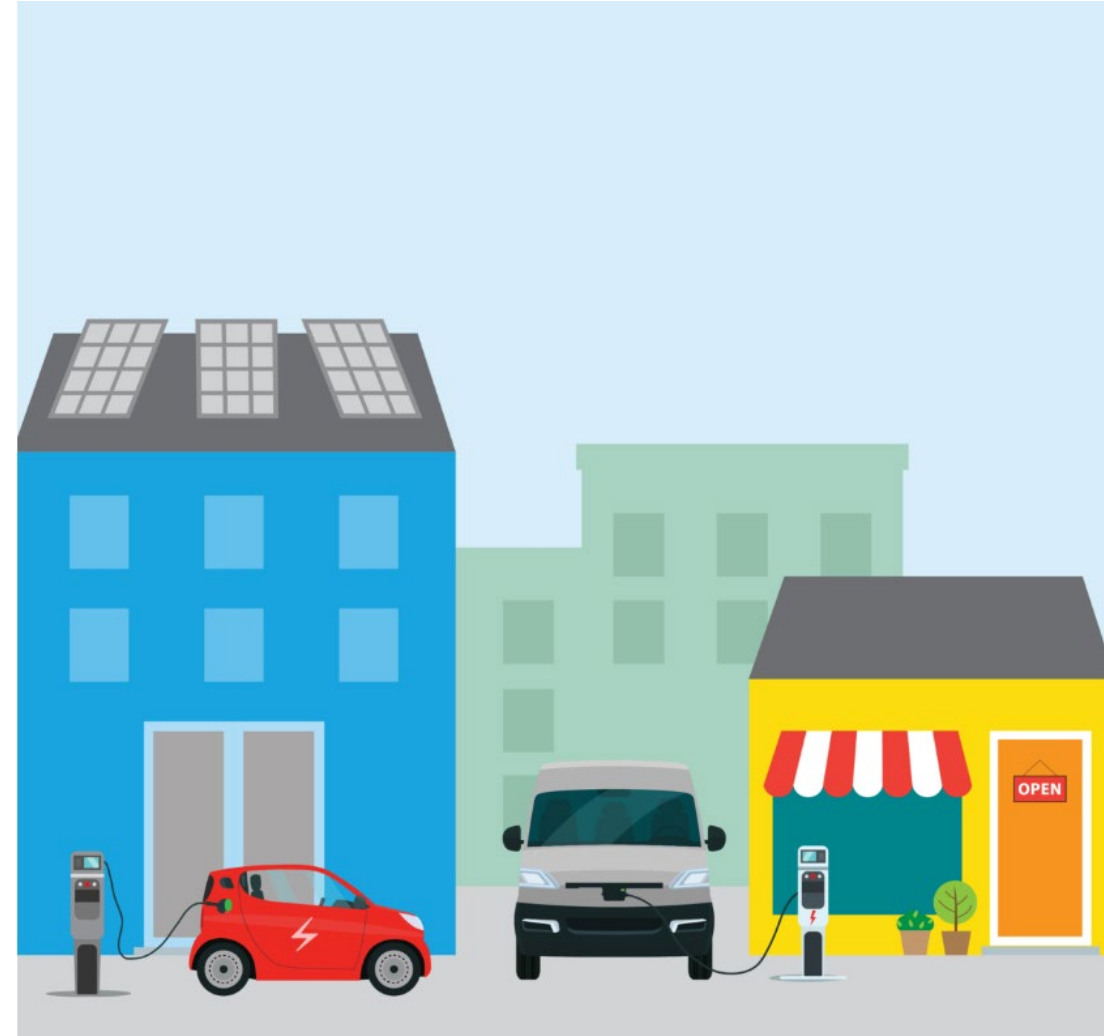
Term	Interest Rates for Projects \$1 Million and Under	Interest Rates for Projects Over \$1 Million
5 Years	4.50%	5.00%
6 Years	4.55%	5.05%
7 Years	4.60%	5.10%
8 Years	4.65%	5.15%
9 Years	4.70%	5.20%
10 Years	4.75%	5.25%
11 Years	4.80%	5.30%
12 Years	4.85%	5.35%
13 Years	4.90%	5.40%
14 Years	4.95%	5.45%
15 Years	5.00%	5.50%
16 Years	5.05%	5.55%
17 Years	5.10%	5.60%
18 Years	5.15%	5.65%
19 Years	5.20%	5.70%
20 Years	5.25%	5.75%
21 Years	5.30%	5.80%
22 Years	5.35%	5.85%
23 Years	5.40%	5.90%
24 Years	5.45%	5.95%
25 Years	5.45%	5.95%

C-PACE Terms & Interest Rates (as of 7/1/2025)

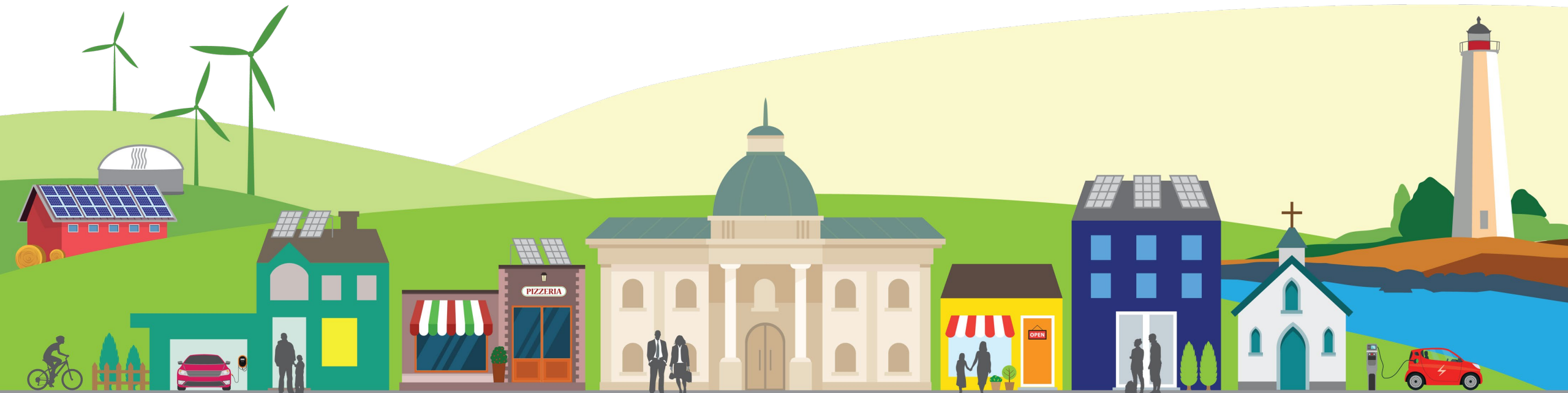
Term	Interest Rates for Projects \$1 Million and Under	Interest Rates for Projects Over \$1 Million
5 Years	4.50%	5.50%
6 Years	4.55%	5.55%
7 Years	4.60%	5.60%
8 Years	4.65%	5.65%
9 Years	4.70%	5.70%
10 Years	4.75%	5.75%
11 Years	4.80%	5.80%
12 Years	4.85%	5.85%
13 Years	4.90%	5.90%
14 Years	4.95%	5.95%
15 Years	5.00%	6.00%
16 Years	5.05%	6.05%
17 Years	5.10%	6.10%
18 Years	5.15%	6.15%
19 Years	5.20%	6.20%
20 Years	5.25%	6.25%
21 Years	5.30%	6.30%
22 Years	5.35%	6.35%
23 Years	5.40%	6.40%
24 Years	5.45%	6.45%
25 Years	5.45%	6.45%

c-pace for ev charging infrastructure

- Exempt from savings-to-investment ratio (SIR)
- **5-10 term @4.5-4.75% (for projects under \$1M)**
- Min \$30k project size
- Eligible for utility incentives
- Can be bundled with other eligible measures and energy improvements
- Still requires an Energy Audit



Green Liberty Notes



Green Liberty Notes

- 1-year fixed interest note
- Investments support CT small businesses pursuing energy efficiency projects
- Designated Green Bonds by Kestrel (independent verifier)
- Investment starts at just \$100!
- Investments can be made online through Honeycomb Credit



More than \$3.3 million raised in total



Sign up for notifications on Green Liberty Notes offerings

- Twelve Green Liberty Notes offerings have been completed
- More than \$3.3 million raised in total
- More than half of the investors are Connecticut residents
- Investment has come from 43 states
- Details on the last offering can be found at <https://invest.honeycombcapital.com/campaigns/cgb-green-liberty-notes-12th-offer>

**Don't miss the next offering.
Sign up for notifications at
ctgreenbank.com/greenlibertynotes-signup/**

Closing Thoughts



Other Notable Transactions



PUERTO RICO
GREEN ENERGY TRUST



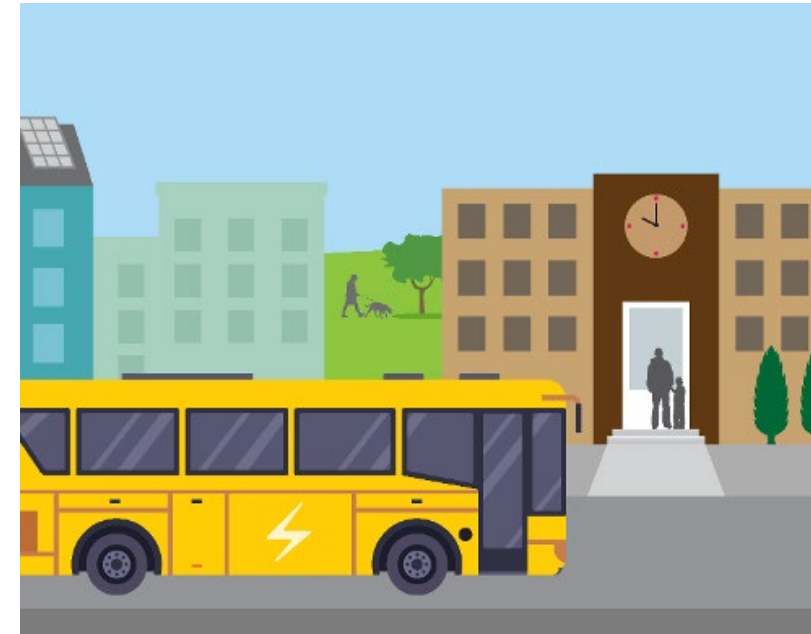
2025 Priority Areas of Focus



Invest in Resilience
(Support SB-9)



Invest in Affordable Housing
(Implement PA 21-48)



**Invest in Electric
School Buses**
(Implement PA 22-25)

Questions & Answers

Email us at info@ctgreenbank.com



Thank you for attending!

