

Help your clients finance smarter property upgrades

June 2026



Welcome & Agenda



Introduction

Smart-E for Homeowners

Options for Commercial Property Owners

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.



The Green Bank Model

1 Attract Private Investment by Leveraging Public Funding



2 Apply Innovative Financial Tools to Deploy Investment Towards Our Programs



3 Deliver Social and Environmental Benefits to Connecticut's 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

The illustration shows two houses, one brown and one teal, both with solar panels on their roofs. A person is walking on the sidewalk in front of the teal house.



CONNECTICUT GREEN BANK
BUILDING SOLUTIONS

The illustration depicts a city street scene with a brown office building, a blue modern building with solar panels, and a white church with a steeple. A red car is parked on the street, and a person is walking.



CONNECTICUT GREEN BANK
INVESTMENT SOLUTIONS

The illustration shows a green bank building with a dollar sign on its facade, a grey office building with solar panels, a wind turbine, and a person riding a bicycle.



CONNECTICUT GREEN BANK
COMMUNITY SOLUTIONS

The illustration features a large, classical-style government building with a dome and columns. A blue car is parked in front, and a person is walking.



CONNECTICUT GREEN BANK
CONTRACTOR SOLUTIONS

The illustration shows a white contractor van parked in front of a blue building with solar panels and an orange house. A person is standing near the van.



energy storage SOLUTIONS

The illustration depicts a green house with solar panels, a pizza shop with a sign that says "PIZZA SHOP", and a dark, stormy sky with lightning bolts.

green solutions for homes



smart-e loan



Smart-E Loan Program Overview

1

Residential Unsecured Loan

Unsecured Personal Loan
1 to 4 Unit Properties
Owner Occupied
No Property Lien

2

Low Interest/ Flexible Terms

Below Market Interest Rates
Flexible Terms
NO Down Payment
NO Pre-Payment Penalty

3

Many improvements covered

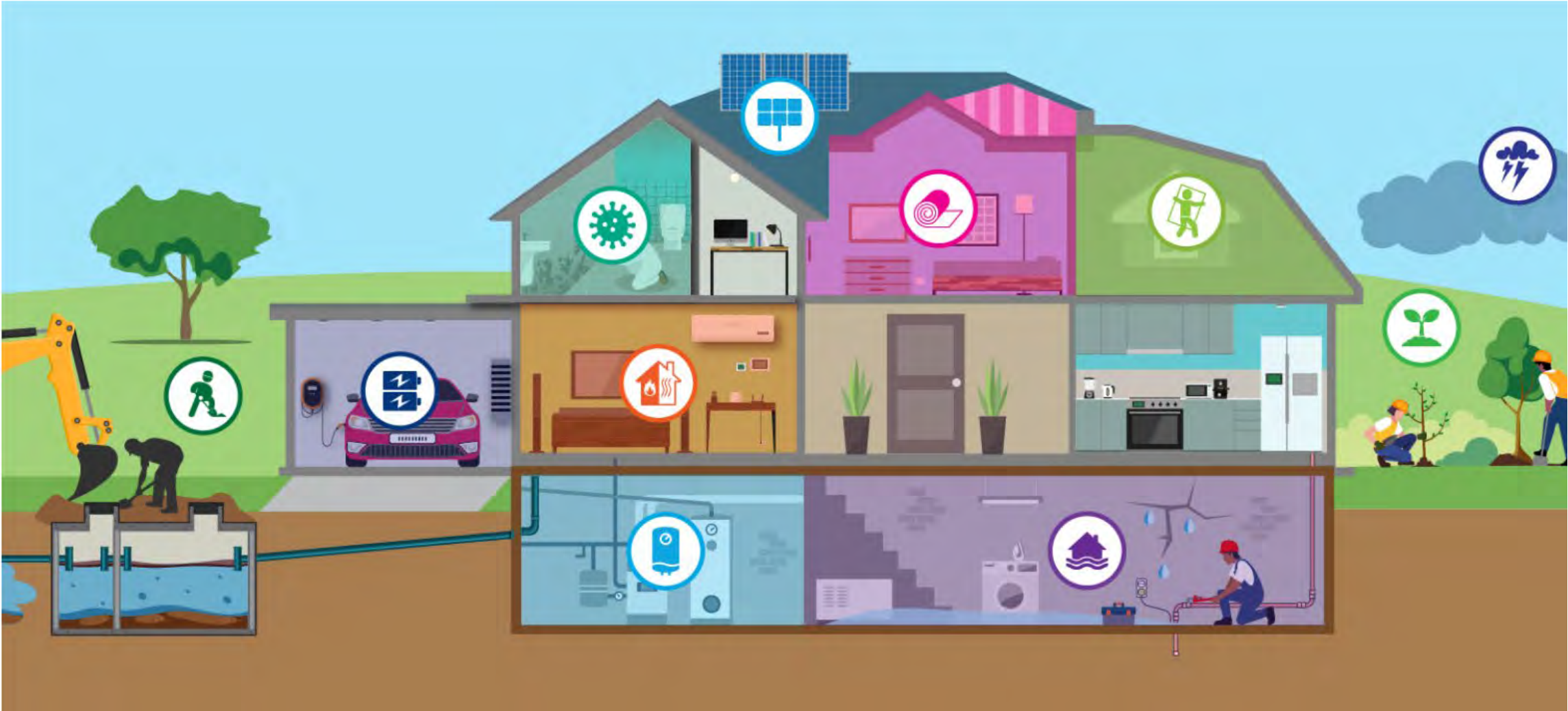
80 + improvements
HVAC | Solar | Insulation
Resiliency | Windows | Wells
... and much more!

4

Loan Amounts

\$500 to \$50,000 loan amounts
25% allowed for
“other / related” measures

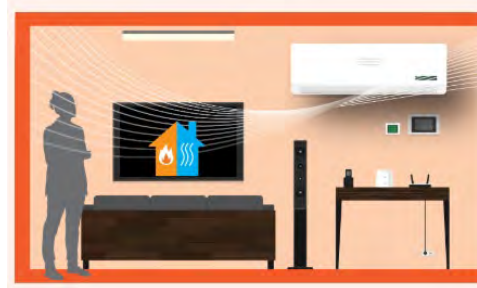
A home full of improvement options



Energy-efficiency, renewables, resilience



Heating & Cooling



Solar or Roofing



Windows



Insulation



Water Heating



Battery Storage



Floodproofing



Landscaping



Septic Systems & Wells



Health & Safety

www.ctgreenbank.com/home-solutions/smart-e-loans/eligible-upgrades/

Participating Lender Partners



Terms	5 or 7 Years	10 Years	12 Years	15 or 20 Years
Rates	6.99%	6.99%	7.49%	7.99%

www.ctgreenbank.com/smart-e

* Ascend Bank is currently not accepting applications as of June 2026

A vast network of contractors

The Connecticut Green Bank Contractor Network includes all contractors who are registered or eligible to offer Green Bank products. Contractors who join our network demonstrate their commitment to helping Connecticut thrive and align themselves with the Green Bank's mission, vision, and values.

- More than 300 contractors in the Smart-E program
- Experienced
- Licensed
- Insured



Heat Pump Special Offer (Ends 7/31/2026)

Loan details:

- 0.99% interest rate for 5- and 7-year terms
 - Maximum 0.99% special offer amount: \$25,000
- 2.99% interest rate for 10-year term
 - Maximum 2.99% special offer amount: \$30,000
- Maximum Smart-E loan amount remains at \$50,000
- Please note that loans over the maximum special offer amounts will be available at a blended rate.
- No prepayment penalties

Eligible Technologies

- Air source heat pumps
- Ducted / ductless mini splits
- Ground source / geothermal heat pumps
- Heat pump water heaters



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

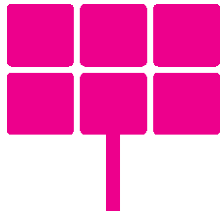
+ EV Charging
Infrastructure
& Resilience

C-PACE Property Types



C-PACE Eligible Measures

1. Renewable Energy



Examples:

- Solar
- Batteries
- Geothermal, and more

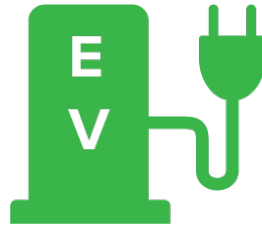
2. Energy Efficiency



Examples:

- Insulation
- Air Sealing
- Lighting
- HVAC and more

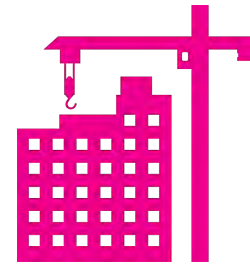
3. EV Charging Infrastructure



Examples:

- Roof with solar
- Audit,
- engineering costs

4. Related costs:



5. Resilience

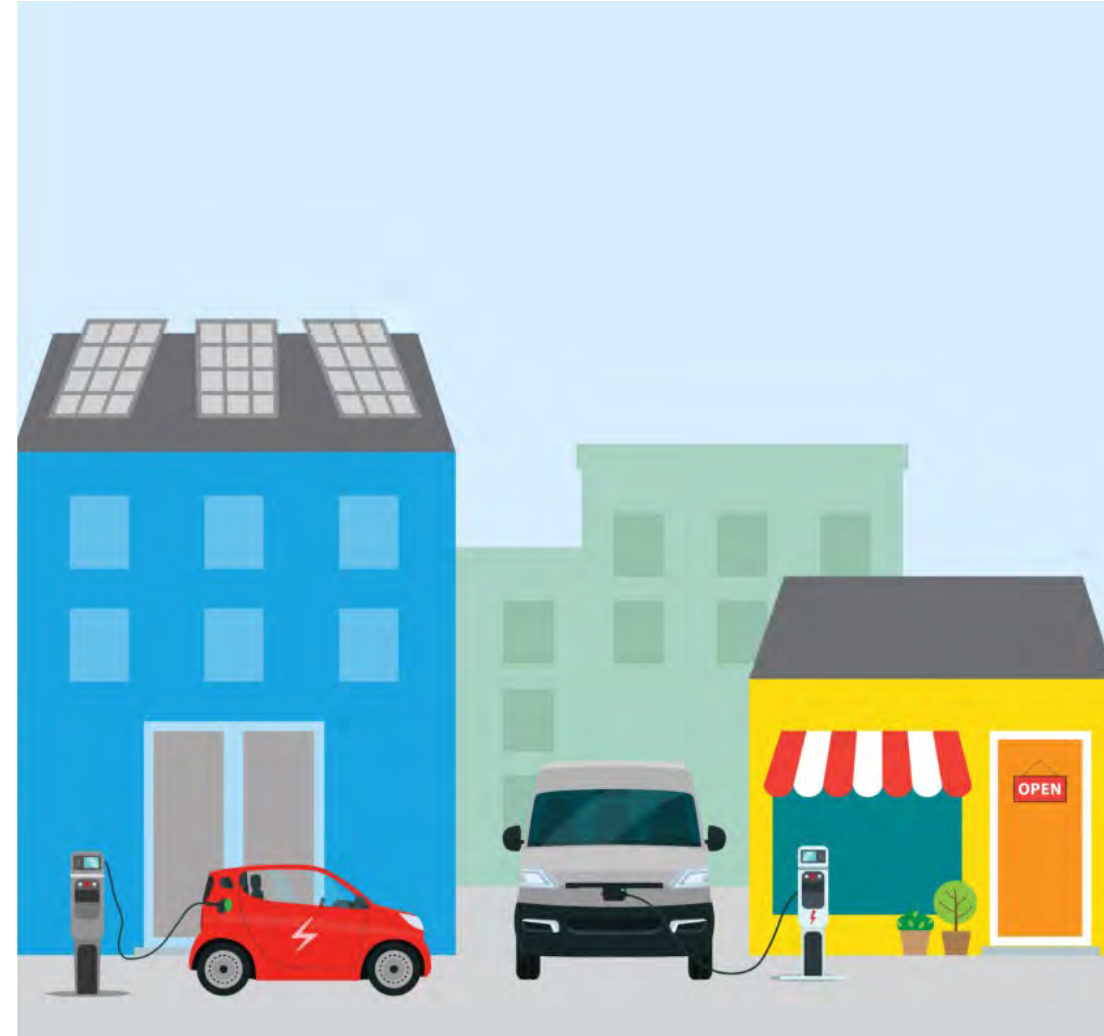


Examples:

- Climate adaptation (e.g. flooding, wind, fire)
- Nature-based solutions (e.g. pervious surfaces)
- FORTIFIED Designation

c-pace for ev charging infrastructure

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



Customer Story: Westville Seafood

Location

New Haven, Ct.

Energy Upgrade

32.56 kW rooftop solar array

C-PACE Financing*

\$121,300 over 25 - year term

Projected Energy Savings

\$240,000 over 25 years

“...in the summer, we use a significant amount of energy to power the restaurant, which results in higher energy costs...solar helped offset the cost of electricity, it’s more environmentally friendly and our customers love it. We’re thankful for the help we received from the Connecticut Green Bank, who made the process easy.”

- David Austin, Owner of Westville Seafood



Customer Story: Enko Chemical

Location, Mystic CT

Energy Upgrade: New and/or Retrofit Lighting and Lighting, Occupancy Controls, High Efficiency LED Grow Lights, High Efficiency Chillers, HVAC Controls, Variable Frequency Drives -

C-PACE Financing*

\$3,381,375 over 15 years

Projected Energy Savings

Nearly \$8,000,000 over 15 years

"We are pleased with the package that the Connecticut Green Bank has helped us to implement. Clean, efficient energy is critical to healthy, sustainable communities. Enko is passionate about being part of the change."

Jacqueline Heard Ph.D., MBA
Enko's Co-founder and CEO



More ways to go solar

solar ppa



- Go solar with no-upfront installation costs
- Solar offsets electricity usage on site – reduces energy demand
- Pay for the energy that the system produces from the Connecticut Green Bank at a rate lower than your current utility rate
- Green Bank manages the operations & maintenance of the system over the term of the power-purchase agreement

solar roof lease



- Go solar with no-upfront installation costs
- Solar **does not** offset electricity usage on site – all solar energy is sold to the utility
- Receive a fixed annual payment from the Connecticut Green Bank over the term of the lease agreement
- Green Bank manages the operations & maintenance of the system over the term of the lease agreement

Energy Storage Solutions



Energy Storage Solutions

Upfront and performance-based incentives for battery back-up systems available to both commercial and residential properties. Co-administered by the Connecticut Green Bank and Eversource/UI.

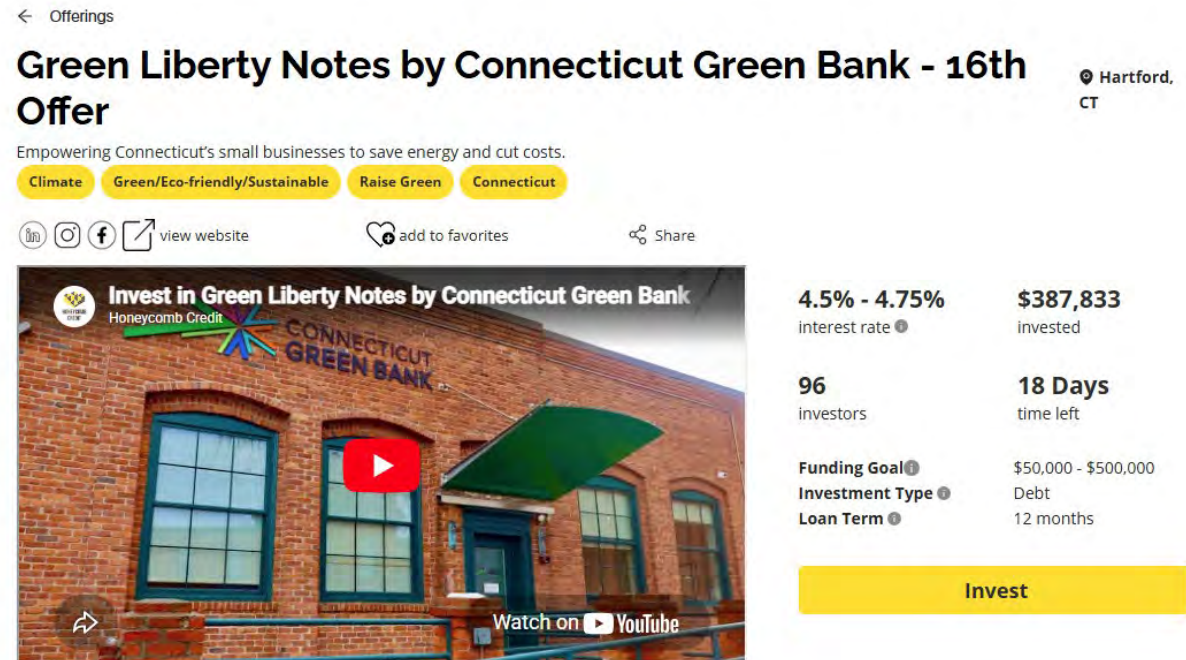
More information:

energystoragect.com



Investment Opportunity - Green Liberty Notes

- 16th Green Liberty Note closed, but not before setting a record for total raised and number of investors!
- More than \$4.9 million raised to help small businesses become more energy efficient through Eversource's Small Business Energy Advantage (SBEA) program.
- Independently verified & recognized as a Green Bond



← Offerings

Green Liberty Notes by Connecticut Green Bank - 16th Offer


Hartford, CT

Empowering Connecticut's small businesses to save energy and cut costs.

Climate Green/Eco-friendly/Sustainable Raise Green Connecticut

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Invest in Green Liberty Notes by Connecticut Green Bank
Honeycomb Credit



4.5% - 4.75% interest rate

\$387,833 invested

96 investors

18 Days time left

Funding Goal \$50,000 - \$500,000

Investment Type Debt

Loan Term 12 months

Invest

Visit GreenLibertyNotes.com

Questions & Answers



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Thank you for attending!

