

Smart-E Workshop Menu for **Connecticut Municipalities**

The Connecticut Green Bank Smart-E Workshop Menu offers educational opportunities to homeowners across Connecticut's Municipalities. Smart-E Workshops provide homeowners support in navigating the no-money-down, low-interest financing offering for over 90 home upgrade measures. The Smart-E Workshop Menu serves as a template for collaboration between Connecticut Green Bank and Municipal Leadership to engage and support homeowners in accessing green solutions.

The following Workshop Themes are built around categories of Smart-E upgrade measures that align with residential and municipal interests. Each Smart-E workshop will highlight how homeowners can take advantage of the Smart-E Loan to finance energy and resiliency-related improvements. We can also work with you to build a unique workshop tailored to the interests of your audience. Smart-E Workshops can also support certification in the Sustainable CT Action framework.

To get started, contact the Community Outreach Team to schedule a workshop or to answer any questions at community@ctgreenbank.com

What is the Smart-E Loan Program?

Smart-E Loans offer no money down, low interest financing with flexible terms to help homeowners access [over 90 upgrades](#) to their home's energy performance or resilience, such as repairing septic systems and wells or installing a solar/battery system. Projects are completed through a network of local contractors throughout the state. These contractors are vetted for peace of mind, and projects are often inspected for added reassurance for homeowners. When a homeowner qualifies for a Smart-E Loan, they are working with one of Connecticut Green Bank's lending partners, comprised of local banks, credit unions, and community development financial institutions (CDFI).

Requirements

To be eligible for a Smart-E Loan, a home must be:

1. Located in Connecticut
2. Owner-Occupied
3. A residential building with 1-4 units (condominiums must be individually metered)

Qualification is based on factors including, but not limited to, credit score and debt-to-income ratio (DTI). All final underwriting decisions are made by the lender. Some improvements may require homeowners to complete a Home Energy Assessment before you are eligible for a Smart-E Loan.

Why Host a Smart-E Workshop?

Hosting a workshop with the Connecticut Green Bank can be beneficial to both your municipality and community. By taking advantage of the opportunity to work with our dedicated staff, your town or city can:

- Inform residents about financing opportunities for sustainable home renovations and improvements
- Connect with your community members through workshop engagement, advertisement, and focus group development
- Qualify for Sustainable CT Action [7.7.1: Implement a Community Energy Campaign](#), or [8.1: Hold a Sustainability Event](#)
- Create lasting relationships with the Green Bank's staff and network for future municipal projects

Smart-E Workshop Themes

To simplify the workshop process, several workshop ‘themes’ have been curated below to highlight subjects important to communities across the state. Whether you have frequently encountered an extreme weather event (e.g. flooding, drought), have a community passionate about renewable energy, or are a historic town filled with older homes, our workshops aim to provide an opportunity for every municipality to inform their homeowners about the Smart-E Loan opportunity available through the Connecticut Green Bank.

Energy Efficiency

As energy prices increase, many homeowners look to make energy-efficient upgrades around the house. Whether looking to replace their windows, insulation, wiring, or electrical devices, Smart-E can be utilized to cover these essential costs and save money in the long run. During our workshop we will discuss energy efficiency-specific eligible home improvements, the Smart-E application process, and expected benefits and savings from these crucial projects.

Extreme Weather

Extreme weather events have increased in frequency and severity across Connecticut. With municipalities throughout the state experiencing floods, coastal storms, droughts, and wildfires, it is important to be both prepared and understand options available to homeowners if affected by one of these events. Smart-E loans can be utilized to finance preparative home upgrades, or repairs needed after suffering storm damage. During our workshop we will discuss extreme weather-specific eligible home improvements, Connecticut’s extreme weather patterns, and the application process to apply for Smart-E.

Health & Safety

A homeowner’s health and safety are intrinsically tied to the house they reside in. Whether hazardous materials such as lead or asbestos were found, or critical sewage infrastructure such as septic tanks or public sewer connections need improvement, a Smart-E loan can be utilized to cover the costs with no money down. During our workshop, we will discuss health & safety-specific eligible home improvements, warning signs of health risks, and the Smart-E application process.

Older Homes

Old and aging homes often require extensive maintenance and renovation to modernize critical infrastructure essential to a house’s safety and security. Through the Smart-E Loan program, homeowners residing in these older builds can rely on no-money-down financing to tackle issues including lead pipe replacement and lead abatement, boiler replacement, insulation renewal, and many other relevant upgrades. During our workshop, we will discuss old home-specific eligible improvements, expected required renovation per decade, and the Smart-E application process.

Renewable Energy & Storage

Whether looking to install solar panels, battery storage, or both, a Smart-E loan can be utilized to cover the upfront cost of these green systems and help homeowners start instantly reducing their monthly electric bill. During our workshop, we will discuss renewable-specific eligible home improvements, expected benefits and savings, relevant Green Bank products and incentive programs, and the Smart-E application process.

Build Your Own

The themes provided in this document are only templates for what can be discussed at a Smart-E workshop. Interested in only specific improvements or unmentioned topics? Our team would be happy to collaborate on holding a workshop that meets the needs of your municipality and homeowners. Connect with our staff at community@ctgreenbank.com to discuss your specific interests and get started on planning your municipality's workshop.
