

Compare programs by improvement type

	Smart-E Loan	EnergizeCT - Heating Loan	HES Payment Plan - Micro Loan	C4C Landlord Loan
Insulation	X		X	X
Boiler/Furnace	X	X		X
Heat Pumps	X	X	Ductless only	X
Tankless Water Heater	X		NG only	X
Indirect Water Heater	X		NG only	X
Central Air Conditioning	X			X
Siding	Max 25% of loan			
Roof Replacement	Max 25% of loan			
Roof Repair	Max 25% of loan			
Windows	X		X	X
Doors	Max 25% of loan			
Solar	X			X
Geothermal	X			X
Caulking/Weatherstripping	X		Max 20% of loan	X
Air Sealing/Duct Sealing	X		Max 20% of loan	Max 20% of loan
Secondary Heating Systems (non-electric)				
Woodstoves				
Electric vehicle charging station	Max 25% of loan			
Tree Removal for Solar	Max 25% of loan			
Remediation (Asbestos, Mold, Etc)	X		Max 20% of loan	Max 20% of loan



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		EnergizeCT - Heating Loan	HES Payment Plan (Micro Loan)	C4C Landlord Loan
Interest Rate	4.49% - 6.99%	0.99%	0%	4.49% - 6.99%
Repayment Plan	5-12 years	3-10 years	3 years	5-12 years
Payments may be added to electric bill	NO	Required	Required	NO
Eversource / UI Electric Customers Only	NO	YES	YES	NO
Underwriting Basis	Credit Report	Utility History	Utility History	Credit Report
Minimum FICO	580	N/A	N/A	660
Debt to Income Ratio Maximum	50%*	N/A	N/A	50%*
*waived for higher credit scores				
Minimum Loan Amount	\$500.00	\$1 350.00	\$500.00	\$3 000.00
Maximum Loan Amount	\$40 000.00	\$15 000.00	\$3 000.00	\$40 000.00
Owner-Occupancy Required	YES	NO	NO	NO
CT Residency Required	YES	NO	NO	NO
Income Limit Applies	NO	NO	NO	NO
HES Assessment Required	NO	NO	YES	NO
Downpayment Required	NO	YES	NO	NO
Fees	NO	NO	NO	UCC Fee \$50
Prepayment Penalty	NO	NO	NO	NO
Security	Unsecured	Unsecured	Unsecured	UCC Filing