

smart-e loan

No money down, long-term,
low interest clean energy
financing for your home



1-855-4SMARTE

(1-855-476-2783)

inclusiveprosperitycapital.org/smart-e-loan



INCLUSIVE
PROSPERITY CAPITAL™

Get Flexible Financing with a Smart-E Loan

A Smart-E Loan offers no money down, low-interest financing to help you upgrade your home's energy performance – and save money on your electric bills! Over 40 home improvement projects that reduce energy use and lower utility bill costs may qualify.

APR* as low as 6.99%

Easy to apply

No money down

Long-term, low interest financing



Our new boiler conversion took four days to install and is 96% efficient. We're getting the most for our money thanks to a Smart-E loan."

– Steve Kennedy

Energy Efficient Upgrades



Heat Pump

Reduce energy costs while heating and cooling your home.



Solar PV

Enjoy electricity savings straight from the sun! Increasingly affordable costs plus state and federal incentives make it the perfect time to go solar.



Heating & Cooling

Save money and be more comfortable by upgrading to high efficiency heating and cooling equipment.



Insulation

Insulating your home and sealing air leaks are the simplest and most cost-effective ways to save on heating and cooling costs.



Geothermal

The Earth's energy helps heat and cool your home - and save! - when you switch to a geothermal system.



Windows

Save money on heating and cooling costs by installing energy-saving low U-Factor windows.



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Get started today!



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Long-Term Financing

Whether you're looking to improve the comfort of your home, lower energy costs, or increase your home's value, a Smart-E Loan makes it easy. Standard terms for single upgrades include no money down, fixed rates, and no pre-payment penalties.

Loan Term**	5 years	7 years	10 years	12-20 years
Maximum Rate (APR)* <i>varies by lender</i>	6.99%	7.49%	7.49%	7.99%

** All rates herein are expressed as an Annual Percentage Rate (APR). A \$20,000 loan at 7.49% for 10 years will have a monthly payment of \$237.30.*

*** 15 and 20 year terms available. Lender participation varies. Offered rates, terms, programs, and underwriting policies are subject to change without notice.*

Loan Size & Qualification

1. Loans of \$500-\$50,000
2. 1-4 unit, owner-occupied residential properties
3. Flexible credit scores accepted

A list of eligible contractors and improvements are available at:

inclusiveprosperitycapital.org/smart-e-loan



The loan process was straight forward and quick. Our electric bill went from an average of \$300 a month, to just about \$30 a month.”

– Bill Hart