



# Make Energy Savings and Comfort Improvements a Reality

The Montgomery County Green Bank's Clean Energy Advantage (CEA) Program has low-cost financing options through Participating Lenders offering specially tailored loans EXCLUSIVELY for Montgomery County homeowners.

- **Helps you address comfort, improve the air-quality, and lower your energy costs today – not tomorrow.**
- **Offers flexible financing options that allow you to hang on to your savings.**
- **Provides quick funding to cover urgent heating and cooling replacement needs.**
- **Lets you install solar panels and pay for the costs over time and with the energy savings.**



## Benefits of the Clean Energy Advantage (CEA) Program

- Exclusive to Montgomery County homeowners. CEA Participating Lenders offer loans at terms and rates better than standard offer programs.
- Works in conjunction with utility program rebates and incentives for energy upgrades.
- Offered only through Participating Contractors.<sup>1</sup>



Montgomery County  
**GreenBank**

Your partner for clean energy™

Email us at [info@mcgreenbank.org](mailto:info@mcgreenbank.org)  
or visit [mcgreenbank.org](http://mcgreenbank.org) for more information.



## What work does the CEA Program cover?

Energy efficiency and renewable energy scopes of work that involve any of the following:

- Air Leakage Reduction, Insulation, Duct Sealing
- High Efficiency Electric Heating, Cooling or Hot Water
- High Efficiency Gas Heating or Hot Water
- Geothermal
- Any compliance-based health and safety measures that are required for utility rebate or incentive eligibility
- Solar PV
- Energy Storage
- Electric Vehicle Charging Stations

## What Financing Does the Clean Energy Advantage (CEA) Program Offer?<sup>2</sup>

CEA Participating Lenders offer special loan terms only for Montgomery County, MD homeowners:

- Loan amounts from \$3,000 to \$35,000
- Preferred rates below lender's standard offer rates. Check our website for current terms.<sup>3</sup>
- 100% financing for improvements after rebates and incentives.
- Repayment periods from 2 to 12 Years.
- No prepayment penalties.
- Credit scores as low as 640 may qualify.
- Online application portal.

## How to get started?

1. Work with a CEA Participating Contractor. (List can be found on the Green Bank web site at [https://mcgreenbank.org/Program/Homeowners.](https://mcgreenbank.org/Program/Homeowners))
2. Define the energy savings home improvements with the Participating Contractor who can provide an estimate and identify what rebates and incentives may be eligible for the work.
3. Access the CEA financing program through the CEA Eligibility Portal using the website information provide by the Participating Contractor.
4. Choose a CEA Participating Lender and begin the process of getting financing approval by the lender.

## About the Montgomery County Green Bank

The Montgomery County Green Bank is a publicly-chartered nonprofit corporation dedicated to accelerating affordable energy efficiency and clean energy investment in Montgomery County, MD.

### Contact us for more information:

[info@mcgreenbank.org](mailto:info@mcgreenbank.org) • [mcgreenbank.org](http://mcgreenbank.org)



Place Your Logo Here

<sup>1</sup> The Green Bank does not endorse or otherwise make any representation or warranty with respect to any contractor or the work, materials, or services provided by any contractor.  
<sup>2</sup> The Green Bank does not offer loans directly to consumers. The Green Bank has negotiated terms with Participating Lenders. Lenders perform the underwriting and are the lender on all loans with consumers.  
<sup>3</sup> Lender determines a customer's applicable interest rate after review of customer's loan application.