

Residential eligible improvements

Financing is available to Indiana homeowners, including low- to moderate-income and credit-challenged borrowers, through approved lenders and contractors participating in the Smart-E Loan program.

Lighting and electrical

- Electrical system upgrades or other repairs needed for building electrification or solar
- Electric vehicle charging stations (Level 2)
- Lighting and controls
- Home generators

High-efficiency HVAC

- Heat pumps
- Water heaters, including tankless, heat pumps and solar thermal
- Furnaces
- Smart thermostats
- Duct sealing and insulation
- Boilers

Insulation

- Windows and exterior doors
- Attic, wall, and floor insulation and air sealing
- Green roofs
- Insulated siding
- Insulated mobile home skirting

Renewable energy

- Solar photovoltaic systems and any necessary roof upgrades
- Energy storage solutions
- Geothermal projects
- Wind turbines

ENERGY STAR® appliances:

- Refrigerators
- Washers
- Heat pump dryers
- Dishwashers
- Freezers

Health and safety

- Asbestos abatements (when coupled with qualifying boilers, furnaces, or water heaters)
- Mold and mildew removal; radon abatement (when coupled with qualifying building envelope improvements)

Other possible measures:

(Limited to 25% of financing)

- Tree removal when necessary for rooftop solar
- Low-flow fixtures
- Unlisted measures that are relevant to improving the energy performance, safety, or resiliency of a home

*Proposed measures are subject to review and approval for program eligibility by the Indiana Energy Independence Fund.

Contractors must become approved Smart-E contractors to offer this financing to qualified customers.

Go to energyindependencefund.org/contractors to start your application.