

better homes, **better business.**



How It Works

In Kentucky, customers that purchase manufactured homes from qualified factories of Clayton Homes, Fleetwood Homes or participating manufacturers will qualify for an ENERGY STAR upgrade at or near zero cost.

Upgrades are supported by incentives that participating utilities* and Kentucky Housing Corporation pay to manufacturers to offset the costs of building ENERGY STAR homes, which feature:

- Efficient Heating & Cooling Systems
- Efficient Lighting & Appliances
- High-Performance Windows, Insulation and Construction

SmartMH KY also includes loan products through participating lenders.

- Kentucky Housing Corporation is offering a low cost mortgage product with down payment assistance.
- CU Factory Built Lending is offering home only, land/home, and land in lieu loans that come with support on the homebuyer's first year of utility bills.

**For a list of participating utilities, contact Gwynne Koch at the Systems Building Research Alliance, gkoch@research-alliance.org or 212-496-0900 x120.*

Want to learn more? Find us online:

www.SmartMH.org

www.facebook.com/SmartMHky

What is SmartMH KY?

SmartMH KY is a new program that aims to transform the Kentucky manufactured housing marketplace by increasing ENERGY STAR home production from 1% to 50% in two years.

The program supports homebuyers by providing ENERGY STAR upgrades at or near zero cost and access to loans.

Benefits for Home Buyers

Customers receive new lending options and an ENERGY STAR upgrade that adds value at or near zero cost.

- The ENERGY STAR brand communicates the benefits of owning an ENERGY STAR qualified home: less expensive to run, more comfortable, better value, and good for the environment.
- ENERGY STAR homes may lower utility bills by \$66 per month on average, providing thousands of dollars in savings over the life of a home.

New loan products are available through SmartMH KY lenders when customers buy an ENERGY STAR manufactured home in Kentucky.

- SmartMH KY loans provide extra benefits like good rates, better terms and assistance with down payment or utility costs.

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