



Shore Up CT is a state of Connecticut funded low-interest loan program which provides financing for property owners in coastal municipalities located in Flood Zones VE or AE to finance or refinance property elevations. Additional retrofitting for flood protection and wind proofing activities can also be financed.

Loan Terms:

- 2.75 % fixed interest rate (2.894% APR*)
 - 1% origination fee
 - Borrow \$10,000 to \$300,000 with 15 year term
 - No monthly principal or interest payments for the first 12 months
 - Borrower must maintain property, hazard, and flood insurance for the life of the loan
- *Based on Loan Amount of \$125,000 – 168 payments of \$897.29

Eligible properties:

- Primary and secondary single family homes, or 1-4 unit owner-occupied rentals. Owners must live in the property at least 14 days per year.
- Businesses with fewer than 100 employees and in good standing with all state agencies.
- Located in either Zone VE or Zone AE as defined by the Federal Emergency Management Agency (FEMA) and NFIP in the coastal communities shown above.
- Must be up-to-date with all local, state, and federal taxes.

For more information visit www.ShoreUpCT.org

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