

WHAT ELSE DO I NEED TO KNOW?

- When the loan closes, your lending institution will issue two-party checks made out to the homeowner and the contractor.
- Loan amounts cannot be adjusted after the loan closes.

LENDING PARTNERS

For the most up to date list of lending partners, visit nhsaves.com/HEP

WHERE CAN I GET MORE INFORMATION?

For more information on the Home Energy Performance Loan program:

- Contact your NHSaves utility partner
- Speak with your Home Energy Performance contractor
- Visit nhsaves.com/HEP



NHSaves is powered by Eversource, Liberty, New Hampshire Electric Co-op and Unitil to help keep New Hampshire's residents, businesses and towns economically successful, now and in the future.

Check out all the great information, incentives and resources to help you save time, money and energy as part of your daily routine and business practices.

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HOME ENERGY PERFORMANCE LOAN PROGRAM



A special financing plan for energy-saving home improvements



Brought to you by your New Hampshire electric and natural gas utilities and their lending partners.

WHAT IS THE HOME ENERGY PERFORMANCE LOAN PROGRAM?

The Home Energy Performance loan program allows qualified electric and natural gas customers to finance all or a portion of their share of approved energy efficiency upgrades through a no interest or low interest loan in cooperation with local banks and credit unions.

WHAT ENERGY EFFICIENCY UPGRADES ARE ELIGIBLE?

- These loans can cover the customer copay portion of your work done through Home Energy Performance
- Some additional measures may also be covered. Contact your utility partner for details.

HOW DO I APPLY?

- 1 Contact your NHSaves utility partner for a Loan Authorization Form.
- 2 Bring your Loan Authorization Form and contractor quotes to any of our partner banks or credit unions.
- 3 Your lending institution will determine whether you are eligible for the loan based on their own lending criteria.

WHAT IS THE INTEREST RATE?

The subsidized interest rate on qualified Residential Energy Efficiency Loans is 0% or 2%.

HOW MUCH CAN I BORROW?

You may finance up to \$15,000* for qualifying energy efficiency upgrades. Your lending institution will determine whether you are eligible for the loan based on their lending criteria.

HOW LONG DO I HAVE TO REPAY MY LOAN?

You may specify the repayment term of the loan subject to the maximum repayment term limitations shown below.**

AMOUNT	MAX. LOAN REPAYMENT PERIOD
\$1,000 up to \$2,000	2 Years
\$2,001 up to \$4,000	3 Years
\$4,001 up to \$6,000	4 Years
\$6,001 up to \$9,000	5 Years
\$9,001 up to \$12,000	6 Years
\$12,001 up to \$15,000	7 Years

HOW IS THE PROGRAM FUNDED?

The subsidized interest rate is part of the Home Energy Performance Loan program and is provided by your electric and natural gas utility partners.

** On-bill financing may be available.
Ask your utility partner about on-bill options.*

*** Some lenders may have lower loan amounts and/or shorter maximum terms.*



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