

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.

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



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HOME ENERGY PERFORMANCE LOAN PROGRAM



A special financing plan for energy-saving home improvements



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 include the customer copay portion of your work done through Home Energy Performance
- Some additional measures may also be financed. Contact your utility partner for details

HOW DO I APPLY?

- 1 Contact your NHSaves utility partner for a Third Party Loan Authorization Form or to discuss on-bill financing options.
- 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 Home Energy Performance loans is 0% or 2%—check with your utility partner.

HOW MUCH CAN I BORROW?

You may finance up to \$15,000* for qualifying energy efficiency upgrades.

| UTILITY PARTNER | ON-BILL FINANCING | 3RD PARTY FINANCING |
|------------------------------------|-------------------|---------------------|
| Eversource | 0% up to \$2,000 | 0% up to \$15,000 |
| Liberty Electric | 0% up to \$2,000 | 2% up to \$15,000 |
| Liberty Natural Gas | 0% up to \$4,000 | 2% up to \$15,000 |
| New Hampshire Electric Cooperative | 0% up to \$4,000 | 2% up to \$15,000 |
| Unitil Electric and Natural Gas | 0% up to \$7,500 | 2% up to \$15,000 |

***Utility partners may allow financing for HVAC equipment as long as the customer is participating in Home Energy Performance and has installed all recommended measures and auditor recommends replacing the system.*

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. ** Customers may choose between On-Bill and Third-Party Financing. With On-Bill Financing, loan payments are made to your utility partner as part of your monthly bill. With Third-Party Financing, payments are made directly to the lender.

| LOAN AMOUNT | MAX LOAN REPAYMENT TERM | MONTHLY PAYMENT PER \$1,000 |
|-------------------------|-------------------------|-----------------------------|
| \$1,000 up to \$2,000 | 2 years | \$42.54 |
| \$2,001 up to \$4,000 | 3 years | \$28.64 |
| \$4,001 up to \$6,000 | 4 years | \$21.70 |
| \$6,001 up to \$9,000 | 5 years | \$17.53 |
| \$9,001 up to \$12,000 | 6 years | \$14.75 |
| \$12,001 up to \$15,000 | 7 years | \$12.77 |

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

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



EVERSOURCE

Loan Program Administrator: 603.634.2605
NHResidentialEE@eversource.com | eversource.com



Loan Program Administrator: 603.369.4834
nhsaves@horizon-res.com | libertyutilities.com



Member Solutions: 1-800-698-2007
solutions@nhec.com | nhec.com



Loan Program Administrator: 603.294.5137
unitil.com