

WHAT ELSE DO I NEED TO KNOW?

- When the loan closes, your lending institution will issue 2-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/programs/financing

WHERE CAN I GET MORE INFORMATION?

For more information on the Residential Energy Efficiency Loan Program:

- Contact your utility Loan Program Administrator
- Speak with your Home Performance Contractor
- Visit nhsaves.com/programs/financing



NHSaves is powered by Eversource, Liberty Utilities, 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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RESIDENTIAL ENERGY EFFICIENCY LOAN PROGRAM



A special financing plan
for energy-saving home
improvements



Save Energy ■ Save Money ■ Improve Comfort



Brought to you by your NH Electric &
Natural Gas Utilities and their Lending Partners

WHAT IS THE RESIDENTIAL ENERGY EFFICIENCY LOAN PROGRAM?

The Residential Energy Efficiency 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 the Home Performance with ENERGY STAR® program.
- Some additional measures may also be covered. Contact your utility for details.

HOW DO I APPLY?

- 1 Contact your utility 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% depending on income qualifications.

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	
	0%	2%
\$1,000 up to \$2,000	2 Years	2 Years
\$2,001 up to \$4,000	3 Years	3 Years
\$4,001 up to \$6,000	4 Years	4 Years
\$6,001 up to \$9,000	6 Years	5 Years
\$9,001 up to \$12,000	8 Years	6 Years
\$12,001 up to \$15,000	10 Years	7 Years

HOW IS THE PROGRAM FUNDED?

This subsidized interest rate is part of the NHSaves Energy Efficiency Programs, brought to you by your electric and natural gas utilities.

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

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



EVERSOURCE

Loan Program Administrator: 603.634.2605
www.eversource.com



Liberty Utilities

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



Loan Program Administrator: 603.536.8856
www.nhec.com/home-energy-solutions/energy-efficiency-loans/



Loan Program Administrator: 603.294.5137
www.unitil.com

