



Home Energy Loan

A Low Interest Efficiency Upgrade Loan for Your Home

Why choose a home energy loan?

The Home Energy Loan is a fast, easy, and flexible way to finance efficiency upgrades.

✓ Interest rates as low as 0%

✓ Borrow up to \$25,000

✓ No money down

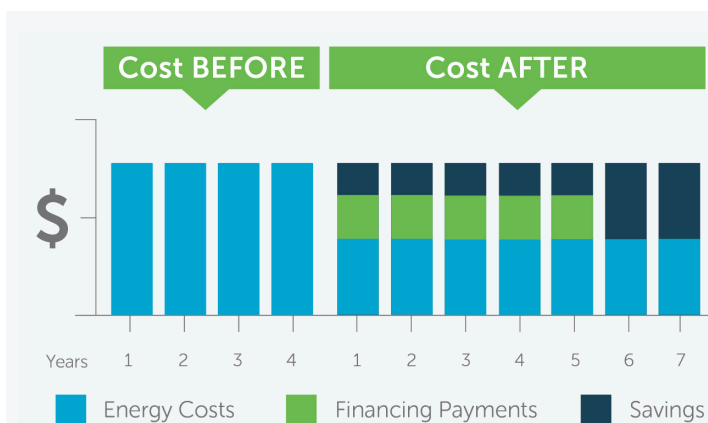
✓ Loan terms of up to 15 years

✓ Combine with rebates from Efficiency Vermont

✓ Processed in as little as 2 business days

Household income*	Loan Terms		
	Up to 5 years	5 - 10 years	10 - 15 years
Low	0%	1.99%	2.99%
Moderate	0%	2.99%	3.99%
High	4.99%	5.99%	6.99%

**Income guidelines apply*



Why Finance?

Efficiency upgrades will lower your energy bills now, which helps offset your monthly loan payment.

Once your loan is paid, you'll continue to enjoy energy savings, lower bills, and a more comfortable home for many years to come.

If your energy savings are substantial, you may even see a decrease in your monthly energy expenses.

Contact us for more information

Call us at **888-921-5990** or visit efficiencyvermont.com/home-energy-loan



Eligible projects and Efficiency Vermont rebates



**Weatherization
and Home Repairs**



**Cold-Climate
Heat Pumps**



**Central Wood Pellet
Furnaces and Boilers**



**Heat Pump
Water Heaters**



**ENERGY STAR®
Appliances**



**Cord Wood
and Pellet Stoves**

Financing appliances requires a \$300 minimum purchase. Direct-vent or wall-vented space heaters do not qualify for financing through this program. Vermont Gas Systems customers are only eligible to finance ductless heat pumps, heat pump water heaters, and electric appliances through the Home Energy Loan. Contact Vermont Gas or Efficiency Vermont to learn about other financing options.



A contractor network you can trust

EEN contractors are trained and certified to deliver the highest quality energy-efficiency technologies and services to Vermonters. The certification requirements include state licensing, insurances and professional credits.

Find an EEN contractor at efficiencyvermont.com/pro

For more information, visit efficiencyvermont.com/home-energy-loan or call **888-921-5990**.

Lenders:

Cornerstone Housing Partners:

nwwvt.org/energy-loan
802-438-2303

EastRise Credit Union:

eastrise.com/personal/green-loans/home-energy
802-371-5146

Financing brought to you in partnership with:



To learn more, call **888-921-5990**
or visit efficiencyvermont.com



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