

How Do I Apply?

1. Get an energy audit.

- Contact an Energize Delaware HPwES participating contractor or energy advisor to schedule an appointment.
- You'll be given a list of recommended improvements for your home, plus cost estimates and available rebates.
- They'll submit a rebate reservation to confirm the funds are available.

2. Apply online.

- Visit www.energizedelawareloans.org and submit an Energize Delaware Energy Efficiency Loan application.
- You'll need a copy of your estimate/proposal from your contractor to validate the final pricing and qualifying enhancements.
- Your project, credit score and proof of income will be reviewed to determine your eligibility.
- Eligibility letters are sent via email after submission.

3. We pay the participating contractor.

- When your project is completed, you must submit a signed certificate of completion and all other required loan documents.
- We pay your contractor, and you begin your loan repayment.

Questions?

Call **(866) 648-1857** or go to www.energizedelawareloans.org.



Energize Delaware is proud to be a local sponsor of Home Performance with ENERGY STAR®, a national program of the U.S. Department of Energy.



HOME ENERGY-EFFICIENCY LOAN PROGRAM

You may be eligible for special financing when you want to make energy-efficient improvements to your home. Here's what you need to know.



What Energy-Efficient Home Upgrades Qualify?

- Air and duct sealing
- Attic, knee wall, crawlspace, rim joist wall and floor insulation
- Air source heat pump
- Central air
- Ductless mini split
- Furnace
- Heat pump or tankless water heater
- Boiler
- Smart thermostat

For the most up-to-date list, go to www.energizedelaware.org/homeperformance.

What's the Loan Lowdown?

- Fast, easy **monthly** payments through Energize Delaware
- Low-cost, **fixed-rate** loan minimizes out-of-pocket costs
- Special **5.99%** unsecured financing
- Loan amounts range from **\$1,000-\$30,000**
- **No fees** to consumer or participating contractor
- Up to 10 years to repay (and **no** prepayment penalty or closing costs)
- **100%** financing available
- **No** home equity required; new homeowners welcome (and **no** lien filed on your home)
- Work **must be done** by Energize Delaware Home Performance with ENERGY STAR® (HPwES) participating contractor (find one at www.energizedelaware.org/contractors)

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What Would I Pay?

This chart features monthly payment estimates:

	36 Months	60 Months	120 Months
\$1,000	\$30	\$19	\$11
\$1,500	\$46	\$29	\$17
\$2,500	\$76	\$48	\$28
\$5,000	\$152	\$97	\$55
\$7,500	\$228	\$145	\$83
\$10,000	\$304	\$193	\$111
\$12,500	\$380	\$242	\$139
\$15,000	\$456	\$290	\$166

Ballpark payments are based on 5.99% APR. Actual payment based on final loan amount, subject to credit approval by InClimate. All loans are made directly to the consumer by InClimate.

Am I Eligible?

To qualify, you must:

- Be a Delaware **homeowner** who is participating in the HPwES program.
- Be the **registered property owner** currently living in a separately metered, detached or attached 1- to 4-unit residence where the home energy audit is completed and the product/equipment is being installed.
- Attached units are **duplexes, condominiums and townhouses**.
- **Not** be in new construction or a commercial property.
- Meet **debt-to-income ratio** and **credit score** requirements.
- **No** minimum income required.
- Receive a rebate **reservation confirmation number**.