



Eversource  
Loan Program Administrator: **603.634.3112**  
[www.eversource.com](http://www.eversource.com)

Liberty Utilities  
**603.216.3698**  
[NHSaves@libertyutilities.com](mailto:NHSaves@libertyutilities.com)  
[www.libertyutilities.com/efficiency](http://www.libertyutilities.com/efficiency)

NH Electric Co-op  
Member Solutions: **800.698.2007**  
[www.nhec.com/energysolutions/efficiencyloan.php](http://www.nhec.com/energysolutions/efficiencyloan.php)

Unitil  
Loan Program Administrator: **603-294-5137**  
[www.unitil.com](http://www.unitil.com)



Save Energy • Save Money • Improve Comfort



# Residential Energy Efficiency Loan Program

A special financing plan for energy saving home improvements

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



[www.nhsaves.com](http://www.nhsaves.com)

# Save Energy • Save Money • Improve Comfort

## 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 low interest loan in cooperation with local banks and credit unions.

## What Energy Efficiency Upgrades Are Eligible?

- This low-interest loan can cover the Customer Co-pay 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 2%.

## How Much Can I Borrow?

You may choose to 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 own 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	Maximum 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?

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

\*For electric utility customers requesting loans under \$2,000 ask your utility about on-bill financing options.

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



## 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 [www.nhsaves.com](http://www.nhsaves.com).

## 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 [www.nhsaves.com](http://www.nhsaves.com).