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.greengrantdelaware.com 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 **(877) 453-2327** or go to **www.greengrantdelaware.com**.

HOME PERFORMANCE WITH ENERGY STAR

ENERGIZE DELAWARE
TAKING CHARGE TOGETHER.™

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.

ENERGIZE DELAWARE

Home Energy Efficiency Loans

Low Interest Loans

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.

HOME PERFORMANCE WITH ENERGY STAR



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)

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 InClime. All loans are made directly to the consumer by InClime.

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**.

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