

Low Rate Financing for Energy Saving Home Improvements

Use this “Ballpark” Payment Chart to find the low monthly payment that fits your budget. No closing costs or penalty for pre-payment.

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

What Improvements Qualify?

Home energy improvements recommended and approved for your Energize Delaware project may include:

- Air Sealing & Duct Sealing
- Attic Insulation
- Knee Wall, Crawlspace, Rim Joist Wall & Floor Insulation
- Air Source Heat Pump
- Central Air
- Ductless Mini-Split
- Furnace
- Heat Pump Water Heater
- Boiler
- Tankless Water Heater
- Smart Thermostat

To view a current list of improvements that qualify, visit www.EnergizeDelaware.org/Rebates



Home Energy Efficiency Loan Program



Energize Delaware Home Energy Loan Program

Special Financing for Energy Efficient Home Improvements

Questions? Call 877-453-2327

EnergizeDelaware.org/Apply

Low Rate Financing for Energy Efficient Home Improvements

Qualifying Delaware homeowners who are participating in the Home Performance with ENERGY STAR® Program can finance their energy-saving home improvements with a fast and easy monthly payment option through Energize Delaware. These low-cost loans can help Delawareans make the right energy improvements while minimizing out-of-pocket costs.

- Special 5.99% unsecured financing
- Loans from \$1,000 to \$30,000
- 100% financing available
- Up to 10 years to repay—no prepayment penalty
- Low fixed rate, fixed monthly payments
- No home equity required, new homeowners welcome. No lien filed on your home.
- No fees to consumer or contractor
- Work must be done by an Energize Delaware Home Performance with ENERGY STAR® Participating Contractor.

Who is Eligible?

To be eligible, you must be:

- The registered property owner currently living in a separately metered, detached or attached one to four unit residence where the home energy audit is completed and the product/equipment is being installed.
- Attached units are duplexes, condominiums and townhouses.
- New construction and commercial properties are not eligible.
- No minimum income required, however debt to income and credit score requirements must be met.
- You must also receive a rebate reservation confirmation number to ensure you are eligible for a rebate.



Who Can Perform the Work?

Only Energize Delaware Home Performance with ENERGY STAR® Participating Contractors may perform the work.

Our Participating Contractors are trained to use the most advanced, state-of-the-art equipment to test your home and identify and install energy efficiency improvements.

Find Participating Contractors at:
www.EnergizeDelaware.org/Contractors

Apply for a Home Energy Loan

Step 1: Get an energy audit

Contact an Energize Delaware Home Performance with ENERGY STAR® participating contractor or Energy Advisor to schedule an audit.

The participating contractor or Energy Advisor will prepare a list of recommended improvements specific to your home's needs.

You also will receive a cost estimate to install those improvements and information on available rebates.

Your contractor will also submit a rebate reservation to confirm availability of funds.

Step 2: Apply for your loan

Apply online at www.EnergizeDelaware.org/Apply. You will need a copy of your energy audit and a detailed estimate/proposal from your contractor identifying final price and qualifying improvements.

We will review your project as well as your credit score and debt repayment to income ratio to determine if you qualify for the loan. If approved you will receive an approval letter by email.

Step 3: We pay the contractor and you start saving!

Once your project is complete, we pay the contractor upon receipt of your signed Completion Certificate, submission of all rebate completion forms.

