

## 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 [EnergizeDelaware.org/Apply](https://EnergizeDelaware.org/Apply).
- You'll need a copy of the energy audit and estimate/proposal from your contractor to validate the final price and qualifying enhancements.
- Your project, credit score and debt-to-income ratio will be reviewed.
- If approved, you will receive an email.

### 3. We pay the participating contractor and you start saving.

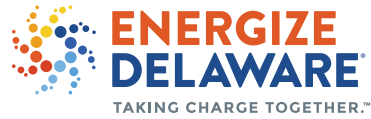
- When your project is done, submit your signed completion certificate and rebate completion forms.
- We do the rest of the work for you, including paying the participating contractor.

## Questions?

Call **(877) 453-2327** or go to **[EnergizeDelaware.org/Apply](https://EnergizeDelaware.org/Apply)**.



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 [EnergizeDelaware.org/Rebates](https://energizeDelaware.org/Rebates).

## 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 [EnergizeDelaware.org/Contractors](https://energizeDelaware.org/Contractors))

## What Would I Pay?

This chart features monthly payment estimates:

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

## 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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