



Steps to Apply for 0% Financing for Home Energy Upgrades

If you have a Home Energy Assessment through the Energy *Wise* Program, you have the opportunity to apply for special 0% financing for qualified high-efficiency upgrades such as:

- Insulation and air sealing
- Duct sealing and duct insulation
- Natural gas heating systems
- Natural gas water heaters
- Electric heat pump water heaters
- Electric air source heat pumps

Steps to Participate:

1. Complete an Energy *Wise* home energy assessment and receive a 0% Financing Enrollment Form. To schedule your no-cost assessment, please call **1-888-633-7947**.
2. Obtain contractor proposals for eligible efficiency improvements you'd like to finance.
3. Submit your completed 0% Financing Enrollment Form along with the accepted proposals to the Financing Administrator for review and approval.
4. Receive a 0% Financing Authorization Form and contact a Participating Lender to apply for a loan.
5. Upon loan approval, proceed with the contracted work.
6. Schedule a verification inspection when the work is completed.
7. Coordinate your loan closing and obtain the check(s) for payment to the contractor.

The Energy Specialist who completes your home energy assessment will be able to review the financing offer in further detail while on-site at your home. For additional questions, contact your Energy Specialist or the main office at 1-888-633-7947. We will be happy to assist you with the steps outlined above.

To be eligible, you must be a Rhode Island Energy residential customer. Acceptance is contingent on loan approval from a participating lender.