

# Home Energy Loan Project Verification Form

Effective January 1, 2026



The Home Energy Loan is a fast, easy, flexible way to finance eligible home weatherization and efficiency improvements, up to \$25,000.

## Steps to Apply for Your Loan

- Ensure that this form has been completed and signed by you and your contractor. Eligible contractors can be found at [efficiencyvermont.com/pro](http://efficiencyvermont.com/pro)
- Review page 2 to ensure your project is eligible. (Note: VGS customers are only eligible to finance electric appliances, heat pump water heaters, and ducted, ductless, and ground source heat pumps.)
- Apply online or in person with one of the credit unions listed below. You will need to submit this completed form and a copy of your contractor scope of work, including price quote (and Home Repair pre-approval, if applicable) with your Home Energy Loan application.

| Household Income<br>(see page 3) | Loan Term     |                          |                           |
|----------------------------------|---------------|--------------------------|---------------------------|
|                                  | Up to 5 years | >5 years, up to 10 years | >10 years, up to 15 years |
| Low                              | 0%            | 1.99%                    | 2.99%                     |
| Moderate                         | 0%            | 2.99%                    | 3.99%                     |
| High*                            | 4.99%         | 5.99%                    | 6.99%                     |

Interest rates are subject to program and credit eligibility guidelines.  
\*Households with income higher than moderate income levels on page 3.

## Lenders



EastRise Credit Union:

To learn more and apply, call 802-371-5146 or visit [eastrise.com/personal/green-loans/home-energy](http://eastrise.com/personal/green-loans/home-energy)



Cornerstone Housing Partners:

To learn more and apply, call 802-438-2303 or visit [cornerstonehousingpartners.org](http://cornerstonehousingpartners.org)

## Customer Information

Customer Name \_\_\_\_\_

Customer Address (of installation location) \_\_\_\_\_ City/Town \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Customer Mailing Address (if different) \_\_\_\_\_ City/Town \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Customer Telephone # \_\_\_\_\_ Customer E-mail \_\_\_\_\_  Check to receive energy-saving offers and updates from Efficiency Vermont via email  Check to receive energy-saving offers and updates from Burlington Electric via email

Check if Vermont Gas customer (see terms & conditions) Household Size (number of people living in the home): \_\_\_\_\_

I certify that I meet the eligibility requirements of this loan program, and that all information submitted as part of this form, including the attached quote, is correct to the best of my knowledge. I agree to allow my lender to share project information with Efficiency Vermont.

SIGN  
HERE



Customer Signature \_\_\_\_\_ Date \_\_\_\_\_

For more information about Efficiency Vermont services and rebates, visit [efficiencyvermont.com](http://efficiencyvermont.com) or call 888-921-5990.

For more information on Burlington Electric's services and rebates, contact [efficiency@burlingtonelectric.com](mailto:efficiency@burlingtonelectric.com) or 802-865-7362.



## Products:

- ENERGY STAR Appliance(s): air purifier, dehumidifier, clothes washer/dryer, refrigerator, freezer or window air conditioner (see [energystar.gov/productfinder](http://energystar.gov/productfinder)). \$300 min. purchase price. Loan application can be submitted up to 30 days after purchase. Retain sales receipt(s) and call 888-921-5990 for more information.

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**Projects:** must meet the specifications below (to be completed by contractor / installer)

### Water & Space Heating Systems

- Ductless Heat Pumps - must be a qualifying model, which can be found at [efficiencyvermont.com/cchplist](http://efficiencyvermont.com/cchplist)
- Ground Source Heat Pumps - must be a qualifying model, which can be found at [efficiencyvermont.com/GSHP](http://efficiencyvermont.com/GSHP)
- Ducted Heat Pumps - must be a qualifying model, which can be found at [efficiencyvermont.com/heatpumps](http://efficiencyvermont.com/heatpumps) (click "See our Offers")
- Central Wood Pellet Boilers/Furnaces - must be a qualifying model, which can be found at [efficiencyvermont.com/woodheat](http://efficiencyvermont.com/woodheat)
- Air-to-Water Heat Pumps - must be a qualifying model, which can be found at [efficiencyvermont.com/heatpumps](http://efficiencyvermont.com/heatpumps) (click "See our Offers")
- Pellet or Cord Wood Stoves - must be a qualifying model purchased at a participating retailer, which can be found at [efficiencyvermont.com/stoves](http://efficiencyvermont.com/stoves). Self-installed stoves are not eligible.
- Heat Pump Water Heaters - must be a qualifying model, which can be found at [efficiencyvermont.com/hpwhlist](http://efficiencyvermont.com/hpwhlist)

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### Weatherization

- Home Weatherization - scope of work must be developed and work must be completed by a BPI-certified Efficiency Excellence Network (EEN) contractor

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### Contractor Information & Agreement

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Contractor Name

Company Name

Branch Location (if multiple)

*I certify that I have attached an accurate scope of work that meets the requirements above, and a price quote (which includes quantity, make, and model numbers of the products to be installed). I agree to report project information to Efficiency Vermont.*

SIGN  
HERE



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Contractor Signature

Date

### Terms & Conditions

**Eligibility:** Project must be installed at a Vermont residential home, owned and occupied by the borrower, containing one to four family housing units; property taxes must be paid and up to date, and the home must not be an asset in a pending bankruptcy, legal, or divorce proceeding. Lenders may limit eligibility subject to limitations or guidelines established by HUD and/or other underwriting criteria. Improvements must be permanently attached to participating property and aim to reduce the net energy requirements of the participating property; improvements made as part of a gut rehabilitation or new construction project are not eligible. Upgrades must be installed by a contractor who is in conformance with the requirements on this form. Installation or removal of any oil or propane tanks, and Do-It-Yourself activities are not eligible expenses.

Projects must be completed by a current Efficiency Excellence Network contractor, with the exception of pellet and cord wood stoves, appliances and home repair projects. The contractor agreement does not need to be completed for appliance-only applications. Eligible items covered by the Home Energy Loan include the cost of labor, installation, equipment, materials, taxes, shipping, permit or loan application fees, applicable inspection charges, and health and safety repairs needed as part of the efficiency improvement (up to 50% of the total loan amount); however, additional health and safety repairs are not eligible with Home Repair projects. To learn if other costs may be covered, call 888-921-5990.

**Loan limits:** No minimum; maximum loan amount of \$25,000.

**Disclaimer of warranties and limitation of liability:** Neither Efficiency Vermont nor the lending institutions warrant the performance of installed equipment expressly or implicitly for fitness for a particular purpose or for any specific level of energy savings, nor do they warrant that the equipment or its installation complies with any specifications, laws, regulations, codes, or standards. Neither Efficiency Vermont nor the lending institutions will be liable for any incidental or consequential damages of any kind in connection with the installation, implementation, or use of the improvements.

**Endorsement:** Efficiency Vermont and the lending institutions do not endorse any particular manufacturer's product or system design in providing this financing opportunity.

**Terms:** This form is for 2026 loan applications. Loan offer is subject to available funding, and interest rates and other terms are subject to change without prior notice. Documentation may be required to verify household income. Depending on credit score, some applicants may qualify for lower rates on other loan products.

**Vermont Gas Systems** customers are eligible to finance electric appliances, heat pump water heaters, and ducted, ductless, and ground source heat pumps. Contact VGS to learn about financing options.

## 2025 Income Guidelines

If your household has more than 5 members, your eligibility will be assessed as part of the application process.

Interest rates for high-income households are available to anyone with household income above the moderate income limits below.

|   |                 | Annual household income limit by household size |           |           |           |           |
|---|-----------------|---|-----------|-----------|-----------|-----------|
|   |                 | 1   | 2         | 3         | 4         | 5         |
| Addison county                            | Low Income      | \$65,050  | \$74,350  | \$83,650  | \$92,900  | \$100,350 |
|   | Moderate Income | \$97,500  | \$111,450 | \$125,400 | \$139,300 | \$150,450 |
| Chittenden, Franklin, Grand Isle counties | Low Income      | \$72,700  | \$83,100  | \$93,500  | \$103,850 | \$112,200 |
|   | Moderate Income | \$109,050                                       | \$124,600 | \$140,200 | \$155,750 | \$168,200 |
| All other VT counties                     | Low Income      | \$62,550  | \$71,500  | \$80,450  | \$89,400  | \$96,550  |
|   | Moderate Income | \$93,825  | \$107,250 | \$120,675 | \$134,100 | \$144,825 |

To learn more, call **888-921-5990**  
or visit [efficiencyvermont.com](http://efficiencyvermont.com)



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