

## Low Interest Loan Guidelines

*Through a partnership with the Nebraska Energy Office and approximately 600 financial institutions throughout the state, you can finance your new heat pump system at a low interest rate.*

Homeowner must install a new heat pump (min. 15 SEER, 12.5 EER, and min. 8.5 HSPF). Other heat pump system components can be included in the loan (ie. back-up furnace-electric or fossil fuel, programmable thermostat, etc.)

1. Contact the financial institution of your choice and request an EnergyWise Loan – which is low interest through the Nebraska Energy Office’s “Dollar and Energy Savings Loan Program”. Find more information at [www.neo.ne.gov](http://www.neo.ne.gov).
2. If the local financial institution is not aware of the program – contact the Nebraska Energy Office at 402-471-2867.
3. **The customer cannot proceed with the installation until the Nebraska Energy Office has processed the loan paperwork; this can take as many as 10 business days.**
4. Homes built within the last 5 years are not eligible for the low interest loan (but they are eligible for the incentive).
5. Request a performance verification be done on the installation – contractor completes application and it is then signed by the contractor and homeowner and sent to your electric utility provider. If it is operating within 10% of the manufacturing specifications – we will pay your contractor \$50. This helps ensure your system is installed correctly.