



## Energy Loan Application Checklist

### Cornerstone Forms (attached)

- Document Delivery Election form
- Loan Application
- Household Income Form
- Authorization to Verify Information
- Efficiency Vermont Project Verification
- Privacy Policy

### Income Documents

*Provide all income verification documents that are applicable to the Borrower and Co-Borrower*

- W-2 statements from the previous year
- All pay stubs from the most recent 30 days
- Social Security Award Letter or SSA-1099 from the most recent year
- Self-employment income (including rental income): two most recent years federal tax returns, all pages as filed with the IRS
- Child Support Order & prior year history from office of child support, if used as qualifying income

### Identification Documents

*Provide one of the following forms of identification for each applicant*

Valid Driver's License  
Valid State-issued ID card  
Military ID  
Social Security Card  
Passport

### Asset Documents

- Most recent bank statement from deposit account, all pages

### Property information

- Current Property Tax Bill
- Homeowner's Insurance Declaration Page showing annual premium
- Most recent monthly Mortgage Statement
- Energy Audit Report – if applicable
- Contractor Estimates – required to process loan request



Rutland West Neighborhood Housing Services Inc dba Cornerstone  
Housing Partners  
NMLS 194008  
27 Wales Street, Suite 201  
Rutland, VT 05701  
Ph: 802.438.2303

[WWW.CORNERSTONEHOUSINGPARTNERS.ORG](http://WWW.CORNERSTONEHOUSINGPARTNERS.ORG)





# CORNERSTONE HOUSING PARTNERS

## Document Delivery Election Form

Borrower name:

Lender:

Rutland West Neighborhood Housing Services,  
Inc. d/b/a Cornerstone Housing Partners

Co-Borrower name:

NMLS: 194008

27 Wales Street, Suite 201  
Rutland, VT 05701

Indicate below the method you prefer we use to deliver disclosures, appraisal, and any updated disclosures.

Mail Delivery

I wish to receive my disclosures and appraisal by mail

or E-Mail Delivery

I wish to receive my disclosures and appraisal by e-mail

You must provide your email address if opting in for e-mail delivery. The Co-Borrower email address must be different from the Borrower email address.

Borrower e-mail address:

Co-Borrower e-mail address:

I understand I may change my election by contacting my lender at (802) 438-2303 or by email at [lending@cornerstonehousingpartners.org](mailto:lending@cornerstonehousingpartners.org)

Borrower Signature

Date

Co-Borrower Signature

Date



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d/b/a Cornerstone Housing Partners  
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01.2025

# CORNERSTONE HOUSING PARTNERS CONSUMER LOAN APPLICATION

Credit Requested Is: <input type="checkbox"/> Energy Loan	Account Requested: <input type="checkbox"/> Individual <input type="checkbox"/> Joint
Amount Requested \$	Description of Collateral Offered
We intend to apply for joint credit Initial	
Purpose of Credit Request	Applicant _____ Co-Applicant _____

If the Applicant is married, he or she may apply for individual credit. For Marital Status, check one if a) you are applying for a secured credit; b) you reside in a community property state; or c) you are relying on property in a community property state as a basis for repayment of the credit requested.

<b>Applicant</b>	<b>APPLICANT INFORMATION</b>	<b>Co-Applicant</b>
------------------	------------------------------	---------------------

Applicant Role: <input type="checkbox"/> Borrower <input type="checkbox"/> Co-Signer <input type="checkbox"/> Guarantor	Applicant Role: <input type="checkbox"/> Borrower <input type="checkbox"/> Co-Signer <input type="checkbox"/> Guarantor	
Applicant Name (include Jr. or Sr. if applicable)	Co-Applicant Name (include Jr. or Sr. if applicable)	
Social Security Number	Home Phone (incl. area code)	DOB (mm-dd-yyyy)
Social Security Number	Home Phone (incl. area code)	DOB (mm-dd-yyyy)
Email Address		
<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (include single, divorced, widowed)		
Dependents (not listed by Co-Applicant)		
<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (include single, divorced, widowed)		
Citizenship: <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Permanent Resident Alien <input type="checkbox"/> Non-Resident Alien		
Present Address (street, city, state, ZIP) since		
Mailing Address, if different from Present Address		
If residing at present address for less than two years, complete the following:		
Former Address (street, city, state, ZIP) from to		
Former Address (street, city, state, ZIP) from to		

<b>Applicant</b>	<b>EMPLOYMENT / INCOME INFORMATION</b>	<b>Co-Applicant</b>
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Name of employer	Address of Employer	Self Employed <input type="checkbox"/>	Yrs. on this job	Name of Employer	Address of Employer	Self Employed <input type="checkbox"/>	Yrs. on this job
<input type="checkbox"/> Full time				<input type="checkbox"/> Full time			
Position/Title	Type of Business	Business Phone (incl. area code)		Position/Title &	Type of Business	Business Phone (incl. area code)	
Gross Monthly Income	\$			Gross Monthly Income	\$		
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates from to		Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates from to	
Position/Title & Type of Business	Business Phone (incl. area code)			Position/Title & Type of Business	Business Phone (incl. area code)		
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates from to		Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates from to	
Position/Title & Type of Business	Business Phone (incl. area code)			Position/Title & Type of Business	Business Phone (incl. area code)		

**NOTICE: Alimony, Child Support or Separate Maintenance Income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.**

Other Income	\$	Other Income	\$
Other Income	\$	Other Income	\$
Other Income	\$	Other Income	\$

<b>HOUSING INFORMATION</b>
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<input type="checkbox"/> Own <input type="checkbox"/> Rent since	Monthly Housing/Rent \$	Present Value \$	Date Purchased
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<b>CASH ASSET INFORMATION</b>
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Financial Institution Name	Saving Account Balance \$	Checking Account Balance \$
----------------------------	---------------------------	-----------------------------

I/We hereby apply for the loan or credit described in this application. I/We certify that I/we made no misrepresentations in this loan application or in any related documents, that all information is true and complete, and that I/we did not omit any important information. I/We agree that any property securing the loan or credit will not be used for any illegal or restricted purpose. Lender is authorized to verify with other parties and to make any investigation of my/our credit, either directly or through any agency employed by Lender for that purpose. Lender may disclose to any other interested parties information as to Lender's experiences or transactions with my/our account. I/We understand that Lender will retain this application and any other credit information Lender receives, even if no loan or credit is granted. These representations and authorizations extend not only to Lender, but also to any insurer of the loan and to any investor to whom Lender may sell all or any part of the loan. I/We further authorize Lender to provide to any such insurer or investor any information and documentation that they may request with respect to my/our application, credit or loan.

**X** \_\_\_\_\_
**X** \_\_\_\_\_

**Applicant**
**Date**
**Co-Applicant**
**Date**

**ASSETS AND LIABILITIES ADDENDUM TO CONSUMER LOAN APPLICATION**

Applicant:

Application Number:

Assets		Liabilities			
Checking and Savings Accounts		Name and Address of Creditor			
Name & Address of Institution	Cash or Market Value	Name & Address of Company	Payment	Balance	
Acct. No.	\$	Acct. No.	\$	\$	
Name & Address of Institution	Cash or Market Value	Name & Address of Company	Payment	Balance	
Acct. No.	\$	Acct. No.	\$	\$	
Name & Address of Institution	Cash or Market Value	Name & Address of Company	Payment	Balance	
Acct. No.	\$	Acct. No.	\$	\$	
Name & Address of Institution	Cash or Market Value	Name & Address of Company	Payment	Balance	
Acct. No.	\$	Acct. No.	\$	\$	
Name & Address of Institution	Cash or Market Value	Name & Address of Company	Payment	Balance	
Acct. No. 234324	\$	Acct. No.	\$	\$	
Stocks and Bonds Assets		Name and Address of Creditor			
Number	Description	Cash or Market Value	Name & Address of Company	Payment	Balance
		\$			
		\$			
		\$	Acct. No.	\$	\$
		\$	Name & Address of Company	Payment	Balance
Life Insurance - Face Value		\$			
Real Estate Owned Assets		\$			
Vested Interest in Retirement Funds		\$			
Net Worth of Business Owned		\$	Acct. No.	\$	\$
Automobiles Owned:		Name and Address of Creditor			
Year	Make and Model	Cash or Market Value	Name & Address of Company	Payment	Balance
		\$			
		\$			
		\$	Acct. No.	\$	\$
		\$	Name & Address of Company	Payment	Balance
Other Assets Owned:		Name and Address of Creditor			
Description	Cash or Market Value	Name & Address of Company	Payment	Balance	
	\$				
	\$	Acct. No.	\$	\$	
	\$	Alimony/Child Support/Separate Maintenance Owed to	\$		
	\$				
	\$	Job Related Expense	\$		
	\$				
<b>LIQUID ASSETS</b>	\$	<b>TOTAL MONTHLY PAYMENTS</b>	\$		
<b>TOTAL ASSETS</b>	\$	<b>TOTAL LIABILITIES</b>	\$		
<b>NET WORTH</b>	\$				

\*\*\* indicates obligations satisfied at or before loan closing.

**INTERVIEWER INFORMATION**

Originator Name

Phone Number

Ext.

Originator NMLSR Identifier

Originator License State and Number

Company Name

**Rutland West Neighborhood Housing Services INC d/b/a Cornerstone Housing Partners**

Company NMLSR Identifier

Company License State and Number

**6200 NMLS #194008**

**Vermont #194008**

Company Address (street, city, state, ZIP)

**27 Wales Street, Rutland Vermont, 05701**

# Household Income Form



In order to satisfy program guidelines, Rutland West Neighborhood Housing Services, Inc. d/b/a Cornerstone Housing Partners is required to verify gross monthly income pertaining to all members of a household.

<b>BORROWER's EMPLOYMENT INCOME</b>			
Name:	Address:	City:	
State/Zip:	e-mail:	Tel:	
Employer:	Address:	Tel:	
Position:	# Years	Income:	<input type="checkbox"/> Monthly or <input type="checkbox"/> Annual

<b>Co-BORROWER's EMPLOYMENT INCOME</b>			
Name:	Address:	City:	
State/Zip:	e-mail:	Tel:	
Employer:	Address:	Tel:	
Position:	# Years	Income:	<input type="checkbox"/> Monthly or <input type="checkbox"/> Annual

<b>ALL OTHER HOUSEHOLD INCOME - List the income source and gross monthly amount of all people residing in the household. Include income from – W2 wages/Work – Social Security – Disability – Pension - Business Income - Rental Income - Child Support – Foster Care – Dividend &amp; Interest and any other taxable and non-taxable income</b>		
Borrower:	Source:	Monthly: \$
Borrower:	Source:	Monthly: \$
Borrower:	Source:	Monthly: \$
Co-Borrower:	Source:	Monthly: \$
Co-Borrower:	Source:	Monthly: \$
Other Member:	Source:	Monthly: \$
Other Member:	Source:	Monthly: \$

<b>OTHER MEMBERS OF HOUSEHOLD</b>		
Adult:	Name & Relationship to you:	Age:
Adult:	Name & Relationship to you:	Age:
Child:	Name & Relationship to you:	Age:
Child:	Name & Relationship to you:	Age:
Child:	Name & Relationship to you:	Age:
Child:	Name & Relationship to you:	Age:
Foster care:	Name & Relationship to you:	Age:
Foster care:	Name & Relationship to you:	Age:

I/We hereby certify that the above information is true and correct:

Borrower: \_\_\_\_\_ Date: \_\_\_\_\_

Co-Borrower: \_\_\_\_\_ Date: \_\_\_\_\_

### Authority to Verify Information

I/We authorize Cornerstone Housing Partners to verify my bank accounts, household income, employment, outstanding debts, present or previous mortgages, to obtain a tri-merged in-file credit report, and to make any other inquiries pertaining to the services provided to me by Cornerstone Housing Partners.

My/Our signature(s) below authorize **Cornerstone Housing Partners to release** information in their possession to the respective Lender(s) for the purpose of determining eligibility for mortgage financing, refinancing, potential restructure of a current loan or extraordinary services that may result in preserving my long-term home ownership.

I hereby authorize the **loan servicer to release** certain information to Cornerstone Housing Partners. Information which may be released to Cornerstone Housing Partners includes but is not limited to:

<b>Original Loan Amount</b>	<b>Current Balance</b>
<b>Payment History</b>	<b>Payment Due Date</b>
<b>Monthly Payment</b>	<b>Closing Disclosure</b>
<b>Amount Past Due</b>	<b>Settlement Statement</b>

I hereby authorize Cornerstone Housing Partners to make a recommendation to the loan servicer concerning appropriate action regarding my loan, which may assist the servicer in determining eligibility for product and/or services.

I/We understand that Cornerstone Housing Partners is funded by a variety of sources and is required to share statistical and demographic information about the customers who receive services as well as the services provided.

I/we fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United State Code, Section 1001, et seq.

### CONFLICT OF INTEREST

*I understand that Cornerstone Housing Partners and its agents provide information and education on various loan products, housing programs or other issues and I further understand that the counseling and/or coaching I receive in no way obligates me to choose any of the particular products, housing products or any recommendation whatsoever. Cornerstone Housing Partners and its counselors and coaches are providing information only. I may use such information in whatever manner I choose and that Cornerstone Housing Partners and its counselors and coaches are NOT acting in a fiduciary capacity and that any actions or choices I make are mine, and mine alone.*

**PROTECTING THE CONFIDENTIALITY OF YOUR PERSONAL INFORMATION**

*All Cornerstone Housing Partners employees are required to use strict standards of care regarding the confidentiality of your personal information as outlined in Personnel Policies. Employees not adhering to our policies are subject to disciplinary action. We maintain physical security procedures to safeguard the confidentiality and integrity of personal information in our possession and to guard against unauthorized access. Our safeguards comply with federal regulations to guard your personal information.*

*I understand that US Department of Housing and Urban Development (HUD) is a funder of our Housing Education and Counseling and that Citizens Housing and Planning Association (CHAPA) as a HUD Intermediary. As funders of our program and to ensure quality and compliance with program requirements, both HUD and CHAPA need access to client file for auditing purposes. I understand any HUD or CHAPA representative will adhere to the same Confidentiality Policies of the organization.*

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

# FACTS

## WHAT DOES RUTLAND WEST NEIGHBORHOOD HOUSING SERVICE, INC. DO WITH YOUR PERSONAL INFORMATION?

### Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

### What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- account balances and payment history
- credit history and credit scores

When you are *no longer* our customer, we continue to share your information as described in this notice.

### How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Rutland West Neighborhood Housing Service, Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Rutland West Neighborhood Housing Service, Inc. share?	Can you limit this sharing?
<b>For our everyday business purposes –</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes –</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes –</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes –</b> information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

### Questions?

Call (802) 438-2303

What we do

<p><b>How does Rutland West Neighborhood Housing Service, Inc. protect my personal information?</b></p>	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p>
<p><b>How does Rutland West Neighborhood Housing Service, Inc. collect my personal information?</b></p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ apply for a loan or give us your income information</li> <li>■ give us your employment history or give us your contact information</li> <li>■ show your driver's license</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p><b>Why can't I limit all sharing?</b></p>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>

Definitions

<p><b>Affiliates</b></p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Rutland West Neighborhood Housing Service, Inc. has no affiliates</i></li> </ul>
<p><b>Nonaffiliates</b></p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Rutland West Neighborhood Housing Service, Inc. does not share with nonaffiliates so they can market to you</i></li> </ul>
<p><b>Joint marketing</b></p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>■ <i>Rutland West Neighborhood Housing Service, Inc. doesn't jointly market</i></li> </ul>

Other important information

<p> </p>
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# 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 (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.



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



---

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**



Translation  
available

Stay connected



**Efficiency**  
Vermont