

USDA Can Help You Reduce Your Electric and Heating Bills



USDA Rural Development can assist homeowners with incomes below 50% of the state's median income with the following energy cost-reducing home improvements:

- ▶ Install solar panels
- ▶ Install wood pellet boilers
- ▶ Install energy efficient heat pumps
- ▶ Make energy efficiency improvements (insulation, new windows, and more)

LOAN TERMS

- ▶ 1% interest
- ▶ Up to a 20-year term
- ▶ Flexible underwriting
- ▶ Low closing costs
- ▶ Up to 100% loan to value





Here's one example of how USDA can help you reduce your electric bill:

A USDA loan could help you immediately reduce your monthly out-of-pocket energy costs. Install a solar array on your home for as little as \$69 a month*, and nearly eliminate your monthly electricity bill.

\$15,000 financed for
20 years
= \$69 per month

**Assuming a solar installation cost of \$15,000.
Solar installation costs may vary.*

Over the age of 62 with a limited income?

You may qualify for a \$7,500 grant to replace failing heating or electric systems with a brand new energy efficient, cost-cutting system that will save you money and be better for the planet.



FOR MORE INFORMATION VISIT

www.rurdev.usda.gov/NH-VTHome.html
or call (802) 828-6000 in Vermont or
(603) 223-6000 in New Hampshire.

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