

IDAHO STATE ENERGY LOAN PROGRAM RESIDENTIAL PROJECT APPLICATION



State Energy Loan Program Overview

The Idaho Governor's Office of Energy and Mineral Resources (OEMR) State Energy Loan Program offers low-interest loans to fund energy efficiency projects for single-family homes in Idaho. All loans are evaluated by a financial institution for credit worthiness and must be secured with real estate.

OEMR's total funding for this year's State Energy Loan Program is limited. Therefore, applications will be processed on a first come, first served basis until the funding limit is met or by December 31, 2026; whichever comes first. If the funding limit is not met by December 31, 2026, OEMR may re-open the application period. **Loans are only available for single-family residential homes.**

The State Energy Loan Program is federally funded and therefore must adhere to federal requirements. All loan applications are subject to federal requirements outlined in OEMR's Assistance Agreement with the Department of Energy: Award No. DE-SE0001087, CFID No. 81.041. This includes a Section 106 review through the State Historic Preservation Office (SHPO).

State Energy Loan Program Application Checklist

Please refer to this checklist to ensure you are submitting all required application materials.

- Completed Idaho State Energy Loan Program Residential Project Application (this document)
- Completed Project Addendum, Contractor Bids, and Product Specification Sheets, as needed
- Copy of Deed
- Two photos of the area of your property where you plan to install your project (one photo per printed page, please)
- One photo taken from the street adjoining the property
- Map of Property



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Applicant Information

If your deed lists two people, both must be listed as applicants. A credit check will be required for both applicants.

Applicant's Name	
Applicant's Phone Number	
Applicant's Email Address	
Applicant's Mailing Address	
Are you married?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Applicant's Preferred Method of Written Contact	<input type="checkbox"/> Email <input type="checkbox"/> Mail
Co-Applicant's Name	
Co-Applicant's Phone Number	
Co-Applicant's Email Address	
Co-Applicant's Mailing Address	
Are you married?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Co-Applicant's Preferred Method of Written Contact	<input type="checkbox"/> Email <input type="checkbox"/> Mail

Property Information

Street Address (Cannot be a P.O. Box)	
City	
County	
Zip Code	
Year Built	
Property Acreage	
Property Is (must be a single-family residential home):	
<input type="checkbox"/> Primary Residence	<input type="checkbox"/> Secondary Residence
<input type="checkbox"/> Investment Property	<input type="checkbox"/> Other:
Description of the project location (on the main building, detached garage, etc.):	

Will the project require ground disturbance?

<input type="checkbox"/> Yes	<input type="checkbox"/> No
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Is the property located on tribal land?

<input type="checkbox"/> Yes	<input type="checkbox"/> No
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Is the property owned by a trust?

<input type="checkbox"/> Yes	<input type="checkbox"/> No
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Is the property listed on the National Registry of Historic Places?

<input type="checkbox"/> Yes	<input type="checkbox"/> No
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Deed Information

Please specify the type of deed you will be submitting to secure your loan with real estate. Note: If you are submitting a Quitclaim Deed, our office may request additional documentation or verification to confirm clear title and ownership rights.

<input type="checkbox"/> Warranty Deed	<input type="checkbox"/> Special Warranty Deed
<input type="checkbox"/> Quitclaim Deed	<input type="checkbox"/> Trustee's Deed
<input type="checkbox"/> Other:	

Name(s) currently listed on the deed (should match information provided in Section 1):

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Is the property currently encumbered by any liens, mortgages, or claims?

<input type="checkbox"/> Yes	<input type="checkbox"/> No
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If yes, please provide details in the space below:

Project Information

All projects require a bid from a contractor appropriately licensed in the state of Idaho. Please note that equipment that has already been purchased and projects that have already been installed are not eligible for the State Energy Loan Program.

Project Type	Contractor's Name	Contractor's License #	Estimated Cost
Total Estimated Cost:			

Loan Terms

Please enter the total amount of your loan request below (not to exceed \$40,000.00). The amount requested should not exceed the total estimated cost of the project bid(s) provided by the contractor.

Total Amount of Loan Request:	
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Payment Options (select one):

State Energy Loans utilize simple daily interest.

Interest Rate	Term
<input type="checkbox"/> 3%	36 Months
<input type="checkbox"/> 5%	60 Months
<input type="checkbox"/> 7%	84 Months



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Selection of Financial Institution	
Please select from the following institutions for your credit check and loan closing services.	
Financial Institution	Counties closing services are provided in
<input type="checkbox"/> Idaho Housing and Finance	Ada, Boise, Canyon, Elmore, Gem, and Owyhee (loan closing done in Boise)
<input type="checkbox"/> DL Evans	Ada, Bannock, Bingham, Blaine, Bonneville, Canyon, Cassia, Jefferson, Jerome, Madison, Minidoka, Payette, Twin Falls
<input type="checkbox"/> For unlisted counties, arrangements will be made for loan closing.	
<i>Once the Office of Energy and Mineral Resources approves your project application, you will be provided with the credit application form of the financial institution you select. The credit application requires a \$100 non-refundable credit application fee made payable to OEMR.</i>	
Additional Documentation	
The following documentation must be included with the application for it to be considered complete:	
<input type="checkbox"/> Copy of Deed A copy of your deed, as described in the project application. The deed must include the legal description (subdivision, lot, block or township, range, section) and must be a copy of the deed recorded with the county.	
<input type="checkbox"/> Photos Please include the following photos with your application. Photographs should be current, original, and not taken from Assessor records, screenshots, Google Earth, etc. <u>Please submit one photo per printed page if mailing application, or as separate files if submitting via email.</u> <input type="checkbox"/> Two photos of the area of your property where you plan to install your project <input type="checkbox"/> One photo taken from the street adjoining the property	
<input type="checkbox"/> Map of Property Please include a map of the property showing the property's location in relation to nearby buildings and roadways (e.g., Google Maps Capture).	
<input type="checkbox"/> Completed Project Addendum Please include a completed project addendum as appropriate to your energy project (including project bid and any applicable product specifications).	

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Certification and Authorization to Release Credit Information

Important – Read Carefully

APPLICANT(S) CERTIFIES AS FOLLOWS: The Energy Project is located in Idaho; that applicant(s) will use loan proceeds only to construct the energy project described; that the project construction to be financed will not commence or be obligated until the loan is approved; that the applicant(s) will comply with all applicable federal, state, and local rules and laws; that applicants will obtain all applicable local, state and federal permits, approvals, and licenses and comply with their conditions and terms; that no loan funds will be used for refinancing of existing debts unless authorized.

Applicant(s) declares under penalty of law that all facts given, and information attached are true and correct. Applicant(s) authorize the Office of Energy and Mineral Resources (OEMR) to verify any facts they deem necessary for loan analysis, including obtaining my/our credit report(s). Applicant(s) authorize OEMR to use their name, address, project information, and project photos to explain or promote the loan program.

Applicant's Signature	Date
Co-Applicant's Signature	Date