### State Energy Loan Program



#### **Terms**

# Single Family Housing Loans (Residential):

\$1,000 minimum to \$30,000 maximum

Credit Analysis Fee: \$100

## Flexible Payment Options Rates and Terms:

- 3% for 36 months
- 5% for 60 months
- 7% for 84 months

Application materials are available on OEMR's website at <a href="https://www.oemr.idaho.gov/loan-program">www.oemr.idaho.gov/loan-program</a> or using the QR code at the bottom of this page.

#### Loans are Available for:

- Insulation
- Weatherization
- Windows
- HVAC
- Appliances
- Lighting
- Renewable Energy Projects

### **Program Description**

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. Consumers may choose to leverage these loans by accessing utility incentives and federal and state tax credits and deductions.

Application period opens July 10th, 2023 and closes October 10th, 2023.

OEMR's State Energy Loan Program will be allocated evenly among four Idaho regions.

Loans not allocated to a region after the application period will be reallocated among pending applications.















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