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[homeownership@ruraledge.org](mailto:homeownership@ruraledge.org)  
 802-535-3555



Financial & Energy Coaching

[greensavingsmart.org](http://greensavingsmart.org)

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NORTHEAST EMPLOYMENT AND TRAINING ORGANIZATION, INC.

[vtneto.org](http://vtneto.org)

802-334-7378



[heatsquad.org](http://heatsquad.org)

802-438-2303

[www.vt.org/energy-loan](http://www.vt.org/energy-loan)

Lending Dept. 802-438-2303 #2



USDA Rural Development  
 Section 504 Home Repair program

[www.rd.usda.gov/vt](http://www.rd.usda.gov/vt)

[Janice.leblanc@usda.gov](mailto:Janice.leblanc@usda.gov) 603-503-9018



[efficiencyvermont.com](http://efficiencyvermont.com)

888-921-5990

**All NEK electric utilities offer rebates & incentives**

Even more info:



Sign up for NVDA energy support/newsletter  
[awebster@nvda.net](mailto:awebster@nvda.net)



Find your local energy committee and more  
[vecan.net](http://vecan.net)



Find a local community project and help make insulated window inserts  
[windowdressers.org](http://windowdressers.org)

# Home Owners!

Organizations in the NEK are working together & inviting

# YOU!

- *Make your home more comfortable energy efficient healthy & safe & affordable*
- *Reduce energy burden*
- *Access FREE services*
- *Access rebates/incentives*
- *Support local contractors*

# ENERGY AUDITS & WEATHERIZATION



NORTHEAST EMPLOYMENT AND TRAINING ORGANIZATION, INC.

Full weatherization services are FREE to those who meet income guidelines provided NETO, Inc. has not weatherized in the past 15 years.

- ‘Whole-house’ energy efficiency
- May include—insulation, air sealing, heating, ventilation, lighting, and qualifying appliance replacement.
- Average home project: **\$8,500**
  - 1,500 square feet of insulation
  - reducing drafts by 40%



Get a \$150 home energy audit performed by a BPI-certified Home Performance with Energy Star auditor.

- Income-eligible pay \$50 thanks to VLITE
- Written report with recommendations in priority order, estimated savings, estimated costs
- Connects you with contractors
- Offers financing

Access to **rebates**: For those who income qualify: rebates of 75% of the weatherization cost up to \$5000, plus up to \$1500. **PLUS** up to \$2000 off the cost of a single zone heat pump when combined with a weatherization project.

# HOME REPAIRS



Assists income-eligible homeowners with low-interest rehab loans and grants to make health & safety repairs that may include:

- New roofs or roof repairs
- Weatherization and window replacement
- Water & well system repairs
- Heating system maintenance/replacement
- Electrical repairs
- Plumbing repairs
- Septic System repairs
- Structural & foundation work

# FINANCIAL & ENERGY COACHING



Financial & Energy Coaching

This new coaching initiative helps Vermonters take control of their personal finances and decrease carbon footprints. *GreenSavingSmart* coaches work one on one with income eligible participants to help them reach financial and energy goals.

# FINANCING



USDA Rural Development’s Section 504 Home Repair program provides to very-low-income Vermont NEK homeowners loans to repair, improve or modernize their homes or grants to elderly and very-low-income homeowners to remove health and safety hazards.



NeighborWorks Statewide Energy Loan offers unsecured financing to make energy upgrades (air sealing, insulation, heat pumps, renewables). Terms up to 10 years for a 5% interest loan, up to \$40,000.



Helps homeowners and renters. **Efficiency Vermont’s Home Energy Loan** offers as low as 0% interest financing for low and moderate income Vermonters. Terms up to 15 years, up to \$20,000.