



The Energy Bank of Nebraska is a partnership between the State of Nebraska and its Energy Office, your community, area financial institutions and the U.S. Department of Housing and Urban Development.

The purpose of the Energy Bank of Nebraska is to provide financing options for energy-related home improvements for Nebraskans.



FOR MORE INFORMATION CONTACT:

Name _____

Address _____

Phone _____



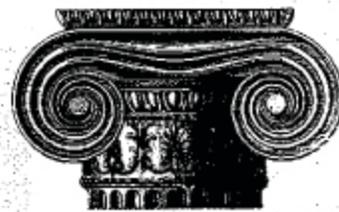
Your local Energy Bank provides financing options for the purchase and installation of energy efficient home improvements. Once an energy audit and a financing application have been made, you may receive a loan or rebate to complete the home improvements.

Energy Bank loans differ from traditional bank loans because the borrower can receive a principal reduction or rebate which reduces your out-of-pocket costs in making the energy efficient improvements. The median area income of your county, your family's income and other factors are considered before granting financing approval.



What energy efficiency home improvements are eligible for financing?

- Caulking
- Weatherstripping
- Furnace replacement
- Flue dampers
- Furnace ignition systems
- Clock thermostats
- Attic and sidewall insulation
- Storm windows
- Water flow controllers



Who is an eligible property owner?

- An estimated $\frac{3}{4}$ of the owner occupants in the city
- Any rental property owner

What is an eligible home or apartment?

- Any residence located within the city limits and constructed before January 1, 1980



By scheduling an audit, you've taken the first step to obtain Energy Bank financing. The next step is to complete the application form after the audit has been received. Feel free to ask any questions about the Energy Bank and its financing options when your home energy audit results are presented.

Once you've decided to apply for Energy Bank financing, you should select the improvements you wish to finance, then complete the application form and return it to your local Energy Bank.

Next, obtain a bid for the cost of the improvements from a contractor of your choice or the Energy Bank can secure a bid for you. If you intend to perform the work yourself, obtain a materials bid from a supplier.

Third, submit the bid to your local Energy Bank to obtain approval prior to beginning the work.

Have your contractor (if you're using one) sign the work agreement and one-year warranty. Then the work can be completed.

Once the work is done, submit the certification and have the work inspected by the Energy Bank. Following the inspection, you'll sign a financing agreement and receive a check for the full amount of the improvement costs (if you are receiving a loan) or a rebate check.

Loan repayments will commence thereafter.

Copies of all records relating to the Energy Bank assistance should be retained for three years.

