

Zero-Interest EnerGuide Loan

We want to help you cut your annual energy costs by up to 30 per cent through the Nova Scotia EnerGuide for Houses/ecoENERGY program. The province is launching a new zero-interest loan for all Nova Scotians as part of the program.

This program makes energy efficiency loans more affordable for individuals and families in Nova Scotia. **This program will help you save hundreds of dollars in energy costs and help the environment.**

What help does this program provide?

If you're planning to make energy efficiency upgrades to your home, all Nova Scotians may now qualify for a zero interest loan.

The cost of the energy upgrades can be recovered quickly based on savings of 30 per cent or more in the first year and every year after. For instance, if your heating costs are \$3,000 a year, your savings could be up to \$900 annually or even more.

How much does it cost?

The initial EnerGuide evaluation is \$150 + HST. Your EnerGuide loan depends on the cost of the upgrades made and your eligibility for rebates.

What are the terms of the zero-interest loans?

- Maximum \$5,000 loan
- Loan amount tailored to upgrades
- 5-year, fixed monthly payments
- Early repayment with no penalty

How does the program work?

Book and have an initial EnerGuide home energy evaluation done by calling **1-800-670-4636**.

You will receive an EnerGuide rating with a list of recommended upgrades to increase energy efficiency.

Complete and submit an application for a zero-interest loan. Applications will be available at **www.HeatSmart.ca** or by calling **1-800-670-4357**. Applications will be available before the end of October 2008.

When your loan is approved, you have 18 months to make energy efficiency upgrades to your home. You can hire a contractor or do the upgrades yourself.

Book and complete your EnerGuide follow-up evaluation.

The program will be evaluated next year.

Do you qualify for any rebates?

The Nova Scotia EnerGuide for Houses/eco-ENERGY program offers up to \$6,500 in provincial and federal rebates.

How do I apply?

To get started, simply call Conserve Nova Scotia's toll-free EnerInfo line at **1-800-670-4636** or visit **www.conservens.ca/energiguide** to find a certified EnerGuide evaluator near you.