

# Introducing



## Residential Energy Efficiency LOAN Program

Low interest loans available to St. Louis County homeowners for upgrades that improve comfort and reduce energy costs in their homes.

Residential Energy Efficiency Loans	
Residential Energy Efficiency Loans	Unsecured, personal loan
Eligible properties	Owner-occupied, single-family homes
Individual eligibility requirements	FICO score $\geq$ 660; Debt-to-income ratio $<$ 45%
Loan amounts	\$2,500 to \$15,000
Loan term	Flexible up to 10 years
Loan rates	Fixed APR not to exceed 3.5%
Eligible improvements	Energy-saving improvements pre-qualified by the County's program, such as air sealing, insulation and high efficiency HVAC and water heating equipment.

Anticipated program launch on May 20, 2011

## Questions?

Anne Klein  
Director of Energy Sustainability  
(314) 615-7017  
aklein@stlouisco.com