

**Home Energy Loans**  
**Available to ALL Brooksville Residents**

All residents of Brooksville are eligible to apply for a low interest (PACE) loan for qualified “energy savings improvements” to their property. Common examples of energy savings improvements are insulation, air sealing (foam and caulk), efficient hot water heaters, and better controls and thermostats for your furnace.

Loans are made by the Efficiency Maine Trust for up to \$15,000, for up to 15 years depending on the “cost effectiveness” of the improvements. It is expected that the first loan will be at the rate of 4.99% apr.

Initial loans by the Trust should be available in April 2011.

PACE loan eligibility requirements include:

- Homeowners have a debt-to-income ratio of not more than 45%
- Property taxes are current.
- Property is not subject to any outstanding liens.
- Energy improvement being proposed for the home meet the Efficiency Maine standards for “cost effectiveness.”

If you would like additional information concerning this PACE loan program, contact:

The Efficiency Maine Trust

[www.energymaine.com](http://www.energymaine.com)      1-688-376-2463

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Based on the Efficiency Maine Trust  
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Town of Brooksville, Energy Grant    Harris Madson, Project Manager