

0% Financing Participating Lender List

nationalgrid

Customers that have obtained a Home Energy Assessment, through the EnergyWise Program, have the opportunity to apply for a 0% loan for the installation of qualified energy efficient home improvements.

Below is a list of participating lenders. The information is intended to provide a comparative listing of the general terms and conditions of the type of loan available from each of the lenders. Note: Loans of \$15,000 or greater may be secured based on underwriting guidelines.

BankFive | 800-679-4420 | www.bankfive.com

Owner Occupied Micro Loan	\$500 - \$2,000	No more than 2 years
Owner Occupied Standard Loan, 1–4 Units	\$2,001 - \$25,000	No more than 7 years
Non-Owner Occupied, 1–4 Units Rental Property	\$5,000 - \$25,000	No more than 7 years

BayCoast Bank | 888-806-2872 | www.baycoastbank.com

Owner Occupied Standard Loan, 1–4 Units	\$2,001 - \$25,000	No more than 7 years
Non-Owner Occupied, 1–4 Units Rental Property	\$5,000 - \$25,000	No more than 7 years

Greenwood Credit Union | 401-739-4600 | www.greenwoodcu.org

Owner Occupied Micro Loan	\$500 - \$2,000	No more than 2 years
Owner Occupied Standard Loan, 1–4 Units	\$2,001 - \$25,000	No more than 7 years
Non-Owner Occupied, 1–4 Units Rental Property	\$5,000 - \$25,000	No more than 7 years

Navigant Credit Union | 401-233-4700 | www.navigantcu.org

Owner Occupied Micro Loan	\$500 - \$2,000	No more than 2 years
Owner Occupied Standard Loan, 1–4 Units	\$2,001 - \$15,000	No more than 5 years

Ocean State Credit Union | 401-397-1900 | www.oceanstatecu.org

Owner Occupied Micro Loan	\$500 - \$2,000	No more than 2 years
Owner Occupied Standard Loan, 1–4 Units	\$2,001 - \$25,000	No more than 7 years
Non-Owner Occupied, 1–4 Units Rental Property	\$5,000 - \$25,000	No more than 7 years

Have less than perfect credit?

Capital Good Fund, in partnership with National Grid is proud to offer the interest-free DoubleGreen loan, designed for those with less-than-perfect credit. Capital Good Fund is not a bank, it is a non-profit lender that aims to help all Rhode Islanders meet their financial goals.

Capital Good Fund | 866-584-3651, ext. 302 | www.capitalgoodfund.org/doublegreen

Owner Occupied Standard Loan, 1–4 Units	Up to \$10,000	No more than 5 years
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After a home energy assessment is performed, you will be provided with an application to complete for 0% Financing. Once the application is submitted, an EnergyWise loan administrator will perform an eligibility review, and issue a 0% Financing Authorization Form. You will NOT be able to apply for a loan with a Participating Lender before obtaining a 0% Financing Authorization Form. This prohibition does not include obtaining prequalification from a participating lender. You may obtain a loan prequalification before obtaining contractor proposals and applying for a loan. Review the 0% Financing Steps, Standards & Enrollment form for more details about the process and standards.

Note: All Credit Unions require you to become a member and maximum loan amounts and loan type can vary by lender.

To qualify for a loan, you must own a one-to-four unit residential home.