



Eligibility

- Residential and Small Commercial Customers are eligible
- Applicant must own or be purchasing structure to receive installations
- Installations can only be completed by members of SPIRE Natural Gas Contractor program

Qualifications

- Finances purchase and installation of certain energy efficiency and conservation improvements
 - Natural gas furnace with minimum 92% AFUE
 - Natural gas space heating boiler with minimum 90% AFUE
 - Above furnace or boiler plus a natural gas air conditioner or electric air conditioner with minimum 14 SEER. No financing of electric air conditioners without gas furnace or boiler.
 - Above furnace or boiler plus an additional energy efficient natural gas appliance
 - Natural gas tank water heater with minimum .67 EF, .64 UEF or .90 TE
 - Natural gas tankless water heater with minimum .82 EF or .80 UEF
 - Natural gas integrated space and water heating tank system with minimum .90 AFUE
 - Natural gas integrated space and water heating tankless system with minimum .82 EF or .80 UEF
 - Energy audit by certified energy auditor provided any of above equipment is purchased and installed
 - **No financing of heat pumps**

Terms

- Maximum loan per home is \$15,000. No minimum loan amount
- Maximum four systems per customer with maximum loan of \$60,000
- Interest rate one point over prime
- Seven-year maximum re-payment period
- Monthly loan charges on SPIRE gas bill
- Internal credit requirements for all applicants
 - No more than thirty days' arrears
 - Within past 12 months,
 - No service disconnected for non-payment
 - No submission of un-honored checks
 - Received no more than four delinquent notices
- If Applicant SPIRE customer less than twelve months, a commercial credit report must show open credit and timely meeting of payments
- External (Equifax) credit requirements for applicants requesting loan amount greater than \$1,000
 - Minimum Beacon score 650