



# Nebraska Energy Office Dollar and Energy Saving Loans

## Steps to Obtain a Low-Interest Loan

### Using an Energy Saving Improvement Analysis

#### OVERVIEW

If you want to make an energy-saving improvement which is not on Project Application Forms 1-4, 7-9, or 20 as a prequalified project, you must demonstrate the improvement's eligibility by showing that it will save enough on your energy bills to pay for itself within:

- 15.0 years for energy-saving home & building improvements
- 5.0 years for replacement appliances and
- 10.0 years for all other projects.

Eligibility is demonstrated by means of a "Technical Analysis" which may be a comprehensive study of

the affected system, building or operation or a limited, single-project analysis in cases where you already know what improvement you want to undertake. Forms 32 and 33 may be used for single-project analysis, following the steps listed below.

If you have questions, contact the Energy Office:  
 phone: (402) 471-2867, fax: (402) 471-3064  
 Email: [energy@nebraska.gov](mailto:energy@nebraska.gov)  
 Loan Program: <http://www.neo.ne.gov/loan/index.html>

**Please keep this page for your files.**  
 You will need to refer to the following steps during the processing of your application for a low-interest loan.

Project Phase	Responsibilities
INITIAL APPLICATION	<p><b>YOU</b> gather information for the energy saving improvement analysis:</p> <ol style="list-style-type: none"> <li>1. Name and address of participating Nebraska lender, and lender's contact person.</li> <li>2. Copies of actual fuel bills for previous 12 months.</li> <li>3. Copies of bills for future fuel source if changing, or quote if future fuel was not purchased in the past.</li> <li>4. Bid(s) for installed cost of proposed improvement which represent a complete project and which gives complete brand and model information on any proposed equipment purchases.</li> <li>5. Third party test data supporting efficiency claims.</li> <li>6. Statement as to how the existing equipment will be disposed of, by trading, selling, selling as junk, etc., and how this will be verified — existing equipment may not be kept by borrower.</li> <li>7. Calculations of current energy use and cost, and energy use and cost after completion of the proposed improvement — use only energy costs.</li> </ol> <p><b>YOU</b> fill-out Energy Saving Improvement Analysis, Form 32 and Energy Consumption History, Form 33, sign and date.</p> <p><b>YOU</b> mail information you have gathered and completed Forms 32 and 33 to Energy Office at this address:</p> <p style="text-align: center;"><b>Technical Adviser</b>  <b>Nebraska Energy Office</b>  <b>P.O. Box 95085</b>  <b>Lincoln, NE 68509-5085</b></p>
TECHNICAL REVIEW LOAN APPLICATIONS	<p><b>ENERGY OFFICE</b> reviews the analysis. If there are problems, Energy Office contacts you for more information. If OK, Energy Office mails Technical Analysis Acceptance, Form 6, to your lender.</p> <p><b>YOU</b> and <b>LENDER</b> complete section of Form 6, titled "Selected Improvements," sign and date.</p> <p><b>YOU</b> give <b>LENDER</b> a copy of the supporting bid(s).</p> <p><b>YOU</b> and <b>LENDER</b> negotiate terms of repayment (within parameters of this program).</p> <p><b>LENDER</b> reviews application and checks creditworthiness.</p> <p><b>LENDER</b> decides to approve loan, pending Energy Office commitment of funds.</p> <p><b>LENDER</b> completes Commitment Agreement, Form 10, and Loan Summary, Form 12.</p> <p><b>LENDER</b> mails <b>ORIGINALS</b> of completed Forms 6, 10 and 12 to the Nebraska Energy Office.</p> <p><b>ENERGY OFFICE</b> reviews documents and verifies acceptance of project.</p> <p><b>ENERGY OFFICE</b> mails signed loan Commitment Agreement to Lender.</p> <p><b>LENDER</b> notifies you of final project approval.</p>
FINANCIAL REVIEW	<p><b>YOU</b> contact bidder(s) selected for the Form 6 improvements and have work completed as proposed (note - work may not be started before Energy Office has signed the Commitment Agreement. If it is, the improvement is not eligible for funding under the program).</p>
APPROVAL COMPLETION <i>(order of Completion/Loan Signature may be reversed).</i>	<p><b>YOU</b> sign Lender's loan papers.</p>
LOAN SIGNATURE	