



# SAVE MONEY WHILE INCREASING THE COMFORT OF YOUR HOME

St. Louis County **SAVES™** offers low interest loans to St. Louis County homeowners for upgrades that improve comfort and reduce energy costs in their homes.

## LOW INTEREST RATE LOANS

### 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 rate	3.5% interest rate; APR will vary based on loan fee and term.
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.

### St. Louis County **SAVES™** : Step Up to the Plate!

Batter Up!	Choose to have an energy assessment or pick from the St. Louis County <b>SAVES™</b> Eligible Improvements List.
1st Base	Select a St. Louis County <b>SAVES™</b> authorized contractor to get an estimate on qualifying energy improvements.
2nd Base	Apply on-line for a residential energy efficiency loan.
3rd Base	Your contractor makes energy efficiency improvements and is paid after the work is completed to your satisfaction.
Home Run!	Enjoy your more comfortable home and energy savings!

St. Louis County **SAVES™** is offered through St. Louis County and supported by EarthWays Center, a division of Missouri Botanical Garden.

**ST. LOUIS COUNTY SAVES™**  
Sustainable and Verifiable Energy Savings