

VIII. RESIDENTIAL ENERGY EFFICIENCY LOAN PROGRAM

AVAILABILITY

Subject to the Terms and Conditions of the Tariff of which it is a part, this program shall allow Customers installing energy-efficiency measures under the Home Performance with Energy Star Program, an energy efficiency program offered by the Company and approved by the Commission (“Participating Customers”) to borrow all or a portion of the Customer’s share of the installed cost of the energy-efficiency measures (“Customer Loan Amount”) through an additional charge on their monthly natural gas service bill issued by the Company. It is available to Participating Customers who meet the following qualifications:

1. The Customer must own the residential property where the energy-efficiency measures are installed; and
2. The Customer must have an active Delivery Service account with the Company for the property where the energy-efficiency measures are installed and receive retail delivery service Residential Non-Heat Rate R6 or Residential Heat Rate R5; and
3. The Customer must have good credit with the Company, which is defined as a Customer that has not received a disconnect notice from the Company during the twelve months preceding the Customer’s request for service under this program; and
4. The Customer Loan Amount must be greater than or equal to \$500 and less than or equal \$15,000 for Moderate Income Customers and \$7,500 for Non-Moderate Income Customers and must not exceed the Customer’s share of the installed cost of the energy-efficiency measures installed under the Company’s approved energy-efficiency weatherization program.

“Moderate Income Customers” are defined as Customers whose gross household income is more than 200 percent of the Federal Poverty Guidelines but less than or equal to 300 percent of those Guidelines.

At its sole discretion, the Company shall determine eligibility for service under this program subject to the availability of program funds.

Any Customer taking service under this program must remain a Delivery Service Customer of the Company at the residential property where the energy-efficiency measures are installed. In the event the Customer does not remain a Delivery Service Customer of the Company at the residential property where the energy-efficiency measures are installed, any remaining charges under this program shall immediately become due and payable.

Authorized by NHPUC Order No. 26,323 in Docket No. DE 17-136, dated December 31, 2019

VIII. RESIDENTIAL ENERGY EFFICIENCY LOAN PROGRAM (CONTINUED)

2. CUSTOMER LOAN AGREEMENT

Participating Customers shall be required to execute a separate Customer Loan Agreement which will specify the fixed monthly charge and the terms of the payment period. A Customer can choose to pay the remaining balance owed to the Company at any time. A late payment charge as described in the Terms and Conditions for Delivery Service section of the Company's Tariff is applicable to the monthly charges rendered under this program. Participating Customers are not subject to disconnection of gas service for nonpayment of the charges under this program.

The Customer Loan Amount shall be paid to the Company by Participating Customer through a fixed monthly charge applied over a term of months as established in the Customer Loan Agreement. Participating Customers may specify the repayment term of the Customer Loan Amount subject to the maximum repayment term limitations as specified below:

| Moderate Income Customers | Maximum Repayment Term (months) |
|--|--|
| Greater than or equal to \$500 and less than or equal to \$1,000 | 12 |
| Greater than or equal to \$1,000 and less than or equal to \$2,000 | 24 |
| Greater than or equal to \$2,000 and less than or equal to \$3,000 | 36 |
| Greater than or equal to \$3,000 and less than or equal to \$4,000 | 48 |
| Greater than or equal to \$4,000 and less than or equal to \$5,000 | 60 |
| Greater than or equal to \$5,000 and less than or equal to \$6,000 | 72 |
| Greater than or equal to \$6,000 and less than or equal to \$10,000 | 84 |
| Greater than or equal to \$10,000 and less than or equal to \$15,000 | 96 |

| Non- Moderate Income Customers | Maximum Repayment Term (months) |
|--|--|
| Greater than or equal to \$500 and less than or equal to \$1,000 | 12 |
| Greater than or equal to \$1,000 and less than or equal to \$2,000 | 24 |
| Greater than or equal to \$2,000 and less than or equal to \$3,000 | 36 |
| Greater than or equal to \$3,000 and less than or equal to \$4,000 | 48 |
| Greater than or equal to \$4,000 and less than or equal to \$5,000 | 60 |
| Greater than or equal to \$5,000 and less than or equal to \$6,000 | 72 |
| Greater than or equal to \$6,000 and less than or equal to \$7,500 | 84 |

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Issued by: Christine Vaughan
Title: Senior Vice President

**VIII. RESIDENTIAL ENERGY EFFICIENCY LOAN PROGRAM
(CONTINUED)**

NOTE: The Company had in place a revolving loan fund that ended April 30, 2013. It was funded through a grant from the NH Community Development Finance Authority. Some loans to participating Customers from this fund may have a Maximum Repayment Term of up to 120 months. Accordingly, there may be participating Customers making payments through April, 2023.

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1. The Customer must own the residential property where the energy-efficiency measures are installed; and
2. The Customer must have an active Delivery Service account with the Company for the property where the energy-efficiency measures are installed and receive retail delivery service Residential Non-Heat Rate R6 or Residential Heat Rate R5; and
3. The Customer must have good credit with the Company, which is defined as a Customer that has not received a disconnect notice from the Company during the twelve months preceding the Customer’s request for service under this program; and
4. The Customer Loan Amount must be greater than or equal to \$500 and less than or equal to \$154,000 for Moderate Income Customers and \$7,500 for Non-Moderate Income Customers and must not exceed the Customer’s share of the installed cost of the energy-efficiency measures installed under the Company’s approved energy-efficiency weatherization program.

“Moderate Income Customers” are defined as Customers whose gross household income is more than 200 percent of the Federal Poverty Guidelines but less than or equal to 300 percent of those Guidelines.

At its sole discretion, the Company shall determine eligibility for service under this program subject to the availability of program funds.

Any Customer taking service under this program must remain a Delivery Service Customer of the Company at the residential property where the energy-efficiency measures are installed. In the event the Customer does not remain a Delivery Service Customer of the Company at the residential property where the energy-efficiency measures are installed, any remaining charges under this program shall immediately become due and payable.

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**VIII. RESIDENTIAL ENERGY EFFICIENCY LOAN PROGRAM
(CONTINUED)**

2. CUSTOMER LOAN AGREEMENT

Participating Customers shall be required to execute a separate Customer Loan Agreement which will specify the fixed monthly charge and the terms of the payment period. A Customer can choose to pay the remaining balance owed to the Company at any time. A late payment charge as described in the Terms and Conditions for Delivery Service section of the Company's Tariff is applicable to the monthly charges rendered under this program. Participating Customers are not subject to disconnection of gas service for nonpayment of the charges under this program.

The Customer Loan Amount shall be paid to the Company by Participating Customer through a fixed monthly charge applied over a term of months as established in the Customer Loan Agreement. Participating Customers may specify the repayment term of the Customer Loan Amount subject to the maximum repayment term limitations as specified below:

| <u>Customer Loan Amount</u> | <u>Maximum Repayment Term (in Months)</u> |
|--|---|
| Greater than or equal to \$500 and less than or equal to \$2,000 | 24 |
| Greater than \$2,000 and less than or equal to \$3,000 | 36 |
| Greater than \$3,000 and less than or equal to \$4,000 | 48 |

| <u>Moderate Income Customers</u> | <u>Maximum Repayment Term (months)</u> |
|--|--|
| Greater than or equal to \$500 and less than or equal to \$1,000 | 12 |
| Greater than or equal to \$1,000 and less than or equal to \$2,000 | 24 |
| Greater than or equal to \$2,000 and less than or equal to \$3,000 | 36 |
| Greater than or equal to \$3,000 and less than or equal to \$4,000 | 48 |
| Greater than or equal to \$4,000 and less than or equal to \$5,000 | 60 |
| Greater than or equal to \$5,000 and less than or equal to \$6,000 | 72 |
| Greater than or equal to \$6,000 and less than or equal to \$10,000 | 84 |
| Greater than or equal to \$10,000 and less than or equal to \$15,000 | 96 |

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**VIII. RESIDENTIAL ENERGY EFFICIENCY LOAN PROGRAM
(CONTINUED)**

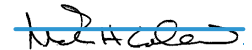
| <u>Non- Moderate Income Customers</u> | <u>Maximum Repayment Term (months)</u> |
|---|--|
| <u>Greater than or equal to \$500 and less than or equal to \$1,000</u> | <u>12</u> |
| <u>Greater than or equal to \$1,000 and less than or equal to \$2,000</u> | <u>24</u> |
| <u>Greater than or equal to \$2,000 and less than or equal to \$3,000</u> | <u>36</u> |
| <u>Greater than or equal to \$3,000 and less than or equal to \$4,000</u> | <u>48</u> |
| <u>Greater than or equal to \$4,000 and less than or equal to \$5,000</u> | <u>60</u> |
| <u>Greater than or equal to \$5,000 and less than or equal to \$6,000</u> | <u>72</u> |
| <u>Greater than or equal to \$6,000 and less than or equal to \$7,500</u> | <u>84</u> |

NOTE: The Company had in place a revolving loan fund that ended April 30, 2013. It was funded through a grant from the NH Community Development Finance Authority. Some loans to participating Customers from this fund may have a Maximum Repayment Term of up to 120 months. Accordingly, there may be participating Customers making payments through April, 2023.

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