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Home Energy Saving Loan

Introduction

The Home Energy Saving Loan is an innovative scheme allowing Credit Union Members to complete energy efficient upgrades to their home, taking advantage of a 35% grant toward the cost of works from the Sustainable Energy Authority of Ireland ('SEAI') with the balance financed by a low rate Credit Union loan.

If you're not a Member that's no problem! Call in to visit us in branch and learn about this and other benefits of being a Credit Union Member.

Members who apply will receive a free home survey and detailed report setting out what upgrades are possible for their home, the cost of each upgrade and how much they could expect to save in heating bills once the works are completed.

An applicant is then free to choose what works they would like completed (a minimum of two jobs required) and will automatically receive a 35% grant for qualifying works and a reduced rate credit union loan to cover the balance.

REIL, an expert home energy company have been appointed master contractors so that the scheme is hassle free, they will take applicants through every step of the process, arrange for all works to be completed by certified professionals and ensure that all works are completed to the highest building regulations.

Key Points

1. Easy process managed by expert company (REIL)
2. 35% grant from SEAI for qualifying works
3. Cheap credit union loan to finance the balance 7% (7.23% APR)
4. Save money on heating bills
5. More comfortable home
6. Reduce carbon emissions

Qualifying Works

Qualifying works include;	
Attic Insulation	Solid Fuel Stoves
Cavity Insulation	Solar Thermal Panels (Hot Water)
Internal Drylining Insulation	Windows (full house solution only)
External Wall Insulation	Windows & Doors (full house solution only)
Gas or Oil Boiler with Heating Controls	Air Source Heat Pump with Heating Controls
Heating Controls Only	

Terms and Conditions

- Property must have been built prior to 2006
- A minimum of two qualifying works must be committed to
- A minimum loan amount of €3,250 required
- For loan, full underwriting and terms and conditions apply
- If your home has previously benefited from SEAI grants, a new grant is not available for the same works but you will qualify for different works.

Important information regarding Data Protection and Privacy Notice

In order to process your green energy loan application, we will share your personal data with third parties, these will include the SEAI (Sustainable Energy Authority of Ireland), a State agency who provide the grant funding under this scheme and REIL (Retrofit Ireland Limited) who have been appointed master contractor for this scheme. Where necessary, third parties may also include independent contractors engaged for the purposes of performing home improvement works under this scheme.

We are also required to cooperate by law with Irish regulatory or enforcement bodies. The details provided in this application form together with any other information that is furnished to us in connection with this application will be retained and processed by the Credit Union in accordance with our Privacy Notice which is available on the Credit Union's Website or in branch. We note that some of the processing may include sensitive Personal Data belonging to you, the processing of which requires your explicit consent:

I/We consent to the processing of sensitive data for the purposes of my/our loan application (Tick Box)



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EXPRESSION of INTEREST

The Home Energy Saving Loan runs for a limited time – Expressions of Interest must be received by the Credit Union no later than Friday 7th September.

Contact Details		
Full Name		
Address		
Telephone Number		
Email		
CU Membership Number (if applicable)		
Property Details		
Property MPRN Number (this is located on your electricity bill)		
Type of property	<input type="checkbox"/> Detached <input type="checkbox"/> Semi-Detached	<input type="checkbox"/> Terraced <input type="checkbox"/> Apartment
Number of bedrooms		
Approx. age of property (must be older than 12 years)		
Estimated annual spend on heating	<input type="checkbox"/> < €500 <input type="checkbox"/> €501 - €1,000	<input type="checkbox"/> €1,001 - €2,000 <input type="checkbox"/> €2,001 +
Current property heating system (tick all applicable)	<input type="checkbox"/> Gas <input type="checkbox"/> Oil <input type="checkbox"/> Open Fire <input type="checkbox"/> Stove	<input type="checkbox"/> Solid Fuel <input type="checkbox"/> Heat Pump <input type="checkbox"/> Electric Storage
Quick Loan Affordability Check		
Monthly Household Income (After tax)		
Monthly Outgoings (Include mortgage, loans, other debt, childcare. Don't include living expenses)		
Number of dependents		

Get in touch today telephone 01 869 2500 or email us at loans@communitycu.ie