

## Keystone HELP® Loan

ENERGY STAR	ADVANCED PERFORMANCE
<p>All improvement work (including additional non-qualifying items) can be financed if at least 75% of the project consists of qualifying improvements and all related installation work as listed below.</p> <ul style="list-style-type: none"> <li>•AIR SOURCE HEAT PUMP (SPLIT SYSTEMS)</li> <li>•AIR SOURCE HEAT PUMP (PACKAGE SYSTEMS)</li> <li>•CENTRAL AC SYSTEM SPLIT SYSTEMS</li> <li>•CENTRAL AC PACKAGE SYSTEMS</li> <li>•BOILERS (ALL FUELS)</li> <li>•FURNACES (NATURAL GAS, OIL OR PROPANE) Effective 2/1/12 ENERGY STAR minimum natural gas is 95% AFUE</li> <li>•FURNACES (OIL)</li> <li>•INDOOR SOLID FUEL BURNING FURNACES (wood, coal etc.) ENERGY STAR rating not required AFUE ≥ 78% or OMNI rated</li> <li>•WATER HEATERS (ALL FUELS)</li> <li>•CEILING FANS</li> <li>•PROGRAMMABLE THERMOSTATS</li> <li>•VENTILATING FANS</li> <li>•WINDOWS/DOORS With NFRC label, U factor .30 or less</li> <li>•AIR SEALING AND INSULATION ENERGY STAR certification not required. All of the following must be achieved:                             <ul style="list-style-type: none"> <li>•Air sealing of the home and ducts (non-blower door), and</li> <li>•Ceiling insulation installed achieves R-38 or better*, and</li> <li>•Floor insulation installed achieves R-25 or better*</li> </ul> <p>* *Unless structural limitations prevent achievement of these insulation levels, in which instances the maximum R-value that can be achieved is required, with complete fill of ceiling and floor cavities with insulation (i.e. no voids) at a minimum.</p> </li> </ul>	<p>All improvement work (including additional non-qualifying items) can be financed if at least 75% of the project consists of qualifying improvements and all related installation work as listed below.</p> <ul style="list-style-type: none"> <li>• AIR SOURCE HEAT PUMP (SPLIT SYSTEMS) SEER ≥ 15.0, EER ≥ 12.5, HSPF ≥ 8.5</li> <li>• AIR SOURCE HEAT PUMP (PACKAGE SYSTEMS) SEER ≥ 14.0, EER ≥ 12.0, HSPF ≥ 8.0</li> <li>• CENTRAL AC SYSTEMS SEER ≥ 16.0, EER ≥ 13.0</li> <li>• CENTRAL AC PACKAGE SYSTEMS SEER ≥ 14.0, EER ≥ 12.0</li> <li>• BOILERS (NATURAL GAS, OIL OR PROPANE) AFUE ≥ 90</li> <li>• FURNACES (PROPANE) AFUE ≥ 95</li> <li>• FURNACES (OIL) AFUE ≥ 90</li> <li>• WATER HEATER (GAS, OIL OR PROPANE): Energy Factor ≥ 0.82 OR thermal efficiency ≥ 90%</li> <li>• WATER HEATER (ELECTRIC HEAT PUMP): •Energy Factor ≥ 2.0</li> <li>• R- 5 WINDOWS OR LOW-E STORM WINDOWS</li> <li>•AIR SEALING AND INSULATION ENERGY STAR certification not required All of the following must be achieved                             <ul style="list-style-type: none"> <li>•Blower door-directed air sealing of the home and ducts is performed, in accordance with ENERGYSTAR recommended air sealing practices, BPI Technical Standards for Envelope or BPI Technical Standards for Building Analyst, and</li> <li>•Ceiling insulation installed achieves R-38 or better*</li> <li>•Floor insulation installed achieves R-25 or better*</li> <li>•Wall insulation installed achieves R-15 or better.*</li> </ul> <p>* *Unless structural limitations prevent achievement of these insulation levels, in which instances the maximum R-value that can be achieved is required, with complete fill of ceiling and floor cavities with insulation (i.e. no voids) at a minimum.</p> </li> </ul>



Keystonehelp.com  
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