



Pennsylvania's Special Loan and Rebate Program for Energy Efficiency Home Improvements



powered by AFCFIRST

PENNSYLVANIA DEPARTMENT OF ENVIRONMENTAL PROTECTION
PENNSYLVANIA TREASURY DEPARTMENT
PENNSYLVANIA HOUSING FINANCE AGENCY

Pennsylvania Homeowners can improve their home's energy efficiency

With Special Financing and Rebates for ENERGY STAR® rated and high efficiency home improvements and "whole house" improvements with a Certified Energy Audit

With the Keystone HELP® Energy Efficiency Loan & Rebate Program, most Pennsylvania homeowners who meet the program's eligibility guidelines can get a low cost loan or a rebate for energy-saving eligible improvements installed by a Keystone HELP® Approved Contractor.

- HEATING & COOLING
- WINDOWS & DOORS
- AIR SEALING & INSULATION
- WHOLE HOUSE ENERGY IMPROVEMENTS
Recommended by a Certified Energy Audit
- OTHER QUALIFYING IMPROVEMENTS

Principally supported by the Department of Environmental Protection, Pennsylvania Treasury Department and the Pennsylvania Housing Finance Agency, Keystone HELP® is designed to make energy efficiency more affordable for Pennsylvania homeowners. Keystone HELP® is administered by AFC First Financial Corporation, a Pennsylvania energy efficiency lender.

Please visit keystonehelp.com for complete program information and guidelines and to find an Approved Contractor or call (888) 232-3477 with any questions.

Please note that a household may receive only one Keystone HELP® loan or one Keystone HELP® rebate each fiscal year, which is defined as the period from July 1 until the following June 30.

| Keystone HELP® Program Highlights | | |
|--|--|---|
| ENERGY STAR® ELIGIBLE IMPROVEMENTS | | |
| Unsecured ENERGY STAR LOAN | \$1,000 to \$15,000 | 6.99% Up to 10 Yr. Term |
| Secured RENOVATE & REPAIR LOAN | \$5,000 to \$35,000 | 6.375% to 8.875% Up to 20 Yr. Term. Rate based on loan term and home's loan to value (available to 120% LTV) |
| ENERGY STAR REBATE | Up to \$250 10% of the cost of purchase and installation of eligible improvements | |
| ADVANCED PERFORMANCE ELIGIBLE IMPROVEMENTS | | |
| Unsecured ADVANCED PERFORMANCE LOAN | \$1,000 to \$15,000 | 5.99% Up to 10 Yr. Term |
| ADVANCED PERFORMANCE REBATE | Up to \$500 10% of the cost of purchase and installation of eligible improvements | |
| WHOLE HOUSE IMPROVEMENT With Certified Energy Audit | | |
| An initial energy audit is conducted which recommends energy conservation measures and includes an overall home energy rating (HERS) index. Qualifying improvements are those that predict a minimum decrease of 25% from an original HERS index of more than 100 or a minimum decrease of 15% from an original HERS index of less than 100. | | |
| Unsecured WHOLE HOUSE IMPROVEMENT LOAN | \$1,000 to \$15,000 | 4.99% Up to 10 Yr. Term \$325 Audit Credit |
| Secured WHOLE HOUSE IMPROVEMENT LOAN | \$5,000 to \$35,000 | 3.875% to 6.375% Up to 20 Yr. Term. Rate based on loan term and home's loan to value (available to 120% LTV) \$325 Audit Credit |



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keystonehelp.com

(888) 232-3477

Getting a Keystone HELP® Loan or Rebate is Fast and Simple

Apply Online
keystonehelp.com

Apply By Phone
(888) 232-3477

Apply By Fax
(610) 433-7488

To obtain a loan or rebate you must meet the qualifications of the program and use an Approved Contractor to install program eligible improvements, and also agree to:

- Provide data on your energy usage (as shown below) for completion of the ENERGY STAR Home Energy Yardstick or equivalent;
- Grant access to your utility and fuel consumption data to the Department of Environmental Protection or its designees for 12 months from the date of your rebate or loan (not applicable for *Renovate and Repair ENERGY STAR Loan*); and
- Complete a follow up survey in approximately 12 months from the date of your loan or rebate.

Please Tell Us About Yourself and Your Home

| | | | | | | | |
|---|--|---|------|------------------------------------|--|------------------------------|--|
| APPLICANT'S LAST NAME | | FIRST NAME | | MI | HOME PHONE (w/area code) | | |
| CO-APPLICANT'S LAST NAME | | FIRST NAME | | MI | PREFERRED EMAIL ADDRESS | | |
| PROPERTY ADDRESS WHERE WORK IS BEING DONE | | | CITY | | ST | ZIP | COUNTY |
| TYPE OF PROPERTY <input type="checkbox"/> Single Family <input type="checkbox"/> 2 Unit <input type="checkbox"/> Other | | IS THIS YOUR PRIMARY RESIDENCE? <input type="checkbox"/> Yes <input type="checkbox"/> No | | ESTIMATED YEAR YOUR HOME WAS BUILT | | YEAR YOU PURCHASED YOUR HOME | NUMBER OF PEOPLE WHO LIVE IN YOUR HOME |
| ESTIMATED SQUARE FOOTAGE OF YOUR HOUSE (HEATED AND/OR COOLED) | | IS YOUR COMBINED HOUSEHOLD INCOME LESS THAN \$150,000 PER YEAR? <input type="checkbox"/> Yes <input type="checkbox"/> No | | | IF YOUR INCOME EXCEEDS \$150,000 ARE YOU INTERESTED IN OTHER AVAILABLE ENERGY LOAN PROGRAMS? <input type="checkbox"/> Yes <input type="checkbox"/> No | | |
| MAILING ADDRESS IF DIFFERENT THAN ABOVE | | CITY | ST | ZIP | ALTERNATE PHONE NUMBER OR EMAIL ADDRESS | | |

Please Tell Us About Your Home's Annual Energy Usage

| | ELECTRICITY | NATURAL GAS | OIL | KEROSENE | PROPANE | WOOD | COAL |
|---|-------------|-------------|-----|----------|---------|------|------|
| Total You Have Paid for the Last 12 Months | \$ | \$ | \$ | \$ | \$ | \$ | \$ |
| Your Usage For the Last 12 Months | kWh | CCF | Gal | Gal | Gal | Tons | Tons |

Please Tell Us About Your Energy Efficiency Project

| | | |
|---|---|--|
| WHICH INCENTIVE ARE YOU APPLYING FOR? <i>(Please Choose Only One)</i> <input type="checkbox"/> REBATE <input type="checkbox"/> KEYSTONE HELP LOAN | NAME OF CONTRACTOR WHO IS DOING YOUR WORK | NAME OF CONTRACTOR SALES PERSON |
| ESTIMATED TOTAL PROJECT COST \$ | IF APPLYING FOR A LOAN, AMOUNT YOU WOULD LIKE TO BORROW \$ | EXPECTED PROJECT COMPLETION DATE |
| ENERGY AUDIT COMPANY (IF ANY) | NAME OF PERSON CONDUCTING ENERGY AUDIT (IF ANY) | EXPECTED DATE OF ENERGY AUDIT (IF ANY) |
| WHICH QUALIFYING IMPROVEMENTS ARE YOU INSTALLING? <i>(Select All Applicable) Improvements must meet program qualifying standards</i> <input type="checkbox"/> Heat Pump (Air) <input type="checkbox"/> Central Air Conditioning <input type="checkbox"/> Gas Boiler <input type="checkbox"/> Oil Boiler <input type="checkbox"/> Other Boiler <input type="checkbox"/> Gas Furnace <input type="checkbox"/> Oil Furnace <input type="checkbox"/> Other Furnace <input type="checkbox"/> Water Heater <input type="checkbox"/> Ceiling Fan <input type="checkbox"/> Programmable Thermostat <input type="checkbox"/> Ventilating Fans <input type="checkbox"/> Windows/Doors <input type="checkbox"/> Air Sealing/Insulation <input type="checkbox"/> Geothermal Heat Pump <input type="checkbox"/> Alternative Energy Heating & Cooling (excluding solar) <input type="checkbox"/> Other (Recommended by Energy Audit) | | |

ALL APPLICANTS for Rebates or Loans Please Read..... and Sign Below

If I/We are applying for a Keystone HELP Rebate or Loan, by submitting this application I/We agree to the following: 1) I/We are residents of Pennsylvania and are record owners of the above named property, which we certify is our primary residence; 2) If I/We are applying for a rebate or Keystone HELP loan under this program our combined annual household income is \$150,000 or less; 3) I/We agree to complete or provide the data for completion of the Home Energy Yardstick; 4) I/We agree to grant access to our utility and fuel consumption data to the DEP or its designees for 12 months from the date of our rebate or loan; 5) I/We agree to complete a follow up survey in approximately 12 months from the date of our rebate or loan. In addition, only if I/We are applying for a Keystone HELP loan, we agree that: 1) any information I/We furnish to you is true and complete and authorize you to investigate my/our credit and employment history; 2) I/We will advise you of any material changes in my/our financial condition during the loan application process and term of the loan; 3) I/We also authorize you to provide information on the approval status of my/our application to the AFC First Approved Contractor /Dealer of my/our choice.

| | | |
|------------------------------------|--------------------------|------|
| APPLICANT'S NAME - PLEASE PRINT | APPLICANT'S SIGNATURE | DATE |
| CO-APPLICANT'S NAME - PLEASE PRINT | CO-APPLICANT'S SIGNATURE | DATE |

IF YOU ARE APPLYING FOR A LOAN YOU MUST ALSO COMPLETE THIS SECTION.

Do not complete this section if you are applying for a rebate.

| | | | | | |
|---|--|--|--|---------------------------------------|---------------------------|
| <u>APPLICANT'S</u> EMPLOYER | | HOW LONG? | <u>APPLICANT'S</u> SOCIAL SECURITY NUMBER | DATE OF BIRTH | CELL PHONE (w/ area code) |
| <u>APPLICANT'S</u> POSITION | GROSS MONTHLY SALARY \$ | SELF EMPLOYED? | OTHER INCOME (Please explain) \$ | | WORK PHONE (w/ area code) |
| PREVIOUS EMPLOYER NAME (IF LESS THAN 2 YRS AT CURRENT) | | HOW LONG? | POSITION | GROSS MONTHLY SALARY \$ | |
| <u>CO-APPLICANT'S</u> EMPLOYER | | HOW LONG? | <u>CO-APPLICANT'S</u> SOCIAL SECURITY NUMBER | DATE OF BIRTH | CELL PHONE (w/ area code) |
| <u>CO-APPLICANT'S</u> POSITION | GROSS MONTHLY SALARY \$ | SELF EMPLOYED? | OTHER INCOME (Please explain) \$ | | WORK PHONE (w/ area code) |
| PREVIOUS EMPLOYER NAME (IF LESS THAN 2 YRS AT CURRENT) | | HOW LONG? | POSITION | GROSS MONTHLY SALARY \$ | |
| ESTIMATED VALUE OF YOUR PROPERTY \$ | FIRST MORTGAGE LENDER | | | MORTGAGE PAYMENT \$ | |
| HAVE YOU EVER DECLARED BANKRUPTCY? (if so, when?) <input type="checkbox"/> Yes <input type="checkbox"/> No | OBLIGATED TO PAY ALIMONY OR CHILD SUPPORT? (if so, monthly amt.) <input type="checkbox"/> Yes <input type="checkbox"/> No | IF TAXES AND INSURANCE ARE NOT INCLUDED W/ MORTGAGE | | | |
| | | Estimated Annual Real Estate Taxes | | Estimated Annual Homeowners Insurance | |

| Getting a LOAN for ENERGY STAR Eligible Improvements | Getting a LOAN for WHOLE HOUSE ENERGY IMPROVEMENTS with an ENERGY AUDIT? | Getting a REBATE for ENERGY STAR Eligible Improvements |
|--|---|---|
| <ul style="list-style-type: none"> Apply online, by phone, by fax or complete the application and give it to your Approved Contractor for submission. We'll have a quick decision on your loan application, typically the same day, and are happy to answer any of your questions. Get an estimate for qualifying improvements from your Approved Contractor and sign the Keystone HELP Specification Sheet that details the qualifying improvements. For an <u>Unsecured</u> ENERGY STAR Loan, sign the Keystone HELP® Retail Installment Agreement, utility bill release form, and auto-payment authorization provided to you. For a <u>Secured</u> Renovate and Repair ENERGY STAR Loan, we will send you disclosure information and a closing agent will come to you at a mutually convenient time and location to close your loan. When the work is done to your satisfaction, sign the Completion Certificate your Contractor will provide you. We'll call you to confirm and pay the contractor upon your authorization. | <ul style="list-style-type: none"> Apply online, by phone, by fax or complete the application and give it to your Approved Contractor for submission. We'll have a quick decision on your loan application, typically the same day, and are happy to answer any of your questions. Obtain your energy audit from a Certified Auditor and select improvements from those recommended. (To be eligible for this program your energy audit must recommend improvements that predict a minimum 25% reduction for an initial HERS index greater than 100 or a minimum 15% reduction for an initial HERS index of 100 or lower.) Get an estimate for selected qualifying improvements from a Certified Contractor or a Trained Contractor working under the supervision of a Certified Auditor and sign the Keystone HELP Specification Sheet that details the qualifying improvements. For an <u>Unsecured</u> Whole House Improvement Loan, sign the Keystone HELP® Retail Installment Agreement, utility bill release form, and auto-payment authorization provided to you. For a <u>Secured</u> Whole House Improvement Loan, we will send you disclosure information and a closing agent will come to you at a mutually convenient time and location to close your loan and have you sign the utility release form. A Certified Auditor will conduct a post-construction audit. When the work is done to your satisfaction, sign the Completion Certificate your Contractor will provide you. We'll call you to confirm and pay the contractor upon your authorization and send you a check for \$325 toward the cost of the audit. | <ul style="list-style-type: none"> Get an estimate for qualifying improvements from your Approved Contractor and sign the Keystone HELP Specification Sheet that details the qualifying improvements. Apply online, by phone, by fax or complete the application and give it to your Approved Contractor for submission. We'll have a quick decision on your rebate application, typically the same day, and are happy to answer any of your questions. Sign the utility bill release form provided to you. When the work is done to your satisfaction, sign the Completion Certificate your Contractor will provide you. We'll send you your rebate check within 7 days. |

Who Can Perform the Work?

Only Keystone HELP® Approved Contractors may perform the work. Visit www.keystonehelp.com or call (888) 232-3477 to find Approved Contractors in your area. If you would like to use a contractor who is not currently approved, have them contact AFC First to inquire about becoming an Approved Contractor.

Approved Contractors have been reviewed for financial and ethical stability and are currently authorized to perform work under all rebate and loan programs except the "Whole House Improvement Loan" programs.

Trained Contractors are Approved Contractors who have undergone additional training on building science and "Whole House" energy improvements, and are currently authorized to perform work under all rebate and loan programs. If they are performing work under the "Whole House Improvement Loan" program, they must be working under a Certified Auditor who provides on-site oversight of their work.

Certified Contractors are Approved Contractors who have achieved BPI (Building Performance Institute) certification or accreditation. BPI is the nationally recognized designation for building and energy professionals who have undergone rigorous training on "Whole House" energy improvements. Certified Contractors are authorized to perform work under all rebate and loan programs.

Certified Auditors are Approved Contractors certified by both BPI (Building Performance Institute) and RESNET (Residential Energy Services Network) to conduct home energy audits. You must have an audit performed by a Certified Auditor to utilize the "Whole House Improvement Loan" Program. Certified Auditors may work independently from your contractor or they may be Certified Contractors who have also met the qualifications to perform as Certified Auditors.

Visit pahomeenergy.org for more information on contractor and energy auditor advanced training, Home Performance with ENERGY STAR®, energy tips and more.



Who is Eligible?

Pennsylvania homeowners who:

- Own and are making qualifying improvements to their primary residence located in Pennsylvania and;
- Whose combined annual household income is \$150,000 or less are eligible to apply for a loan or rebate under the Keystone HELP program. *The Keystone HELP Renovate and Repair ENERGY STAR Loan may be available for homeowners whose income exceeds \$150,000 – please contact us for details.*
- Improvements must be made to 1 to 2 unit owner-occupied dwellings. Work under the secured "Whole House Improvement Loan" or Renovate and Repair ENERGY STAR Loan programs must be done on a 1-2 unit owner occupied, deeded property.

If you are applying for financing under the Keystone HELP program, you must meet the credit eligibility standards of the program.

What Improvements are Eligible?

This is a summary of eligible improvements. A complete list with detailed installation specifications can be obtained at keystonehelp.com or by calling (888) 232-3477. Rebates are available only for projects completed after the program's effective date of February 23, 2009. Loans are available only for projects initiated after the program's effective date of February 23, 2009. All work can be financed if at least 75 percent of the project consists of qualifying improvements as follows:

ENERGY STAR® ELIGIBLE IMPROVEMENTS

Work under this category may be performed by an Approved Contractor, a Trained Contractor or a Certified Contractor.

| | |
|--|--------------------------------------|
| ENERGY STAR Air Source Heat Pumps | ENERGY STAR Windows/Doors |
| ENERGY STAR Central AC Systems | Air Sealing and Insulation |
| ENERGY STAR Boilers (All Fuels) | ENERGY STAR Ceiling Fans |
| ENERGY STAR Furnaces (All Fuels) <i>Must be ENERGY STAR certified except for indoor solid fuel burning furnaces (wood, coal etc.) which must have a minimum 78% AFUE.</i> | ENERGY STAR Programmable Thermostats |
| ENERGY STAR Water Heaters | ENERGY STAR Ventilating Fans |



For more information on ENERGY STAR® rated improvements visit energystar.gov

ADVANCED PERFORMANCE ELIGIBLE IMPROVEMENTS

Work under this category may be performed by an Approved Contractor, a Trained Contractor or a Certified Contractor. Improvements under this category must be both Energy Star rated (except insulation) and also meet the Advanced Performance standards of the program. See additional specifications for Alternative Energy Equipment at keystonehelp.com

| | |
|---|---|
| Air Source Heat Pump SEER ≥ 15.0, EER ≥ 13.0, HSPF ≥ 9.0 | Geothermal Heat Pumps CLOSED LOOP GEO-EXCHANGESYSTEMS ONLY EER ≥ 14.1, COP ≥ 3.3 |
| Central AC System Split Systems SEER ≥ 15.0, EER ≥ 12.5 | Air Sealing and Insulation |
| Central AC Package Systems SEER ≥ 14.0, EER ≥ 12.0 | Alternative Energy Heating & Cooling Equipment or Systems - Excluding solar technologies |
| Boilers (All Fuels) AFUE ≥ 95 | |
| Furnaces (All Fuels) AFUE ≥ 95 | |

WHOLE HOUSE IMPROVEMENT With Certified Energy Audit

Work under this category must be performed by a Certified Contractor, or a Trained Contractor under the on-site oversight of a Certified Auditor.

Qualifying Improvements consist of the comprehensive "Whole House" energy audit conducted by a Certified Auditor and the recommended energy improvements presented by the Certified Auditor as a result of the audit. Minimum predicted energy savings of 15% to 25% are required, depending on your home's energy profile.



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