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

## Keystone HELP® Energy Efficiency Loan Program Guidelines

August 5, 2009

Pennsylvania homeowners can improve the energy efficiency of their homes with special financing for **high efficiency heating, air conditioning, insulation, windows, doors, geothermal and “whole house” improvements** using *Home Performance with Energy Star*. Principally supported by the **Department of Environmental Protection, Pennsylvania Treasury Department** and the **Pennsylvania Housing Finance Agency**, the Keystone HELP® program helps make affordable energy efficiency available to all Pennsylvanians. Keystone HELP is administered by AFC First Financial Corporation, a Pennsylvania energy efficiency lender.

- All installed equipment and material must be new.
- Loans are available only for projects initiated after the program’s effective date.
- The Rebate program ended August 4, 2009. Complete rebate application packages must have been submitted by this date to be eligible
- An Eligible Applicant is permitted to receive only one rebate or loan during each fiscal year, which is defined as the period from July 1 until the following June 30. Eligible Applicants may apply for additional rebates or loans in future years, as long as the additional projects comply with the published guidelines current at the time of application.





## KEYSTONE HELP® ENERGY EFFICIENCY HOME IMPROVEMENT LOANS



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.

<b>KEYSTONE HELP® LOAN PROGRAMS</b>		
<b>Unsecured Loan for ENERGY STAR</b>		<b>\$1,000 to \$15,000</b>
For HEATING, COOLING, WINDOWS, DOORS, INSULATION and other qualifying improvements that are ENERGY STAR qualified or meet program standards.	<b>6.99%</b> 3,5 or 10 Year Term	- Unsecured, No Lien - \$150,000 Max. Household Income
<b>Unsecured Loan for ADVANCED PERFORMANCE</b>		<b>\$1,000 to \$15,000</b>
For HEATING, COOLING, CLOSED LOOP GEOTHERMAL, INSULATION and other qualifying improvements that exceed ENERGY STAR or meet program ADVANCED PERFORMANCE standards	<b>5.99%</b> 3,5 or 10 Year Term	- Unsecured, No Lien - \$150,000 Max. Household Income
<b>Unsecured Loan for WHOLE HOUSE with Certified Energy Audit</b>		<b>\$1,000 to \$15,000</b>
For improvements recommended by a Certified Energy Audit. Predicted minimum energy savings of 15% to 25% required, depending on your energy profile.	<b>4.99%</b> 3,5 or 10 Year Term Plus \$325 Audit Credit	- Unsecured, No Lien - \$150,000 Max. Household Income
<b>Secured Loan for WHOLE HOUSE with Certified Energy Audit</b>		<b>\$5,000 to \$35,000</b>
For improvements recommended by a Certified Energy Audit. Predicted minimum energy savings of 15% to 25% required, depending on home's energy profile.	<b>3.875% to 6.375%</b> <i>Based on Home's Equity and Loan Term</i> 10,15 or 20 Year Term Plus \$325 Audit Credit	- Up to 120% of Home's Value - 1 <sup>st</sup> , 2 <sup>nd</sup> or 3 <sup>rd</sup> Lien - \$150,000 Max. Household Income
<b>ENERGYLOAN® PROGRAMS</b> <i>For Improvements and Borrowers Not Eligible for Keystone HELP</i>		
<b>Secured Loan for OTHER ENERGY IMPROVEMENTS incl. SOLAR</b> <i>No Income Limits</i>		<b>\$5,000 to \$35,000</b>
For installation of non-qualifying Keystone HELP improvements that are energy efficient, including SUNROOMS (Heated), SOLAR THERMAL, SOLAR PV, CLOSED AND OPEN LOOP GEOTHERMAL	<b>6.375% to 8.875%</b> <i>Based on Home's Equity and Loan Term</i> 10,15 or 20 Year Term	- Up to 120% of Home's Value - 1 <sup>st</sup> , 2 <sup>nd</sup> or 3 <sup>rd</sup> Lien - No Income Limits
<b>Unsecured Loan for OTHER ENERGY IMPROVEMENTS</b> <i>No Income Limits</i>		<b>\$2,500 to \$20,000</b>
For all makes and models of HEATING, COOLING, WINDOWS, DOORS, INSULATION, SOLAR THERMAL, WATER TREATMENT and other qualifying improvements	<b>13.99%</b> 3,5 or 10 Year Term	- Unsecured, No Lien - No Income Limits
<b>Secured Loan for "R&amp;R" GENERAL HOME IMPROVEMENTS</b> <i>Non Energy Permitted</i>		<b>\$5,000 to \$35,000</b>
For installation of most types of home improvements (both energy and non-energy related) with a PHFA approved Home Evaluation	<b>6.375% to 8.875%</b> <i>Based on Home's Equity and Loan Term</i> 10,15 or 20 Year Term	- Up to 120% of Home's Value - 1 <sup>st</sup> , 2 <sup>nd</sup> or 3 <sup>rd</sup> Lien - Max. Income 150% of HUD Area Median Income

## Who is Eligible?

Pennsylvania homeowners who own and are making qualifying improvements to their 1 to 2 unit 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 Renovate and Repair Loan for ENERGY STAR may be available for homeowners whose income exceeds \$150,000 – please contact us for details.) Improvements must be made to owner-occupied dwellings. Work under the secured “Whole House Improvement Loan” or Renovate and Repair Loan for ENERGY STAR programs must be done on a 1-2 unit owner occupied, deeded property. Applicants also agree to:

- Complete or provide data on your energy usage 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.

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

## Who Can Perform the Work?

Only Keystone HELP® Approved Contractors may perform the work. Visit [www.keystonehelp.com](http://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.

There are three levels of contractors and one level of energy auditor certification under the program. Please note that Keystone HELP does not endorse any particular contractor, but maintains a directory of contractors who have applied and been authorized to participate in the program at these different levels. While the contractors in our directory have been screened and qualified to the best of our ability, you will be entering into a direct relationship with the contractor of your choice and it is important that you review their credentials, qualifications and references to make an informed decision.

**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 are not BPI (Building Performance Institute) certified or accredited but have undergone additional training on building science and “Whole House” energy improvements (including RESNET certification or satisfactory completion of the Keystone HELP sponsored “Home Performance 101” course), 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 and must have a HERS rater number, be operating under a HERS provider, or be an approved audit provider under the PA Home Energy Home Performance with ENERGY STAR program. 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.

*You may have a contract with only one Approved, Trained or Certified Contractor for the rebate or unsecured loan programs. Multiple Approved, Trained or Certified Contractors are permitted under secured loan program. Approved, Trained or Certified Contractors are permitted to use sub-contractors in the normal course of their business, providing that your contract for work is only with an Approved, Trained or Certified Contractor.*

*You may, however, enter into a separate contract with a Certified Auditor for a home energy audit.*

## What Improvements Are Eligible?

The Keystone HELP® program is for ENERGY STAR® rated and other high efficiency energy improvements. All work can be financed if at least 75 percent of the project consists of qualifying improvements as listed below. **Please note that loans or rebates for any solar technologies are not available under the Keystone HELP program. Financing for solar and other non-qualifying improvements may be available under other energy lending programs at different rates and terms.**

<p style="text-align: center;"><u>Loan or Rebate for</u> <b>ENERGY STAR</b></p>	<p style="text-align: center;"><u>Loan or Rebate for</u> <b>ADVANCED PERFORMANCE</b> <b>ENERGY STAR</b></p>	<p style="text-align: center;"><u>Loan</u> Unsecured or Secured <b>WHOLE HOUSE</b> <b>IMPROVEMENT</b></p>
<p>ENERGY STAR Air Source Heat Pumps</p> <p>ENERGY STAR Central AC Systems</p> <p>ENERGY STAR Boilers (All Fuels)</p> <p>ENERGY STAR Furnaces (All Fuels) <u>Must be ENERGY STAR certified</u> except for <i>indoor solid fuel burning furnaces</i> (wood, coal etc.) which must have a minimum 78% AFUE.</p> <p>ENERGY STAR Water Heaters</p> <p>ENERGY STAR Ceiling Fans</p> <p>ENERGY STAR Programmable Thermostats</p> <p>ENERGY STAR Ventilating Fans</p> <p>ENERGY STAR Windows/Doors <u>With NFRC label, U factor .35 or less</u></p> <p><b>Air Sealing and Insulation</b> (ENERGY STAR certification not required), provided that all of the following must be completed:</p> <ul style="list-style-type: none"> <li>• Air sealing of the home and ducts is performed, 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.</p> <p><u>Work must be performed by an:</u></p> <ul style="list-style-type: none"> <li>• Approved Contractor or</li> <li>• Trained Contractor or</li> <li>• Certified Contractor</li> </ul>	<p><b>Air Source Heat Pump</b> SEER ≥ 15.0, EER ≥ 13.0, HSPF ≥ 9.0</p> <p><b>Central AC System Split Systems</b> SEER ≥ 15.0, EER ≥ 12.5</p> <p><b>Central AC Package Systems</b> SEER ≥ 14.0, EER ≥ 12.0</p> <p><b>Boilers (All Fuels)</b> AFUE ≥ 95</p> <p><b>Furnaces (All Fuels)</b> AFUE ≥ 95</p> <p><b>Alternative Energy Heating &amp; Cooling Equipment or Systems - Excluding solar technologies</b></p> <ul style="list-style-type: none"> <li>• Must be professionally installed by a tradesperson experienced with the installation requirements of the system;</li> <li>• Be permanently affixed inside the home;</li> <li>• Meet or exceed ENERGY STAR performance standards for comparable heating or cooling equipment, devices or appliances;</li> <li>• Have appropriate labels and listings (UL for electrical, NFPA for fire protection, ASME for pressure vessels, OMNI for fireplace inserts etc.</li> <li>• Meet all applicable state and local building codes;</li> <li>• Not use waste products or materials as a fuel source</li> </ul> <p><b>Geothermal Heat Pumps</b> <u>CLOSED LOOP GEO-EXCHANGESYSTEMS ONLY</u> EER ≥ 14.1, COP ≥ 3.3</p> <p><b>Air Sealing and Insulation</b> (ENERGY STAR certification not required), provided that all of the following must be completed:</p> <ul style="list-style-type: none"> <li>• Air sealing of the home and ducts is performed, and</li> <li>• Ceiling insulation installed achieves R-38 or better*, and</li> <li>• Floor insulation installed achieves R-25 or better*, and</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.</p> <p><i>Improvements under this category must be both ENERGY STAR qualified (except insulation) and also meet the Advanced Performance standards as outlined above. They may also be eligible for Federal Tax Credits – consult your tax advisor.</i></p> <p><u>Work must be performed by an:</u></p> <ul style="list-style-type: none"> <li>• Approved Contractor or</li> <li>• Trained Contractor or</li> <li>• Certified Contractor</li> </ul>	<p>Qualifying Improvements consist of the comprehensive "Whole House" energy audit conducted by a Certified Auditor <u>and</u> the recommended energy improvements presented by the Certified Auditor as a result of the audit. Work must be performed by a Certified Contractor, or a Trained Contractor under the on-site oversight of a Certified Auditor.</p> <p>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.</p> <p>A post construction audit is also conducted.</p> <p><i>Eligible Applicants will receive \$325 towards the cost of the energy audit from Keystone HELP upon completion of the post-construction audit.</i></p> <p><u>Work must be performed by a:</u></p> <ul style="list-style-type: none"> <li>• Certified Contractor or</li> <li>• Trained Contractor under the on-site oversight of a Certified Auditor</li> </ul> <p><u>Audit must be performed by a:</u></p> <ul style="list-style-type: none"> <li>• Certified Auditor</li> </ul>

## How Does A Homeowner Get a Keystone HELP® Loan?

<p style="text-align: center;"><u>Loan for</u></p> <p style="text-align: center;"><b>ENERGY STAR or ADVANCED PERFORMANCE</b></p>	<p style="text-align: center;"><u>Loan for</u></p> <p style="text-align: center;"><b>WHOLE HOUSE IMPROVEMENT</b></p>
<p>Apply online at <a href="http://www.keystonehelp.com">www.keystonehelp.com</a>, by phone at (888) 232-3477, by fax at (610) 433-7488 or complete the application and give it to your Approved Contractor for submission.</p> <p>We'll have a quick decision on your loan application, and are happy to answer any of your questions.</p> <p>Complete the Home Energy Yardstick on our website or provide us or your contractor with how much energy you used and how much you paid for energy for the past 12 months so we can complete the Yardstick for you.</p> <p>Get an estimate for qualifying improvements from your Approved Contractor and sign the Keystone HELP Specification Sheet your Approved Contractor will provide you that details the qualifying improvements.</p> <p>For an <u>Unsecured</u> Loan for ENERGY STAR, sign the Keystone HELP® Retail Installment Agreement, utility bill release form, and auto-payment authorization provided to you.</p> <p>For a <u>Secured</u> Renovate and Repair Loan for ENERGY STAR, 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.</p> <p>When the work is done to your satisfaction, sign the Completion Certificate your Contractor will provide you.</p> <p>We'll call you to confirm and pay the contractor upon your authorization.</p>	<p>Apply online at <a href="http://www.keystonehelp.com">www.keystonehelp.com</a>, by phone at (888) 232-3477, by fax at (610) 433-7488 or complete the application and give it to your Approved Contractor for submission.</p> <p>We'll have a quick decision on your loan application, and are happy to answer any of your questions.</p> <p>Complete the Home Energy Yardstick on our website or provide us or your contractor with how much energy you used and how much you paid for energy for the past 12 months so we can complete the Yardstick for you.</p> <p>Obtain your energy audit from a Certified Auditor and select improvements from those recommended. (To be eligible your energy audit must recommend and you must install 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.)</p> <p>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 your Approved Contractor will provides you that details the qualifying improvements.</p> <p>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.</p> <p>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.</p> <p>A Certified Auditor will conduct a post-construction audit.</p> <p>When the work is done to your satisfaction, sign the Completion Certificate your Contractor will provide you.</p> <p>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.</p>