

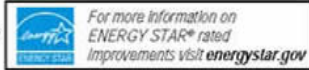
## What Improvements Are Eligible?

This is a summary of eligible improvements. A complete list with detailed installation specifications can be obtained at [keystonehelp.com](http://keystonehelp.com). All work can be financed if at least 75 percent of the project consists of qualifying improvements.

### 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



### 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](http://keystonehelp.com)

Air Source Heat Pump SEER ≥ 15.0, EER ≥ 13.0, HSPF ≥ 9.0	Geothermal Heat Pumps CLOSED LOOP GEO-EXCHANGE SYSTEMS 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 - <i>Excluding solar technologies</i>
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 are required of 15% to 25%, depending on your home's energy profile.

## How Do I Get a Keystone HELP Loan?

- Apply online at [keystonehelp.com](http://keystonehelp.com), by phone at (888) 232-3477, or see your Approved Contractor for more information
- We'll have a quick decision on your application, and are happy to answer your questions.
- Provide us or your contractor with how much energy you used and how much you paid for energy for the past 12 months.
- Get an estimate for qualifying improvements from your Approved Contractor
- For an Unsecured Loan, sign the Keystone HELP® Retail Installment Agreement provided to you.
- For a Secured R&R 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
- If you are applying for "Whole House" Energy Loan obtain your energy audit from a Certified Auditor and select sufficient qualifying improvements from those recommended to meet program requirements (minimum 25% reduction for an initial HERS index greater than 100; minimum 15% reduction for an initial HERS index of 100 or lower)

## Who Can Perform the Work?

Only Keystone HELP® Approved Contractors may perform the work. Visit [keystonehelp.com](http://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 approved. Approved Contractors have been reviewed for financial and ethical stability. Work under the Whole House "program may only be performed by Keystone HELP Trained or Certified Contractors and/or Certified Auditors who have additional certification and training in building science.



[keystonehelp.com](http://keystonehelp.com)  
(888) 232-3477

Financing for Solar and Other Non-Keystone HELP Improvements is available through our EnergyLoan Program.



powered by AFC FIRST

## PENNSYLVANIA'S SPECIAL LOW-RATE FINANCING PLAN FOR ENERGY STAR® & ENERGY-SAVING HOME IMPROVEMENTS



Lower your energy costs,  
Raise your comfort level.

- Heating / Cooling
- Windows / Doors / Insulation
- "Whole House" Improvements



[keystonehelp.com](http://keystonehelp.com)

## You can afford to Improve Your Home's Energy Efficiency with Special Low Rate, Longer Term Financing

With the Keystone HELP® Energy Efficiency Program, most Pennsylvania homeowners who meet the program's eligibility guidelines can get a low cost loan for ENERGY STAR® rated and high efficiency heating, air conditioning, air sealing, insulation, windows, doors, geothermal and "whole house" improvements using Home Performance with ENERGY STAR®. These lower rates can save consumer thousands of dollars over the life of the loan, further enhancing the energy saving from the improvements being made and eliminating or minimizing out of pocket costs.

### FOR IMPROVEMENTS FROM \$1,000 TO \$15,000

Keystone HELP loans have lower fixed rates and long amortization terms (meaning lower monthly payments) than typical unsecured financing options such as high rate credit cards or shorter term bank loans.

### FOR LARGER IMPROVEMENTS, UP TO \$35,000

Keystone HELP loans provide an affordable home equity option for homeowners with limited home equity and below market rates for consumers with equity who choose to do "whole house" improvements.

### Who is Eligible?

Pennsylvania homeowners who:

- Own and are making qualifying improvements to their primary residence located in Pennsylvania and;
- Have a combined annual household income of \$150,000 or less. **NOTE: Other financing programs (EnergyLoan) are available for homeowners whose income exceeds \$150,000 or for types of energy improvements not covered by Keystone HELP® -**
- Are making Improvements to 1 to 2 unit owner-occupied dwellings. Work under the secured "Whole House Improvement Loan" or EnergyLoan "R&R" programs must be done on a 1-2 unit owner occupied, deeded property.
- meet the credit eligibility standards of the program.

*Keystone HELP®, Pennsylvania's special program for Energy Efficient Home Improvements has lower rates as a result of the Alternative Energy Investment Fund Act (Act 1). Principally supported by the PA Department of Environmental Protection, PA Treasury Department and the PA 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.*

## KEYSTONE HELP® LOAN PROGRAMS

### Unsecured Loan for ENERGY STAR

\$1,000 to \$15,000

For HEATING, COOLING, WINDOWS, DOORS, INSULATION and other qualifying improvements that are ENERGY STAR qualified or meet program standards.

**6.99%**  
3,5 or 10 Year Term

- Unsecured, No Lien  
- \$150,000 Max. Household Income

### Unsecured Loan for ADVANCED PERFORMANCE

\$1,000 to \$15,000

For HEATING, COOLING, CLOSED LOOP GEOTHERMAL, INSULATION and other qualifying improvements that exceed ENERGY STAR or meet program ADVANCED PERFORMANCE standards

**5.99%**  
3,5 or 10 Year Term

- Unsecured, No Lien  
- \$150,000 Max. Household Income

### Unsecured Loan for WHOLE HOUSE with Certified Energy Audit

\$1,000 to \$15,000

For improvements recommended by a Certified Energy Audit. Predicted minimum energy savings of 15% to 25% required, depending on your energy profile.

**4.99%**  
3,5 or 10 Year Term  
Plus \$325 Audit Credit

- Unsecured, No Lien  
- \$150,000 Max. Household Income

### Secured Loan for WHOLE HOUSE with Certified Energy Audit

\$5,000 to \$35,000

For improvements recommended by a Certified Energy Audit. Predicted minimum energy savings of 15% to 25% required, depending on home's energy profile.

**3.875% to 6.375%**  
*Based on Home's Equity and Loan Term*  
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

## ENERGYLOAN® PROGRAMS *For Improvements and Borrowers Not Eligible for Keystone HELP*

### Secured Loan for OTHER ENERGY IMPROVEMENTS incl. SOLAR *No Income Limits*

\$5,000 to \$35,000

For installation of non-qualifying Keystone HELP improvements that are energy efficient, including SUNROOMS (Heated), SOLAR THERMAL, SOLAR PV, CLOSED AND OPEN LOOP GEOTHERMAL

**6.375% to 8.875%**  
*Based on Home's Equity and Loan Term*  
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

### Unsecured Loan for OTHER ENERGY IMPROVEMENTS *No Income Limits*

\$2,500 to \$20,000

For all makes and models of HEATING, COOLING, WINDOWS, DOORS, INSULATION, SOLAR THERMAL, WATER TREATMENT and other qualifying improvements

**13.99%**  
3,5 or 10 Year Term

- Unsecured, No Lien  
- No Income Limits

### Secured Loan for "R&R" GENERAL HOME IMPROVEMENTS *Non Energy Permitted*

\$5,000 to \$35,000

For installation of most types of home improvements (both energy and non-energy related) with a PHFA approved Home Evaluation

**6.375% to 8.875%**  
*Based on Home's Equity and Loan Term*  
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