

## You can afford to improve your home's Energy Efficiency with Special Low Rate, Longer Term Financing



With Keystone HELP® (Home Energy Loan 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, geothermal and "whole house" improvements using

Home Performance with ENERGY STAR®. These lower rates can save consumers thousands of dollars over the life of the loan, further enhancing the energy savings from the improvements being made and 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 improvements from \$5,000 to \$35,000** Keystone HELP loans provide an affordable option for homeowners with limited home equity and below market rates for consumers with equity who choose to do "whole house" improvements.

Principally supported by the Pennsylvania Treasury Department, Department of Environmental Protection, and the Pennsylvania Housing Finance Agency, the Keystone HELP® program helps make affordable energy efficiency available to all eligible Pennsylvanians. Keystone HELP® is administered by AFC First Financial Corporation, a Pennsylvania energy efficiency lender.

### Who is Eligible?

Pennsylvania homeowners who:

- Own and are making qualifying improvements to their 1 to 2 unit primary residence located in PA;
- For Keystone HELP Energy Efficiency loans, have a combined household income of \$150,000 or less. **Please note, there is no income limit for Geothermal loans or non-Keystone HELP Energy Loan programs**
- Meet the credit standards of the program
- Agree to other specifications of the program, see details at keystonehelp.com.

## How Do I Get a Keystone HELP Loan?

Apply online at 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.

### It's Fast and Easy!

1. **Get an estimate for qualifying improvements from an Approved Contractor.** If you are applying for a CAPP or Whole House Loan, you must also obtain your energy audit from a Keystone HELP Certified Contractor or Auditor. See keystonehelp.com for details.
2. **Visit keystonehelp.com and apply for your loan online or call us at 888-232-3477.** We'll also ask you to provide us with how much energy you used and how much you paid for energy for the past 12 months.
3. For an Unsecured Loan, sign the Keystone HELP® loan agreement provided to you. For a Secured 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.
4. 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.



## Who may Perform the Work?



Only Keystone HELP® Approved Contractors may perform the work. Approved Contractors have been reviewed for financial and ethical stability. Advanced Performance, CAPP, Whole House and Geothermal loan programs require additional technical certifications. Visit keystonehelp.com or call (888) 232-3477 to find Approved Contractors in your area.

## Pennsylvania's Special Financing for Energy Efficiency and Geothermal



## Home Improvements



- Heating & Cooling
- Air Sealing, Insulation & Windows
- Comprehensive Whole House
- Geothermal Heat Pump Systems
- Other Improvements Including Solar



powered by AFC FIRST

keystonehelp.com

(888) 232-3477



## GEOTHERMAL HEAT PUMPS

### 4.99% Unsecured Loan for Geothermal Heat Pump Systems

- \$1,000 to \$15,000
- 3,5 or 10 Year Term, No Prepay Penalty
- Unsecured, No Lien
- NO LIMIT on Maximum Household Income

For CLOSED LOOP GEO-EXCHANGE SYSTEMS that meet ENERGY STAR Tier 2 specification and other qualifying improvements that are ENERGY STAR qualified or meet program standards.

### Optional Additional Unsecured Tax Credit Anticipation Loan Keystone HELP Makes the First 12 Monthly Payments

Available only when made in conjunction with an Unsecured Loan for Geothermal Heat Pump Systems

An optional, additional unsecured loan for the estimated amount of the borrower's Federal Income Tax Credit for the purchase and installation of a qualifying geothermal system, subject to eligibility, calculated at 30% of the cost of the system, **maximum \$10,000, 10 year term only**. It is the borrower's option to begin making regular monthly payments after the initial 12 month period or to repay the loan in full, without penalty, at any time. The Tax Credit Anticipation Loan is at conventional EnergyLoan interest rates through AFC First, currently ranging from 14.99 to 15.99%.

### 2.875% to 5.375%\* Secured Loan for Geothermal Plus Whole House Energy Improvements

- \$5,000 to \$35,000
- 10,15 or 20 Year Term, No Prepay Penalty
- Up to 120% of Home's Value, 1st, 2nd or 3rd lien
- NO LIMIT on Maximum Household Income

For CLOSED LOOP GEO-EXCHANGE SYSTEMS that meet ENERGY STAR Tier 2 specification and other qualifying Whole House energy improvements that are recommended by a Certified BPI/RESNET Energy Audit. Predicted minimum energy savings of 15% to 25% required, depending on home's energy profile. \* Rate depends on home equity and loan term.



## ENERGY EFFICIENCY

### 2.99% CAPP - Unsecured Loan for Energy Improvements w/ Air Sealing

- \$1,000 to \$15,000
- 3,5 or 10 Year Term, No Prepay Penalty
- Unsecured, No Lien
- \$150,000 Maximum Household Income

The CAPP (Conservation Audit and Performance Protocol) loan is for qualifying energy improvements such as HEATING, COOLING and INSULATION when coupled with an energy evaluation of your home and blower-door directed AIR SEALING by a Certified Contractor (BPI). Must meet minimum requirements of CAPP scorecard.

### 8.99% Unsecured Loan for ENERGY STAR Improvements

- \$1,000 to \$15,000
- 3,5 or 10 Year Term, No Prepay Penalty
- Unsecured, No Lien
- \$150,000 Maximum Household Income

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

### 7.99% Unsecured Loan for Advanced Performance Improvements

- \$1,000 to \$15,000
- 3,5 or 10 Year Term, No Prepay Penalty
- Unsecured, No Lien
- \$150,000 Maximum Household Income

For HEATING, COOLING, WINDOWS, DOORS, INSULATION and other qualifying improvements that exceed ENERGY STAR standards or meet Advanced Performance program standards.

### 3.875% to 6.375%\* Secured Loan for Whole House Energy Improvements

- \$5,000 to \$35,000
- 10,15 or 20 Year Term, No Prepay Penalty
- Up to 120% of Home's Value, 1st, 2nd or 3rd lien
- \$150,000 Maximum Household Income

For HEATING, COOLING, INSULATION and other qualifying Whole House energy improvements that are recommended by a Certified BPI/RESNET Energy Audit. Predicted minimum energy savings of 15% to 25% required, depending on home's energy profile. \* Rate depends on home equity and loan term.

keystonehelp.com 888-232-3477

## What Improvements are Eligible for a Keystone HELP Loan?

Each loan program has specific equipment eligibility requirements, but generally, the items listed below are the types of ENERGY STAR and other qualifying improvements that can be financed under Keystone HELP. Please see your Approved Contractor or visit [keystonehelp.com](http://keystonehelp.com) for a complete list with detailed installation specifications.

- Air Source Heat Pumps
- Geothermal Heat Pump Systems
- Central AC Systems
- Boilers (All Fuels)
- Furnaces (All Fuels)
- Water Heaters
- Ceiling Fans
- Programmable Thermostats
- Ventilating Fans
- Windows/Doors
- Air Sealing and Insulation
- Other Whole House Energy Improvements



## Other Energy Improvements (Non Keystone HELP qualifying)

Contact us about alternative EnergyLoan programs from AFC First for improvements which are not Keystone HELP qualifying, such as SOLAR, or for energy efficiency loans if your household income exceeds \$150,000. (There is no income limit for Geothermal Heat Pump Loans.)

### RATES AS LOW AS 0.99%

### Bucks, Chester, Delaware, Montgomery Philadelphia and Allentown

Special Keystone HELP rates as low as 0.99% are available for homeowners in Bucks, Chester, Delaware, Montgomery and Philadelphia counties through the EnergyWorks program and for homeowners in the City of Allentown through the Allentown Energy Conservation Program. Visit [keystonehelp.com](http://keystonehelp.com) for details.

