



## **Residential Energy Efficiency Financing**

### **Eligible measures and qualifying criteria as of April 1, 2018**

To be eligible for the 0.00% interest rate, a customer must participate in the Home Energy Solutions Program (HES) through an approved HES contractor. Measures or equipment financed must meet the criteria set forth below including the Home Energy Solutions (HES) participation and rebate criteria where noted. Non-owner occupied properties are only eligible for the 4.49% and up programs, and do not require a HES assessment.

**A special offer of 0.00% financing for Type 1 Measures is available for loan sizes of \$1,000.00 to \$3,000.00 with a maximum loan term of 36 months. This offer applies to homes heated by electric, natural gas, oil or propane.**

Minimum Loan Amount is \$1,000 for the Special offer; Minimum Loan Amount is \$3,000 for all other loans

Maximum Loan Amount is \$3,000 for the Special offer; Maximum Loan Amount is \$25,000 for all other loans

Maximum Loan Term is 36 months for the Special offer; Maximum Loan Term is 12 years for all other loans

Advanced air sealing and/or duct sealing can be financed only when air sealing or duct sealing is necessary to increase the energy efficiency of the qualifying measure. The interest rate is set based on the qualifying measure installed.

**Measures that have unproven or questionable savings (including but not limited to fuel oil catalyst products, radiant barriers, and power correction devices) will NOT be financed.**

100% of work being financed shall apply to qualifying measures as listed below. Non-listed work directly related and necessary to the installation of the listed qualifying measures may be financed along with the qualifying measure at the applicable interest rate.

## Qualifying Measures and Requirements – Type 1 Measures

Measure	Efficiency Requirements	Additional Criteria	Other
<b>High Efficiency Insulation</b>	<ul style="list-style-type: none"> <li>Ceilings or Attic Floors with less than or equal to R-19 insulation must achieve a final R-value equal to or greater than R-38</li> <li>Walls that have no insulation or an R-value of 4 or less must achieve a final R-value equal to or greater than R-13</li> <li>For basements, crawl spaces and attached garages with room(s) above the existing insulation must be equal to or less than R-6 and end with equal to or greater than R-19</li> </ul>	<ul style="list-style-type: none"> <li>Insulation applies to above grade walls or ceilings as part of the homes conditioned envelope</li> <li>Below grade walls, or insulation installed within interior walls <b>do not</b> qualify</li> <li>Accepted insulation materials: fiberglass batts, blown-fiberglass, cellulose, dense pack cellulose, spray foam or rigid foam or rigid spray foam products</li> </ul>	
<b>ENERGY STAR® Ductless Heat Pumps</b>	<ul style="list-style-type: none"> <li>Ductless Heat Pump must be AHRI rated and ENERGY STAR qualified</li> <li>Single indoor systems must meet or exceed: 20 SEER, 12.5 EER, 10 HSPF</li> <li>Multipoint indoor systems with one outdoor unit must meet or exceed: 18 SEER, 12.5 EER, 9 HSPF</li> </ul>	<ul style="list-style-type: none"> <li>Participate in Ductless Heat Pump Rebate</li> <li>Must be installed in a zone that has electric, gas, oil or propane as the primary source of heat.</li> </ul>	
<b>ENERGY STAR Electric Heat Pump Water Heaters</b>	<ul style="list-style-type: none"> <li>Must meet or exceed: Energy Factor (EF) of 3.0 or greater</li> </ul>	<ul style="list-style-type: none"> <li>Replacement of hot water heater with ENERGY STAR Electric Heat Pump Water Heater</li> <li>Participate in Heat Pump Water Heater Rebate</li> </ul>	
<b>ENERGY STAR Natural Gas Hot Water Heating</b>	<ul style="list-style-type: none"> <li>ENERGY STAR Tankless Natural Gas Water Heater 0.94 EF or greater with Electronic Ignition</li> <li>High Efficiency Indirect Water Heater attached to a natural gas ENERGY STAR qualified boiler (90% AFUE or greater)</li> <li>High Efficiency Natural Gas Combo Space-Heating and Water Heating (90% AFUE or greater)</li> <li>ENERGY STAR® Natural Gas Condensing Storage Tank – 95% Thermal Efficiency or greater</li> </ul>	<ul style="list-style-type: none"> <li>Replacement of hot water heater</li> <li>Participate in Natural Gas Hot Water Heater Rebates or Natural Gas Boiler Rebate</li> </ul>	