



# SPECIFICATION SHEET for Keystone HELP Energy Efficiency Loan Improvements

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

Contractor	Contractor Sales Person
Customer Name(s)	Contract Date
Customer(s) Street Address, City, State, and Zip Code	
Approximate Start Date of Work	Approximate Completion Date of Work

The Customer(s) listed above hereby jointly and severally agree to the installation of the goods listed below, in accordance with the terms described below and the Contractor's work order (jointly, the "Agreement"). See Reverse for Qualifying improvements & INSTALLATION Standards.

QUALIFYING IMPROVEMENTS FOR KEYSTONE HELP LOAN				
IMPROVEMENT	MANUFACTURER	MODEL	RATINGS	PRICE
Air Source Heat Pumps – ENERGY STAR			____SEER ____EER ____HPSF	\$
Air Source Heat Pumps Split Systems – ADVANCED			____SEER ____EER ____HPSF	\$
Air Source Heat Pumps Package Systems–ADVANCED			____SEER ____EER ____HPSF	\$
Central AC Systems – ENERGY STAR			____SEER	\$
Central AC System Split Systems - ADVANCED			____SEER ____EER	\$
Central AC Package Systems - ADVANCED			____SEER ____EER	\$
Boilers (All Fuels) - ENERGY STAR			____AFUE Fuel _____	\$
Boilers (All Fuels) - ADVANCED			____AFUE Fuel _____	\$
Furnaces (All Fuels) – Must be ENERGY STAR (Except for Indoor Solid Fuel Wood, Coal etc. min 78% AFUE)			____AFUE Fuel _____	\$
Furnaces (All Fuels) - ADVANCED			____AFUE Fuel _____	\$
Water Heaters – ENERGY STAR			____EF Fuel _____	\$
Water Heaters – ADVANCED			____EF Fuel _____	\$
Ceiling Fans – ENERGY STAR				\$
Programmable Thermostats – ENERGY STAR				\$
Ventilating Fans – ENERGY STAR				\$
Windows & Doors – ENERGY STAR <u>With NFRC label, U factor .30 or less</u>				\$
Air Sealing & Insulation			____R Ceiling ____R Floor	\$
Air Sealing & Insulation – ADVANCED			____R Ceiling ____R Floor ____R Wall	\$
Other Qualifying Improvements				\$
Other Qualifying Improvements				\$
Other Qualifying Improvements				\$
Other Improvements (Non-Qualifying)				\$
Other Improvements (Non-Qualifying)				\$
<b>TOTAL PROJECT COST</b>				\$
<b>TOTAL FINANCED with KEYSTONE HELP LOAN</b>				\$

Contractor hereby promises and agrees to install the qualifying improvements listed above in accordance with the installation standards on the reverse. Contractor makes this promise not only to the Customer, but also to the Commonwealth of Pennsylvania and its agencies and to any third-party bank, credit institution, finance company or other entity that will participate in the Keystone HELP program in connection with or as part of a transaction involving this Agreement between Contractor and Customer. Customer(s) has read the front and reverse of this Specification Sheet and has received a completed, signed, and dated copy of this Agreement on the date first written above.

**Estimated total project work / labor hours:** \_\_\_\_\_

\_\_\_\_\_  
CONTRACTOR'S AUTHORIZED REPRESENTATIVE

\_\_\_\_\_  
CUSTOMER

\_\_\_\_\_  
CUSTOMER

## QUALIFYING IMPROVEMENTS AND INSTALLATION STANDARDS

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 follows (CAPP program must be 100% qualifying improvements).

<u>UNSECURED LOAN for ENERGY STAR</u>	<u>UNSECURED LOAN for ADVANCED PERFORMANCE</u>	<u>UNSECURED LOAN for ENERGY IMPROVEMENTS WITH AIR SEALING (CAPP)</u>
<p>ENERGY STAR Air Source Heat Pumps  ENERGY STAR Central AC Systems  ENERGY STAR Boilers (All Fuels)  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.  ENERGY STAR Water Heaters  ENERGY STAR Ceiling Fans  ENERGY STAR Programmable Thermostats  ENERGY STAR Ventilating Fans  ENERGY STAR Windows/Doors  <u>With NFRC label, U factor .30 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, complete fill of ceiling and floor cavities with insulation (i.e. no voids) at a minimum</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 Certified Contractor</li> </ul>	<p>Air Source Heat Pump Split Systems  SEER ≥ 15.0, EER ≥ 12.5, HSPF ≥ 8.5  Air Source Heat Pump Package Systems  SEER ≥ 14.0, EER ≥ 12.0, HSPF ≥ 8.0  Central AC System Split Systems  SEER ≥ 16.0, EER ≥ 13.0  Central AC Package Systems  SEER ≥ 14.0, EER ≥ 12.0  Boilers  Natural Gas, Oil or Propane AFUE ≥ 95  Furnaces  Natural Gas or Propane AFUE ≥ 95; Oil AFUE ≥ 90  Water Heater  Natural Gas, Oil or Propane Energy Factor ≥ 0.82 or thermal efficiency ≥ 90%; Electric Heat Pump Energy Factor ≥ 2.0  Geothermal Heat Pumps  SEE GEOTHERMAL LOAN PROGRAM GUIDELINES</p> <p>R- 5 WINDOWS OR LOW-E STORM WINDOWS</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, complete fill of ceiling and floor cavities with insulation (i.e. no voids) at a minimum.</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>SEE CAPP PROGRAM GUIDELINES AND QUALIFICATION SHEET  <u>Work must be performed by a:</u></p> <ul style="list-style-type: none"> <li>• Certified Contractor</li> </ul> <hr/> <p style="text-align: center;"><b><u>SECURED LOAN for WHOLE HOUSE IMPROVEMENTS WITH BPI /RESNET AUDIT</u></b></p> <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 or less than 100. A post construction audit is also conducted. <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>  Certified Auditor</p>

**Installation Standards:**

- All equipment installations and the work of all trades shall be performed in accordance with applicable codes, manufacturers' written instructions and recommendations, industry best practices and standards, and federal, state, and local requirements.
- Installation best practices shall include:
  - The Air Conditioning Contractors of America, "HVAC Quality Installation Specification," Standard Number ANSI/ACCA 5 QI-2007 <http://www.cee1.org/resid/rs-ac/HVACQIspec.pdf>
  - Technical standards developed by The Building Performance Institute <http://www.bpi.org/content/contractors/standards.php>
  - The American Society for Testing Materials, ASTM E 2112-07, "Standard Practice for Installation of Exterior Windows, Doors, and Skylights," [www.astm.org](http://www.astm.org)
  - The Energy and Environmental Building Association (EEBA) Builder Guides, [www.eeba.org/](http://www.eeba.org/)
  - BPI/RESNET "Standard for Conducting a Comprehensive Home Energy Audit," [http://www.resnet.us/bpi/audit\\_standard/Home\\_Energy\\_Audit.pdf](http://www.resnet.us/bpi/audit_standard/Home_Energy_Audit.pdf)
  - The Insulation Contractors Association of America (ICAA), "25 Checkpoints for Inspecting Insulation," <http://www.insulate.org/ckpts.html>
  - "Guide to Sealing and Insulating with ENERGY STAR" [http://www.energystar.gov/index.cfm?c=diy.diy\\_index](http://www.energystar.gov/index.cfm?c=diy.diy_index)
- Proper equipment sizing, controls, airflow, and fuel connections must be verified for all combustion appliances.
- Sealed combustion appliances only.
- All indoor solid-fuel burning furnaces must be certified under UL-391, and must be installed by an Approved Contractor with NFI certification.

