

PENNSYLVANIA

Energy & Home Improvement Financing Programs Available from AFC First



KEYSTONE HELP® Special Programs for ENERGY STAR and Qualifying Energy Efficient Improvements (888) 232-3477 keystonehelp.com

Keystone HELP®, Pennsylvania's special program for Energy Efficient Home Improvements now has lower rates and new rebates as a result of the Commonwealth's Alternative Energy Investment Fund Act (Act 1) and is principally supported by the Department of Environmental Protection, Pennsylvania Treasury Department and Pennsylvania Housing Finance Agency.

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 and for borrowers whose income exceeds the Keystone HELP limits may be available under other energy lending programs at different rates and terms (See EnergyLoan® program below).

**See keystonehelp.com or call (888) 232-3477 for detailed equipment specifications, installation standards, contractor qualification, loan and rebate program details and consumer eligibility requirements for the Keystone HELP® Energy Efficiency Loan and Rebate Program.*

	ELIGIBLE IMPROVEMENTS	AMOUNT	RATE AND TERM	SPECIAL LOAN FEATURES
KEYSTONE HELP® LOAN for ENERGY STAR <i>Unsecured</i>	HEATING, COOLING, WINDOWS, DOORS, INSULATION and other qualifying improvements that are ENERGY STAR rated or meet program standards.	\$1,000 to \$15,000	6.99% 3,5 or 10 Year Term Or Up to \$250 Rebate*	- <u>Unsecured</u> , No Lien - \$150,000 Max. Household Income
KEYSTONE HELP® LOAN for ADVANCED PERFORMANCE <i>Unsecured</i>	HEATING, COOLING, GEOTHERMAL, INSULATION and other qualifying improvements that exceed ENERGY STAR rated or meet program ADVANCE PERFORMANCE standards	\$1,000 to \$15,000	5.99% 3,5 or 10 Year Term Or Up to \$500 Rebate*	- <u>Unsecured</u> , No Lien - \$150,000 Max. Household Income
KEYSTONE HELP® LOAN for WHOLE HOUSE IMPROVEMENT <i>Unsecured</i>	For improvements recommended by a Certified Energy Audit. <i>Predicted minimum energy savings of 15% to 25% required, depending on your energy profile...</i>	\$1,000 to \$15,000	4.99% 3,5 or 10 Year Term	- <u>Unsecured</u> , No Lien - \$325 Energy Audit Credit - \$150,000 Max. Household Income
KEYSTONE HELP® LOAN for WHOLE HOUSE IMPROVEMENT <i>Secured</i>	For improvements recommended by a Certified Energy Audit. <i>Predicted minimum energy savings of 15% to 25% required, depending on home's energy profile.</i>	\$5,000 to \$35,000	3.875% to 6.375% <i>Depending on Home's Equity and Loan Term - 10,15 or 20 Year Term</i>	- <u>Up to 120% of Home's Value</u> - \$325 Energy Audit Credit - \$150,000 Max. Household Income

ENERGYLOAN® Additional Programs for Energy and Other Improvements *including SOLAR* (888) 232-3477 energyloan.net

STANDARD ENERGYLOAN® <i>Unsecured - No Income Limits</i> <i>Not Limited to ENERGY STAR, Solar OK</i>	All makes and models of HEATING, COOLING, WINDOWS, DOORS, INSULATION, SOLAR THERMAL, WATER TREATMENT and other qualifying improvements	\$2,500 to \$20,000	13.99% 3,5 or 10 Year Term	- <u>Unsecured</u> , No Lien - No Income Limits
ENERGYLOAN® "R & R" LOAN <i>Secured - No Income Limits,</i> <i>Not Limited to ENERGY STAR, Solar OK</i>	For installation of qualifying improvements that are energy efficient or meet program standards, including SUNROOMS (Heated), SOLAR THERMAL, SOLAR PV, GEOTHERMAL	\$5,000 to \$35,000	6.375% to 8.875% <i>Depending on Home's Equity and Loan Term - 10,15 or 20 Year Term</i>	- <u>Up to 120% of Home's Value</u> - 1 st , 2 nd or 3 rd Lien - No Income Limits
STANDARD "R & R" LOAN <i>Secured – May be used for non-energy related improvements.</i>	For installation of most types of home improvements (both energy and non-energy related) with a PHFA approved Home Evaluation	\$5,000 to \$35,000	6.375% to 8.875% <i>Depending on Home's Equity and Loan Term - 10,15 or 20 Year Term</i>	- <u>Up to 120% of Home's Value</u> - 1 st , 2 nd or 3 rd Lien - Max income 150% of AMI