

Loan Program Approved Improvements

Heating & Cooling, Energy Star Only

Forced Air natural gas or propane furnaces must be rated at 92 AFUE or higher.

Heat Pumps must be rated at 14 SEER 9.05 HSPF or higher.

Central Air Conditioner must be rated at 14 SEER or higher.

Boilers (residential hot water heat) must be rated at 90+ AFUE.

Install outdoor combustion air inlet duct

Install heat recovery ventilation system (heat exchanger)

Insulation

Attic Knee Wall

Floor Foundation, minimum R-10

Walls

High Efficiency Water Heater

Install high efficiency water heater; gas minimum .65 energy factor, electric .95 energy factor

Heat pump water heater, 2.2 energy factor

Install flow restrictors

Demand (Tankless or Instantaneous) water heater

Air Sealing

Seal air leaks in thermal boundary

Duct Work

Pressure test and or/seal ducts

Insulate duct work in unconditioned spaces

Appliances, Energy Star Only

Refrigerators Dish washers

Clothes washer Programmable Thermostat

Clothes dryer

Windows

Replace missing or broken glass/missing sash
 Install storm windows
 Replace entire window unit

Minimum window standards: The new window unit must meet certain requirements. The window must have **at least** two panes of glass, the space between panes must be filled with argon, or other gas and the window frame must be wood, vinyl or aluminum with a thermal break. The table below lists the requirements.

Performance	Construction features
Whole unit $R \geq 2.86$ Or $U \leq 0.35$ Btu/hr-ft ² -F	Glazing -at least two panes, at least one of which has low-emissive coating
	Fill gas - argon, krypton, carbon dioxide, SF ⁶ or some combination of these
	Frame - wood or vinyl, or aluminum with thermal breaks through all members

Look for the [National Fenestration Rating Council \(NFRC\)](#) label to determine the energy efficiency of a window unit. A copy of the bid and the NFRC labels or other manufacturer documentation must be included with the loan application. Note that there are separate NFRC labels for each manufacturer and for each model of window. The manufacturer(s) and model(s) must be indicated on the bid sheet and on the loan form.

The particular window(s) described on the example label(s) have a U factor of 0.32 (or 0.31 for the larger, nonresidential size). Since this is less than or equal to the required U factor of 0.35, these example units can be financed through the loan program.

Doors

Add weather-stripping/and or thresholds.
 Install new storm doors
 Replace current solid core door with energy efficient solid core door.

Minimum door standards: The new door must meet certain requirements. Financing will not be approved to replace a solid core door with a glass door. The table below lists the requirements for energy efficient doors.

Performance	Construction features
System $R \geq 4.0$ Or $U \leq 0.25$ Btu/hr-ft ² -F	Core -material has insulating values of at least R-8.0
	Lites -double glazed (if any) and cover no more than 10 percent of the door surface area

Look for the National Fenestration Rating Council label on the new *glass door* to determine its energy efficiency. A copy of this label or other manufacturer documentation must be included with the loan application.