



## Who is Keystone Help?

Keystone HELP®, Pennsylvania's special program for Energy Efficient Home Improvements has lower rates as a result of the Alternative Energy Investment Fund Act (Act 1).

Principally supported by the PA Department of Environmental Protection, PA Treasury Department and the PA Housing Finance Agency, the Keystone HELP® program helps make affordable energy efficiency available to all Pennsylvanians.

Keystone HELP® is administered by AFC First Financial Corporation, a Pennsylvania energy efficiency lender.

AFC First Financial Corporation, founded in 1947, provides simple, preferred rate financing programs for energy related home and business improvements. AFC First is the exclusive lender for Keystone HELP, and also administers the Connecticut Solar Lease program for the Connecticut Clean Energy Fund.



For fastest approval, Apply Online:  
**keystonehelp.com**

or apply by Phone: 888-232-3477

Special Program  
for Pennsylvania  
Homeowners Only!

## Low Rate Financing Plan

 for Energy Star®  
and Energy Saving  
Home Improvements



Lower your energy costs!  
Raise your comfort level!

Heating and Cooling  
Windows and Doors  
Insulation  
“Whole House” Improvements



## You Can Afford to Improve Your Home's Energy Efficiency with Special Low Rate, Longer Term Financing



With the Keystone HELP® Energy Efficiency 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, doors, 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 eliminating or 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 up to \$35,000

Keystone HELP® loans provide an affordable home equity option for homeowners with limited home equity and below market rates for consumers with equity who choose to do “whole house” improvements.

## Who is Eligible?

Pennsylvania homeowners who:

- Own and are making qualifying improvements to their primary residence located in Pennsylvania and;
- Have a combined annual household income of \$150,000 or less.\*
- Are making Improvements to 1 to 2 unit owner-occupied dwellings. Work under the secured “Whole House Improvement Loan” or EnergyLoan “R&R” programs must be done on a 1-2 unit owner occupied, deeded property.
- Meet the credit eligibility standards



\*Homeowners with income over \$150,000 can apply for the EnergyLoan programs.

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## How Do I get a Keystone HELP® Loan?

Apply online at keystonehelp.com, by phone at (888) 232-3477, or see an Approved Contractor for more information. We'll have a quick decision on your application and are happy to answer your questions.

### What Information Will I Need to Supply?

1. Get an estimate for qualifying improvements from an Approved Contractor
2. Fill out an application online by going to keystonehelp.com or by phone by calling 1-888-232-3477
3. Provide us or your contractor with how much energy you used and how much you paid for energy for the past 12 months.
4. For an Unsecured Loan, sign the Keystone HELP® Retail Installment Agreement provided to you. For a Secured R&R 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.
5. When the work is done to your satisfaction, sign the Completion Certificate provided by your contractor. Upon receipt, we'll call you to confirm and pay the contractor upon your verbal authorization.

If you are applying for a “Whole House” Loan, obtain your energy audit from a Keystone HELP Certified Auditor and select sufficient qualifying improvements to meet the program requirements.

## Who can Perform the Work?



Only Keystone HELP® Approved Contractors may perform the work. Approved Contractors have been reviewed for financial and ethical stability. Visit [keystonehelp.com](http://keystonehelp.com) or call (888) 232-3477 to find Approved Contractors in your area.

## What Improvements are Eligible?

This is a summary of eligible improvements. A complete list with detailed installation specifications can be obtained at [keystonehelp.com](http://keystonehelp.com). All work can be financed if at least 75 percent of the project consists of qualifying improvements.



### Energy Star® Improvements

Work under this category may be performed by an Approved, Trained or Certified Contractor

- Energy Star Air Source Heat Pumps
- Energy Star Central Air Conditioning Systems
- Energy Star Boilers (all fuels)
- Energy Star Furnaces (all fuels)  
Must be Energy Star certified except for indoor solid fuel burning furnaces (wood, coal, etc) which have a minimum 78% AFUE.
- Energy Star Water Heaters
- Energy Star Windows/Doors
- Air Sealing and Insulation
- Energy Star Ceiling Fans
- Energy Star Programmable Thermostats
- Energy Star Ventilating Fans

For more information on Energy Star® rated improvements visit [energystar.gov](http://energystar.gov).

## Keystone HELP® Loan Programs \$150,000 Maximum Household Income

### EnergyStar Unsecured Loan

For ENERGY STAR qualified Heating, Cooling, Windows, Doors, Insulation and other qualified improvements that meet program standards

**Amt: \$1,000 to \$15,000**

Rate: 6.99%  
3, 5 or 10 Year Term

### Advanced Performance Unsecured Loan

For ENERGY STAR qualified Heating, Cooling, Windows, Doors, Insulation and other qualified improvements(except insulation) that meet the AP program standards

**Amt: \$1,000 to \$15,000**

Rate: 5.99%  
3, 5 or 10 Year Term

### Whole House Unsecured Loan with Certified Energy Audit

For improvements recommended by a certified Energy Audit with predicted minimum energy savings of 15% to 25% required, depending on your energy profile. One Certified Auditor must do all the work.

**Amt: \$1,000 to \$15,000**

Rate: 4.99%  
3, 5 or 10 Year Term

### Whole House Secured Loan with Certified Energy Audit

For improvements recommended by a certified Energy Audit with predicted minimum energy savings of 15% to 25% required, depending on home's energy profile. Up to 120% of home's value.

**Amt: \$5,000 to \$35,000**

Rate: 3.875% to 6.375%  
10, 15 or 20 Year Term  
plus \$325 Audit Credit

## EnergyLoan Programs

### No Income Limits

for projects NOT eligible for Keystone HELP loans

### Alternative Energy Secured Loan

For installation of energy-efficient improvements that are NOT Energy Star qualified, including Sunrooms (heated), Solar Thermal, Solar PV, Closed & Open Loop Geothermal.

**Amt: \$5,000 to \$35,000**

Rate: 6.375% to 8.875%  
10, 15 or 20 Year Term

### Alternative Energy Unsecured Loan

For all makes and models of Heating, Cooling, Windows, Doors, Insulation, Solar Thermal, Water Treatment and other qualified energy-efficient improvements.

**Amt: \$2,500 to \$20,000**

Rate: 13.99%  
3, 5 or 10 Year Term

### "R&R" General Home Improvements Secured Loan

For installation of most types of home improvements (both energy and non-energy related) with a PHFA Approved Home Evaluation

**Amt: \$5,000 to \$35,000**

Rate: 6.375% to 8.875%  
10, 15 or 20 Year Term

## More Eligible Improvements

### Advanced Performance Eligible Improvements

Work under this category may be performed by an Approved, Trained or Certified Contractor. Improvements under this category must be both Energy Star® rated (except insulation) and also meet the Advanced Performance standards of this program. See additional specifications for Alternative Energy Equipment at [keystonehelp.com](http://keystonehelp.com).

Air Source Heat Pumps - SEER > 15.0, EER > 13.0, HSPF > 9.0

Central AC System Split Systems - SEER > 15.0, EER > 12.5

Central AC Package Systems - SEER > 14.0, EER > 12.0

Boilers (all fuels) - AFUE >95

Furnances - AFUE >95

Geothermal Heat Pumps - Closed Loop GeoExchange Systems Only. EER > 14.1, COP > 3.3

Air Sealing and Insulation - Walls, Floors and Ceiling

Alternative Energy Heating & Cooling Systems - Excluding solar technologies.

### Whole House Improvements

Work under this category must be performed by a Certified Contractor, or a trained Contractor under the on-site oversight of a Certified Auditor.



### Alternative Energy Sources including Solar and Wind

Financing available through [energyloan.com](http://energyloan.com)

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