

ELIGIBLE PRODUCTS AND SERVICES FOR GREEN HOME IMPROVEMENT LOANS

Category	Measure	Requirements	Loan Type
Energy Analysis & Monitoring	Energy Audit or Assessment	Utility or Government Sponsored Program	Unsecured
	In-home monitor equipment / home automation	Cannot exceed \$500 including install	Unsecured
	Home Energy Rating Index (HERS model)	Performed by RESNET certified Home Energy Rater	Unsecured
Building Envelope	Storm Windows and Doors	ENERGY STAR®, Low-E Coating. Meets IECC in combination with the exterior window/door over which it is installed, for the applicable climate zone. On existing building shell only (no additions or new construction).	Secured
	Exterior Doors	ENERGY STAR®, R-6.5 minimum fiberglass doors only with weather-stripping and threshold. Any glass must be doublepaned, Low-E, and tempered.	Secured
	Air Sealing	Air infiltration levels must be measured by a blower door before & after improvements. Mechanical ventilation must be recommended if air changes / hour are below 0.35 NACH. Performed to at least local code requirements	Unsecured
	Exterior Windows (1) and Glass Doors	ENERGY STAR®, U Value: <= 0.30, Low-E glass. Garages and other non-living areas do not qualify unless they are part of the home's conditioned space.	Secured
	Window Covers & Awnings	Must consult with an energy advisor and refer to www.efficientwindowcoverings.org for a list of eligible brands and models	Secured
	Solar Light Tube	ENERGY STAR®, U-factor <= 0.55	Unsecured
	Ceiling/Attic Insulation	R-49 minimum required in open attic; cathedral ceilings will vary with rafter depth. Must perform air sealing in attics prior to adding insulation.	Unsecured
	Wall Insulation	Compliant with International Energy Conservation Code - varies by climate zone. For framed walls R-19 minimum: fill wall cavity where R-19 is not possible. For solid walls such as brick or concrete, exterior rigid insulation must be added to a level of R10 or higher.	Unsecured
	Foundation (Crawl Space or Basement) Insulation & Air Sealing	Crawlspace as outlined in the 2012 IECC. R-15 continuous or R19 cavity insulation with a vapor permeable air barrier over insulation. Crawlspaces must have sealed vapor barrier over dirt crawl space floor and ventilation, per 2012 IRC.	Unsecured
	Sub-Floor or Frame Floor Insulation	R-30 minimum, over unconditioned space only (i.e., cantilevers, floors over unconditioned crawl, over garage, etc.). Fill enclosed floor cavities when R-30 is not possible. As per 2012 IECC.	Unsecured
	Perimeter Insulation, Slab-on-Grade foundations	R-10 minimum. Must extend to entire perimeter of any exposed slab(s), as per 2012 IECC	Unsecured
	Foundation (Crawl Space or Basement) Insulation & Air Sealing	Requires replacement of at least 50% of roof or 1000 square feet of roof area. ENERGY STAR® rated roof materials, or initial Solar Reflectance Index (SRI) of >= 78 for low-slope, or 29 for steep slope roofs, or solar PV roof tiles.	Unsecured

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HVAC	Whole Home or Attic Fan	Fan must have an automated, insulated air sealing mechanism that engages when the fan is off (i.e., doors or damper mechanism, etc). Must have controls (thermostat or timer, multispeed).	Secured
	Natural Gas or Propane Furnace	ENERGY STAR®, AFUE >= 95%. See footnote #4 for additional eligibility requirements.	Secured
	Natural Gas or Propane Boiler	ENERGY STAR®, AFUE >= 90%. See footnote #4 for additional eligibility requirements	Secured
	Central Air Conditioning	ENERGY STAR®, SEER >= 15.0 (package), SEER >= 15.5 (split). See footnote #4 for additional eligibility requirements.	Secured
	Evaporative Cooling, whole home	85% media saturation. Must be permanently installed.	Secured
	Evaporative Cooling, window or wall	2,500 CFM	Secured
	Air or Ground Source Heat Pump (incl. Mini-Split units)	ENERGY STAR®, SEER >= 16.0. Ground source: closed loop systems only, 6 tons or smaller.	Secured
	Wall Furnace	AFUE >= 70% (gravity), AFUE >= 80% (fan)	Secured
	Pellet or Wood Stove/Boiler	EPA Certified, at least 72% efficient (wood) or 78% efficient (pellet). Upgrades only, unless home uses electric heat.	Secured
	Biomass Heating System	3MMBTU/hour or smaller	Secured
	High Efficiency Fireplace & Fireplace Inserts	EPA Certified, at least 75% efficient. Retrofits only	Secured
	Electric Thermal Storage (ETS)	Room, Whole Home, and Water ETS eligible	Secured
	Programmable Thermostat	5-2 Day Minimum	Secured
	Smart Thermostat	ENERGY STAR®	Secured
	Room Air Conditioner	ENERGY STAR®	Secured
	Electronic Commutated Motor on a furnace replacement	Documentation via the Original Equipment Manufacturer spec sheet is required	Secured
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	Duct Sealing/Repair	Duct replacement - Seal to 10% or less for replacement ducts. Must use duct mastic, aluminized tape, or pressurized aerosol sealant. Performed to at least local code requirements.	Unsecured
	Duct Insulation	R-8 minimum, in unconditioned space only. Compliant with International Energy Conservation Code - varies by climate zone	Unsecured

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Water Heating	Hot Water Heater Gas/Propane Storage	ENERGY STAR®, Tank min. rating EF >= 0.67	Secured
	Hot Water Heater Electric/Gas/Propane Tankless	ENERGY STAR®, EF >= 0.90	Secured
	Heat Pump Hot Water Heater	ENERGY STAR®	Secured
	Shower head - low flow	Compliant with California Title 20 code	Secured
	Shower Thermostatic Shut-Off Valve	Compliant with California Title 20 code	Secured
	Faucet Aerator	Compliant with California Title 20 code	Secured
Lighting & Electrical	Lighting	LED lighting and fixtures	Secured
	Smart electrical service panel	Must provide mobile app-based, circuit-level management and monitoring.	Secured
Electrical Vehicle Chargers	Residential Electric Vehicle Supply Equipment (EVSE)	Level 1 (120V), Level 2 (240V), or Level 3 (DC) electric vehicle charging equipment.	Secured
Residential Solar	Solar photovoltaics (PV) / solar electricity	Concurrent energy efficiency measures should be encouraged wherever possible. Community solar garden subscriptions and solar PV roof tiles are financeable as unsecured loans.	Secured
	Solar Thermal	SRCC Rated. If used for space heating maximum size = 20kW.	Secured
Pool Products	Pool Pumps	ENERGY STAR®	Secured
Appliances	Dishwasher	ENERGY STAR®. Recommended CEE Tier 1 (<= 270 kWh/yr & <= 3.5 gal/cycle)	Secured
	Clothes Washer	ENERGY STAR®. Recommend CEE Tier 3 (Modified Energy Factor >= 2.40 & Water Factor >= 4.0)	Secured
	Induction stove or cooktop	N/A	Secured
	Clothes Dryer	ENERGY STAR®	Secured
	Refrigerator (10 cubic ft+)	ENERGY STAR®	Secured
	Freezer (10 cubic ft+)	ENERGY STAR®	Secured
	Air Cleaner/Purifier	ENERGY STAR®	Secured

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Appliances	Ceiling Fan	ENERGY STAR®	Secured
EMERGING AND OTHER CLEAN ENERGY TECHNOLOGIES	May be Energy Efficiency or Renewable Energy	All measures not otherwise included on this list will be reviewed as a proposal by Clean Energy CU program administrators.	TBD

(1) Upgrade existing units only - NFRC label

(2) May be eligible for inclusion in a Secured loan if: (1) it is installed with a Secured product (including solar, geothermal, green home improvement, and auto loans); (2) it and all Unsecured products collectively comprise less than 50% of the loan amount
Minimum/Maximum Loan Size, Unsecured Loans = \$1,000/\$15,000

(3) For secured loans, a Uniform Commercial Code (UCC) form will be filed at both the State and County level. Minimum/Maximum Loan Size, Secured Loans = \$3,000/\$25,000

(4) These types of equipment which are powered by fossil fuels are only eligible for Clean Energy Advantage program loans in the state of Maryland and Washington D.C. For more information about the CEA program, please visit www.cealoan.org.



Reach out with questions:

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