

## Eligible Products and Services for Green Home Improvement Loans

Category	Measure	Requirements	Loan Type
<b>ENERGY ANALYSIS &amp; MONITORING</b>	Energy Audit or Assessment	Utility or Government Sponsored program	Unsecured <sup>(2)</sup>
	In-home monitor equipment / home automation	Cannot exceed \$500 including install	Unsecured <sup>(2)</sup>
	Home Energy Rating Index (HERS model)	Performed by a RESNET certified Home Energy Rater	Unsecured <sup>(2)</sup>
<b>BUILDING ENVELOPE</b>	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 <sup>(3)</sup>
	Exterior Doors	ENERGY STAR®, R-6.5 minimum fiberglass doors only with weather-stripping and threshold. Any glass must be double-paned, Low-E, and tempered.	Secured <sup>(3)</sup>
	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 <sup>(2)</sup>
	Exterior Windows <sup>(1)</sup> 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 <sup>(3)</sup>
	Window Covers & Awnings	Must consult with an energy advisor and refer to <a href="http://www.efficientwindowcoverings.org">www.efficientwindowcoverings.org</a> for a list of eligible brands and models	Secured <sup>(3)</sup>
	Solar Light Tube	ENERGY STAR®, U-factor <= 0.55	Unsecured <sup>(2)</sup>
	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 <sup>(2)</sup>
	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 R-10 or higher.	Unsecured <sup>(2)</sup>
	Foundation (Crawl Space or Basement) Insulation & Air Sealing	Crawlspace as outlined in the 2012 IECC. R-15 continuous or R-19 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 <sup>(2)</sup>

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<b>BUILDING ENVELOPE (continued)</b>	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 <sup>(2)</sup>
	Perimeter Insulation, Slab-on-Grade foundations	R-10 minimum. Must extend to entire perimeter of any exposed slab(s), as per 2012 IECC	Unsecured <sup>(2)</sup>
	Cool/Reflective/PV Roof	Cool Roof Rating Council rated roof materials with an Initial Solar Reflectance Index (SRI) of $\geq 75$ for low-slope, $\geq 20$ for steep-slope roofs, Solar PV roof tiles, or energy star rated roofing materials. Roofing requests must be reviewed by Clean Energy CU prior to approval. A list of rated materials can be found at this website: <a href="https://coolroofs.org/directory/roof">https://coolroofs.org/directory/roof</a> .	Unsecured <sup>(2)</sup>
<b>HVAC</b>	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, multi-speed).	Secured <sup>(3)</sup>
	Natural Gas or Propane Furnace	ENERGY STAR®, AFUE $\geq 95\%$ . See footnote #4 for additional eligibility requirements.	Secured <sup>(3)(4)</sup>
	Natural Gas or Propane Boiler	ENERGY STAR®, AFUE $\geq 90\%$ . See footnote #4 for additional eligibility requirements.	Secured <sup>(3)(4)</sup>
	Central Air Conditioning	ENERGY STAR®, SEER $\geq 15.0$ (package), SEER2 $\geq 14.0$ (package), SEER $\geq 15.5$ (split), SEER2 $\geq 14.5$ (split). See footnote #4 for additional eligibility requirements.	Secured <sup>(3)(4)</sup>
	Evaporative Cooling, whole home	85% media saturation. Must be permanently installed.	Secured <sup>(3)</sup>
	Evaporative Cooling, window or wall	2,500 CFM	Secured <sup>(3)</sup>
	Air or Ground Source Heat Pump (incl. Mini-Split units)	ENERGY STAR®, SEER $\geq 16.0$ , SEER2 $\geq 15.0$ . Ground source: closed loop systems only, 6 tons or smaller.	Secured <sup>(3)</sup>
	Wall Furnace	AFUE $\geq 70\%$ (gravity), AFUE $\geq 80\%$ (fan)	Secured <sup>(3)</sup>
	Pellet or Wood Stove/Boiler	EPA Certified, at least 72% efficient (wood) or 78% efficient (pellet). Upgrades only, unless home uses electric heat.	Secured <sup>(3)</sup>
	Biomass Heating System	3MMBTU/hour or smaller	Secured <sup>(3)</sup>
	High Efficiency Fireplace & Fireplace Inserts	EPA Certified, at least 75% efficient. Retrofits only.	Secured <sup>(3)</sup>

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	Electric Thermal Storage (ETS)	Room, Whole Home, and Water ETS eligible	Secured <sup>(3)</sup>
HVAC (continued)	Programmable Thermostat	5-2 Day minimum	Secured <sup>(3)</sup>
	Smart Thermostat	ENERGY STAR®	Secured <sup>(3)</sup>
	Room Air Conditioner	ENERGY STAR®	Secured <sup>(3)</sup>
	Electronic Commutated Motor on a furnace replacement	Documentation via the Original Equipment Manufacturer spec sheet is required.	Secured <sup>(3)</sup>
	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 <sup>(2)</sup>
	Duct Insulation	R-8 minimum, in unconditioned space only. Compliant with International Energy Conservation Code - varies by climate zone	Unsecured <sup>(2)</sup>
WATER HEATING	Hot Water Heater Gas/Propane Storage	ENERGY STAR®, Tank min. rating EF >= 0.67	Secured <sup>(3)</sup>
	Hot Water Heater Electric/Gas/Propane Tankless	ENERGY STAR®, EF >= 0.90	Secured <sup>(3)</sup>
	Heat Pump Hot Water Heater	ENERGY STAR®	Secured <sup>(3)</sup>
	Shower head - low flow	Compliant with California Title 20 code	Secured <sup>(3)</sup>
	Shower Thermostatic Shut-Off Valve	Compliant with California Title 20 code	Secured <sup>(3)</sup>
	Faucet Aerator	Compliant with California Title 20 code	Secured <sup>(3)</sup>
LIGHTING & ELECTRICAL	Lighting	LED lighting and fixtures	Secured <sup>(3)</sup>
	Smart electrical service panel	Must provide mobile app-based, circuit-level management and monitoring.	Secured <sup>(3)</sup>
ELECTRIC VEHICLE CHARGERS	Residential Electric Vehicle Supply Equipment (EVSE)	Level 1 (120V), Level 2 (240V), or Level 3 (DC) electric vehicle charging equipment.	Secured <sup>(3)</sup>
RESIDENTIAL SOLAR	Solar Thermal	SRCC Rated. If used for space heating maximum size = 20kW.	Secured <sup>(3)</sup>

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<b>RESIDENTIAL SOLAR (continued)</b>	Solar photovoltaics (PV) / solar electricity	We require that a solar PV project be installed by one of our Registered Dealers in order to be eligible for a secured loan. For an unsecured loan, these types of projects may qualify: (1) "do-it-yourself" solar PV projects (i.e. self-installing the equipment or self-managing a project that includes multiple contractors under your supervision); (2) community solar garden subscriptions; and (3) solar PV roof tiles (which are not eligible for secured loans even if installed by a Registered Dealer)."	Unsecured <sup>(2)</sup> Secured <sup>(5)</sup>
<b>POOL PRODUCTS</b>	Pool Pumps	ENERGY STAR®	Secured <sup>(3)</sup>
<b>APPLIANCES</b>	Dishwasher	ENERGY STAR®. Recommend CEE Tier 1 (<= 270 kWh/yr & <= 3.5 gal/cycle)	Secured <sup>(3)</sup>
	Clothes Washer	ENERGY STAR®. Recommend CEE Tier 3 (Modified Energy Factor >= 2.40 & Water Factor >= 4.0)	Secured <sup>(3)</sup>
	Induction stove or cooktop	N/A	Secured <sup>(3)</sup>
	Clothes Dryer	ENERGY STAR®	Secured <sup>(3)</sup>
	Refrigerator (larger than 10 cubic feet)	ENERGY STAR®	Secured <sup>(3)</sup>
	Freezer (larger than 10 cubic feet)	ENERGY STAR®	Secured <sup>(3)</sup>
	Air Cleaner/Purifier	ENERGY STAR®	Secured <sup>(3)</sup>
	Ceiling Fan	ENERGY STAR®	Secured <sup>(3)</sup>
<b>EMERGING AND OTHER CLEAN ENERGY TECHNOLOGIES</b>	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](http://www.cealoan.org).

(5) We require that a solar PV projects be installed by one of our Registered Dealers in order to be eligible for a secured loan.