

Eligible Products and Services for Green Home Improvement Loans

Category	Measure	Requirements
ENERGY ANALYSIS & MONITORING	Energy Audit or Assessment	Utility or Government Sponsored program
	In-home monitor equipment / home automation	Cannot exceed \$500 including install
	Home Energy Rating Index (HERS model)	Performed by a RESNET certified Home Energy Rater
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).
	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.
	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.
	Exterior Windows*, 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.
	Window Covers & Awnings	Must consult with an energy advisor and refer to www.efficientwindowcoverings.org for a list of eligible brands and models
	Solar Light Tube	ENERGY STAR®, U-factor ≤ 0.55
	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.
	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.

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BUILDING ENVELOPE (continued)	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. Crawlspace must have sealed vapor barrier over dirt crawl space floor and ventilation, per 2012 IRC.
	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.
	Perimeter Insulation, Slab-on-Grade foundations	R-10 minimum. Must extend to entire perimeter of any exposed slab(s), as per 2012 IECC
	Cool/Reflective Roof	Requires replacement of at least 50% of roof or 1000 square feet of roof area. Initial Solar Reflectance Index (SRI) of ≥ 78 for low-slope, or 29 for steep-slope roofs. Roofing requests must be reviewed by CECU prior to approval.
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, multi-speed).
	Natural Gas or Propane Furnace	ENERGY STAR®, AFUE $\geq 95\%$
	Natural Gas or Propane Boiler	ENERGY STAR®, AFUE $\geq 90\%$
	Central Air Conditioning	ENERGY STAR®, SEER ≥ 15.0 (package), SEER ≥ 15.5 (split)
	Evaporative Cooling, whole home	85% media saturation. Must be permanently installed.
	Evaporative Cooling, window or wall	2,500 CFM
	Air or Ground Source Heat Pump (incl. Mini-Split units)	ENERGY STAR®, SEER ≥ 16.0 . Ground source: closed loop systems only, 5.5 tons or smaller.
	Wall Furnace	AFUE $\geq 70\%$ (gravity), AFUE $\geq 80\%$ (fan)
	Pellet or Wood Stove/Boiler	EPA Certified, at least 72% efficient (wood) or 78% efficient (pellet). Upgrades only, unless home uses electric heat.

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HVAC (continued)	Biomass Heating System	3MMBTU/hour or smaller
	High Efficiency Fireplace & Fireplace Inserts	EPA Certified, at least 75% efficient. Retrofits only.
	Electric Thermal Storage (ETS)	Room, Whole Home, and Water ETS eligible
	Programmable Thermostat	5-2 Day minimum
	Smart Thermostat	ENERGY STAR®
	Room Air Conditioner	ENERGY STAR®
	Electronic Commutated Motor on a furnace replacement	Documentation via the Original Equipment Manufacturer spec sheet is required.
	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.
	Duct Insulation	R-8 minimum, in unconditioned space only. Compliant with International Energy Conservation Code - varies by climate zone
WATER HEATING	Hot Water Heater Gas/Propane Storage	ENERGY STAR®, Tank min. rating EF >= 0.67
	Hot Water Heater Electric/Gas/Propane Tankless	ENERGY STAR®, EF >= 0.90
	Heat Pump Hot Water Heater	ENERGY STAR®
	Shower head - low flow	Compliant with California Title 20 code
	Shower Thermostatic Shut-Off Valve	Compliant with California Title 20 code
	Faucet Aerator	Compliant with California Title 20 code
LIGHTING	Lighting	LED lighting and fixtures

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RESIDENTIAL SOLAR	Solar photovoltaics (PV) / solar electricity	Concurrent energy efficiency measures should be encouraged wherever possible. Solar garden / community solar subscriptions are financeable as unsecured loans.
	Solar Thermal	SRCC Rated. If used for space heating maximum size = 20kW.
POOL PRODUCTS	Pool Pumps	ENERGY STAR®
APPLIANCES	Dishwasher	ENERGY STAR®. Recommend CEE Tier 1 (<= 270 kWh/yr & <= 3.5 gal/cycle)
	Clothes Washer	ENERGY STAR®. Recommend CEE Tier 3 (Modified Energy Factor >= 2.40 & Water Factor >= 4.0)
	Clothes Dryer	ENERGY STAR®
	Refrigerator (larger than 10 cubic feet)	ENERGY STAR®
	Freezer (larger than 10 cubic feet)	ENERGY STAR®
	Air Cleaner/Purifier	ENERGY STAR®
	Ceiling Fan	ENERGY STAR®
ELECTRIC VEHICLE CHARGERS	Residential Electric Vehicle Supply Equipment (EVSE)	Level 1 (120V), Level 2 (240V), or Level 3 (DC) electric vehicle charging equipment.
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 CECU program administrators.

* Upgrade existing units only - NFRC label

Minimum/Maximum Loan Size, Secured Loans = \$3,000/\$25,000

Minimum/Maximum Loan Size, Unsecured Loans = \$1,000/\$15,000

For secured loans, a Uniform Commercial Code (UCC) form will be filed at both the State and County level.