



HES Micro Loan Financing

Eligible measures and qualifying criteria as March 1,2017

The 0.00% HES Micro Loan is offered for loan amounts from \$1,000.00 to \$3,000.00 with a maximum loan term of 36 months. This loan is available for homes heated by electricity, natural gas, oil or propane. Only "Type 1" measures may be financed.

To be eligible for this loan, the customer must participate in the Home Energy Solutions Program (HES) through an approved HES contractor. Measures or equipment financed must meet the criteria set forth below including the Home Energy Solutions (HES) participation and rebate criteria where noted.

100% of work being financed shall apply to qualifying measures as listed on the attached chart. Non-listed work directly related and necessary to the installation of the listed qualifying measures may be financed along with the qualifying measure at the applicable interest rate (limited to 20% of the loan amount).

Qualifying Measures and Requirements – Type 1 Measures

Measure	Efficiency Requirements	Additional Criteria	Other
High Efficiency Insulation	<ul style="list-style-type: none"> • Ceilings or attic floors with less than or equal to R-19 insulation must achieve a final R-value equal to or greater than R-38 • Walls that have no insulation or an R-value of 4 or less must achieve a final R-value equal to or greater than R-13 • For basements, crawl spaces and attached garages with room(s) above the existing insulation must be equal to or less than R-6 and end with equal to or greater than R-19 	<ul style="list-style-type: none"> • Insulation applies to above grade walls or ceilings as part of the homes conditioned envelope • Below grade walls, or insulation installed within interior walls do not qualify • Accepted insulation materials: fiberglass batts, blown-fiberglass, cellulose, dense pack cellulose, spray foam or rigid foam or rigid spray foam products 	
ENERGY STAR® Ductless Heat Pumps	<ul style="list-style-type: none"> • Ductless Heat Pump must be AHRI rated and ENERGY STAR qualified • Single indoor systems must meet or exceed: 20 SEER, 10 HSPF • Multiport indoor systems with one outdoor unit must meet or exceed: 18 SEER, 9 HSPF 	<ul style="list-style-type: none"> • Participate in Ductless Heat Pump Rebate and meet criteria for the \$300 incentive level • Must be installed in a zone that has electric, gas, oil or propane as the primary source of heat. 	
ENERGY STAR Electric Heat Pump Water Heaters	<ul style="list-style-type: none"> • Must meet or exceed: Energy Factor (EF) of 2.4 or greater 	<ul style="list-style-type: none"> • Replacement of hot water heater with ENERGY STAR Electric Heat Pump Water Heater • Participate in Heat Pump Water Heater Rebate 	
ENERGY STAR Natural Gas Hot Water Heating	<ul style="list-style-type: none"> • ENERGY STAR Tankless Natural Gas Water Heater 0.94 EF or greater with Electronic Ignition • High Efficiency Indirect Water Heater attached to a natural gas ENERGY STAR qualified boiler (90% AFUE or greater) • High Efficiency Natural Gas Combo Space-Heating and Water Heating (90% AFUE or greater) • ENERGY STAR® Natural Gas Condensing Storage Tank – 95% Thermal Efficiency or greater 	<ul style="list-style-type: none"> • Replacement of hot water heater • Participate in Natural Gas Hot Water Heater Rebates or Natural Gas Boiler Rebate 	