



HOME PERFORMANCE UPGRADE LOAN PROGRAM Pre-Approved Upgrade Loan Eligibility List

This loan program is available to all current SunState Federal Credit Union members and others eligible to join. If you live or work within Alachua, Columbia, Dixie, Gilchrist, or Levy counties, you are eligible to business with SunState.

INDIVIDUAL MEASURES:

Performance Requirement: Home Performance Upgrade checklist completed and signed by Contractor or Home Energy Auditor and homeowner.

Each of the first four items normally achieve a 15% savings individually.

1. HEAT PUMP REPLACEMENT

- Existing heat pump is SEER 12 or less and is supplying 50% or more of the heating or cooling load of the home.
- Upgrade to SEER 14 or better

2. SOLAR WATER HEATER

- Upgrade to an FSEC approved system.
 - Flat plate collector open loop systems are not allowed.

3. WINDOW AND DOOR REPLACEMENT

- Existing windows are single pane clear glass or failed double pane windows and 50% or more of the windows and doors are replaced.
- Upgrade to Energy Star rated windows and doors for climate zone 2.

4. SEALED ATTIC SYSTEM

- Upgrade to a sealed attic system with R-19 or greater insulation.

ADDITIONAL UPGRADE PACKAGES: Choose any combination from the following list of upgrade measures that equals 15% or greater in energy savings. This list is based on deemed energy savings and is not an indication of the amount of energy savings to be realized on any given project. For more accurate savings on a specific project, have a professional energy audit performed and the savings for measures determined.

**Performance Requirement: Home Performance Upgrade checklist completed and signed by contractor or Home Energy Auditor and homeowner (If Applicable) **

DEEMED SAVINGS	UPGRADE MEASURE
11%	HEAT PUMP WATER HEATER <ul style="list-style-type: none"> • Replace existing tank water heater with a heat pump water heater.
9%	ATTIC AIR SEALING AND INSULATION <ul style="list-style-type: none"> • Existing insulation is R-19 or less on the attic floor Upgrade to R-38 or greater* on the attic floor and seal all thermal bypasses in the attic. <i>*if roof pitch or attic space does not allow R-38 to be installed, install to a minimum R-30 or greater.</i>
7%	DUCT REPAIR OR REPLACEMENT <ul style="list-style-type: none"> • Replace or repair duct system and achieve duct leakage (to outside) to 10% or less of AHU air flow
7%	OFF GRADE FLOOR INSULATION AND AIR SEALING (CLOSED CELL SPRAY FOAM) <ul style="list-style-type: none"> • Install a minimum of R-7 closed cell spray foam under floor system in vented crawl spaces.
6%	TANKLESS WATER HEATER <ul style="list-style-type: none"> • Replace existing tank water heater with energy factor of .91 or less with a whole home tankless (on-demand) water heater.
6%	RADIANT BARRIER OR REFLECTIVE ROOFING <ul style="list-style-type: none"> • Install radiant barrier with reflectivity of 80% or greater (emissivity of .2 or less) in the attic <u>or</u> install an Energy Star rated roof.
4%	WINDOW FILM OR SOLAR SCREENS <ul style="list-style-type: none"> • Install window film or solar screens that have an SHGC of .4 or less on all east, west and south facing windows that receive any direct sunlight.
SEE LIST	ENERGY STAR APPLIANCES <ul style="list-style-type: none"> • One or more of the following Energy Star Appliances: <ul style="list-style-type: none"> ○ Refrigerator: 3% ○ Washing Machine: 2% ○ Dishwasher: 2%