

PowerSaver LOANS

PowerSaver Home Loan Project Eligibility List

Improvement	Standard Home Energy Improvements
Whole House	Whole house air sealing measure, including interior and exterior measures, utilizing sealants, caulks, insulating foams, gaskets, weather-stripping, mastics, and other building materials in accordance with BPI standards. Reference: http://www.bpi.org
INSULATION: Attic	Attic insulation measures that: a. Include sealing of air leakage between the attic and the conditioned space, in accordance with BPI standards or the attic portions of the DOE or EPA thermal bypass checklist; b. Add at least R-19 insulation to existing insulation; c. Result in at least R-38 insulation in DPE climate zones 5 through 8, including existing insulation, within the limits of structural capacity. d. Cover at least— i. 100 percent of an accessible attic; or ii. 75 percent of the total conditioned footprint of the house. BPI Standards Reference: http://www.bpi.org
INSULATION: Wall	Wall insulation that: a. Is installed in accordance with BPI standards; b. Is to full-stud thickness or adds at least R-10 of continuous insulation; and c. Covers at least 75 percent of the total external wall area of the house. BPI Reference: http://www.bpi.org
INSULATION: Crawl Space	Crawl space insulation or basement wall and rim joist insulation that is installed in accordance with BPI standards and: a. Covers at least 500 square feet of crawl space or basement wall and adds at least: i. R-19 of cavity insulation or R-15 of continuous insulation to existing crawl space insulation; or ii. R-13 of cavity insulation or R-10 of continuous insulation to basement walls; and b. Fully covers the rim joist with at least R-10 of new continuous or R-13 of cavity insulation. BPI Reference: http://www.bpi.org
Duct Sealing or Replacement	Duct sealing or replacement and sealing that: a. Is installed in accordance with BPI standards; and b. In the case of duct replacement and sealing, replaces and seals at least 50 percent of a distribution system of the home. BPI Reference: http://www.bpi.org
Skylight/ Solar Tube Replacement or Installation	Skylight replacement or new installation that meets the most recent Energy Star specifications. Energy Star Reference: http://www.energystar.gov
Door Replacement	Door replacement that meets the most recent Energy Star specifications. Energy Star Reference: http://www.energystar.gov
Storm Doors	Storm Doors that meet the most recent Energy Star specifications. Energy Star Reference: http://www.energystar.gov

Improvement	Standard Home Energy Improvements
Window Replacement	Replacement windows that meet the most recent Energy Star specifications. Energy Star Reference: http://www.energystar.gov
Storm Windows	Storm windows that meet the requirements for low-e storm windows under the Department of Energy Windows Volume Purchase Program. Energy Star Reference: http://www.energystar.gov
Heating System Gas Propane Oil Boiler Furnace	Heating system replacement that meets the most recent Energy Star specifications. Energy Star Reference: http://www.energystar.gov
Air Conditioner	Central air conditioner or air-source heat pump replacement with a new unit that meets the most recent Energy Star specifications. Energy Star Reference: http://www.energystar.gov
Water Heater (gas, propane, electric, tank less)	Replacement of a natural gas, propane, or electric water heater that meets the most recent Energy Star specifications. Energy Star Reference: http://www.energystar.gov
Roofs Metal & Asphalt	Metal or asphalt roofs that meet the most recent Energy Star specifications or light-colored standard roof (e.g., light grey or beige). Energy Star Reference: http://www.energystar.gov
Energy Star Appliances	Refrigerators, freezers, stoves, washers, dryers and dishwashers that meet the most recent Energy Star specifications. Energy Star Reference: http://www.energystar.gov
Biomass Stoves (Wood Burning Stoves)	Stoves that burn biomass fuel to heat a home or heat water. Biomass fuel includes agricultural crops and trees, wood and wood waste and residues (including wood pellets), plants (including aquatic plants), grasses, residues, and fibers. Must have a thermal efficiency rating of at least 75% and/or meet the most current Energy Star requirements. Energy Star Reference: http://www.energystar.gov
Improvement	Renewable Energy Improvements
Ground Source Heat Pump Systems (Geothermal)	Ground source heat pump systems must be installed in accordance with ANSI/ACCA Standard 5 QJ-2010. ANSI/ACCA Reference: http://www.acca.org
Solar Hot Water Heaters	Solar water heating property must be Energy Star Qualified, or certified by the Solar Rating and Certification Corporation or by comparable entity endorsed by the state in which the system is installed. Energy Star Reference: http://www.energystar.gov
Solar Panels (Photovoltaic Systems)	Photovoltaic system must provide electricity for the residence, and must meet applicable fire and electrical code requirements.

NOTE: Other environmentally-friendly projects will be considered on case-by-case basis.

UVA Community Credit Union works closely with the Local Energy Alliance Program (LEAP). LEAP is a community-based nonprofit that provides local residents and property owners in Central Virginia with a one-stop shop for information they need to create a more comfortable, efficient, and affordable home or building. LEAP leads local efforts to conserve water and energy in buildings and, in the process, promotes cost savings, job creation, sustainability, local economic development, and environmental stewardship. We encourage you to contact LEAP to learn more about possible area tax credits and rebate programs for energy efficiency and renewable energy home improvements. To contact LEAP: Call 434-227-4666 or visit leap-va.org.

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This credit union is federally insured by the National Credit Union Administration.



www.uvacreditunion.org
434-964-2001