

Energy Efficiency Money Available

I spoke with the KeystoneHelp staff last week to verify that money is still available for Pennsylvania homeowners who want to make their home more energy efficient. As you may recall from previous articles in this newspaper, KeystoneHelp is a low interest loan program funded by the State of Pennsylvania. The loan money is administered through AFC First Bank and can be used for many different types of work on your home. These include heating and cooling, windows and doors, air sealing and insulation, whole house energy improvements as well as other things. According to KeystoneHelp officials there is enough money in the loan pool for about three or four months. After that money will be available, but possibly at higher interest rates.

If you are considering ways to save money on your energy bills, why not consider a KeystoneHelp loan. The loans can be used in conjunction with other state and federal tax deductions, so homeowners are getting more than one benefit from current opportunities. These benefits are multiple: a much more comfortable home, a potentially more valuable home since it is one that uses less energy than others in the neighborhood, lower energy bills (some say that one's house is 60% of the energy bill and the way a family lives in the house is 40% of the bill), the satisfaction in knowing that one is mitigating climate change, and saving out of pocket cash by reaping state and federal tax benefits.

Our experience with KeystoneHelp has been positive. AFC First Bank administers the money so there is an easy to follow application process. The procedures are not that time consuming and the process is straight forward. If the loan is granted the money is transferred directly to the contractor who will be doing the work, a small amount at the beginning of the job and the final payment when the work is completed. Homeowners must work through an "Approved", "Trained", or "Certified" Contractor which can be found through the KeystoneHelp web site. Naturally we are an Approved Contractor, having passed the financial and educational requires to achieve that status. KeystoneHelp apparently wants the contractors who work with homeowners to be specifically knowledgeable about energy efficiency techniques and issues so that the work can be done properly.

Depending on the work that is funded by KeystoneHelp, the homeowner may be required to have an energy audit of the house. We routinely recommend an energy audit before any work is performed, since it is through the audit that one finds the specific locations in the house where air is leaking in or out and thus energy dollars are being wasted. Once we know where energy is being wasted, we can target the dollars at those locations, thereby getting the best return on investment for the client. Most of our clients react to the Energy Audit report with a mixture of chagrin and delight – chagrin in thinking about all the years they have been paying good money to heat or cool the house only to have the conditioned air flow out into the neighborhood, and delight in realizing how much they will save in the years to come once the energy retrofits are in place.

For whatever reason you are considering making your home more energy efficient – be it to save money, help our country get off mid east oil, mitigate climate change, or simply to be more comfortable – please go ahead and do it. Now is the perfect time.

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