



2013 Annual Awards Entry Form
(Complete one for each entry.)

Entry Name KY Home Performance

HFA Kentucky Housing Corporation

Submission Contact Charla Jackson Peter

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Program Contact same

Phone _____

Email _____

Entry form with description, check(s), and visual aids (optional) must be received by NCSHA by **Monday, July 1, 2013.**

Use this header on the upper right corner of each page.

HFA _____

Entry Name _____

Communications	Homeownership	Legislative Advocacy	Management Innovation
<input type="checkbox"/> Annual Report <input type="checkbox"/> Promotional Materials and Newsletters <input type="checkbox"/> Creative Media	<input type="checkbox"/> Empowering New Buyers <input type="checkbox"/> Home Improvement and Rehabilitation <input type="checkbox"/> Encouraging New Production	<input type="checkbox"/> Federal Advocacy <input type="checkbox"/> State Advocacy	<input type="checkbox"/> Financial <input type="checkbox"/> Human Resources <input type="checkbox"/> Operations <input type="checkbox"/> Technology
Rental Housing	Special Needs Housing	Special Achievement	Are you providing visual aids?
<input type="checkbox"/> Multifamily Management <input type="checkbox"/> Preservation and Rehabilitation <input type="checkbox"/> Encouraging New Production	<input type="checkbox"/> Combating Homelessness <input type="checkbox"/> Housing for Persons with Special Needs	<input checked="" type="checkbox"/> Special Achievement	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO



Increasing a home's energy efficiency is nothing new to state housing finance agencies (HFA). Many have been operating Weatherization Assistance Programs for low-income homeowners for a numbers of years. Most, if not all, have incentives for builders to use energy-efficient designs and products. However, few have created a statewide, market-rate program for homeowners to make energy-efficiency repairs to their homes.

To establish this type of program, contractors would have to be certified and trained; utility companies would have to buy-in and share the information with their customers; systems would have to be created to log, track, and manage contractors, jobs, and results; and a financing system would have to be developed that was appealing to homeowners and also make it worthwhile for the HFA.

KY Home Performance (KHP) was developed by Kentucky Housing Corporation (KHC), in partnership with Kentucky's Department of Energy Development and Independence, to create a new home performance industry in Kentucky and to reduce residential energy consumption throughout Kentucky's housing stock. Initiated as an American Reinvestment and Recovery Act-funded program, KHP has played a crucial role in residential energy consumption reduction, as well as created many jobs and a sustainable home performance industry in the state. One of the first statewide Home Performance with ENERGY STAR programs in the nation, KHP has been nationally recognized by the Environmental Protection Agency and the U.S. Department of Energy as one of the leading residential energy reduction Home Performance with ENERGY STAR programs

At the conception of KHP, Kentucky had very few trained and qualified contractors to perform the specialized labor needed to accomplish energy-reduction goals. One of the first milestones was creating the contractor base for the program. Quickly and cost-effectively, KHP created a contractor infrastructure by providing extensive energy-efficiency home improvement training to contractors throughout Kentucky and leveraging job-training funding through a partnership with the state's technical college network, helping contractors suffering from the slow housing market find new business opportunities. All enrolled contractors received training in: best practices, KHP processes and work flow, financial incentives, and software competency.

A barrier for some contractors was the cost of equipment. KHP also assisted many contractors with the resources to obtain this specialized energy-reduction equipment.

KHP uniquely partnered with over 25 utility providers, national energy software developers, and the nation's leading energy lending agency. KHP was successful in developing and utilizing cutting-edge energy software, while being one of the nation's first programs to utilize new lending platforms. Through the development of this software, KHP was able to track, record, and report the program's energy-reduction results.

Once the infrastructure and contractor base were established, the program was marketed through a variety of channels to the public. The program was very simple: (1) A KHP-certified contractor conducted a comprehensive, home-energy evaluation, and presented the report to the homeowner, identifying where the house wasted energy and money. This report helped the homeowner decide the improvements they wanted. At this point, the owner would be educated on financing and rebate options, to enable them to make an educated decision on the



improvements; (2) a certified-KHP contractor/evaluator or approved installer made the chosen improvements; (3) a quality-assurance evaluation was conducted to verify the improvements were done correctly and completed the file for any rebates, loans, etc.

KY Home Performance offered a rebate of up to \$2,000 or, for qualified homeowners, low-interest rate financing up to \$20,000 for qualified improvements.

The KHP program enlisted 147 contractors, retrofitted 1,071 homes, and created a permanent foundation for the home performance industry in Kentucky. KHP generated over \$12 million of business throughout Kentucky. A summary of other program accomplishments is below.

- Total electricity savings: 3716 MWh/year
- Total natural gas savings: 23.64 MMCF/year
- Total fuel oil savings: 12,513 gallons/year
- Total propane savings: 49,147 gallons/year
- Nitrogen dioxide reduction: 16.55 metric tons
- Sulfur dioxide reduction: 58.4 metric tons
- Particulate matter reduction: .11 metric tons
- Volatile organic compound reduction: .08 metric tons

The impact of KHP's economic, environmental, and contractor network developments are priceless to the state of Kentucky and our residents. For generations to come, homeowners and businesses alike will greatly benefit from the industry KHP created, proving the benefits of KHP far outweigh the costs to coordinate and implement this program. KHP will continue to grow and help increase home efficiencies, thereby strengthening or improving the housing stock. KHP will also help increase participation among consumers in energy-efficient programs, by offering even greater incentives and financing to consumers who would like to make energy efficient improvements to their homes. The KHP contractor network also helps market KHP and utility incentives directly to consumers, which is a very cost-effective way to increase participation in energy-efficiency programs throughout the state of Kentucky.

KHP laid the groundwork and created a blueprint other HFAs can follow to create their own program while improving housing and non-housing related markets and have a positive impact on the environment. With energy costs only projected to increase in the future, it is imperative HFAs integrate energy efficiency measures throughout their programs to better serve their customers. Rising energy costs goes to the heart of housing affordability.

**GOING GREEN
NEVER FELT THIS GOOD.**

**BENEFITS OF
KY HOME PERFORMANCE**

- Average savings of 20 percent or more on utility bills.*
- Fewer drafts, greater comfort, and a healthier environment year-round.
- Confidence in working with KHP because home upgrades are performed by specially trained professionals.
- All whole-house projects receive energy evaluations by trained BPI-certified professionals or equivalent. Single-measure projects receive energy evaluations from KHP-authorized evaluators.
- Quality-assurance evaluations are available and implemented by the KHP Program.
- Energy-efficiency improvements are a solid investment in a home's value today, and the payback gets better with every utility rate increase.

Low-interest loans of up to \$25,000. Terms and conditions apply.

* Based on average savings. Different houses and energy usage of owner affect savings.



Visit our Web site:
www.KYHomePerformance.org
(877) 282-9448

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KY Home Performance is a partnership between Kentucky Housing Corporation (KHC), Kentucky Department for Energy Development and Independence (DEDI), and Kentucky Finance and Administration Cabinet. With support from DEDI and the Finance and Administration Cabinet and other partners; KHC administers the program.

(rev. 05/30/13)



SAVING ENERGY AND IMPROVING
COMFORT THROUGH ENERGY-
EFFICIENT HOME IMPROVEMENTS

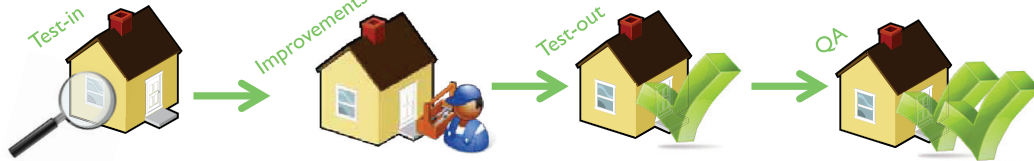
www.KYHomePerformance.org
(877) 282-9448

Learn how KY Home Performance (KHP) easy-to-access loans can help homeowners make a cost-effective investment in the comfort and efficiency of their home.

**EASY ACCESS,
LOW-INTEREST LOANS!**



**GOING GREEN
NEVER FELT THIS GOOD.**



STEP 1
Energy Evaluation
PERFORMED BY KHP-AUTHORIZED HOME ENERGY EVALUATOR OR KHP-AUTHORIZED EVALUATOR/CONTRACTOR

- Educates the homeowner on the process, building functions, and available incentives.
- Conducts the blower door test and home diagnostics. **Blower door test not required for single-measure projects.**
- Provides a comprehensive overview of the home's energy performance and what improvements will be the most cost-effective to lower energy demand.
- Helps the homeowner with financing options and either provides the installation work or helps find a KHP-approved installer.

STEP 2
KHP Home-Energy Improvements
PERFORMED BY KHP-AUTHORIZED EVALUATOR/CONTRACTOR OR KHP-APPROVED INSTALLER

- Performs home energy efficiency improvement(s) at the request of the homeowner as recommended by the evaluation.

The installer may be employed by, or work directly with, the evaluator or work for the same firm as the evaluator.

- Easy Access Loans
- Quick Approvals
- Five- and Ten-Year Term Loans Available
- Low Monthly Payments
- No Pre-Payment Penalties

STEP 3
Test-Out
PERFORMED BY KHP-AUTHORIZED HOME ENERGY EVALUATOR OR KHP-AUTHORIZED EVALUATOR/CONTRACTORS

- Reviews completed installation(s) to ensure KHP requirements are met.
- Provides the homeowner with an evaluation of home-energy performance after the investment and helps project energy savings (actual cost savings can be affected by energy prices and owner usage behavior).
- Completes KHP file for the homeowner to process loan and approve payment for the work.

STEP 4
Quality Assurance Evaluation
PERFORMED BY THIRD-PARTY KHP INSPECTOR

- Verifies the correct installation of home-energy improvements.
- Approves the energy-efficient improvements made to on the home.
- Sends the report to the lender for loan funding.

All homes that have their energy evaluation submitted to the program will have a desktop file review performed by KHP administration.

Not all homes require on-site quality assurance inspections. Contractors can achieve tiered-levels of inspection percentages as they complete homes in the program.

HOW KY HOME PERFORMANCE WORKS

Certified professionals perform a comprehensive home-energy evaluation that identifies where a house is wasting energy and money. This report helps the homeowner decide which improvements to make.

KHP-certified contractors/evaluators or approved installers make necessary improvements. All whole-house projects receive energy evaluations by trained Building Performance Institute (BPI)-certified professionals or equivalents. All single-measure projects will receive an evaluation from a KHP-authorized evaluator.

To help make this important investment, KHP offers financing for eligible homeowners up to \$25,000 for qualified improvements (terms and conditions apply).

**HOUSE DRAFTY IN THE WINTER OR TOO HOT IN THE SUMMER?
WANT TO LOWER UTILITY BILLS, EVEN WITH RISING ENERGY PRICES?**

An uncomfortable home is usually a leaky home that is wasting energy and money. With the "whole-house" approach, KHP can help improve a home's comfort and save energy.

A leaky home can also be an unhealthy home. Mold, mildew, and carbon monoxide can significantly affect a home's indoor air quality and can cause health and safety issues. The KHP home-energy evaluation will inspect gas appliances to make sure fumes are not entering the home. Locating and sealing air leaks into basements, crawlspaces, and attics keeps undesirable air from being drawn into living spaces.

KHP's "whole-house" approach may enable the downsizing of equipment because better sealing and insulating increases the equipment's performance. Single-measure improvement options (i.e., heating and cooling, windows, etc.) are also available.

KHP offers low-interest loans to those who qualify.

KY HOME PERFORMANCESM

SAVING ENERGY AND IMPROVING COMFORT THROUGH ENERGY-EFFICIENT HOME IMPROVEMENTS

A comfortable home has never been more cost-effective or easier to create. Visit our Web site to learn about cash rebates or below-market financing to make energy-efficient enhancements to your home.

www.KYHomePerformance.org ■ Toll-Free (877) 741-4306

- **FREE**
Online Home Energy Self-Assessment
- **CASH**
Rebates and loans available for qualifying home energy improvements



GOING GREEN NEVER FELT THIS GOOD.

Get started today. Visit www.KYHomePerformance.org.

**HOW THE
EMERGENCY
OPTION
WORKS**



**EMERGENCY
REPLACEMENT**

RESIDENTIAL FINANCING® from AFC First
AFC First is the official loan and rebate processor of KY Home Performance*

EMERGENCY EQUIPMENT REPLACEMENT

If you have an emergency and need to replace your furnace, ventilating, and/or air conditioning (HVAC) unit, or another piece of home-energy equipment, please contact one of the on-call KY Home Performance (KHP)-certified energy evaluators. A list of KHP-certified energy evaluators is available on the KY Home Performance Web site at KYHomePerformance.org.

An evaluator will visit your home within 24 hours to perform a whole-house energy evaluation.

If the evaluation is completed **prior** to the installation, you may be eligible for a **below-market rate loan or a rebate** through KY Home Performance. If the assessment is scheduled **after** the installation, you may still be eligible for a **rebate** of up to \$2,000 through KHP.

For BPI evaluations completed PRIOR to installation:
Your home energy evaluator or evaluator/contractor (service provider) will help you apply for the loan or with processing the rebate. If you choose to apply for the loan, your approval will be expedited because you are in an emergency situation.

For BPI evaluations completed AFTER installation:
In order for your emergency installation to qualify for the rebate of up to \$2,000, your equipment must be either ENERGY STAR® rated or AHRI certified with a minimum SEER ≥14.5 for split systems and minimum SEER≥14 for single package equipment including gas/electric package units. A service provider must submit a specification sheet before the evaluation to ensure the equipment meets program requirements.

A pre-approval will be issued indicating the proposed rebate amount once the equipment is verified with KY Home Performance. Once the work is complete, you have 30 days to complete the evaluation by a service provider.

All homes must meet the minimum program guidelines. If your home meets the KHP minimum program standards, you will be issued a rebate for 20 percent of the installed cost of the equipment replacement for up to \$2,000. If your home requires additional work (air sealing, insulation, duct work, etc.), you must pay for that work full. Additional work must have accompanying specification sheet submitted. A rebate will be issued once a paid invoice for the work is submitted along with a completion certificate.

If your home is one of the first 1,000 KY Home Performance homes, you may be eligible for an additional \$150 rebate toward the whole-house energy evaluation performed by a Building Performance Institute-certified evaluator or evaluator/contractor and a free quality assurance inspection performed by a KHP-certified third-party evaluator to ensure the quality of the installations.

www.KYHomePerformance.org • Financing questions?

(rev. 07/26/11) *AFC First is a Fannie Mae energy loan lender. Terms and conditions apply.



Customers can apply online at www.KYHomePerformance.org or by calling toll-free (877) 741-4306.

**HOW THE
FINANCING
OPTION
WORKS**



**LOW-
INTEREST
LOANS AT
3.99%***

RESIDENTIAL FINANCING® from AFC First
AFC First is the official loan and rebate processor of KY Home Performance**

GETTING STARTED

Step 1 To get started with KY Home Performance (KHP) visit KYHomePerformance.org and complete the free, online home self-assessment.



JENNIFER COHEN
KY Program Manager
jcohen@afcfirst.com
(610) 973-2697

Step 2 Upon completion of the online assessment, the homeowner will be provided a list of KHP Building Performance Institute-certified service providers they can contact to schedule a whole-house energy evaluation. The service provider can also help the homeowner enter the utility data, if needed.

KEN YEAGER
VP Business Development
kyeager@afcfirst.com
(410) 641-5170

Step 3 After the energy evaluation has been completed, the homeowner will receive an estimate from the service provider for work recommended by the evaluation and is informed about incentive options (either a loan or rebate). The customer will then choose to apply for either a rebate or a loan and proceed with selected home improvements.

Homeowners can apply online at www.KYHomePerformance.org or by calling toll-free (877) 741-4306.

THE FINANCING PROCESS

The first 1,000 customers to participate in the KHP program are eligible for a \$150 rebate toward the cost of the whole-house energy evaluation.

The service provider will assist the homeowner with rebate forms. The homeowner or service provider may print the rebate disclosure and return it to the KHP rebate processor and lender, AFC First (AFC,) within 30 days with a signed paid receipt or invoice. The rebate is issued directly to the customer. (The evaluation must be paid for in full before the rebate may be acquired, and the rebate may not exceed the cost of evaluation).

Step 1 The homeowner will apply for financing with the KHP lender with AFC through the Green Energy Compass (at KYHomePerformance.org) and will receive conditional financing approval, typically within 30 to 60 minutes. (The service provider is informed at same time.)

Step 2 The service provider will then submit a Specification Sheet, supporting documentation, and a signed customer Proposal/Estimate to AFC.

Step 3 The customer submits any required information to AFC for loan financing.

Step 4 AFC will then review the proposed qualifying improvements to ensure they meet KHP standards and review loan approval and terms with customer. Loan documents are then sent (via mail or e-mail) to either the homeowner or to the service provider for delivery to homeowner.

Step 5 The service provider will complete the work and the homeowner will submit loan documents including a signed Certificate of Completion to AFC. The service provider can help the homeowner with this, if needed.

Step 6 AFC will obtain a verbal confirmation from the customer for final approval.

Step 7 Upon completion of the work, a quality assurance inspection and evaluation will be scheduled by the service provider with a KHP third-party quality assurance provider.

Step 8 Upon satisfactory completion of a third-party quality assurance evaluation and receipt of signed loan documents, the service provider will be paid directly by AFC loan proceeds.

Step 9 The homeowner will then receive their first monthly statement from AFC's loan servicer with the first payment due 30 days from date that AFC payment was made to service provider.

www.KYHomePerformance.org • Financing questions? Call AFC First toll-free (888) 232-3477.

* Terms and conditions apply. Special 3.99% loan rate with 640 credit score available for the first 100 homes, starting June 16, 2011. **AFC First is a Fannie Mae energy loan lender. (rev. 06/16/11)