



Energy Saver Rebate

- Homeowners who install energy-saving home improvements may be eligible for an Energy Saver Rebate.
- Rebate amount is 35% of the cost of eligible improvements financed with the Fix-up Fund loan, up to \$10,000
- To be eligible for the rebate, homeowners must secure financing with a Minnesota Housing Fix-up Fund loan
- Rebates are administered by Minnesota Housing and delivered through approved Fix-up Fund lending partners.

The Minnesota Housing Fix-up Fund is a home improvement program that offers affordable, fixed-rate loans to eligible homeowners to make livability, accessibility, or energy efficiency improvements.

Eligibility

All rebate-eligible work must meet the following guidelines:

Fix-up Fund General Eligibility	
Fix-up Fund program description and current income limits can be found on the Minnesota Housing website at www.mnhousing.gov	
Ownership	Home must be owner occupied
Credit	Decent credit history
Income limit	Current maximum household income of \$96,500 (updated annually)
Property Eligibility	<ul style="list-style-type: none"> • Single family homes, duplexes, triplexes, four-plexes • A unit of a condominium or townhome (no common areas)
Energy Saver Rebate Eligibility	
Rebates are made possible by a grant from the U.S. Department of Energy and the Minnesota Department of Commerce	
Lender Availability	All rebate-eligible work must be financed by a Fix-up Fund or Community Fix-up Fund loan originated by a lender participating in the Energy Saver Rebate program. A list of eligible lenders can be found on the Minnesota Housing website at mnhousing.gov .
Rebate Eligibility Period	Fix-up Fund loans must be closed on or after December 7, 2009. Energy Saver Rebates are not retroactive. Rebate funds shall be distributed on a first-come, first-served basis.
Work and Application Period	Homeowner must complete rebate-eligible improvements and submit a completed Energy Saver Rebate Application, including paid receipts to the originating Fix-up Fund lender within 120 days of the loan closing.
Contractor Requirement	All rebate-eligible improvements must be performed by a contractor and certified by the contractor and the homeowner on the “Energy Saver Rebate Application.” The Minnesota Department of Commerce, Office of Energy Security, has the right to inspect the work to ensure that it meets the eligibility standards of the program.
Maximum Rebate	One rebate per household. Amount is 35% of the cost of rebate-eligible improvements financed with the Fix-up Fund loan with a maximum rebate up to \$10,000.



Eligible Energy Saver Rebate Improvements

The following improvements are eligible for a rebate:

- Replacement furnaces, boilers, and central air conditioners that meet criteria for Federal Tax Credit for Energy Efficiency
- Replacement exterior doors that meet criteria for Federal Tax Credit for Energy Efficiency
- Energy Star replacement windows
- Energy Star light fixtures
- Attic air sealing
- Wall and attic insulation in conjunction with attic air sealing
- Water heaters if “orphaned” due to furnace replacement

Please refer to the “[Energy Saver Rebate Application with Utility Release Form](#)” for detailed eligibility criteria for these improvements. Additional resource information to assist in the selection of eligible energy efficiency improvements can be found in the “[Resources for Rebate Eligible Improvements](#)” on the Minnesota Housing website.

Ineligible improvements include: windows and doors for constructing room addition; additional windows and doors that are not direct replacements; insulated siding and roofing projects; awnings, blinds and window coverings; wood and corn stoves; fireplaces and fireplace inserts; solar and wind energy systems; and ground source heat pumps.

Coordinate with Other Programs for Additional Savings

Many rebate-eligible improvements will also qualify for the Federal Tax Credit for Energy Efficiency. For more information, visit the following federal government information site: www.energystar.gov.

Homeowners should also check with their local utility-provider for additional rebate opportunities.

The Energy Saver Rebate may not be used with the Builders Association of Minnesota (BAM) Project ReEnergize rebate, www.ProjectReEnergize.org.

Steps to Apply for the Energy Saver Rebate - For Homeowners

1. Contact a Fix-up Fund lender offering the Energy Saver Rebate to apply for a loan. A list of participating lenders can be found on the Minnesota Housing website at www.mnhousing.gov.
2. Review the “Energy Saver Rebate Application” and work with contractor(s) to obtain bids/estimates for rebate-eligible improvements.
3. Close the Fix-up Fund loan with a participating lender offering the Energy Saver Rebate.
4. Use loan proceeds to have contractor(s) complete the rebate-eligible improvements.
5. Complete the Energy Saver Rebate Application with contractor(s).
 - a. Obtain required information and signature(s) from contractor(s).
 - b. Complete homeowner’s signature block and sign the Utility Release form.
 - c. Attach paid receipts that itemize completed rebate-eligible improvements.
 - d. Submit the “Energy Saver Rebate Application” with required attachments to the participating lender that originated the Fix-up Fund loan. Submission must be complete and made within 120 days of closing on the Fix-up Fund loan.
6. Homeowner must retain all Energy Star rating information for their records. The Minnesota Department of Commerce, Office of Energy Security may request this information to verify rebate eligibility. This information will also be required if the homeowner intends to claim the Federal Tax Credit for Energy Efficiency.

Questions

- Energy-efficiency improvements:
Contact Minnesota Department of Commerce, Office of Energy Security at 1.800.657.3710
- Fix-up Fund loans and participating Fix-up Fund/Energy Saver Rebate Lenders:
Contact Minnesota Housing at 800.710.8871, or visit their website at www.mnhousing.gov.





Resources for Rebate Eligible Improvements **Energy Saver Rebate**

The following contains more detailed information on eligible equipment and improvements. In addition, websites are listed to help homeowners and contractors determine what equipment is eligible for an Energy Saver Rebate.

Questions related specifically to energy efficiency and rebate eligibility may be directed to the **Energy Information Center at 800.657.3710** or go to www.energy.mn.gov.

Heating System Replacement–

Natural Gas or Propane Furnaces that have an Annual Fuel Utilization Efficiency (AFUE) of 95% or greater are eligible for the Energy-Saver Rebate and may be eligible for Federal Tax Credits.

Oil furnaces and hot water boilers fueled with gas, propane or oil that have an AFUE of 90% or greater are also eligible.

If the homeowner is changing fuel sources, only the new furnace and the labor to install it are eligible. Installing new lines or removing old tanks are not eligible.

To verify tax credit eligibility, the homeowner should require the contractor to provide the Manufacturer's Certification Statement for the equipment that is to be installed.

There is not a single comprehensive list of heating products that are eligible, however, the following links should provide guidance:

Furnace Replacement–

- www.ahrinet.org/ARI/util/showdoc.aspx?doc=1332
- www.energystar.gov
 - Select Products
 - Select Furnaces
 - Select Find a Product

Boiler Replacement–

- www.ahrinet.org/ARI/util/showdoc.aspx?doc=1358
- www.energystar.gov
 - Select Products
 - Select Boilers
 - Select Find a Product

Air Conditioning Replacement–

The Energy Saver Rebate requires that an eligible central A/C unit be a replacement. Installing a new, not replacement unit while not eligible for an Energy Saver Rebate, can be financed by a Fix-up Fund loan and may still be eligible for a Federal Tax Credit for Energy Efficiency. Both split system and packaged units are eligible for a Rebate.

Split systems with an EER equal to or greater than 13 or a SEER equal to or greater than 16 are eligible for the Energy Saver Rebate.

To verify tax credit eligibility, the homeowner should require the contractor to provide the Manufacturer's Certification Statement for the equipment that is to be installed.

There is not a single comprehensive list of air conditioning products that are eligible however the following links should provide guidance:

- www.ari.org/Content/FederalTaxCredits_896.aspx
- www.energystar.gov
 - Select Products
 - Select Air Conditioning, Central
 - Select Find a Product

Light Fixture Replacement –

Energy Saver Rebate eligibility requires that light fixture replacements be Energy Star qualified. Compact fluorescent bulbs are not eligible.

To find an eligible fixture:

- www.energystar.gov
 - Select Products
 - Select Lighting
 - Select Light Fixtures
 - Select Fluorescent Fixtures and/or LED Lighting
 - Select Find a Product

Window Replacement –

Energy Saver Rebate eligible windows must be Energy Star certified. Not all Energy Star labeled windows qualify for the Federal Tax Credit for Energy Efficiency. To be eligible for the Federal Tax Credit for Energy Efficiency, windows must meet U-factor and Solar Heat Gain Coefficient (SHGC) ratings of 0.30 or less. These ratings must be certified by the National Fenestration Rating Council and a link to the NFRC is below. The Office of Energy Security recommends that Energy Saver Rebate participants install replacement windows that meet the Federal Tax Credit for Energy Efficiency standards in order to receive the tax credit as well as the rebate.

For more information:

- www.energystar.gov
 - Select Products
 - Select Windows, Doors and Skylights

Federal Tax Credit for Energy Efficiency information:

- www.energystar.gov
 - Select Tax Credits for Energy Efficiency
 - Select Windows and Doors

National Fenestration Rating Council website:

- www.nfrc.org

Exterior Door Replacement –

The Energy Saver Rebate program requires that exterior doors must meet the Federal Tax Credit for Energy Efficiency requirements. Exterior doors must have U-factor and SHGC ratings of .30 or less. These ratings must be certified by the National Fenestration Rating Council.

Federal Tax Credit for Energy Efficiency information:

- www.energystar.gov
 - Select Tax Credits for Energy Efficiency
 - Select Windows and Doors

National Fenestration Rating Council website:

- www.nfrc.org

Attic Air Sealing -

- ***For attic and wall insulation to be eligible for an Energy Saver rebate, attic air sealing and performance testing must be done first.***

Before and after calibrated blower door testing is required to quantify the amount of air leakage and effectiveness of air sealing practices. Blower door testing determines where air sealing is needed and will provide a portion of the data necessary to report energy savings. Both the performance consultant and attic air sealer (if they are not the same contractor) are required to sign and certify the blower door readings and attic air sealing performance respectively.

Below are a number of links of attic air sealers and home performance testers:

Residential Energy Services Network

- www.natresnet.org/directory/raters.aspx

Minnesota Building Performance Association

- mbpa.us/findaconsultant.htm

The Energy Conservatory

- www.energyconservatory.com/cgi-bin/search.pl

OES Weatherization Assistance Providers

- www.state.mn.us/portal/mn/jsp/content.do?id=536893810&subchannel=null&sc2=null&sc3=null&contentid=536918055&contenttype=EDITORIAL&programid=536917722&agency=Energy

Dunwoody - List of persons passing Residential Energy Auditor Exam

- www.dunwoody.edu/pdfs/Passed%20Exam%20by%20City%20080409.pdf

Builders Association of Minnesota Air Sealing/Performance Testing Contractor List

- www.bamn.org/Documents/ProjectReEnergizeQualifiedContractorList.pdf

Insulation-Attic/Walls –

- ***Attic air sealing is required for attic insulation rebate eligibility!***

In order to meet Energy Saver Rebate eligibility, the final R-Value for attics must be not less than R-44. Typical bulk insulation products can qualify such as batts, rolls, blow-in fibers, rigid boards, expanding spray and pour-in-place. The State Energy Code requires that accessible attic bypasses be sealed prior to attic insulation being added.

Exterior wall insulation is also eligible for Energy-Saver rebates as long as attic air sealing is included in the project. Exterior wall cavities must be filled with insulation.

For general information:

- www.energystar.gov
 - Select Home Improvements
 - Select Air Seal and Insulate

Water Heater Replacement –

Water heater replacement is eligible when the existing atmospherically vented water heater is “orphaned” due to a furnace replacement either previously or because of the Energy Saver Rebate process.

An atmospherically vented water heater becomes “orphaned” when it is the last piece of combustion equipment in the mechanical room that relies on a natural draft to vent combustion products out of the house.

Residential high-efficiency power vented or direct vented gas storage water heaters at a minimum Energy Factor of 0.62 are eligible in the Energy-Saver program.

Additionally, residential whole-home gas tankless water heaters at a minimum Energy Factor of 0.82 are also eligible. The minimum gallons-per-minute (gpm) requirement is 2.5 gpm at a 77°F rise.

This project was made possible by a grant from the U.S. Department of Energy and the Minnesota Department of Commerce.



ENERGY SAVER REBATE APPLICATION WITH UTILITY RELEASE FORM

Instructions to Homeowners

- Within 120 days of closing on Fix-up Fund Loan, the Fix-up Fund Borrowers (Homeowners) must submit this completed Energy Saver Rebate Application to participating Fix-up Fund Loan/Energy Saver Rebate Lender.
- Rebates will be processed only for completed rebate-eligible improvements described below.
- Rebate amount is 35% of cost of completed rebate-eligible improvements that were financed with Fix-up Fund Loan.
- Required attachments to this application are:
 - Paid receipts for all rebate-eligible improvements; and
 - Utility Release Form signed by Homeowner.
- Rebate amount cannot exceed \$10,000. One rebate per household.
- Rebate funds are administered by the Minnesota Housing Finance Agency and will be paid on a first-come, first-served basis.
- Questions regarding program participation, loans or lenders should be directed to **Minnesota Housing at (800) 710-8871 or go to www.mnhousing.gov**
- Questions related specifically to energy efficiency and rebate eligibility may be directed to the **Energy Information Center at (800) 657-3710 or go to www.energy.mn.gov**

Participating Energy Saver Rebate Lender _____

MHFA Fix-up Fund Loan # _____

Borrower Last Name _____

Borrower First Name _____

MI _____

Applicant Address _____

City _____

State _____

Zip _____

Fix-up Fund Loan Closing Date _____

\$ _____
Total Fix-up Fund Loan Amount

\$ _____
Portion of Fix-up Fund loan amount for rebate-eligible improvements

Building Type:

Single family

Condo

Townhome

Duplex

Triplex

Fourplex

Household Size (total number of persons residing in the improved property) _____

\$ _____
Property Value

Based on:

Tax Value

Appraisal As Is

Market Value/Realtor

The following Improvement Information must be completed by Contractor(s)

- *Paid receipts must be attached for all requested rebate amounts.
- *Cost of labor and materials, round up to the nearest dollar.
- *Number of installation hours.

HEATING SYSTEMS

Natural Gas or Propane furnace AFUE >= 95, Oil furnace, gas, propane or oil hot water boiler AFUE >= 90.

Fuel source:	<input type="checkbox"/> Gas	<input type="checkbox"/> Oil	<input type="checkbox"/> Propane
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Existing Unit/Approx. Age:		\$	# of installation hours
Energy Star Furnace/Boiler:			
Brand			
Model #			
% Efficiency			

Company Name	License Number	Phone #
Company Address	City	State Zip
Contractor Signature	Date	

CENTRAL A/C

Split systems; SEER >= 16 - EER >=13; Package systems: SEER >=14 - EER >= 12

Existing Unit/Approx. Age:		\$	# of installation hours
Brand			
Model #			
% Efficiency			

Company Name	License Number	Phone #
Company Address	City	State Zip
Contractor Signature	Date	

LIGHT FIXTURES

Fixtures must meet Energy Star requirements.

Brand		\$	# of installation hours
Model #			
Brand			
Model #			
Brand			
Model #			

Company Name

License Number

Phone #

Company Address

City

State

Zip

Contractor Signature

Date

WINDOW REPLACEMENT

Windows must be Energy Star qualified under Federal guidelines. Not all Energy Star labeled windows qualify for Federal Energy Tax Credits.

Type of windows replaced		\$	# of installation hours
Single Pane #			
Double Pane #			
Total Square Footage			

Company Name

License Number

Phone #

Company Address

City

State

Zip

Contractor Signature

Date

Company Name	License Number	Phone #
Company Address	City	State Zip
Contractor Signature	Date	

INSULATION-WALLS

External wall cavities must be filled with insulation. Rebate eligibility is conditioned on Attic Air Sealing being performed.

Original % filled		\$	
Type			
# of bags/rolls			
Total Square Footage:			

Company Name	License Number	Phone #
Company Address	City	State Zip
Contractor Signature	Date	

WATER HEATER

Atmospherically vented and orphaned water heaters are eligible for replacement with a power vented or direct vented high efficiency storage or demand unit; only if an orphaned water heater currently exists or if an orphan is created due to furnace replacement.

Gas storage units ≥ 0.62 EF

Gas tankless units ≥ 0.82 EF w/ 2.5 gpm @77°F rise.

Existing Unit Brand:		Approximate Age:	
Brand		\$	
Model #			
Energy Factor			

Company Name	License Number	Phone #
Company Address	City	State Zip
Contractor Signature	Date	

TOTAL COST OF REBATE ELIGIBLE IMPROVEMENTS	\$
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TOTAL REQUESTED REBATE AMOUNT (Total Cost of Eligible Improvements multiplied by 35%)	\$
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Contractor(s) must certify that the work listed above is eligible for the Energy Saver Rebate. Attach additional sheets as needed.

Minnesota Data Privacy Act/Tennessee Warning:

The Minnesota Data Privacy Act requires that certain information you provide on this form remain as private data. The information about you that is collected on the Energy Saver Rebate Application will be classified as either public or private data. Public data will be accessible to the public. Private data about you will be accessible only to you and State personnel who comply with program and reporting requirements. The data you give us about yourself is needed to:

- Identify you;
- Contact you in case of random program or energy use evaluation;
- Comply with certain federal and state reporting requirements;
- Evaluate program effectiveness; and
- Administer the Energy Saver Program.

If you choose to supply all of the requested data, your rebate application will be processed on a first come, first served basis in accordance with the unreserved-rebate program guidelines. If you refuse to supply data requested on the rebate application form, your application will not be processed. By submitting an application you are consenting to allow your information to be shared between Minnesota Housing Finance Agency and the Department of Commerce, Office of Energy Security.

Site Inspection and Records Audit:

Recipients shall provide the Minnesota Department of Commerce, Office of Energy Security or its designee with reasonable access during regular business hours to all records maintained with respect to all payments/received by recipients from OES and other Payers for any services rendered. OES or its designee has the right to conduct periodic site inspections for project compliance and audits of records to determine if amounts have been properly paid. OES shall provide recipient with the results of any such audits and any amounts determined to be due and owing as a result of such audits shall be promptly repaid to OES. This provision shall survive the termination of this Agreement.

Coordination with other incentive programs

Some rebate-eligible improvements may also qualify for utility rebates and the Federal Energy Tax Credit for Energy Efficiency. Please assist us with the following survey question about your plans for accessing other funds

<input type="checkbox"/>	I plan on applying to the Federal Energy Tax Credit	Estimated tax credit amount	\$	
<input type="checkbox"/>	I plan on applying for local utility rebates	Estimated utility rebate amount	\$	

Certification of Rebate Applicant/Fix-up Fund Borrowers (Homeowner):

I have signed and attached the Utility Release Form.

I certify that to the best of my knowledge, the information provided on this form is complete and accurate, and the work listed above is eligible for the Energy Saver Rebate.

Applicant Signature

Date

Co-Applicant on Fix-up Fund Loan (if applicable)

Date

Certification of Participating Lender for Fix-up Fund Loan – Energy Saver Rebate Program

I certify that to the best of my knowledge, the information on this form is complete and accurate.

Full Name of Organization:

Date

Contact Person:

Phone Number

This project was made possible by a grant from the U.S. Department of Energy and the Minnesota Department of Commerce.



UTILITY RELEASE FORM

You are participating with the Energy Saver Rebate Program which is administered by the Minnesota Housing Finance Agency and funded with American Recovery and Reinvestment Act funds through the Minnesota Department of Commerce, Office of Energy Security. This program involves energy efficiency improvement installations and may require analysis of your energy consumption history in order to report on the cumulative energy savings of the program.

I hereby give my permission to any duly authorized representative of the Minnesota Department of Commerce, Office of Energy Security to receive energy information from energy suppliers about my energy consumption.

I release the Minnesota Department of Commerce, Office of Energy Security of any and all liability for supplying or requesting such information. This shall be in effect until I state in writing that it is no longer valid, provided it's been in effect for at least 24 months.

I, _____ (please print)
authorize my utility providers to release energy usage information about my account.

Heating Fuel Supplier/Gas Utility: _____

Electric Utility: _____

Name on Account: _____

Street Address City State Zip

If billing address is different than the above address, please provide the billing address.

Billing Street Address City State Zip

The undersigned certifies that s/he is an authorized representative for the above account and has the authority to request utility billing information.

Customer Signature Date

For further information contact: Minnesota Department of Commerce, Office of Energy Security at 85 7th Place East, Suite 500, St. Paul, MN 55101-2198
Energy Information Center: (800) 657-3710

**Minnesota Housing
ENERGY SAVER REBATE
Participating Fix-up Fund Lenders
Twin Cities 11-County Metro Area
January 5, 2010**

Participating Lenders are listed alphabetically by the city where the listed branch is located. Find a community on this list near you and contact a Fix-Up Fund lender about the Energy Saver Rebate.

City	Lender	Phone	City	Lender	Phone
Annandale	Star Bank - Annandale	320-274-2265	Minneapolis	Park State Bank - Minneapolis	612-238-0430
Big Lake	KleinBank - Big Lake	763-263-2100	Norwood Young America	KleinBank - Norwood Young America	952-467-2313
Big Lake	RiverWood Bank - Big Lake	763-262-2265	Oakdale	Center for Energy and Environment	651-731-2626
Buffalo	KleinBank - Buffalo	763-682-1142	Otsego	KleinBank - Otsego	763-235-6400
Buffalo	KleinBank - Buffalo	763-682-5390	Plymouth	First National Bank in Fulda - Plymouth	763-550-0500
Burnsville	KleinBank - Burnsville	952-736-7775	Rush City	Northwoods Bank of Minnesota - Rush City	320-358-0800
Carver	KleinBank - Carver	952-361-5902	Saint Bonifacius	KleinBank - Saint Bonifacius	952-446-1104
Chanhassen	KleinBank - Chanhassen	952-937-2265	Saint Michael	Central Bank - Saint Michael	763-315-8955
Chaska	KleinBank - Chaska	952-448-2350	Saint Paul	City of Saint Paul Department of PED	651-266-6626
Chaska	KleinBank - Chaska	952-368-6700	Saint Paul	GMHC Housing Resource Center	651-228-1077
Cologne	KleinBank - Cologne	952-466-2265	Saint Paul	Neighborhood Energy Connection	651-221-4462
Coon Rapids	Central Bank - Coon Rapids	763-780-0484	Saint Paul	SPARC	651-488-1039
Coon Rapids	KleinBank - Coon Rapids	763-427-5005	Saint Paul	Western Bank	651-290-8100
Eden Prairie	Central Bank - Eden Prairie	952-944-6640	Savage	KleinBank - Savage	952-895-9620
Golden Valley	Central Bank - Golden Valley	763-545-9005	Shakopee	KleinBank - Shakopee	952-403-0400
Hastings	First National Bank in Fulda	651-437-3106	Shoreview	GMHC Housing Resource Center	651-486-7401
Lakeville	KleinBank - Lakeville	952-431-0200	Shoreview	Lake Area Mortgage	651-209-2900
Maple Grove	KleinBank - Maple Grove	763-424-6411	Stillwater	Central Bank - Stillwater	651-439-3050
Maplewood	Western Bank - Maplewood	651-290-7889	Victoria	KleinBank - Victoria	952-443-2491
Minneapolis	Center for Energy & Environ	612-335-5858	Waconia	KleinBank - Waconia	952-442-2265
Minneapolis	GMHC Hous Resource Ctr - NE	612-378-7985	Waverly	Citizens State Bank of Waverly	763-658-4417
Minneapolis	GMHC Hous Resource Ctr-NW	612-588-3033	White Bear Lake	Central Bank	651-426-2554
Minneapolis	GMHC Hous Resource Ctr-SS	612-722-7141			