

**Tax Credits and Incentive  
2010 Seminar**

**HighCraft Builders**



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**What is a Tax Credit:** A tax credit is a dollar-for-dollar reduction to the amount of taxes you owe come April 15<sup>th</sup>. So for instance if you qualify for a \$200 tax credit. The government is, in essence, saying to you "We are giving you credit for having already paid \$200 in tax." Therefore, \$200 is subtracted directly from the amount of tax that you owe. (A tax deduction reduces the amount of income subject to tax. For example, if your taxable income is \$25,000 and you have a \$500 tax deduction, your taxable income would be reduced to \$24,500.) If you don't pay any taxes, then you can't get the tax credit for energy efficiency.

### **Two main categories of Energy tax credits:**

1. Those available in 2009 and 2010 with a \$1,500 aggregate cap (for existing homes only)
2. Those available through 2016 with no cap (existing homes and new construction).

What's more, homeowners can generally combine state incentives with those available through the federal government.

### **How to Claim the Home Energy Tax Credits**

1. Tax credit in effect in 2009 and 2010. Must be installed in your "principal residence" between January 1, 2009 and December 31, 2010.
2. Obtain a **Manufacturer's Certification Statement**. These will be submitted with your return.
3. Be sure to hold on to **all receipts**, as you'll need to submit to Uncle Sam when filing taxes.
4. For products "placed in service" in 2009 you'll need to claim this credit and file by April 15, 2010.
  - a. On the **2009 1040 form**, the residential energy tax credit is claimed on **line 52**.
  - b. You also need to file the **2009 IRS Form 5695**

**Note:** Green tax credits allow taxpayers to lower their tax liability to zero. The government will not credit back more than the taxes that were owed.

### **Tax Credits Available in 2009 and 2010 - \$1,500 Cap**

For improvements made to a home that you own and use as your "principal residence." This is the home where you live most of the time. A temporary absence due to special circumstances, such as illness, education, business, military service, or vacation will not change your principal residence.

1. **Biomass Stoves** - 30% credit for the purchase and installation of any stove with a thermal efficiency rating of 75% or higher.
  - a. The law defines "biomass fuel" as any plant-derived fuel available on a renewable or recurring basis, including agricultural crops and trees, wood and

wood waste and residues (including wood pellets), plant (including aquatic plants), grasses, residues, and fibers.

2. **Insulation** - 30% credit for the purchase of insulation meeting the 2009 International Energy Conservation Code.

**Definitions:**

**IECC 2009 Definition:** Standards published by the International Code Council, the IECC sets forth compliance methods for energy-efficient construction of both residential and nonresidential construction.

**Requirements**

- a. Only products whose primary purpose is to insulate are eligible. Under these guidelines, insulated siding and similar items do not qualify. Typical Items that Qualify are:
    - i. Typical bulk insulation products can qualify, such as batts, rolls, blow-in fibers, rigid boards, expanding spray, and pour-in-place
    - ii. Products that air seal (reduce air leaks) can also qualify, as long as they come with a Manufacturers Certification Statement, including: Weather stripping, Spray foam in a can, designed to air seal, Caulk designed to air seal, House wrap
  - b. Tax credit only covers the materials, not the installation.
3. **Roofing** - 30% credit for the purchase of qualifying metal and asphalt roofing materials meeting Energy Star requirements. Qualified roof products reflect more of the sun's rays, which can lower roof surface temperature by up to 100F, decreasing the amount of heat transferred into your home.
    - a. Tax credit does not include cost of installation
    - b. "Metal roofs with appropriate pigmented coatings" and "asphalt roofs with appropriate cooling granules" that also meet ENERGY STAR requirements.
    - c. According to Energy Star, a complete list of all qualifying products does not exist. Contractors and homeowners may either browse through a partial list available on the Energy Star website or obtain the Manufacturer's Certification Statement during the shopping process.

4. **Heating, Ventilation & Air Condition (HVAC)**

**Definitions:**

**EER (Energy Efficiency Ratio)** The higher the EER rating, the more energy efficient the equipment is. This can result in lower energy costs. This [DOE site](#) can show how to calculate potential energy cost savings of a more efficient unit.

**HSPF (Heating Seasonal Performance Factor)** rates the efficient operation of the heating portion of the heat pump. As the HSPF increases, the unit functions at a more efficient level. New units in the US have HSPF ratings from 7.0 to 9.4.

**SEER (Seasonal Energy Efficiency Ratio)** The higher the SEER rating, the more energy efficient the equipment is. A higher SEER can result in lower energy costs.

**Split Systems** are central air conditioners (or heat pumps) with 3 components: (1) Outdoor metal cabinet that contains the condenser and compressor, (2) Indoor cabinet that contains the evaporator coil, and (3) Air handler, that in most cases is

part of the furnace or heat pump, that sends the cool air through the duct system. **Package Systems** are air conditioners with the evaporator coil, condenser, and compressor all located in one cabinet, which usually is placed on a roof or on a concrete slab next to the house's foundation. This type of air conditioner also is used in small commercial buildings. Air supply and return ducts come from indoors through the home's exterior wall or roof to connect with the packaged air conditioner, which is usually located outdoors. Packaged air conditioners often include electric heating coils or a natural gas furnace. This combination of air conditioner and central heater eliminates the need for a separate furnace indoors. **AFUE (Annual Fuel Utilization Efficiency)** is a rating that denotes the efficiency of gas heating equipment. It is the amount of heating your equipment delivers for every dollar spent on fuel. A higher rating indicates more efficient equipment

**Advanced Main Air Circulating Fan** is an efficient fan, or blower motor which blows the air that your furnace heats up through the duct system.

- a. Must use no more than 2% of the furnace's total energy.
- b. Note: If the fan is qualified, but the furnace is not, you will not be able to take 30% off the cost of the entire furnace. Ask your HVAC contractor to break out the cost of the fan in your bill. You can get a 30% tax credit on the cost of the fan alone.

**Air Source Heat Pumps** offer an energy-efficient alternative to furnaces and air conditioners in moderate climates. Like your refrigerator, heat pumps use electricity to move heat from a cool space into a warm, making the cool space cooler and the warm space warmer. During the heating season, heat pumps move heat from the cool outdoors into your warm house; during the cooling season, heat pumps move heat from your cool house into the warm outdoors. Because they move heat rather than generate heat, heat pumps can provide up to 4 times the amount of energy they consume.

- c. **Split Systems Requirements:** HSPF  $\geq$  8.5; EER  $\geq$  12.5; SEER  $\geq$  15
- d. **Package Systems Requirements:** HSPF  $\geq$  8 ;EER  $\geq$  12 ;SEER  $\geq$  14

**Central Air Conditioning (CAC)** The best way to find tax credit eligible CACs is to ask your HVAC Contractor (Heating Ventilation and Air Conditioning). To verify tax credit eligibility, ask your HVAC contractor to provide the Manufacturer Certification Statement for the equipment you plan to purchase. Or, search the Manufacturer's website.

- a. **Split Systems Requirements:** EER  $\geq$  13; SEER  $\geq$  16
- b. **Package Systems Requirements:** EER  $\geq$  12 ;SEER  $\geq$  14

**Gas, Propane, or Oil Hot Water Boiler** - These are heating units that use water circulated throughout the home in a system of baseboard heating units, radiators, and/or in-floor radiant tubing.

- a. Tax Credit includes installation costs.
- b. Requirements: AFUE  $\geq$  90

**Natural Gas or Propane Furnace** - A furnace uses the combustion of fuel and air to create heat.

- a. Tax Credit includes installation costs.
- b. Requirements: AFUE  $\geq$  95

**Oil Furnace** - A furnace uses the combustion of fuel and air to create heat.

- c. Tax Credit includes installation costs.
- d. Requirements: AFUE  $\geq$  90

5. **Water Heaters (non-solar)** – Water heating can account for 14%–25% of the energy consumed in your home.

**Definition**

**Energy Factor** is the measure of overall efficiency for a variety of appliances. For water heaters, the energy factor is based on three factors: 1) the recovery efficiency, or how efficiently the heat from the energy source is transferred to the water; 2) stand-by losses, or the percentage of heat lost per hour from the stored water compared to the content of the water; and 3) cycling losses. For dishwashers, the energy factor is defined as the number of cycles per kWh of input power. For clothes washers, the energy factor is defined as the cubic foot capacity per kWh of input power per cycle. For clothes dryers, the energy factor is defined as the number of pounds of clothes dried per kWh of power consumed.

**Gas, Oil, Propane Water Heater**

- a. Energy Factor  $\geq$  0.82 OR a thermal efficiency of at least 90%.
- b. Tax Credit includes installation costs.

**Electric Heat Pump Water Heater**

- a. Energy Factor  $\geq$  2.0
- b. Tax Credit includes installation costs.

6. **Windows and Doors** - 30% tax credit is available for the purchase of qualifying windows and doors. Energy efficient windows, doors and skylights can reduce energy bills

**Definitions:**

**U-Factor Definition:** The U-factor measures the heat transfer through a window and tells you how well the product insulates. The lower the U-Factor, the greater resistance to heat flow (in and out) and the better it's insulation value. U-Factor values generally range from 0.25 to 1.25.

**SHGC (Solar Heat Gain Coefficient)** measures how well a window blocks heat from sunlight. The lower the SHGC, the lower the heat gain through a window. SHGC ranges from 0 to 1.

**Requirements:**

- a. Tax credit does not include cost of installation.
- b. U factor  $\leq$  0.30
- c. SHGC  $\leq$  0.30

- d. You do not have to replace all the windows/doors/skylights in your home to qualify. And it doesn't need to be a replacement either - installing a new window where there wasn't one previously (like in an addition) would qualify.

**Qualifying Items:**

**Storm Windows & Storm Doors:** A less expensive approach to replacing old windows/doors, is to use storm windows to improve energy efficiency. When installed in combination with older, less efficient window/door, storm windows/doors can enhance efficiency by creating another barrier between the interior of you home and the weather outside.

- a. A storm window/door in combination with the exterior window/door over which it is installed and has a U-factor and SHGC of 0.30 or below and
- b. Meets the prescriptive criteria for such component established by the IECC.

**Windows, Doors, & Skylights:** Energy efficient windows, doors and skylights can reduce energy bills.

- a. From January 1 - May 31, 2009: All ENERGY STAR qualified windows, doors, and skylights qualify
- b. From June 1, 2009 - December 31, 2010 U-factor and SHGC of 0.30 or below

## Tax Credits Available Through 2016 - No Cap

**Tax Credit:** 30% of cost with no upper limit

**Expires:** December 31, 2016

**Details:** Existing homes & new construction qualify. Both principal residences and second homes qualify. Rentals do not qualify.

1. **Solar Energy** - 30% credit available for the purchase and installation of solar energy systems including solar water heating and photovoltaic systems.

**Solar water heaters** come in a wide variety of designs, all including a collector and storage tank, and all using the sun's thermal energy to heat water. Solar water heaters are typically described according to the type of collector and the circulation system.

- a. Minimum of 50% of the energy produced by a solar water heater must come from the sun in order to qualify. The system must be certified by the Solar Rating and Certification Corporation (SRCC) or a comparable entity endorsed by the government of the state in which the property is installed.
- b. The credit is not available for expenses for swimming pools or hot tubs. The water must be used in the dwelling.
- c. Photovoltaic systems must provide electricity for the residence, and must meet applicable fire and electrical code requirement.
- d. Tax Credit includes installation costs

**Solar Panels (Photovoltaic Systems)** Solar Panels or Photovoltaic Systems are solar cells that capture light energy from the sun and convert it directly into electricity.

- a. Photovoltaic systems must provide electricity for the residence, and must meet applicable fire and electrical code requirement

2. **Geothermal Heat Pumps** - 30% credit available for purchase and installation of any geothermal heat pump meeting Energy Star requirements. Geothermal heat pumps are similar to ordinary heat pumps, but use the ground instead of outside air to provide heating, air conditioning and, in most cases, hot water. Because they use the earth's natural heat, they are among the most efficient and comfortable heating and cooling technologies currently available.

### Definition

**COP (Coefficient of Performance)** of a heat pump is the ratio of the change in heat at the "output" (the heat reservoir of interest) to the supplied work.

**EER (Energy Efficiency Ratio)** The higher the EER rating, the more energy efficient the equipment is. This can result in lower energy costs. This [DOE site](#) can show how to calculate potential energy cost savings of a more efficient unit.

### Requirements

- a. **Closed Loop:** EER  $\geq$  14.1; COP  $\geq$  3.3
- b. **Open Loop:** EER  $\geq$  16.2; COP  $\geq$  3.6
- c. **Direct Expansion:** EER  $\geq$  15; COP  $\geq$  3.5

3. **Wind Energy** - 30% credit for the purchase and installation of residential small wind turbines. A wind turbine collects kinetic energy from the wind and converts it to electricity that is compatible with a home's electrical system.
  - a. Qualifying systems must have a capacity of 100 kilowatts or less.
  - b. Tax Credit includes installation costs
4. **Residential Fuel Cells** - 30% credit available for the purchase and installation of any residential fuel cell system with an efficiency rating of at least 30% up to \$500 per .5 kilowatts of capacity. Fuel cells are an important enabling technology for the hydrogen economy and have the potential to revolutionize the way we power our nation, offering cleaner, more-efficient alternatives to the combustion of gasoline and other fossil fuels. Cells run on natural gas and typically produce many times more energy than a solar installation of the same size. Residential fuel cells generate power and heat from the same unit.
  - a. Tax credit available at 30% of cost, up to \$500 per .5 kilowatts of capacity.
  - b. Efficiency rating of at least 30%.
  - c. Tax Credit includes installation costs

## State Programs

**Insulate Colorado Program:** The Colorado Governor's Energy Office (GEO) has provided matching grants to establish local insulation rebate programs throughout the state. Homeowners who increase the insulation and/or air sealing of their homes in participating areas of Colorado can receive a rebate. The rebate is for attic or exterior wall insulation and air sealing upgrades only, and the insulation must be upgraded to the recommended R-Values presented in the 2006 International Energy Conservation Code (2006 IECC) for the specific climate zone.

**Amount of Rebate:** 20% of the cost, up to \$300

**Requirements:**

- Home must be located within a [participating jurisdiction](#) and the homeowner must use a program-approved contractor
- After the work is complete, the homeowner can receive their rebate check by submitting the rebate form for their particular jurisdiction as well as copies of the installation invoice and the official "insulation card" as proof of the work being completed.
- Rebates are available through the local jurisdictions on a first-come, first-served basis until program funding is exhausted. Interested homeowners should contact their [jurisdiction](#) to ensure that funding is still available.

**To Find Participating Jurisdictions, Apply for the Rebate and For More Info go to:**

<http://www.colorado.gov/energy/index.php?/residential/participating-jurisdictions/>

### **Property Tax Exemption for Renewable Energy Systems**

Colorado enacted legislation in April 2007 ([SB 145](#)) to authorize counties and municipalities to offer property or sales tax rebates or credits to residential and commercial property owners who install renewable energy systems on their property. HB 1126 of May 2009 added solar thermal (non-electric) systems to the list of renewable energy equipment eligible for the property tax exemption.

Eligible renewable energy property is defined as "any fixture, product, system, device or interacting group of devices that produce electricity from renewable resources, including, but not limited to, photovoltaic systems, solar thermal systems, small wind systems, biomass systems, or geothermal systems."

The program would be administered at the local level by individual cities and counties. Individuals should contact the cities or counties where their property is located to see if a tax rebate or credit will be established in their community.

Web sites for many Colorado cities can be found at the Colorado Municipal League website, [www.cml.org](http://www.cml.org).

Web sites for Colorado counties can be found at the Colorado Counties, Inc. web site, [www.ccionline.org](http://www.ccionline.org)

## Fort Collins Incentives & Rebates

**1. ZILCH (Zero Interest Loans for Conservation Help) Program:** Fort Collins offers its residential customers interest-free loans that may be used to finance a variety of projects for future improvements to existing home to replace and/or upgrade items such as:

- Clothes Washers
- Clothes Dryers
- Water Heaters
- Furnaces
- Heat pumps
- Duct/Air sealing
- Insulation
- Windows
- Doors
- Evaporative Coolers
- Solar Water Heat
- Solar Space Heat
- Whole House Fans

**Details:**

**Cap:** Most project financing loans are capped at 80% of the total project cost.

**Loan Amounts:** Range from \$250 to \$2,300. They include a \$25 dollar processing fee

**Repayment Schedule:** Ranges from 24 to 60 months.

Most of the energy-saving projects are required to pay for themselves with savings in 10 years or less. Pay back time of the project is determined by a home energy rating performed by the company.

**For More Info Contact:**

Fort Collins Utilities  
700 Wood St  
Fort Collins, CO 80521

Phone: (970) 221-6700  
Fax: (960) 221-6247  
powertosave@fcgov.com

<http://fcgov.com/utilities/zilch.php#energy>

**2. Dishwasher and Clothes Washer Rebates:**

- **Dish Washer Rebate:** \$25 rebate from the City of Fort Collins for purchasing an ENERGY STAR® qualified dishwasher
- **Clothes Washer Rebate:** \$50 rebate for purchasing an Energy Star high-efficiency clothes washer

**For More Info and to fill out the Rebate Application go to:**

<http://www.fcgov.com/conservation/res-washer.php>

**3. \$35 Rebate to Recycle Refrigerators and Freezers:** The program provides free pick-up services for the recycling of old appliances and a \$35 rebate per unit. All appliance rebates are in the form of a credit on the customer's monthly utility bill.

**Program Guidelines**

- Fort Collins Utilities electric residential and commercial customers are eligible.
- Customer must own the appliance being recycled (limit of two per account).
- Appliance must be working (plugged in and cooling) and between 10–27 cubic feet.
- Customer will receive a one-time bill credit within 4–6 weeks after collection.

<http://www.fcgov.com/conservation/res-frige.php>

## Fort Collins Incentives & Rebates

**4. Home Energy Improvement Rebate Program:** Offers an incentive of 20% of the cost of approved measures up to \$500 (some items have lower caps)

- For existing single-family homes. No multi-family homes are included in this program.
- Either the Efficiency Audit or Efficiency Audit Plus is a required prerequisite for all efficiency measures.
- Installation contractors must be on Utilities participating contractor list.
- Homeowner installations do not qualify for rebates.
- All gas appliances must be natural gas.

**Qualifying measures include:**

- Air sealing
- Duct Sealing and Insulating
- Increased insulation
  - Conditioned Crawl Space Insulation
  - Cold Crawl Space
  - Basement Wall Insulation
  - Cantilever Floor Insulation
  - Frame Floor Insulation Over Garage
  - Exterior Frame Wall Insulation
  - Insulating Masonry Exterior Walls
  - Attic Insulation; Flat Ceiling
  - Cathedral Ceiling Insulation
- Thermally improved windows
- AH Blower Motor Replacement
- Exterior shading to reduce summertime solar gain
- Light fixture conversions from incandescent to fluorescent
- Mechanical system improvements
  - Replacement Gas Furnace
  - Replacement Gas Boiler
  - Replacement or new AC
  - Replace Existing Heat Pumps
  - Electric Resistance Furnace
  - Whole House Fan
  - Evaporative Cooler
  - Mechanical Ventilation
  - Replacement Gas Water Heater

**For Item Specific Requirements and Details visit:** <http://www.fcgov.com/conservation/res-home-efficiency-rebates.php>

**5. AC Load Management:** Demand for electricity peaks during hot summer days as homeowners switch on their central air conditioning. Fort Collins Utilities residential customers can help reduce the City's peak electric load and receive up to a \$20 rebate on their utility bill (\$4/month, May-September).

**It's Free** - At no charge, Utilities will install a small radio-controlled device near the central AC unit. During some afternoons and early evenings, the device will cycle the AC (turning it on and off) in 15-minute intervals. The furnace fan stays on, circulating already cooled air throughout the home. Most of the time, customers do not notice the cycling has occurred. The device is safe for equipment and operates like a thermostat.

**Eligible Participants** - Fort Collins Utilities residential customers with central air conditioning are eligible.

**Get Started** - Call (970) 221-6700 to schedule an appointment. Customers need not be present for the installation, unless there is a locked gate, dog or other issue that would prevent crews from accessing the outside air conditioning unit.

<http://www.fcgov.com/conservation/res-ac.php>

## Fort Collins Incentives & Rebates

6. **Electric Water Heaters Load Management**: Get Started - Call (970) 221-6700 to schedule an appointment.

7. **\$50 Toilet Recycling**: When you purchase a new toilet, be sure to recycle your old one. Fort Collins Utilities offers residential water customers up to a \$50 rebate for the purchase of high-efficiency toilets.

A free recycling program for porcelain toilets and urinals is offered through a cooperative venture between the City of Fort Collins Utilities, Natural Resources and Streets departments, and the local non-profit ReSource. The crushed porcelain of toilets is combined into an aggregate and used as road base.

Recycle toilets at these locations:

**One or two toilets:** ReSource, 1501 N. College Ave., (970) 498-9663

Recycling is free if the seat cover and all metal and plastic parts are removed; otherwise there is \$5 fee.

**Hours:** Mon.-Fri. 10 a.m.-6 p.m.; Sat. 9 a.m.-5 p.m.; Sun. 11 a.m.-4 p.m.

**Three or more toilets:** City Streets facility, 1380 Hoffman Mill Rd., (970) 482-1249

Remove seat cover and all metal and plastic parts or they will not be accepted.

**Hours:** Mon.-Fri., 7 a.m.-5 p.m. (Apr.-Oct.) -

Mon.-Fri., 7:30 a.m.-4 p.m. (Nov.-Mar.)

<http://www.fcgov.com/conservation/res-toilet.php>

## Fort Collins, Loveland, Longmont Incentives & Rebates

### **\$225 Central AC, Electric Air-Source Heat Pump Rebate:**

- Must be a customer of Estes Park Light & Power, Fort Collins Utilities, Longmont Power & Communications or Loveland Water and Power
- 13 SEER or greater and 5.4 tons (65,000 Btu/h) or less
- Purchased after January 21, 2005.
- Equipment must include a matched condensing unit and evaporative coil.
- Submitted applications must be received by Platte River Power Authority within 60 days of the installation date.

[http://www.fcgov.com/energysaving/pdf/ac007\\_rebate\\_app-10\\_06.pdf](http://www.fcgov.com/energysaving/pdf/ac007_rebate_app-10_06.pdf)

## Glossary of Terms and Acronyms

**AFUE (Annual Fuel Utilization Efficiency)** is a rating that denotes the efficiency of gas heating equipment. It is the amount of heating your equipment delivers for every dollar spent on fuel. A higher rating indicates more efficient equipment

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**HVAC:** Acronym for Heating, Ventilation, and Air Conditioning

**IECC 2009 Definition:** Standards published by the International Code Council, the IECC sets forth compliance methods for energy-efficient construction of both residential and nonresidential construction.

**Package Systems** are air conditioners with the evaporator coil, condenser, and compressor all located in one cabinet, which usually is placed on a roof or on a concrete slab next to the house's foundation. This type of air conditioner also is used in small commercial buildings. Air supply and return ducts come from indoors through the home's exterior wall or roof to connect with the packaged air conditioner, which is usually located outdoors. Packaged air conditioners often include electric heating coils or a natural gas furnace. This combination of air conditioner and central heater eliminates the need for a separate furnace indoors.

**Principle Residence:** This is the home where you live most of the time. A temporary absence due to special circumstances, such as illness, education, business, military service, or vacation will not change your principal residence.

**SEER (Seasonal Energy Efficiency Ratio)** The higher the SEER rating, the more energy efficient the equipment is. A higher SEER can result in lower energy costs.

**SHGC (Solar Heat Gain Coefficient)** measures how well a window blocks heat from sunlight. The lower the SHGC, the lower the heat gain through a window. SHGC ranges from 0 to 1.

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**Tax Credit:** A tax credit is a dollar-for-dollar reduction to the amount of taxes owed.

**Tax Deduction:** A tax deduction reduces the amount of income subject to tax.

**U-Factor Definition:** The U-factor measures the heat transfer through a window and tells you how well the product insulates. The lower the U-Factor, the greater resistance to heat flow (in and out) and the better it's insulation value. U-Factor values generally range from 0.25 to 1.25.

## Useful Websites

**Energy Star Website:** Contains a complete overview of the federal tax credits for energy efficiency, how to apply for credits, requirements of the federal tax credits, glossary of terms, Q&A, helps find energy incentives where you live

<http://www.energystar.gov>

**City of Fort Collins Residential Energy Conservation:** Links and information on residential rebates and programs offered to Fort Collins residents

<http://www.fcgov.com/conservation/res-index.php>

**Colorado Governor's Energy Office:** Links and details on federal, state and local credits, rebates and incentives and a checklist on home efficiency, learn more about different types of power and their impacts on the environment and your pocket book

<http://www.colorado.gov/energy/index.php?residential/>

**Fine Home Building:** Contains a Green Federal Tax Credit Guide, Green Building Guide and a blog about energy efficiency

<http://www.finehomebuilding.com/item/9702/green-tax-credit-guide>

**Loveland Water & Power:** Links and details on rebate program for Colorado residents and businesses that install energy efficiency measures and renewable energy measures and to participate in the Partnering with Power Program

<http://www.ci.loveland.co.us/wp/wpmain.htm>

**EnergySavvy.com:** Search for tax credits and rebates by where you live, learn more about energy efficiency and find answers to your energy questions.

<http://www.energysavvy.com/>

**U.S. Department of Energy: Energy Efficiency and Renewable Energy:** Educational information on energy efficiency, renewable energy, and research and development

<http://www.eere.energy.gov/>

**Energy Tax Incentives Organization:** Find information on tax incentives for consumers, businesses, from state and local utilities, IRS rules and regulations,

<http://energytaxincentives.org/consumers/>

**Center for ReSource Conservation:** Learn about the programs implemented in Colorado communities in - Waste (Deconstruction/Re-Use), Energy, and Water and Green Building

<http://www.conservationscenter.org/index.htm>