



smart-e loan

Qualifying Projects



Smart-E Measures	Source (if applicable)	Technical Standards
Health, Safety, & Resiliency		
Asbestos Abatement (including vermiculite)	NM Energy Minerals and Natural Resources	Please contact IPC for standards.
ENERGY STAR Cool Roofs	EPE	Low Slope $\leq 2/12$, Initial Solar Reflectance ≥ 0.65 , 3-Year Solar Reflectance ≥ 0.50 Steep Slope $> 2/12$, Initial Solar Reflectance ≥ 0.25 , 3-Year Solar Reflectance ≥ 0.15
Mold Remediation	NM Energy Minerals and Natural Resources	Please contact IPC for standards.
Home Performance/ Efficiency*		
Air Sealing	EPE	Blower-door guided air sealing
Ceiling Insulation	ZIA	Starting R-Value must be $\leq R11$, upgrade to $\geq R30$
Duct Sealing	EPE	blower door and duct pressurization, post-CFM values $\leq 10\%$ of total fan flow.
Energy Efficient Zone Heating Controls	CT/IPC	Please contact IPC for standards.
Energy Efficient Lighting Systems	All	Must be LED lighting
Floor Insulation	EPE	$\leq R-22$, upgrade to R-30
Wall Insulation	CT/IPC	Starting from $\leq R11$ to $> R19$
Windows - Solar screens	EPE	Solar screen installation
Windows - Replacement	EPE	U Factor Btu ≤ 0.30 ; SHGC ≤ 0.25
Heating and Cooling*		
Air Source Heat Pump	XCEL	15 SEER, 11.8 EER and above, 8.2 HSPF and above
Biomass (Furnace or Boiler)	CT/IPC	ASME Certified, 85% AFUE, Fully Automated
Central Air Conditioning	EPE & XCEL	15 SEER, 11.8 EER and above
Combination Boiler	NMGC	Water heating: 0.87 UEF or greater; space heating: 92% AFUE or greater
Evaporative Cooling	EPE	Saturation Effectiveness $> 85\%$
Ductless Mini-Split Heat Pump	XCEL	16 SEER; 9 HSPF
ECM Boiler Circulator Pump	CT/IPC	Installed on any boiler
Ground Source Heat Pump	EPE	Open Loop: ≥ 3.6 COP, ≥ 16.2 EER Closed Loop: ≥ 3.3 COP, ≥ 14.1 EER Direct Expansion: ≥ 3.5 COP (Heating), ≥ 15.0 EER (Cooling)
High Efficiency Boiler - Natural Gas and Propane	NMGC	ENERGY STAR, 95% AFUE
High Efficiency Boiler - Oil	ZIA	ENERGY STAR, 87% AFUE
High Efficiency Furnace - Natural Gas and Propane	NMGC	ENERGY STAR, 92% AFUE
High Efficiency Furnace - Oil	EPA	ENERGY STAR, 85% AFUE
Natural Gas Conversion - Burner		
Natural Gas Conversion - Cost to connect	CT/IPC	
Steam Boilers - all fuels	CT/IPC	
Weather Responsive Controls		
Water Heating*		
Heat Pump Water Heater	EPE	Energy Star rated, UEF ≥ 2.8 and FHR of 45
Natural gas storage or condensing water heater	EPA	ENERGY STAR, UEF $\geq .73$
On-Demand Tankless Water Heater - Natural Gas	EPA	ENERGY STAR, Energy Factor ≥ 0.94 with electronic ignition
On-Demand Tankless Water Heater - Propane	EPA	ENERGY STAR, Energy Factor ≥ 0.92
Renewables*		
Electric Vehicle Recharging Station	PNM	Level II EV charger
Micro CHP	CT/IPC	Proof of incentive. In case of no eligible incentives, case by case -- review by Smart-E team. Based on power production.
Micro Fuel Cell	CT/IPC	Proof of incentive. In case of no eligible incentives, case by case -- review by Smart-E team. Based on power production.
Smart Meters	NM Utilities	ENERGY STAR
Solar Hot Water Heater	CT/IPC	Proof of incentive. In case of no eligible incentives, case by case -- review by Smart-E team. Based on power production.
Solar Photovoltaic Battery Back-up	CT/IPC	Proof of incentive. In case of no eligible incentives, case by case -- review by Smart-E team. Based on power production.
Solar Photovoltaic Islanding Inverters	CT/IPC	Proof of incentive. In case of no eligible incentives, case by case -- review by Smart-E team. Based on power production.
Solar Attic Fans	CT/IPC	Proof of incentive. In case of no eligible incentives, case by case -- review by Smart-E team. Based on power production.
Rooftop Solar Photovoltaic	PNM	Proof of incentive. In case of no eligible incentives, case by case -- review by Smart-E team. Based on power production.
Other: Related Energy Measures		
<i>Total cost cannot exceed 25% of loan amount</i>		
Other: Electric service upgrade	CT/IPC	Up to code
Other: ENERGY STAR appliances	CT/IPC	Refrigerators, freezers, swamp coolers
Other: Lead abatement	CT/IPC	Please contact IPC.
Other: Knob & Tube removal	CT/IPC	Please contact IPC.
Other: Roof repair (must be done in conjunction with a solar or attic or wall insulation project)	CT/IPC	Please contact IPC.
Other: Air filtration for air quality	CT/IPC	Please contact IPC.
Other: Structural remediation	CT/IPC	Please contact IPC.

Other: Tree removal (must be done in conjunction with a solar project)	CT/IPC	Please contact IPC.
Other: Unlisted but relevant to improving the energy performance of a home	CT/IPC	Please contact IPC.
Water efficiency measures	CT/IPC	Please contact IPC.
Fire retrofits	CT/IPC	Please contact IPC.
ENERGY STAR pool pumps	CT/IPC	Please contact IPC.
* Rebates may be available. Please consult with your contractor		v09222