

## Clay Electric's Energy Loan Program

### *Can Clay Electric help me finance a new heat pump?*

Yes. Clay Electric's loan program finances specific energy conservation measures for purposes of increasing the energy efficiency of the home. Qualifying customers may borrow up to \$5,000 at 8% or 11% simple interest depending on their credit. If installing a SEER 14 or higher heat pump, members may borrow up to \$6,000. New energy efficient heat pumps and air conditioning equipment are just two of the approved energy efficient measures we finance.


***What other energy saving measures qualify for a Clay Electric energy loan?*** Besides providing loans for heat pumps and AC units, Clay Electric also finances metal roofing, insulation, energy efficient windows, doors, refrigerators, freezers and energy-saving water heaters. The loan request may be for one or more of these approved measures, up to a maximum loan amount of \$5,000, or \$7,500 for metal roofing. The minimum loan is \$1,000. If you have additional questions, we welcome your call.

Clay Electric considers you a valued customer and we are committed to assisting you in any way possible. The co-op provides this information to help you make the right choice when purchasing a new heat pump or air conditioning system.

For further information, call your local district office and ask for Energy Services.



Clay Electric Cooperative, Inc.

A Touchstone Energy® Cooperative 

Six convenient district office locations:

Orange Park (904) 272-2456  
734 Blanding Boulevard  
Orange Park, FL 32065

Keystone Heights (352) 473-4917  
P.O. Box 308 S.R. 100 West  
Keystone Heights, FL 32656

Salt Springs (352) 685-2111  
P.O. Box 5500 C.R. 316  
Salt Springs, FL 32134

Palatka (386) 328-1432  
300 North S.R. 19  
Palatka, FL 32177

Lake City (386) 752-7447  
1910 SW Main Boulevard  
Lake City, FL 32025

Gainesville (352) 372-8543  
8616 Northwest 39th Avenue  
Gainesville, FL 32606

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# A Guide to replacing Heat Pumps & AC Units

and details about  
Clay Electric's Energy  
Loan Program.



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## Where do I start?

If your home needs a new heat pump or air conditioning system, this brochure will help you better understand the important questions to ask about the new unit, the contractor and about Clay Electric's energy loan program.

## What kind of unit do I need?

**What is the best type unit for me to install?** Heat pumps are your best bet for year-round energy efficiency. Systems that use resistance heating during cold weather will be costly to operate. The manufacturer of the unit you're considering should be one commonly serviced in your area. The telephone Yellow Pages is a good resource to determine what manufacturers have authorized dealers in your area.

**What is the SEER number?** SEER stands for "Seasonal Energy Efficiency Ratio". Since all heating and air conditioning systems are rated by this same standard, the SEER rating is ideal for comparison shopping. The higher this number, the less electricity the unit will use and the less it will cost to operate. When comparing various units, their features and prices, be sure that the SEER is the same for each unit. The minimum allowed by the Florida Energy Code is a SEER of 13.

**Can the new air handler unit be installed on top of the existing air handler box the old unit currently sits on?** If the existing box is in good shape and the interior of the box is insulated and sealed air tight, it would be acceptable for the new unit to

be attached to the existing box. However, if the box is not sealed properly, unconditioned air can be drawn in through any cracks in the box. Most older platform boxes leak, causing the unit to operate more frequently. Depending on where the air is being drawn from, this may be costing you more money and creating indoor air quality problems.

**Should I purchase a larger unit than I currently have installed because some rooms in our home are warmer in the summer and colder in the winter than the rest of the house?** Probably not. The size of the unit (measured in tons) is not a matter of preference but rather is determined by careful calculations. The contractor should always conduct a load calculation to determine the actual heat loss and heat gain of the home. Units should be sized according to these calculations. Room temperature differentials are more often caused by improperly sized duct work or air leaks in the duct system. A duct load calculation should be performed to determine the proper size duct needed for each room. An inspection of the duct system should be done by the contractor to locate and repair any duct leaks. Duct work should always be addressed in the contractor's proposal. Example: "Seal any leaks found", or "modifying duct to increase air flow to \_\_\_\_\_-room".

In Florida, an oversized unit can create problems with humidity in the house. A unit that is too large does not operate as long as a properly sized one. This short cycling

prevents the unit from adequately removing moisture/humidity in the home. Humidity levels of 60% should be avoided.

## Will added insulation help?

**If attic insulation were added, could I use a smaller unit?** Possibly. Many homes do not have adequate attic insulation (R-19 minimum) as required by Florida current energy code. Additional insulation will usually allow the sizing of the new system to be reduced by 1/2 ton. Clay Electric's loan program now requires a conventional-built home's attic insulation level be brought up to current code at the time the new unit is being installed. We recommend increasing the attic insulation to R-30 if feasible.

## Who should install the unit?

**Does Clay Electric install heating and air conditioning equipment?** No. Clay Electric does not install heating and a/c equipment.

**Can you recommend a contractor?** No. Clay Electric does not recommend specific contractors, but we can provide the names of several contractors in your area.

**What basics should I know about selecting a contractor?** The contractor should be licensed in the county in which you reside and carry Worker's Compensation Insurance. They should come to your home by appointment and discuss the situation. No home can be properly evaluated without seeing first-hand the existing condition of the ductwork and performing a load calculation for proper sizing of the proposed new equipment.