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Lebanon Daily News

furnace? There's HELP

By STEVE SNYDER

Staff Writer

When Bob and Mary Heiserman moved into their North Green Street home in Palmyra, they knew that they would need a new furnace within a few years.

Last August, they decided the time had arrived.

"According to Ceal (Cecilia Bamberger of Bamberger's Inc.), whose husband did the work on the furnace when we moved in seven years ago, it was ancient," Bob said last week. "It had been there since the '60s or '70s. It had a real screwy motor on it, and Ceal was concerned that they couldn't replace it."

On Ceal's recommendation, the Heisermans financed their new furnace through a state program known as Keystone HELP, which stands for Home Energy Loan Program.

Keystone HELP provides loans of between \$1,000 and \$10,000 for an interest rate of between 6.99 and 8.99 percent with fixed-rate, monthly payments. There are no points, fees or closing costs involved and borrowers have up to 10 years to repay.

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must be performed by an approved contractor or dealer.

Keystone HELP was expanded to a statewide program last year as a partnership between the Pennsylvania Treasury



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Department and AFC First Financial Corp. of Allentown. The Treasury Department is investing up to \$30 million over three years.

All Pennsylvania homeowners who are making qualifying improvements to their primary home or second home are eligible. Good credit is required.

Nineteen Lebanon County homeowners have received loans averaging \$4,796, according to figures supplied by Elizabeth Kupchinsky of the Treasury Department.

In Dauphin County, 38 loans totaling \$231,330, an average of \$6,048, have been issued.

Examples of equipment that are eligible include: central and window air-conditioning units, heat pumps, furnaces and boilers, thermostats and controls, dehumidifiers, whole-house ventilation systems, insulation, siding, windows, skylights, insulated doors, ceiling fans and lighting equipment and controls. Equipment must have an Energy Star designation, which is given by the federal government.

The Heisermans will pay \$76 a month over 60 months (at 7.99 percent interest) for their \$3,750 furnace. They did not make a down payment.

"It has reduced our consumption considerably," Bob said of his new furnace. "I'm happy as a lark."

A retired driver for the former Memmi's bakery, Bob does some work as a handyman. Mary, another former Memmi's employee, works in the Harrisburg office of Schaedler YESCO.

Like the Heisermans, Mike and Michele Barnhart knew that their furnace wouldn't last too long when they moved into their Elm Street home in Richland seven years ago.

"When we bought the place, we were told it was really old," Michele said.

The Barnharts didn't get much warning when they found out their furnace's time had come.

"Our furnace started to go last December," Mike said. "They told us our unit was going to go out."

"We found ourselves in an emergency state," Michele said.

Mike Daubert of Leffler Energy told the Barnharts their furnace couldn't be repaired and a new one was installed in January.

"That was our Christmas present," Michele said.

Michele said Mike had never heard of the Keystone HELP program before Daubert told them about it.

Michele works in a group home; Mike is a technician supervisor for a drug-and-alcohol treatment program.

Their Keystone HELP loan covered the entire cost of the furnace, for which they are paying \$75 a month over 10 years (at 7.99 percent interest).

"We're very pleased with the program," Mike said. "It made it very budget-friendly for us. It allowed us some flexibility."

Cecilia Bamberger said she has had five or six customers finance purchases through Keystone HELP.

"It is (a good deal)," Bamberger said.

A company has to register with the Department of the Treasury to participate.

Brad Bowman of G.F. Bowman Inc. of Cleona agreed that Keystone HELP "is a real nice program. For us, it is a very good program to work with. There is a little bit of paperwork ...

"The great thing about it is it's not just for heating or air conditioning. You can use it for insulation and windows, but it needs to be Energy Star. The customers who have used it have had success."

To find an approved contractor or dealer, readers may check the Keystone HELP Web site, <http://www.keystonehelp.com> or call 1-888-232-3477.

"People have got to know these things exist," Bob Heiserman said.

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