

(x) Machinery, equipment, or a facility for utilizing groundwater as a heat source for a heating system or as a heat sink for an air conditioning system; or

(xi) Any other energy conservation improvement that the Administration determines by rule and regulation to be appropriate and consistent with the legislative purpose of this subheading;

(4) With respect to a commercial building, any planning or technical service, and any commercial energy audit, if the service or audit is related to or undertaken with the installation, or the modification of an installation, which includes any of the items specified in subsection (e)(3) of this section.

[(f)] (H) "Families of limited incomes" means families or persons whose incomes do not exceed upper income limits established by the Secretary of Economic and Community Development taking into consideration factors including (1) the amount of the total income of such families available for housing needs, (2) the size of the family, (3) the cost and condition of housing facilities available, (4) the ability of such families to compete successfully in the normal private housing market, and (5) standards and definitions established for pertinent federal housing programs. The limits may differ for different types of housing, programs of the Administration, and areas of the State. A limit of general applicability may be supplemented by a lower limit applicable to a particular project.

[(g)] (I) (1) "Financial assistance" means[, for the purpose of providing financial assistance for a home improvement project, an energy conservation project or a solar energy project,] any form of assurance, guarantee, grant, payment, CREDIT ENHANCEMENT, or other assistance, including by way of illustration and not by way of limitation, a grant, loan, loan guarantee (including insurance and co-insurance), reduction in the principal obligation of or rate of interest payable on a loan or portion of a loan, prepayment of interest on a loan or portion of a loan, a lease, and a lease guarantee (including insurance and co-insurance).

(2) "Financial assistance" includes any commitment to provide assistance in any form delineated in paragraph (1) of this subsection.

[(h)] (J) "Home improvement project" means a project or undertaking for any improvement, alteration, addition, or repair that substantially protects or improves the basic liveability of a residential building that will be occupied in substantial part by families of limited incomes. Any home improvement project for a residential building containing more than 4 units is subject to