

# Your home's energy savings, put to better use.

• Save hundreds or more every year,  
for what matters to you.



# Making it easy for you to save energy at home

Taking control of your energy use will save you money and make your home more comfortable year-round. Here's a great way to do it—with support from the New York State Energy Research and Development Authority (NYSERDA).

## ► Six simple steps to make your energy efficiency upgrades happen

**1 Get assessed.** Have a comprehensive home energy assessment performed by a Home Performance with ENERGY STAR (HPwES) contractor. In addition to measuring your home's energy performance, your Home Performance contractor will perform important health and safety tests to ensure major combustion appliances (furnace, boiler, water heater, stove) are operating properly. For most New Yorkers, the home assessment is free. Find a participating BPI-accredited Home Performance contractor in your area by calling 1-877-NY-SMART or visiting [nyserderda.ny.gov/home-performance](http://nyserderda.ny.gov/home-performance).

**2 Make a plan.** Your contractor will review the results of the comprehensive home energy assessment with you, then work with you to select cost-effective energy upgrades that match your budget and goals.

**3 Paying for the work.** For those that want to take advantage of low interest financing, HPwES offers two options through Green Jobs – Green NY.\* Both loan options offer up to \$13,000 per household, up to \$25,000 if the project meets higher cost-effectiveness standards, and repayment periods of 5, 10, or 15 years.

**Option 1:** On-bill recovery loans provide homeowners the convenience of paying for energy improvements on their utility bill.

- The current interest rate\* is 2.99%
- Payments will be included in monthly charges from your utility
- Your annual loan payment is calculated to not exceed the anticipated amount of money you save on energy costs
- Requires a mortgage to be signed and filed by NYSERDA to provide notice to any subsequent purchaser of the property

- The mortgage is not subject to any fees or NYS recording tax and is subordinate to any current or future mortgage on the property
- When you sell your home you will have the option to transfer the unpaid balance of loan to the new owners

**Option 2:** Unsecured loans offer affordable interest rates, flexible terms and simple repayment options.

- The current interest rate\* is 3.99% or 3.49% if you pay via automatic bank withdrawals
- Repaid monthly directly to NYSERDA's loan servicer

**For full eligibility requirements and instructions on how to apply for either loan, visit [nyserderda.ny.gov/residential-financing](http://nyserderda.ny.gov/residential-financing) or call 1-800-361-5663.**

**4 Get approved.** Receive loan status notification and return the signed loan documents.

**5 Upgrade.** Have a Home Performance with ENERGY STAR contractor implement the upgrades described in your Scope of Work. NYSERDA may inspect the work to verify its quality.

**6 Test-out—and earn incentives.** When your energy upgrades are finished, your contractor will repeat the tests conducted during the initial assessment. Upon test-out and acceptance of work you and your contractor will sign a Certificate of Completion, which is submitted to NYSERDA. Your lender will then make payment to your contractor. You can also enjoy other incentives like 10 percent cash back on eligible upgrades.

## Opportunity's knocking!

Call 1-877-NY-SMART or visit [nyserderda.ny.gov/home-performance](http://nyserderda.ny.gov/home-performance)



NYSERDA's Home Performance with ENERGY STAR program offers homeowners a comprehensive, whole-house approach to improving energy efficiency and home comfort while saving money. Energy assessments and upgrades are conducted by a participating Home Performance contractor accredited by the Building Performance Institute (BPI). Income-qualified homeowners are eligible for additional incentives to make energy improvements.



Participate in Home Performance with ENERGY STAR and take advantage of funding for comprehensive home energy assessments and low-cost financing for energy upgrades through Green Jobs – Green NY. Green Jobs – Green NY is a statewide effort to strengthen our communities through energy efficiency. It enables New Yorkers to make a significant difference in our homes, businesses and neighborhoods—making them more comfortable, more sustainable, and more economically sound. Green Jobs – Green NY is administered by NYSERDA and made available by the Green Jobs – Green New York Act of 2009.

\*The loan repayment period cannot exceed the useful life of the financed measures. The minimum financing amount is \$3,000 for Home Performance with ENERGY STAR and \$1,500 for customers who qualify for Assisted Home Performance with ENERGY STAR. Interest rates are subject to change. NYSERDA has the right to access a customer's credit report, FICO score, and utility payment history, and perform similar credit-related activities for the purpose of evaluating an applicant's creditworthiness.