

Home Performance with ENERGY STAR® Financing Options

OPTION 1

ENERGY STAR® Financing

Low-interest, unsecured loan, for 1-to-2-family, owner occupied homes.

- Up to \$20,000 loan limit
- 3, 5, 7, or 10-year term
- 24-hour approval
- Ask your contractor for current rate
- Work must be performed through the Home Performance with ENERGY STAR program

OPTION 2

New York Energy Smart™ Loan Fund

Low-interest loans offered through local, participating lenders

- Current interest rates are bought down by 4%
- Maximum loan term of 10 years
- Any 1-to-4-family home is eligible
- Work must be performed through the Home Performance with ENERGY STAR program

OPTION 3

Assisted Home Performance with ENERGY STAR® Work Scope Incentive

Available to income-qualified homeowners, as part of the Home Performance with ENERGY STAR® commitment to making energy efficiency affordable to all New Yorkers.

- Can be combined with option 1 or 2
- \$5,000 (maximum) available for single-family homes
- \$10,000 (maximum) available for 2-to-4-family homes
- Work Scope Incentive is paid directly to the contractor
- Work must be performed through the Home Performance with ENERGY STAR program

OPTION 4

Homeowner Financing Incentive

Available to homeowners who choose not to use program financing options 1, 2, or 3.

- Homeowner receives a cash incentive of up to 10% of the work scope (eligible measures only)
- Incentive paid directly to homeowner by the New York State Energy Research and Development Authority (NYSERDA)
- Any 1-to-4-family home is eligible
- Work must be performed through the Home Performance with ENERGY STAR program

Save Energy! Save Money!

Home Performance with ENERGY STAR® can help you lower your energy bills **AND** make your home safer and more comfortable!



All contractors who participate in Home Performance with ENERGY STAR® are required to be BPI-accredited.



A blower door test is used to measure air leakage and trace air flow.



Financing options make energy efficiency upgrades very affordable.

With a priority on health and safety, a participating Building Performance Institute (BPI)-accredited contractor performs a Comprehensive Home Assessment.

BPI accreditation is your assurance that you are receiving services from some of the best trained contractors available. BPI is a national resource whose mission is to enhance the health, safety, comfort, durability, and energy efficiency of residential buildings by providing skills verification and promoting best-practices by the building trades.

The BPI-accredited contractors use the latest in technology to look at the performance of your home with respect to health, safety, and energy efficiency.



For more information, call:
1-877-NY-SMART

and select
"Home Performance with ENERGY STAR®"

Or visit our website:

www.GetEnergySmart.org

The Comprehensive Home Assessment

What is it?

The **Comprehensive Home Assessment** has two phases. The first phase consists of the contractor taking inventory of, and reporting on, the current conditions in your home, including the following:

- Health and safety (Carbon Monoxide levels/Moisture problems)
- Air infiltration rates
- Insulation levels
- Domestic hot water system
- Heating system efficiency
- Cooling system/central air conditioning efficiency - if applicable
- Distribution system (ductwork) - if applicable
- Lighting
- Major appliances

The second phase consists of the participating BPI-accredited contractor developing a work scope for proposed improvements, including a cost and energy savings estimate.

How is it done?

Participating contractors use a number of diagnostic tools during the first phase of your **Comprehensive Home Assessment**. Some of the tools the contractor will use are:

- Carbon Monoxide (CO) Analyzer: Important Health and Safety tool
- Blower Door: Measures the air tightness of a home and aids in identifying areas where air leakage is occurring.
- Duct Blaster: Measures how 'leaky' the ductwork is in a home (This tool would only be used in a home that has a forced air heating system and/or central air conditioning).

To receive a free information packet that includes a list of participating BPI-accredited contractors in your area, call 1-877-NY-SMART.