

NY Home Performance with ENERGY STAR® Eligible Measures and Accessories

This is a general guide to eligible incentives and financing options available through NYSERDA’s Home Performance with ENERGY STAR (HPwES) Program. Please remember that eligibility may vary based on the energy efficiency requirements for each upgrade type, results of the comprehensive home assessment, fuel type, and your utility. Before you move forward with your energy efficiency project, check with your participating BPI accredited Home Performance contractor to ensure the upgrades you plan to make qualify for HPwES and the financing you choose, if any. For complete program terms and conditions, please visit nyserda.ny.gov/home-performance.

Subject to the terms described on pages 2 and 3, the upgrades marked with an “✓” below on the “Prequalified List” are eligible for either a 10% cash-back incentive or, for income eligible households, the 50% Assisted Subsidy. NYSERDA also offers three low-interest financing options: an Unsecured Loan, On-Bill Recovery Loan, and an Assisted Loan. An Unsecured or Assisted Loan for a project that includes only the upgrades on the “Prequalified List” below requires no additional cost-effectiveness screening. If the project includes additional eligible upgrades below that are not on the Prequalified List, the Loan is subject to cost-effectiveness standards as described on page 3. For additional information about projects using Program Financing, visit nyserda.ny.gov/residential-financing.

Table 1. Eligible Upgrades and Prequalified List

Eligible Energy Efficiency Upgrades		Prequalified List (for 10% cash-back, Assisted Subsidy, Unsecured Loan, and Assisted Loan)
Primary Heating and Cooling System ¹	Furnace – Natural Gas	✓
	Furnace – LP	✓
	Furnace – Fuel Oil	✓
	Boiler - Condensing	✓
	Boiler – Hot Water	✓
	Boiler – Steam	✓
	Boiler Reset Controls	✓
	Air Source Heat Pump (electric split systems)	
	Ground Source Heat Pump	
	Wood/or Solid Fuel Pellet Stove	
	Distribution Improvements in Natural Gas or Electrically Heated Homes ³	
	Distribution Improvements in Oil or Propane Heated Homes	✓
	Duct Sealing	✓
	Pipe Insulation	✓
	Central Air Conditioner (split system) ^{2,3,4}	✓
Programmable Thermostat	✓	
Building Shell	Insulation (attic, wall, floor, band joist, basement, crawl space) ²	✓
	Air Sealing	✓
	Replacement Windows	
	Storm Windows and Storm Doors	
	Movable Window Insulation	
	Exterior Doors	
Water Heater	Natural Gas	
	Propane or Oil	✓
	Electric	
	Indirect-Fired Tank	✓
	Heat Pump Water Heaters ²	✓
	Solar Thermal	
	Pipe Insulation	✓
	Hot Water Tank Insulation - Natural Gas or Electric	
Hot Water Tank Insulation – Oil or Propane	✓	

Eligible Energy Efficiency Upgrades		Prequalified List (for 10% cash-back, Assisted Subsidy, Unsecured Loan, and Assisted Loan)
Conservation	Faucet Aerator	✓
	Low Flow Showerhead	✓
Appliances & Lighting ⁴	Refrigerator ⁴	✓
	Freezer ⁴	✓
	Dishwasher	
	Clothes washer	
	Dehumidifier ⁴	✓
	Room Air Conditioner ⁴	✓
	CFLs	✓
	LEDs	✓
	Light Fixtures	

- 1 Defined as the primary heating system for the space being conditioned. Addition/replacement of secondary heating systems is not eligible. The new unit must be the primary heat for the space being served.
- 2 May require site-specific Total Resource Cost test analysis to determine incentive eligibility.
- 3 Ineligible under Assisted HPwES.
- 4 Only eligible for incentive when there is a replacement of an existing appliance or existing cooling system. Maximum Assisted Subsidy for each appliance is: \$300 for refrigerators and freezers; \$75 for dehumidifiers; and \$50 for room air conditioners. Only the base price of the appliance plus applicable tax is eligible; delivery, set-up, warranties or appliance accessories, and any associated taxes on these items are not eligible for incentives.

Eligible Health & Safety Measures and Accessories

Up to 15%, not to exceed \$2,000, in non-prequalified upgrades listed in Table 1 and eligible Health & Safety Measures and Accessories in Table 2 may be included in an Unsecured Loans without additional cost-effectiveness screening. Non-prequalified upgrades and Health & Safety Measures and Accessories are not eligible for the 10% HEMI, the 50% Assisted Subsidy, or the Assisted Loan. These costs are eligible for inclusion in the On-Bill Recovery Loan subject to cost-effectiveness requirements.

Table 2. Eligible Health & Safety Measures and Accessories

Eligible Health & Safety Measures and Accessories			
Health and Safety	Asbestos abatement	Qualified Accessories	Grates/Grills
	Electrical service upgrade necessary when installing a new heating/cooling unit		Diffusers
	Upgrade of knob and tube wiring in order to install insulation		Chimney liners and caps
	Radon and lead abatement work		Air cleaners
	Cost of removing an oil tank or replacing a faulty oil tank when done in connection with a heating system replacement		Furnace humidifier
	Repairs to the home due to water damage, molds and mildew, ice dams or other symptoms of poor building performance, as long as the cause(s) of building performance-related damage are addressed		Oil burner replacement
			Additional thermostats
	Moisture barriers		
	Attic venting		
	Fuel conversion accessory items		

Incentive Eligibility

The 10% cash-back incentive, 50% Assisted Subsidy, and the Assisted Loan are available for natural gas or electric efficiency measures to customers in the following utility territories: Central Hudson, Con Edison, National Fuel, National Grid (NYC and Upstate), NYSEG, Orange & Rockland, and Rochester Gas and Electric. Customers of National Grid (Long Island) are eligible for the cash-back incentive or the Assisted Subsidy for natural gas efficiency measures only. The 10% cash-back incentive and the 50% Assisted Subsidy may not be combined with any other utility incentive.

The cash-back incentive and Assisted Subsidy for eligible oil and propane efficiency measures are available statewide regardless of utility territory.

Financing Options

Program Financing is available statewide for all eligible measures that meet the cost-effectiveness standards of the loan product.

The maximum loan amount for the Unsecured and On-Bill Recovery Loans is \$13,000 per property; up to \$25,000 if the payback period is 15 years or less. There is a minimum loan of \$3,000 (\$1,500 for consumers who receive the Assisted Subsidy).

The calculation of cost effectiveness for the Unsecured and On-Bill Recovery Loans is based on the amount borrowed by the consumer, net of any incentives, including the 10% cash-back, 50% Assisted Subsidy or utility incentives. Financing charges are included in the cost effectiveness calculation. Customers have the option to “buy down” the project cost so that the financed amount meets the cost effectiveness criteria. The loan terms are 5, 10, or 15 years and the term may not exceed the useful life of the financed measures.

Unsecured Loan

The unsecured loan is available at 3.99%, or 3.49% with automatic (ACH) payment, and is repaid in installments to NYSERDA’s loan servicer.

Up to 15%, not to exceed \$2,000, in non-prequalified upgrades listed in Table 1 and eligible Health & Safety Measures and Accessories in Table 2 may be included in an Unsecured Loans without additional cost-effectiveness screening. For those projects where more than 15% of the cost is for items other than those on the Prequalified List, the estimated energy savings over the anticipated life of all eligible energy efficiency improvements must be at least 80% of the total principal and interest to be paid on the loan.

On-Bill Recovery Loan

The On-Bill Recovery Loan, available at 2.99%, is repaid through an installment charge on the customer’s utility bill. Eligible upgrades in Table 1 and Table 2 may be included in the loan, however the monthly loan installment payment may not exceed 1/12th of the estimated annual energy savings over the loan term.

Assisted Loan

The Assisted Loan provides an interest rate reduction of up to 4.0% to a Participating Residential Loan Fund Lender’s normal interest rate on loans up to \$20,000 for terms up to 10 years. The Assisted Loan is offered in limited areas and may not be combined with the 10% cash-back incentive. Only those upgrades on the Prequalified List may be included in an Assisted Loan, and no further cost-effectiveness screening is required.

Interest rates and loans terms are subject to change. Full details about Program Financing are available at <http://www.nyserda.ny.gov/residential-financing>.