

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: a Smart Energy Loan, On-Bill Recovery Loan, and an Assisted Loan. A Smart Energy 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, Smart Energy 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	
Water Heater	Exterior Doors	
	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, Smart Energy 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 a Smart Energy Loan 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

Health and Safety	Asbestos abatement	Ventilation Fans (Whole house fans or similar attic exhaust fans are not eligible)
	Electrical service upgrade necessary when installing a new heating/cooling unit	Repairs/upgrades to heating and/or DHW systems (including power venting kits) to correct spillage, inadequate draft, carbon monoxide failures
	Upgrade of knob and tube wiring in order to install insulation	Measures to provide sufficient combustion air and prevent Combustion Appliance Zone (CAZ) depressurization, spillage or inadequate draft
	Radon and lead abatement work	Gas leak repair
	Cost of removing an oil tank or replacing a faulty oil tank when done in connection with a heating system replacement	Dry vent repair
	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	Heat/Energy Recovery Ventilator
Qualified Accessories	Grates/Grills	Oil burner replacement
	Diffusers	Additional thermostats
	Chimney liners and caps	Moisture barriers
	Air cleaners	Attic venting
	Furnace humidifier	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 Smart Energy and On-Bill Recovery Loans is \$13,000 per applicant; up to \$25,000 if the payback period is 15 years or less. The minimum loan is \$3,000 (\$1,500 for consumers who qualify for the Assisted Subsidy).

The calculation of cost-effectiveness for the Smart Energy 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, but the term may not exceed the useful life of the financed measures.

Smart Energy Loan

The Smart Energy 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 a Smart Energy Loan 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 cost 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 back on the loan.

On-Bill Recovery Loan

The On-Bill Recovery Loan, available at 3.49%, 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 cost savings from the improvements over the loan term.

Assisted Loan

The Assisted Loan provides an interest rate reduction of up to 4.0% less than a Participating Residential Loan Fund Lender’s normal interest rate on loans up to \$20,000, for a term of 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.nysenda.ny.gov/residential-financing>.