

## **Overview of Customer Incentives**

NYSERDA offers energy efficiency services to New York State homeowners at all income levels through the Home Performance with ENERGY STAR®, Assisted Home Performance with ENERGY STAR and EmPower New York Programs. Below is an outline of services available that are further described in Sections 3 and 4 of the Contractor Resource Manual.

### **Home Performance with ENERGY STAR – Market Rate**

- For households with income above 80% of the State or Area Median Income.
- Low cost and no-cost comprehensive home energy assessments
- Green Jobs – Green NY Financing

### **Assisted Home Performance with ENERGY STAR – Moderate Income**

- For households with income less than or equal to 80% of the State or Area Median Income, whichever is greater.
- No-cost comprehensive home energy assessments.
- Discount of up to 50% of eligible work. Customers must apply for the Assisted Home Performance with ENERGY STAR Subsidy.
  - For a single family household, the cap is \$5,000. Effective October 1, 2016 the cap will be \$4,000.
  - For a 2-4 unit home, the cap is \$10,000. Effective October 1, 2016 the cap will be \$8,000.
- Green Jobs – Green NY Financing

### **EmPower NY - Low Income**

- For households with income less than or equal to 60% of the State Median Income. Customers must apply to EmPower New York.
- No-cost and partial cost energy services at an average of \$3,200 for home performance (HP) measures and \$600 for electric reduction (ER) measures.
- No-cost comprehensive home energy assessment.
- EmPower HP services will be limited to households with high to moderate energy usage, as follows:
  - Natural gas heat and hot water: at least 750 therms/year
  - Natural gas heat with electric hot water: at least 550 therms/year
  - Propane heat and hot water: at least 700 gallons/year
  - Propane heat with electric hot water: at least 525 gallons/year
  - Oil heat: at least 525 gallons/year
- Projects that do not reach the thresholds above, will be limited to ER services.

## Customer Incentives Summary

Income Qualification <sup>1</sup>	Comprehensive Energy Assessment	Customer Incentives <sup>2</sup>	GJGNY Financing <sup>3</sup>	
			On-Bill Recovery	Smart Energy Loan
<b>Low-Income EmPower NY</b> ≤60% SMI	FREE	100% of eligible measures	3.49%	3.49%
<b>Moderate-Income Assisted Home Performance with ENERGY STAR</b> 61-80% S/AMI	FREE	Up to 50% of cost of eligible measures  Max. \$5,000 – single family home Max. \$10,000 2-4 unit building  Effective 10/1/2016 – Max. \$4,000 – single family home Max. \$8,000 2-4 unit building	3.49%	3.49%
<b>Market Rate Home Performance with ENERGY STAR</b> 81-120% S/AMI	FREE	N/A	4.99%	4.99%
<b>Market Rate Home Performance with ENERGY STAR</b> Above 120% S/AMI	FREE	N/A	5.99-6.99%	5.99-6.99%
<b>Market Rate Home Performance with ENERGY STAR</b> 200-400% S/AMI	REDUCED COST	N/A	5.99-6.99%	5.99-6.99%

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- <sup>1</sup>Based on State Median Income or Area Median Income, whichever is greater.
- <sup>2</sup>Incentives apply only to eligible measures (see section 6 for measures eligible for incentives and financing).
- <sup>3</sup>Interest rates for energy efficiency work. Consumers may opt to apply for either or both GJGNY loan types. Interest rates for Smart Energy loans that include standard billing by mail are 0.5% higher than the rate shown.