



## **Policy for Households Affected by Severe Weather Events**

The New York Home Performance with ENERGY STAR® and EmPower New York Programs are not emergency-services programs. The Programs do, however, attempt to respond to emergency situations within the constraints of program guidelines and the existing infrastructure for the provision of services. As such, NYSERDA has established the following policy to help facilitate the submittal of projects that address property damage as a result of a severe weather event or other priority response as declared and activated by NYSERDA.

Participating Contractors in areas affected by a declared event will be notified should this policy be activated. These guidelines apply to only those homes in the affected area, during the time period specified in the activation notice. The activation notice may include further guidance and requirements specific to a particular declared event.

The Program cannot provide funding for repairs paid for by the Federal Emergency Management Agency (FEMA), private insurance or other programs. However, in situations where FEMA, private insurance, and other program reimbursement do not cover the full cost of repair or the additional cost for high efficiency equipment, the Program can provide customer incentives to cover the additional cost when it is provided by a Participating Contractor. At no time will the Program provide incentives that, when combined with funds from FEMA, insurance or other programs, exceeds 100% of the total project cost.

1. Complete a Storm Damage Audit using the procedure below:

**a. Document Program Eligibility**

In addition to the audit application, customers requesting program assistance for storm damage must submit a **Storm Relief Application**. This application must be complete at the time of the Storm Damage Audit.

Low-Income qualified households will be referred to a Participating EmPower New York Contractor as per program guidelines.

**b. Complete Storm Damage Audit**

Contractors are required to assess and document storm related damage to the home using the **Storm Damage Assessment Form**. The Storm Damage Audit mirrors the Comprehensive Energy Assessment with the exception of waiving test-in requirements where home condition does not support testing or where health and safety issues prevent the safe execution of the testing.

- i. Evaluate all insulation in the home, including area and depths as per program guidelines. Record findings and any storm-related insulation concerns, paying careful attention to moisture and mold concerns.
- ii. Evaluate the condition of the heating system and water heater. If functioning, conduct a combustion efficiency test. Make note of any and all secondary heating systems such as electric space heaters, wood stoves, gas-fired kitchen stoves and kerosene space heaters.
- iii. Evaluate the home's smoke alarm(s) and CO detector(s) and test the ambient air for CO if a combustion appliance is present.



- iv. If the odor of natural gas is present, and gas is in use in the dwelling, conduct gas leak testing. Follow Program gas leak procedures.
- v. For income-eligible homeowners, complete Electric Reduction measures per program guidelines.
  1. Evaluate Refrigerators and Freezers for replacement. If the primary refrigerator in an income-eligible home is deemed non-functional, it may be replaced through EmPower. If it is determined that refrigerators or freezers must be replaced, the contractor must complete the **Appliance Exchange Agreement**.
    - a. If the original refrigerator is not on the premises, the size of the replacement will be determined based on family size.
      - i. 1-3 family member: 18 cu. ft. or smaller
      - ii. 4 or more family member: 21 cu. ft. or smaller
    - b. In all cases, the contractor must measure available space to ensure that the replacement appliances will fit.
    - c. Freezers and secondary refrigerators must meet program guidelines for replacement. In the event that a home is without power at the time of inspection, consult the Kouba-Cavallo refrigerator and freezer guide at <http://www.kouba-cavallo.com/refmods.htm>. If the model is not in the guide, document the make, model, exterior size and general condition for consideration for replacement. EmPower will not fund replacement of freezers or secondary refrigerators that are no longer on the premises.
- c. Model the project and print out a Comprehensive Assessment Report for the customer.**
  - i. The existing condition for damaged equipment and appliances for the purpose of calculating energy savings will be code minimum efficiency (e.g. gas furnace 80% AFUE). The R-Value and/or U-Factor of exterior surfaces shall be modeled as closely as possible to pre-event condition accounting for degradation following BPI guidelines.
  - ii. The value of health and safety measures and accessories that are allowed to be excluded from the savings-to-investment calculation remains 15% of the total project cost with a cap of \$2,000.
- d. Have customer sign contract and Storm Assistance Agreement**
  - i. Upload all project documents to NY HP Portal as per program guidelines.
  - ii. Work is permitted prior to receiving work-scope approval. Full project submission and completions documentation will need to be received by the program in a reasonable amount of time after the completion of work for incentives to be processed.
  - iii. The loan approval process remains unchanged and a contractor proceeding with work without a signed loan agreement does so at their own risk.
- e. Health and Safety Concerns**
  - i. The Participating Contractor must ensure that installed measures do not create moisture-related damage to the structure or stimulate mold growth.

1. Test of moisture content of the wood in areas adjacent to cavities where insulation is to be installed.
    - a. This test must be completed in at least 4 places, low in the cavity
    - b. Prior to insulation or air sealing the moisture content of the wood must be no greater than 17%
    - c. Photographic documentation of testing must be completed
  2. Test the relative humidity of the lowest level in the structure
    - a. Prior to insulation or air sealing the relative humidity must be no greater than 60%
  3. Visually inspect to ensure than any mold problems have been mitigated.
  4. When installing below-grade wall insulation:
    - a. Closed cell foam must be used
    - b. Insulation must either be fire-retardant or arrangement must be made to ensure that the property owner is covering the material with a thermal barrier.
  5. When installing above-grade wall insulation in areas where walls have been damaged by the storm:
    - a. Tear-out must be complete prior to insulation.
    - b. Prior to insulating walls, contractor must attempt to remove any old insulation in wall cavities that remains after tear-out. Contractor must check to ensure that any remaining drywall is in good condition to allow for dense packing of adjacent cavities.
    - c. If drywall has not yet been installed, contractor may include installation of mold-resistant drywall in an itemized cost of re-insulating damaged areas.
- ii. Project completion documents must be submitted as per project guidelines. The home must be habitable at the time of test-out.
  - iii. Gas leak testing, CAZ testing and other BPI mandated test-out procedures must be completed prior to invoicing.
- f. **If a delay is anticipated** in providing insulation and air sealing due to the condition of the dwelling, the contractor may submit a partial invoice of the energy audit and any measures initially installed, indicating to the Program Implementer that the request is for partial completion.