
Home Installation:

Homeowners can have an approved NYSERDA Contractor install solar panels on their property in a simple and quick process. NYSERDA pays incentives to the contractor that lower the cost of the solar installation, those savings are then passed down to the customer. Incentives amount vary by region across New York State and can be found at www.ny-sun.ny.gov

Solar panels can be mounted on either the roof of their home or to the ground, wherever conditions are best on their property.

- Rooftop solar offers homeowners a way to harness the power of the sun through panels installed on the roof of their home, garage, or other buildings on your property. As an added benefit, they protect the roof. This is the most common option for residential solar.
- Ground-mounted solar allows you to put panels wherever conditions on your property are best, particularly if you can't or don't want to put them on your roof. For an additional cost, ground-mounted panels can be installed with tracking capabilities to better harness the power of the sun.

Homeowners can also choose which ownership model works best for them. They can choose outright ownership of the system or a lease agreement which is no different than leasing a car.

The first step for a homeowner is to find an approved NYSERDA contractor, at nyserdera.ny.gov/find-a-solar-contractor, to perform an assessment of their property and provide an estimate. Homeowners can visit www.ny-sun.ny.gov for additional information on how to hire a solar contractor and for a step-by-step guide.

Affordable Solar:

NYSERDA has an Affordable Solar Program offers an increased incentive rate to homeowners with a total household income less than 80% of the area or state medium income.

Visit www.ny-sun.ny.gov/affordable-solar to determine your eligibility.

Financing Home Installations:

NYSERDA offers two (2) different loan products available that can finance the installation of a solar system; a Smart Energy Loan or an On-Bill Recovery Loan.

- Smart Energy Loan: more traditional loan product that offers affordable interest rates and simple repayment options.
- On-Bill Recovery Loan: this loan provides convenience of paying for the solar system on your utility bill.

With each of these products loans are available for up to \$13,000 or \$25,000, depending on cost-effectiveness standards, with repayment periods of 5, 10, or 15 years. Homeowners can apply online or download an application at www.energyfinancesolutions.com

Community Solar:

If a resident's home isn't ideal for solar panels, or they cannot install solar on their property, community solar may be a good option. Community solar projects are an array of solar panels installed in a sunny, offsite location. Residents would then get credits toward their electricity bill by subscribing to a local clean energy project. Many community solar projects are becoming available across the State. Community solar allows you benefits from solar if you can't (or don't want to) install panels at home. Community Solar is available to both renters and homeowners. NYSERDA does not offer any incentives directly to the end-use customer for signing up for Community Solar.

The first step is a resident is to visit www.ny-sun.ny.gov to click on "Community Solar for Your Home" on the main page. There is a section called "Before You Get Started" which provides step-by-step instructions on how to research and select community solar.

Solar For All:

NYSERDA also offers the Solar for All Program, which allows income-eligible households to subscribed to community solar at no cost. Program participants receive monthly credits on their electricity bills—between \$5-\$15 a month—and there are no upfront costs, fees, or payments to participate. Participants must have a household income of less than 60% state median income. Visit www.nyserda.ny.gov/solar-for-all to learn more. In Solar for All territories, EmPower New York customers should be encouraged to apply.

Have Questions?

Contractors can call Leslie Polsinello if they have questions about the NY-Sun incentives.

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