

# **EmPower+ Eligible Measures List**

This is a general guide to measures eligible for incentives available for Tier 1 Low-Income and Tier 3 Moderate-Income households. Eligibility may vary based on the energy efficiency requirements for each upgrade type, results of the comprehensive home assessment, fuel type, energy utility, and funding source availability.

Subject to the terms described in the following tables, measures marked with a "E" below are "Prequalified" and eligible for Tier 1 Low-Income and Tier 3 Moderate-Income project incentives with no additional cost-effectiveness screening. Items on this list without a checkmark, "Standard" measures, may have limited, or not be eligible for, incentives.

If the project includes one or more "Standard" upgrades, the project is subject to a project lifetime savings review as described on page 6. In addition to project incentives, NYSERDA also offers several financing options through NYSERDA's Green Jobs Green New York (GJGNY) Residential Loan Fund: Smart Energy Loan, On-Bill Recovery (OBR) Loan, Renewable Energy Tax Credit Bridge Loan, Companion Loan. Review the GJGNY Residential Financing Implementation Manual for Participating Contractors for loan descriptions and requirements. All items listed are eligible for financing, subject to cost-effectiveness requirements.

#### **No-Heat Situations**

With the exception of natural gas HVAC equipment, the program will no longer subsidize fossil fuel HVAC equipment unless the home is in an emergency no-heat situation and the customer has either applied for the <a href="Heating Equipment Repair and Replacement (HERR)">Heating Equipment Repair and Replacement (HERR)</a> benefit and received a denial letter or discussed the project with implementation staff and the project has been determined ineligible for HERR. Please refer to Section 5.9 of the <a href="Program Manual">Program Manual</a> for No-Heat Guidelines.

I - No Heat Emergency Only

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Table 1. Eligible Measures List

|  |   | Table 1. Eligible Measures List   |              | Incontino Can                 |
|--|---|---|--------------|-------------------------------|
|  | Eligible Measures   | Minimum Efficiency Requirements   | Prequalified | Incentive Cap (Tier 1/Tier 3) |
|  | Air Source Heat Pump<br>(electric split systems) <sup>4</sup> | Listed on <u>NEEP Cold Climate</u> and ENERGY STAR Qualified. Waiver required if dollar savings are not positive.                             |              |                               |
|  | Ground Source Heat Pump                                       | See NYS Clean Heat Program for requirements.  |              |                               |
|  | Furnace <sup>5,6</sup> – Natural Gas                          | AFUE 96% with ECM (Mobile Home: AFUE 95% with ECM). Only replacing existing Natural Gas furnace with efficiency of 80% or less.               | ✓            | \$4,000/2,000                 |
|  | Furnace <sup>5,6,7</sup> – LP                                 | <b>▼</b> AFUE 95%   |              | \$4,000/2,000                 |
|  | Furnace <sup>5,6,7</sup> – Fuel Oil,<br>Kerosene              | ▼ AFUE 85%  |              | \$4,000/2,000                 |
|  | Boiler – Natural Gas<br>Condensing                            | AFUE 90%. Includes combi-boilers. Only replacing existing Natural Gas boiler with efficiency of 80% or less.                                  | <b>✓</b>     | \$4,000/2,000                 |
|  | Boiler – LP Condensing <sup>7</sup>                           | <b>▼</b> AFUE 90%   |              | \$4,000/2,000                 |
| n 1,2,3                                  | Boiler – Fuel Oil/Kerosene<br>Condensing <sup>7</sup>         | ▼ AFUE 87%  |              | \$4,000/2,000                 |
| Systen                                   | Boiler – LP/Natural Gas Non-<br>Condensing <sup>7,8</sup>     | I AFUE 85%. Project must include boiler reset control.  |              | \$4,000/2,000                 |
| Primary Heating and Cooling System 1,2,3 | Boiler – Steam <sup>7</sup>                                   | I AFUE 82% (size must be matched to cumulative capacity of connected radiators, per Institute of Boilers & Radiator Mfrs (IBR) standards).    |              | \$4,000/2,000                 |
|  | Pellet Stove <sup>9</sup>                                     | EPA certified for particulate matter output of 2.0 grams per hour or less. Replacement of existing less efficient pellet or wood stove model. | <b>~</b>     | \$2,000/1,000                 |
|  | Pellet Stove-Recycling Fee <sup>9</sup>                       | An additional \$500 incentive is available if an existing wood stove, pellet stove, or insert (with firebox) is recycled.                     | <b>√</b>     | \$500                         |
|  | Central Air Conditioner (split system) <sup>10,11</sup>       | AHRI Certificate Required. 14.5 SEER and ENERGY STAR Qualified.   |              | No Incentive                  |
|  | Room Air Conditioner <sup>12</sup>                            | ENERGY STAR Qualified. Health & Safety only with a doctor's note.   |              | \$0/\$250                     |
|  | Clean & Tune (Gas, Oil) <sup>23</sup>                         | As needed to correct high smoke or CO issues.   | ✓            | \$200-\$300/\$0               |
|  | Distribution Improvements <sup>13</sup>                       | Installed in accordance with all applicable state and local codes.  |              |                               |
|  | Heat Pipe Insulation  | R-3   | ✓            |                               |
|  | Duct Sealing  | UL 181B mastic or tape; use of "duct tape" is disallowed.   |              |                               |
|  | Duct Insulation   | Installed in accordance with all applicable state and local codes.  |              |                               |
|  | Retrofit Electronically<br>Commutated Motor (ECM)             | Separate measure for blower fan replacement only. Installed in accordance with all applicable state and local codes.                          |              |                               |
|  | Insulation – Cellulose,<br>Fiberglass                         | See Table 1A for specific R-value requirements. Must be accompanied by blower door assisted air sealing per BPI and program guidelines.       | <b>✓</b>     |                               |
| Building Shell 14                        | Insulation – Spray foam,<br>Foam board <sup>15</sup>          | See Table 1A for specific R-value requirements. Must be accompanied by blower door assisted air sealing per BPI and program guidelines.       |              |                               |
|  | Air Sealing <sup>16</sup>                                     | Supervised by professional; blower door assisted per BPI and program guidelines. Some measures not prequalified.                              | ✓            |                               |
|  | Exterior Doors  | ENERGY STAR Qualified. May be subject to SHPO review.   |              |                               |
|  | Replacement Windows <sup>24</sup>                             | U Value 0.28, SHGC .032, Air Leakage ≤ 0.3 CFM/ft^2. Including Jalousie window. May be subject to SHPO review.                                |              |                               |
|  | Movable Window Insulation                                     | R-3   |              |                               |
| at &                                     | Heat Pump Water Heaters⁴                                      | ENERGY STAR Qualified. Installed per manufacturer specifications, use professional discretion when citing.                                    | ✓            | \$3,000/1,500                 |



|                                | Eligible Measures                                 | Minimur  | m Efficiency Requiremo   | ents                            | Prequalified | Incentive Cap<br>(Tier 1/Tier 3) |
|--------------------------------|---|--|--|---------------------------------|--------------|----------------------------------|
|                                | Electric Resistance<br>Storage Tank <sup>18</sup> | ,  |  |                                 |              | \$1,250/625                      |
|                                | Natural Gas or Propane                            | Replacement for Health & Safety only.  |  |                                 |              |                                  |
|                                | Power Vented<br>Storage Tank <sup>18</sup>        | Draw pattern dependent.<br>ENERGY STAR Qualified.  | ≤ 55-gallons<br>≥ 0.64/0.68 UEF                                      | > 55-gallons<br>≥ 0.78/0.80 UEF |              | \$2,000/1,000                    |
|                                | Mobile Home<br>Storage Tank <sup>18</sup>         | Replacement for Health & Safety only. Electric: 0.92 UEF, Mobile Home Rated. Sealed Combustion (Direct Vent): Mobile Home Rated                                  |  |                                 |              | \$2,000/1,000                    |
| øi                             | Refrigerator                                      | Existing appliance older than 2011. ENERGY STAR Qualified.   |  |                                 | ✓            | NA/\$400                         |
| , 2,3,1                        | Freezer   | Existing appliance older the   | Existing appliance older than 2011. ENERGY STAR Qualified.           |                                 |              | NA/\$400                         |
| uces                           | Dehumidifier                                      | ENERGY STAR Qualified. Ca  | ENERGY STAR Qualified. Can only be installed in basement/crawlspace. |                                 |              | \$400/200                        |
| Appliances <sup>2,3,19</sup>   | Air Purifier <sup>20</sup>                        | Replacement of existing appliance or determined to be medically necessary (Doctor's note required). AHAM Verifide®. Follows EPA Guidance. ENERGY STAR Qualified. |  |                                 |              | \$250/125                        |
|                                | LEDs  | ENERGY STAR Qualified. Refer to Lighting Guidelines in CRM.  |  |                                 | ✓            |                                  |
|                                | DHW Pipe Insulation                               | R-3. 9' maximum length (3' Cold and 6' Hot) for Direct Install.  |  |                                 | ✓            | NA/\$500                         |
|                                | Low Flow Showerhead                               | EPA WaterSense: 2.0 gallons per minute. Aerating type showerheads not eligible. Limit one per household member.  |  |                                 | ✓            |                                  |
| 21                             | Advanced Power Strip <sup>22</sup>                | Up to 2 Tier 1 or Tier 2 APS replacements that need to provide 1 primary and 3 secondary outlets with at least 1,000 joules of surge protection.                 |  |                                 | <b>✓</b>     |                                  |
| Direct Install <sup>3,21</sup> | DHW Pressure Relief Valve Discharge Pipe          |  |  |                                 | ✓            | \$25                             |
| t i                            | Door Sweep  | Exterior doors (including to unconditioned spaces (i.e., basement).  |  |                                 | ✓            | NA/\$500                         |
| Dire                           | Weatherstrip                                      | Exterior doors (including to unconditioned spaces (i.e., basement).  |  |                                 | ✓            | NA/\$500                         |
|                                | Detectors - CO & Smoke                            | UL Listed. When one isn't already present. Limit one per dwelling. Install per local/state code.   |  |                                 | ✓            |                                  |
|                                | Furnace Filter                                    |  |  |                                 | ✓            |                                  |
|                                | Furnace Filter Slot Cover                         | When not present or malfunctioning.  |  |                                 | ✓            |                                  |
|                                | Programmable Thermostat                           | 5+2 day programmable thermostat including smart thermostat. Limited to one thermostat installed per zone.  |  |                                 | ✓            |                                  |

<sup>&</sup>lt;sup>1</sup> 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.

<sup>&</sup>lt;sup>2</sup> Costs beyond caps are responsibility of the customer.

<sup>&</sup>lt;sup>3</sup> Specific requirements for ENERGY STAR Qualified products can be found by visiting: <a href="https://www.energystar.gov/products">https://www.energystar.gov/products</a>.

<sup>&</sup>lt;sup>4</sup> Measures only require positive dollar savings when replacing electric, propane, oil, kerosene, or wood units. Natural gas units require the project lifetime savings to be greater than the Program incentive and have positive energy savings. The home where the heat pump is being installed (heating/cooling only) must meet the minimum insulation level specification set by NYSERDA (see <a href="Program Manual">Program Manual</a> Section 5.10).

<sup>&</sup>lt;sup>5</sup> When ECM is part of a new furnace, savings must be included in that new unit.

<sup>&</sup>lt;sup>6</sup> Furnace humidifier costs are required to be included in the new furnace installation costs.

<sup>&</sup>lt;sup>7</sup> Only eligible for Tier 1 Low-Income customers in no-heat emergency with <u>Heating Equipment Repair or Replacement (HERR)</u> denial or implementation staff has determined the project ineligible for HERR.

<sup>&</sup>lt;sup>8</sup> In instances where venting conditions require the installation of a non-condensing boiler, boiler reset controls must be included in the project; tank-less coil DHW is not allowed.

<sup>&</sup>lt;sup>9</sup> Pellet stove must supply a primary portion of heat. Listed on <u>EPA-Certified Wood Stove Database</u> or manufacturer documentation showing that the unit meets requirements.



- <sup>10</sup> Not eligible for program incentives but measure savings can be used to determine project lifetime savings.
- <sup>11</sup> Measure is only eligible when there is a replacement of an existing appliance or existing cooling system.
- <sup>12</sup> Tier 1 Low-Income customers must be referred to OTDA Cooling for assistance. If denied, full cost of unit may be covered.
- <sup>13</sup> In instances where an area of a home lacks adequate distribution, installation of new distribution to serve the area is eligible. The area lacking adequate distribution must be located within the pre-existing thermal boundary.
- <sup>14</sup> Moving objects on behalf of the customer costs are required to be included in the insulation installation costs.
- <sup>15</sup> Rim joists and cantilever foam measures are Prequalified.
- <sup>16</sup> The following air sealing measures are NOT Prequalified: Glass block and hopper windows in unconditioned basement space and window glass repair. Incentives for these measures have a per window cap at \$400 for Tier 1 Low-Income projects \$200 for Tier 3 Moderate-Income projects. Measures require project lifetime savings to be greater than the Program incentive. Note that glass block in conditioned space is not an eligible measure and hopper windows in conditioned space must be entered as windows and meet minimum efficiency requirements.
- <sup>17</sup> Use manufacturer's sizing guidelines or visit <a href="https://www.energy.gov/energysaver/water-heating/sizing-new-water-heater">https://www.energy.gov/energysaver/water-heating/sizing-new-water-heater</a>. For ENERGY STAR criteria, including UEF ratings and draw patterns, visit <a href="https://energystar.gov/products/water-heaters/residential-water-heaters-
- <sup>18</sup> Incentivized only to correct Health & Safety issues in situations where a Heat Pump Water Heater is not a feasible option. Acceptable Health & Safety issues for water heater replacement include: non-operational, leaking and not passing BPI test procedures. Existing fuel type must be used; fuel conversions not allowed. Electric units with burned-out electric elements must be replaced with Heat Pump Water Heaters unless the space doesn't allow for one. Measure will require project lifetime savings to be greater than the Program incentive.
- <sup>19</sup> Defined as the primary appliance located in conditioned space. 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.
- <sup>20</sup> Utilize <u>AHAM's Room Air Cleaner Certification Program</u>. CADR ≥ 2/3 of the room's area.
- <sup>21</sup> See <u>Program Manual</u> Section 5.14 for additional details on Direct install pricing and procedures.
- <sup>22</sup> Tier 1 APS must be replacement for AV and/or IT equipment plugged in a standard power strip. Tier 2 APS must be replacement for AV equipment only plugged in a standard power strip or Tier 1 APS.
- <sup>23</sup> For Tier 1 Low-Income households, Clean and Tune pricing is capped at \$300 for oil-fired heating systems and \$200 for natural gas/propane-fired heating systems.
- <sup>24</sup> Incentivized only in situations where window glass is broken or missing, and repair is not a feasible option. A photo of each existing window proposed for replacement must be included with the project's workscope submission.

**Table 1A. Insulation Requirements** 

| Landation Managemen            | Minimum Efficiency Requirements  |                                |                             |  |
|--------------------------------|----------------------------------|--------------------------------|-----------------------------|--|
| Insulation Measure             | R-Value                          | Cellulose / Fiberglass         | Spray Foam / Foam board     |  |
| Attic Entry – Hatch            | R-20                             |                                | Fireproofing when required. |  |
| Attic Entry – Pull-Down Stairs | R-13                             |                                | Fireproofing when required. |  |
| Attic Open/ Floored            | R-38 Average or Fill to Capacity | Maximum depth of cavity.       | N/A                         |  |
| Attic Knee Wall                | R-15                             | Dense packed with air barrier. | Fireproofing when required. |  |
| Attic Slopes                   | R-38 or Fill to<br>Capacity      | Maximum depth of cavity.       | Fireproofing when required. |  |
| Attic Gable End Walls          | R-14                             | N/A                            | Fireproofing when required. |  |
| Exterior Walls                 | R-14                             | Maximum depth of cavity.       |                             |  |
| Band Joist                     | R-14                             | Maximum depth of cavity.       |                             |  |
| Rim Joist                      | R-14                             | N/A                            |                             |  |



| lusulation Massaura         | Minimum Efficiency Requirements |   |   |  |
|-----------------------------|---------------------------------|---|---|--|
| Insulation Measure          | R-Value                         | Cellulose / Fiberglass                    | Spray Foam / Foam board   |  |
| Cantilever                  | R-21                            | Maximum depth of cavity.                  | Fireproofing when required.   |  |
| Garage Ceiling              | R-21                            | Maximum depth of cavity.                  | Fireproofing when required.   |  |
| Crawl Space Ceiling         | R-21                            | Maximum depth of cavity.                  | Crawlspace must not contain any mechanicals or distribution work. Space must be rendered inaccessible after insulation. Fireproofing when required. |  |
| Crawl Space Walls           | R-14                            | N/A                                       | Fireproofing when required.   |  |
| Foundation (Basement) Walls | R-14                            | N/A                                       | Down to 2' below grade; Area is not heated, and/or finished as a living space, No Drywall; Fireproofing when required.                              |  |
| Mobile Home Walls           | R-6                             |   |   |  |
| Mobile Home Attic           | R-24                            |   |   |  |
| Mobile Home Belly           | R-21                            | See specific technical guidance document. |   |  |

## **Eligible Health & Safety Measures and Accessories**

All Health and Safety Measures and Accessories must be itemized for the purposes of determining incentive eligibility and a project's cost effectiveness. When projects with the following Health and Safety amounts and all other measures are pre-qualified the projects will be approved without having to pass project level cost effectiveness: Tier 1 Low-Income-\$1,000, Tier 3 Moderate Income-\$500.

The costs associated with the installation of certain measures can be included in the related energy saving measure. Items such as high-hat covers, weather stripping, and outlet gaskets can be included with air sealing. Baffles, insulation dams, and creating access to the attic can be included with attic insulation.

Table 2. Eligible Health & Safety Measures and Accessories

|                   | Eligible Measures   | Program Requirements   | Prequalified |
|-------------------|---|--|--------------|
|                   | Bath Fan: New, Replacement and Venting  | Insulated duct in unconditioned space. Vent to exterior in all cases. Installation as needed by signs of moisture.   |              |
|                   | Dryer Vent Repair   | Vent to exterior in all cases.   |              |
| Health and Safety | Heating/DHW System Repair/Upgrades including CAZ Corrections: Repairs/Upgrades (including power venting kits) to correct carbon monoxide failures, provide sufficient combustion air, prevent CAZ depressurization, spillage or inadequate draft. | Maximum incentives: Tier 1 Low-Income \$500, Tier 3 Moderate-Income \$250. Includes repairs only to exterior wood boilers, not upgrades. Cap exceptions may be considered with a Heating Equipment Repair or Replacement (HERR) denial or implementation staff has determined the project ineligible for HERR. |              |
| E a               | Fuel (gas/oil) Leak Repair  | Gas leaks require confirmation with bubble solution.   |              |
| Fear              | Moisture Barriers, Crawlspace/Vapor Barrier   | Required on dirt floors.   |              |
| _                 | Heat/Energy Recovery Ventilator   | ENERGY STAR Qualified.   |              |
|                   | Ventilation Fans  | Make-up air needs to meet ventilation requirements. Whole house fans or similar attic exhaust fans are not eligible.   |              |
|                   | Knob and Tube Wiring Upgrade to install insulation  | Work must be performed per local jurisdiction. Not cost prohibitive.   |              |



|                     | Eligible Measures  | Program Requirements   | Prequalified |
|---------------------|--|--|--------------|
|                     | Chimney Liners and Caps  | Only to correct Health & Safety issues.  |              |
|                     | Home Repairs: Due to water damage, molds and mildew, ice dams or other symptoms of poor building performance, if the cause(s) of building performance-related damage are addressed | Includes gutter repair/replacement and roof repair.  Mold/mildew abatement must be completed according to New York State law and EPA guidelines.   |              |
|                     | Gas Oven Repair/Replacement  | Only to correct Health & Safety issues (CO can't be corrected with a Clean & Tune). Costs beyond caps are responsibility of customer. Maximum incentives: Tier 1 Low-Income \$500, Tier 3 Moderate-Income \$250.   |              |
| Health and Safety   | Oil Tank Removal or Replacement <sup>2</sup>   | Tier 1 Low-Income only when removal or replacement required by Code or to solve a Health & Safety issue. Tank must be removed according to local jurisdiction and EPA guidelines. Tier 1 Low-Income or Tier 3 Moderate Income eligible when removed with the conversion of an oilheating system to an ASHP/GSHP (See footnote for caps). |              |
| and                 | Sump Pump: New or Replacement  | As needed by signs of bulk moisture.   |              |
| lealth              | Asbestos Abatement   | Work must be completed according to New York State law and EPA guidelines. Not cost prohibitive.   |              |
| _                   | Lead Abatement <sup>1</sup>  | Work must be completed according to New York State law and EPA guidelines.   | No Incentive |
|                     | Radon Abatement  | Work must be completed according to New York State law and EPA guidelines.   | No Incentive |
|                     | Attic Access   | Cutting access and patching or adding insulated hatch only (not stairs).   | ✓            |
|                     | Attic Insulation Damming   | All hatches where loose fill insulation will be installed, areas adjacent to chimneys, chases, storage, and mechanical platforms.  | ✓            |
|                     | Attic Ventilation: baffles, soffit, gable, or ridge vents  | Installed in accordance with all applicable state and local codes.   | ✓            |
| v                   | Attic Storage Platform / Mechanical Access   | Storage platform limited to two 8x4 sheets (64 ft²).   |              |
| orie                | Drywall Repairs  | Includes reinforcing existing surface for dense packing.   |              |
| Access              | Thermal Barriers for Spray Foam (drywall/intumescent paint)  | Required if area is not permanently sealed or contains mechanicals.  |              |
| alified Accessories | Insulation/Debris Removal  | As needed to insulate to Program minimum standards.<br>Measure prequalified up to \$500 (Tier 1) or \$250 (Tier 3).  |              |
| Qua                 | Small Job Set Up Fee   | Only for non direct-install projects where a total of less than 500 sq ft of insulation is blown.  |              |
|                     | Furnace Humidifier   |  |              |
|                     | Fuel Conversion Accessories  |  |              |
|                     | Oil Burner Replacement   | No heat emergency only.  |              |
|                     | Boiler Reset Controls  | No heat emergency only. Programmed properly per manufacturer's specifications and site conditions.   |              |
|                     | Well Pump Replacement  |  |              |

<sup>&</sup>lt;sup>1</sup>Minor remediation under health and safety may be considered at the program's discretion to facilitate energy efficiency work.

<sup>&</sup>lt;sup>2</sup> When removed with conversion of an oil-system to an ASHP/GSHP incentives are capped based on tank location and Tier level: Above ground (\$2000) and Below ground (\$4000) at 100% for Tier 1 Low-Income and 50% for Tier 3 Moderate-Income.



#### **Incentives**

Tier 1 Low-Income or Tier 3 Moderate-Income income-qualified customers are eligible for incentives toward the energy efficiency work scope for single-family and 2 to 4-family homes per the table below. In the event the Tier 1 Low-Income incentive cap is exceeded or for the balance of the project cost for Tier 3 Moderate-Income projects, the project balance may be eligible for financing through a Smart Energy or On-Bill Recovery Loan.

| Program           | Income Qualification      | Work Scope Incentive* | Incentive Amount   |
|-------------------|---------------------------|-----------------------|--|
| EmPower+ (Tier 1) | < 60% State Median Income | 100%                  | Please see Section 3.1 of the  |
| EmPower+ (Tier 3) | 60-80% Area Median Income | 50%                   | Program Manual for Tier 1 Low-<br>Income and Tier 3 Moderate-<br>Income Incentive Caps |

<sup>\*</sup>Unless limited by measure eligibility or price caps.

### **Incentive Eligibility**

EmPower+ is funded through multiple funding sources, each with different requirements and funding levels. Access to Program incentives may be impacted by the household's utility provider, participation in other income-eligible programs, and availability of funds at the time of application. In addition, certain funding sources may have terms or conditions that differ from standard program incentive cap amounts. Participating Contractors can work with their account manager who can assist with determining available funding on a given project.

### **Project Lifetime Savings Review**

Projects with non-"Prequalified" measures require the project's lifetime dollar savings to be greater than 80% of the Tier 1 Low-Income or Tier 3 Moderate-Income incentive. Annual Energy Savings and Effective Useful Life determined by the <a href="New York State Technical Resource">New York State Technical Resource</a> Manual (TRM).

Sum of [Annual Energy (\$) Dollar Savings  $\times$  Effective Useful Life (EUL)] > NYSERDA Program Incentive  $\times$  80%

#### **Financing Options**

GJGNY Residential Financing is available statewide for all eligible measures that meet the cost-effectiveness standards of the loan product. The GJGNY Residential Financing Program offers GJGNY Loans (Smart Energy, On-Bill Recovery and Renewable Energy Tax Credit Bridge Loan) which are unsecured loans up to twenty-five thousand (\$25,000) dollars for one- to four-family residential energy efficiency improvements or renewable energy system projects.

For additional information about GJGNY Residential Financing including terms and conditions see the Residential Financing Implementation Manual.



### **Version History**

August 2, 2023 - Minimum Efficiency Requirements for refrigerators and freezers eligible measures changed from "Existing appliance greater than 10 years old. ENERGY STAR Qualified," to "Existing appliance older than 2011. ENERGY STAR Qualified."

August 2, 2023 - Minimum Efficiency Requirements for Detectors CO2 and smoke changed from "UL Listed. When one isn't already present. Limit one per dwelling," to UL Listed. When one isn't already present. Limit one per dwelling. Install per local/state code."