ELIGIBLE HOME ENERGY IMPROVEMENTS

Home Performance with ENERGY STAR®

This is a general guide to which home energy improvements are eligible for discounts and loans through NYSERDA's Home Performance and Assisted Home Performance with ENERGY STAR programs. Eligibility may vary based on energy efficiency requirements for each type of improvement, results of the home energy assessment, fuel type, your utility provider, and the availability of funding. Before you move forward with your energy efficiency project, check with your participating BPI GoldStar contractor to ensure the improvements you plan to make qualify for the program and the financing you plan to choose, if any.

Subject to the terms described on pages 2 and 3, the improvements marked below with a "✓" on the "Prequalified List" are eligible for either a 10% discount or, for income-eligible households, a 50% discount through the Assisted Home Performance with ENERGY STAR program. NYSERDA also offers three low-interest loan options: the Smart Energy Loan, the On-Bill Recovery Loan, and the Residential Loan Fund. A Smart Energy Loan or the Residential Loan Fund for a project that only includes improvements on the "Prequalified List" requires no additional cost-effectiveness screening. If the project includes additional eligible improvements that are not on the Prequalified List, the loan is subject to cost-effectiveness standards as described on page 3. For additional information about low-interest loans, visit nyserda.ny.gov/hp-finance

TABLE 1. ELIGIBLE IMPROVEMENTS AND PREQUALIFIED LIST

	Eligible Home Energy Improvements	Prequalified List (for 10% discount, 50% discount, Smart Energy Loan, and Residential Loan Fund)
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 Stove[5]	
	Pellet Stove/Pellet Stove Insert[5]	
	Distribution Improvements in Natural Gas or Electrically Heated Homes[3]	
	Distribution Improvements in Oil or Propane Heated Homes	✓
	Duct Sealing	✓
	Duct Insulation	✓
	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	
	Exterior Doors	
Water Heater	Natural Gas	✓
	Propane or Oil	✓
	Electric	
	Indirect-Fired Tank	✓
	Heat Pump Water Heaters	✓
	Pipe Insulation	✓
	Hot Water Tank Insulation – Electric	
Conservation	Faucet Aerator	✓
	Low Flow Showerhead	✓

Continued ▶

TABLE 1. ELIGIBLE IMPROVEMENTS AND PREQUALIFIED LIST

	Eligible Home Energy Improvements	Prequalified List (for 10% discount, 50% discount, Smart Energy Loan, and Residential Loan Fund)
Appliances and 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 discount when there is a replacement of an existing appliance or existing cooling system. Maximum discount 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 discounts.
[5] Visit nyserda.ny.gov/renewableheatny/pelletstoves for available incentives.

INCENTIVE ELIGIBILITY

The 10% discount and the 50% discount 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 10% discount or the 50% discount for natural gas efficiency measures only. The 10% discount and the 50% discount may not be combined with any other utility incentive.

The 10% discount and 50% discount for eligible oil and propane efficiency measures are available statewide regardless of utility territory. Funds for oil and propane efficiency measures are limited and available on a first come, first served basis.

RENEWABLE TECHNOLOGIES

Solar thermal and solar photovoltaic (PV) systems may be included in a Smart Energy Loan or the On-Bill Recovery Loan, subject to cost-effectiveness requirements, with approval through the NYSERDA Solar Thermal Program, the PSEGLI Solar Thermal Program, the PSEGLI Solar Pioneer Program, or the NYSERDA Solar PV Incentive Program.

ELIGIBLE HEALTH & SAFETY IMPROVEMENTS AND ACCESSORIES

Non-prequalified improvements and Health and Safety Improvements and Accessories are not eligible for the 10% discount, the 50% discount, or the Residential Loan Fund.

Smart Energy Loan: Up to 15%, not to exceed $2,000, in non-prequalified improvements listed in Table 1 and eligible Health & Safety Improvements and Accessories in Table 2 may be included in a Smart Energy Loan without additional cost-effectiveness screening.

On-Bill Recovery: Up to 15%, not to exceed $2,000, in eligible Health & Safety Improvements and Accessories in Table 2 may be included in an On-Bill Recovery Loan subject to cost-effectiveness requirements.

TABLE 2. ELIGIBLE HEALTH & SAFETY IMPROVEMENTS AND ACCESSORIES

Health and Safety	• Asbestos abatement • Electrical service upgrade necessary when installing a new heating/cooling unit • Upgrade of knob and tube wiring in order to install insulation • Radon and lead abatement work • Cost of removing an oil tank or replacing a faulty oil tank when done in connection with a heating system replacement • 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	• Ventilation Fans (whole-house fans or similar attic exhaust fans are not eligible) • Repairs/upgrades to heating and/or DHW systems (including power venting kits) to correct spillage, inadequate draft, and carbon monoxide failures • Measures to provide sufficient combustion air and prevent Combustion Appliance Zone (CAZ) depressurization, spillage, or inadequate draft • Gas leak repair • Dryer vent repair • Heat/Energy Recovery Ventilator
Qualified Accessories	• Attic soffit, gable, or ridge vents • Attic storage areas / mechanical access • Attic pull-down stairs • Drywall as thermal barrier for spray foam or air sealing • Thermal barriers for spray foam • Air Cleaners • Additional thermostats	• Furnace humidifier • Chimney liners and caps • Germicidal UV lights or HEPA filters • AC coil when not installed with condenser • Fuel conversion accessory items • Oil burner replacement • Moisture barriers

FINANCING OPTIONS

Program Financing is available statewide for all eligible improvements that meet the cost-effectiveness standards of the loan product.

The maximum loan amount for the Smart Energy Loan and On-Bill Recovery Loans is $13,000 per applicant; up to $25,000 if the payback period is 15 years or less. There is a minimum loan of $1,500 for consumers who receive the 50% discount.

The calculation of cost effectiveness for the Smart Energy Loan and On-Bill Recovery Loans is based on the amount borrowed by the consumer, net of any incentives, including the 10% discount, 50% discount, 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 and the term may not exceed the useful life of the financed improvements.

Smart Energy Loan

The Smart Energy Loan is available at 3.49% with automatic (ACH) payment, or 3.99% with payment by check, 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 Improvements 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 savings over the anticipated life of all eligible home energy improvements must be at least 80% of the total principal and interest to be paid 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 improvements in Table 1 and Table 2 may be included in the loan, however the monthly loan installment payment may not exceed 1/12 of the estimated annual energy savings over the loan term. Improvements in Table 2 are capped at 15% of the total prequalified improvement cost, not to exceed $2,000.

Residential Loan Fund

The Residential Loan Fund provides an interest rate reduction of up to 4.0% to a Participating Residential Loan Fund Lender's normal interest rate on loans up to $20,000 for terms up to 10 years. The Residential Loan Fund is offered in limited areas and may not be combined with the 10% discount. Only those home energy improvements on the Prequalified List may be included in the Residential Loan Fund, 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 nyserda.ny.gov/hp-finance