

# NY-Sun Incentive Program Customer Guide

This guide provides residents, small businesses, and not-for-profit organizations with important information on how to participate in the NY-Sun Incentive Program.

## ✓ Find participating contractor to learn about installation options and requirements

Only a NYSERDA participating contractor may apply for incentives through the NY-Sun Incentive Program. Visit [nyserdera.ny.gov/PV-Contractor](http://nyserdera.ny.gov/PV-Contractor) to view a list of participating contractors.

### **Questions to ask the participating contractor:**

- Do you charge for a site survey?
- How long have you been participating in NYSERDA's NY-Sun Incentive Program?
- Are you certified by North American Board of Certified Energy Practitioners (NABCEP) as a PV Installation Professional, have you completed IBEW PV training, or are you certified by UL as a PV System Installer?
- How many systems have you completed through NYSERDA's NY-Sun Incentive Program? How many in my town?
- What are your typical prices based on system size or installed cost per kilowatt (kW)?
- Will I need a building permit? If yes, will you be responsible for obtaining the permit?
- What will my electric utility company require in order to interconnect and approve my solar PV System?
- Will my system need to be approved by a local code official?
- What other approvals are required in my municipality?
- Do you provide production guarantees? What type of warranty terms do you provide?
- If my roof needs repairs in the future, what is the process to remove and replace the solar PV system?
- Do you offer any financing options?
- Can you provide me with two references from completed solar PV projects that you have installed?

## ✓ Inquire about Financing options

Your participating contractor may offer financing options. If not, NYSERDA offers three low-interest loans for residential and small business customers. Your contractor can help you apply.

**For residential customers (with existing homes of 4 units or less)**, Smart Energy Loans or On-Bill Recovery Loans are available for up to \$13,000, or up to \$25,000 with higher cost-effectiveness standards, with repayment periods of 5, 10, or 15 years. Smart Energy Loans are a more traditional loan that offers affordable interest rates and simple repayment options. On-Bill Recovery Loans provide the convenience of paying for energy improvements on your utility bill. Apply online or download an application at [energyfinesolutions.com](http://energyfinesolutions.com)

**For small business and not-for-profit organizations**, Participation Loans of up to \$100,000 at half the market interest rate and On-Bill Recovery loans of up to \$50,000 at 3% interest are available, with repayment periods of up to 10 years. To access financing, request that your contractor submit a Request for Financing Form to NYSERDA on your behalf. Customers whose solar PV projects have been approved for financing can then take the NYSERDA approval letter to a participating lender to apply for financing. Visit [nyserdera.ny.gov/small-commercial-financing](http://nyserdera.ny.gov/small-commercial-financing) for more information.

✓ **Check with your Municipality and Electric Utility to learn more about the requirements for a solar PV system.**

Identify who is responsible for obtaining and paying for any and all permits, inspections and approvals. These responsibilities should be addressed in a written agreement with your participating contractor.

✓ **Complete a Project Application.**

After selecting a participating contractor, they will provide you with the following documents:

**Customer Purchase/Lease Agreement.** The agreement is between you and the participating contractor for the installation of a qualified solar PV system. This agreement should include details such as system costs, installation and payment schedules, responsibilities related to all permitting, interconnection, and other required approvals. The agreement should clearly identify what the contractor will provide with respect to the installation and must clearly apply the full amount of the NYSERDA incentive toward the price of the system. Be aware that if the agreement is a lease or power purchase agreement (PPA), the agreement will include terms with respect to your ability to transfer or otherwise dispose of the lease should you wish to sell your home during the lease period. You may wish to consult an attorney before signing either a purchase or a lease/PPA.

**Addendum.** The addendum, which includes provisions designed to protect you, must be signed by you and the contractor. The eligibility of your system for the payment of incentives will depend on the contractor's adherence to the terms of the addendum.

**Project Application.** The contractor is responsible for submitting the project application package to NYSERDA. Consider asking your contractor for a copy of the package for your records.

✓ **Receive Notification.**

The contractor will be notified directly of the approval or denial of each project application package. Notices of approval will specify the amount of the incentive and the timeframe within which the solar PV system must be installed. Notices of denial will detail deficiencies in the application, allowing you and your contractor to make corrections and re-submit the application. Contractors who proceed with construction prior to submittal of a project to NYSERDA do so at their own financial risk. It is the responsibility of the contractor to notify their customer of the status of their project application. NYSERDA does not notify customers. **All projects must be complete within 210 days from the date of NYSERDA approval.**

**It is important that you, the customer, keep track of this deadline, to avoid cancellation of the incentive.** Project extensions may be granted, upon written request, on a case-by-case basis, if there are legitimate and verifiable issues or delays related to new construction or equipment availability. Project extensions may be granted in 90-day increments. If the installation of your solar PV System is not progressing according to schedule, contact your contractor.

**Visit [nyserda.ny.gov/ny-sun](http://nyserda.ny.gov/ny-sun) or call 1-866-NYSERDA to learn more about the NY-Sun Incentive Program.**

The NY-Sun Initiative, a dynamic public-private partnership, will drive growth in the solar industry and make solar technology more affordable for all New Yorkers. Since Governor Andrew M. Cuomo launched NY-Sun in 2012, a total of 316 MW of solar PV has been installed or is under contract, more than was installed in the entire prior decade. The NY-Sun initiative brings together and expands existing programs administered by the New York State Energy Research and Development Authority (NYSERDA), Long Island Power Authority (LIPA), PSEG Long Island, and the New York Power Authority (NYPA), to ensure a coordinated, well-funded solar energy expansion plan and a transition to a sustainable, self-sufficient solar industry.

