Residential Green Jobs-Green New York (GJGNY) Financing Program
Eligible Measures List

NYSERDA offers two financing options through NYSERDA's Green Jobs – Green New York (GJGNY) Residential Financing Program (Program): Smart Energy Loan and the On-Bill Recovery (OBR) Loan. Review the GJGNY Residential Financing Program Manual for Participating Contractors for loan descriptions and requirements. This is a general guide to measures eligible for GJGNY Residential Financing. Subject to the described on pages 1–5, measures marked with a "▪ " below are "Prequalified". All items listed are eligible for financing, subject to cost-effectiveness requirements.

Smart Energy Loans are considered cost effective if at least 85% of the total loan amount is comprised of prequalified measures or the savings to investment ration (SIR) is greater than or equal to 80%.

On-Bill Recovery Loans – The monthly loan payment may not exceed 1/12th of the estimated first year average monthly energy cost savings from the improvements over the loan term. In other words, the monthly payments may not exceed the estimated first year average monthly energy cost savings. Loans that exceed $13,000 must have a simple payback of less than 15 years.

No-Heat Situations

With the exception of natural gas HVAC equipment, the Program will no longer finance fossil fuel HVAC equipment except in a "no heat" situation for low income customers (customers with a household income of less than or equal to 60% of the Area Median/State Median Income, whichever is greater). A "no heat situation" is defined as a home where the primary heating source is inoperable during the heating season, and the home cannot be served by the Home Equipment Repair and Replacement (HERR) program. Customers with household income > 60% AMI will not be eligible for the "no-heat exception".

Table 1. Eligible Measures List

	Eligible Measures	Minimum Efficiency Requirements	Prequalified
Solar	Photovoltaic (solar) Systems	See NY-Sun Program Manual for requirements.	✓
Comfort Home	Comfort Home Load-Reduction Packages: 1) Package A: Good 2) Package B: Better 3) Package C: Windows Add-On	See the Comfort Home Program Manual. Participating Comfort Home contractors can inquire about access to the most recent version of the Comfort Home Program Manual by contacting: comforthome@nyserda.ny.gov	✓
Primary Heating and Cooling System [1,2]	Air Source Heat Pumps	See NYS Clean Heat Program for requirements.	✓
	Ground Source Heat Pump	See NYS Clean Heat Program for requirements.	✓
	Furnace[3,4] – Natural Gas	AFUE 96% with ECM (Mobile Home: AFUE 95% with ECM). Only replacing existing Natural Gas furnace with efficiency of 80% or less.	✓
	Furnace[3,4,5] – LP	❗ AFUE 95%	✓
	Furnace[3,4,5] – Fuel Oil, Kerosene	❗ AFUE 85%	✓
	Boiler – Natural Gas Condensing	AFUE 90%. Includes combi-boilers. Only replacing existing Natural Gas boiler with efficiency of 80% or less.	✓
	Boiler – LP Condensing[5]	❗ AFUE 90%	✓
	Boiler – Fuel Oil/Kerosene Condensing[5]	❗ AFUE 87%	✓
	Boiler – LP/Natural Gas Non-Condensing[5,6]	❗ AFUE 85%. Project must include boiler reset control.	✓
	Boiler – Steam[5]	❗ AFUE 82% (size must be matched to cumulative capacity of connected radiators, per Institute of Boilers & Radiator Mfrs (IBR) standards).	✓
	Pellet Stove[7]	EPA certified for particulate matter output of 2.0 grams per hour or less. Replacement of existing less efficient pellet or wood stove model.	✓

	Eligible Measures	Minimum Efficiency Requirements	Prequalified
Primary Heating and Cooling System [1,2]	Central Air Conditioner (split system)	AHRI Certificate Required. 14.5 SEER and ENERGY STAR Qualified. Only eligible when there is a replacement of an existing appliance or existing cooling system.	✓
	Distribution Improvements[8]	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.	✓
	Programmable Thermostat	5+2 day programmable thermostat including smart thermostat.	✓
Building Shell [1,9]	Insulation – Cellulose, Fiberglass	See Table 1A for specific R-value requirements. Must be accompanied by blower door assisted air sealing per BPI and program guidelines.	✓
	Insulation – Spray foam, Foam board	See Table 1A for specific R-value requirements. Must be accompanied by blower door assisted air sealing per BPI and program guidelines.	
	Air Sealing[10]	Supervised by professional; blower door assisted per BPI and program guidelines. Some measures not prequalified.	✓
	Storm Windows and Exterior Doors	No minimum efficiency requirement. May be subject to SHPO review.	
	Replacement Windows	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	
Water Heater [2,11]	Heat Pump Water Heaters	ENERGY STAR® Qualified. Installed per manufacturer specifications, use professional discretion when citing.	✓
	Electric Resistance Storage Tank[12]	Replacement for Health & Safety only. As high an efficiency (UEF) as possible based on product availability.	
	Mobile Home Storage Tank[12]	Replacement for Health & Safety only. Electric: 0.92 UEF, Mobile Home Rated. Sealed Combustion (Direct Vent): Mobile Home Rated	
Ancillary	Lighting Upgrades (LEDs)	ENERGY STAR® Qualified. Refer to Lighting Guidelines in CRM.	✓

[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] Specific requirements for ENERGY STAR Qualified products can be found by visiting: https://www.energystar.gov/products.

[3] When ECM is part of a new furnace, savings must be included in that new unit.

[4] Furnace humidifier costs are required to be included in the new furnace installation costs.

[5] Only eligible LMI customers in no-heat emergency with Heating Equipment Repair or Replacement (HERR) denial.

[6] 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.

[7] Must supply a primary portion of heat. Listed on EPA-Certified Wood Stove Database or manufacturer documentation showing that the unit meets requirements.

[8] 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.

[9] Moving objects on behalf of the customer costs are required to be included in the insulation installation costs.

[10] The following air sealing measures are NOT Prequalified: Glass block, basement hopper windows in unconditioned space, window glass repair.

[11] Use manufacturer's sizing guidelines or visit https://www.energy.gov/energysaver/water-heating/sizing-new-water-heater. For ENERGY STAR criteria, including UEF ratings and draw patterns, visit energystar.gov/products/water_heaters/residential_water_heaters_key_product_criteria

[12] Financed only to correct Health & Safety issues in situations where a HPWH 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.

[13] 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 financing.

Table 1A. Insulation Requirements

Insulation Measure	Minimum Efficiency Requirements		
	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 Average or Fill to 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	
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 financing eligibility and a loan's cost effectiveness.

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
Health and Safety	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.

	Eligible Measures	Program Requirements
	Combustion Appliance Zone (CAZ) Corrections: Measures to provide sufficient combustion air and prevent CAZ depressurization, spillage, or inadequate draft	
	Fuel (gas/oil) Leak Repair	Gas leaks require confirmation with bubble solution.
	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	Performed by licensed electrician and in accordance with local jurisdiction. Not cost prohibitive.
	Chimney Liners and Caps	Only to correct Health & Safety issues.
	Heating/DHW System Repairs/Upgrades (including power venting kits) to correct spillage, inadequate draft, carbon monoxide failures	Includes repairs only to exterior wood boilers, not upgrades.
	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	UL Listed Gas Ovens. If existing oven has CO level above 225ppm or a dangerous gas leak and cannot be repaired.
Health and Safety	Oil Tank Removal or Replacement	Removal or replacement only when required by Code or to solve a Health & Safety issue.
	Sump Pump: New or Replacement	As needed by signs of moisture.
	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.
	Attic Storage Platform / Mechanical Access	Storage platform limited to two 8x4 sheets (64 ft^2).
	Drywall Repairs	Includes reinforcing existing surface for dense packing.
	Thermal Barriers for Spray Foam (drywall/intumescent paint)	Required if area is not permanently sealed or contains mechanicals.
	Insulation/Debris Removal	As needed to insulate to Program minimum standards.
	Small Job Set Up Fee	Only for non-direct-install project where a total of less than 500 sq ft of insulation is blown.
	Main Panel electrical service upgrade necessary when installing new heat pump equipment	Completed NEC worksheet required to demonstrate upgrade need. Repairs due to Health & Safety issues.
	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	