

# Come home to comfort and savings on your energy bills. **It's easier than you think.**

With our residential financing, **it's simple to make your home energy-efficient for low monthly payments and little cash expense.**



The Home Performance with ENERGY STAR® program's residential financing makes energy efficiency home improvements easy to do and affordable—even when budgets are tight.

## Five simple steps to low-cost financing for your energy efficiency upgrades

### 1 Get assessed

Have a comprehensive home energy assessment performed by a Home Performance with ENERGY STAR contractor. These experts are accredited by the Building Performance Institute (BPI), a leading national authority on energy efficiency, so they're well qualified to do the job. For most New Yorkers, the home assessment is free. Find a participating BPI-accredited contractor in your area by calling 1-877-NY-SMART or visiting [GetEnergySmart.org](http://GetEnergySmart.org).

### 2 Make a plan

Your contractor will review the results of the comprehensive home energy assessment with you, then collaborate with you on a Scope of Work for cost-effective energy upgrades that match your budget and goals.

### 3 Apply for an affordable loan

Complete and submit the Credit Application (you might want to do this ahead of time to confirm that you qualify for financing). You can apply by calling 1-800-361-5663 or completing the application form at [EnergyFinanceSolutions.com](http://EnergyFinanceSolutions.com). The application process is quick—usually 30 minutes or less.

### 4 Upgrade

Have a Home Performance with ENERGY STAR contractor implement the upgrades described in your Scope of Work. NYSERDA may inspect the work to verify its quality.

### 5 Verify—and earn incentives

When your energy upgrades are finished, you and your contractor will sign a Certificate of Completion, which is submitted to NYSERDA. Your lender will then make payment to your contractor. You can also enjoy other incentives like 10 percent cashback and a 10 percent federal tax credit on eligible upgrades.

### Low-interest loan details

- The current interest rate is 3.99%
- You can lower your rate to 3.49% if you pay via automatic bank withdrawals
- Finance up to \$25,000 per household
- Select a repayment period of 5, 10 or 15 years

Residential financing interest rates are subject to change.

### Manageable monthly payments

At the current interest rate of 3.49%, an \$8,000 loan can be repaid in 15 years for only \$60 per month! To estimate payments on different loan amounts, use the loan payment calculator at [EnergyFinanceSolutions.com](http://EnergyFinanceSolutions.com).

► For more information, visit [GetEnergySmart.org](http://GetEnergySmart.org), call 1-877-NY-SMART or email [resloanfund@nyserd.org](mailto:resloanfund@nyserd.org)

### About NYSERDA's Home Performance with ENERGY STAR



NYSERDA's Home Performance with ENERGY STAR program offers homeowners a comprehensive, whole-house approach to improving energy efficiency and home comfort while saving money. Energy assessments and upgrades are conducted by a participating Home Performance contractor accredited by the Building Performance Institute (BPI). Income-qualified homeowners are eligible for additional incentives to make energy improvements.



The loan repayment period cannot exceed the weighted useful life of the financed measures. The minimum financing amount is \$3,000 for Home Performance with ENERGY STAR and \$1,500 for customers that qualify for Assisted Home Performance with ENERGY STAR. NYSERDA has the right to access a customer's credit report, FICO score and utility payment history, and perform similar credit-related activities for the purpose of evaluating an applicant's creditworthiness. Financing, energy assessments, and workforce development opportunities are made available as part of the Green Jobs – Green New York Act of 2009.

### Opportunity's knocking



Participate in Home Performance with ENERGY STAR and take advantage of funding for comprehensive home energy assessments and low-cost financing for energy upgrades through Green Jobs–Green NY. Green Jobs–Green NY is a statewide effort to strengthen our communities through energy efficiency. It enables New Yorkers to make a significant difference in our homes, businesses and neighborhoods—making them more comfortable, more sustainable, and more economically sound. Green Jobs–Green NY is administered by NYSERDA and made available by the Green Jobs – Green New York Act of 2009.