

# FINANCING AND INCENTIVE APPLICATION

## Residential One- to Four- (1-4) Family Property



**NYSERDA**

### INSTRUCTIONS

Complete this application to apply for Residential Financing or an income-eligible incentive; or both. If additional assistance is needed to complete this application, please contact Energy Finance Solutions (EFS) at 1.800.361.5663.

#### USE OF THIS APPLICATION

- If the Applicant and/or Co-Applicant owns and resides in a single family property where the clean energy project is to be installed, please use the **Single Family Owner Occupied Property Application** instead of this Application. For other single family properties, or for two-to-four family properties, please use this Application.
- This is not a contract for a loan nor does it lock you into any commitment with a contractor. Applying for a loan will include a review of your credit history. Final loan type, interest rate, and loan term will be based, in part, on a review of your clean energy project. This application may also be used to apply for a reduced loan interest rate for qualifying households. Visit [nyserdera.ny.gov/interest-rate-estimator](https://nyserdera.ny.gov/interest-rate-estimator) for additional information on household eligibility and interest rates.
- This application may also be used to apply for income-eligible incentives for projects in buildings occupied by qualifying households. Not all project types have incentives available. Visit [nyserdera.ny.gov/household-income](https://nyserdera.ny.gov/household-income) for additional information on household eligibility.

### SECTION 1: GENERAL INFORMATION

*To be completed by all Applicants*

#### A. CLEAN ENERGY PROJECT TYPE

Select all that apply.

- Energy Efficiency Upgrades: air sealing, insulation and heating improvements
- Pellet Stove: free standing heating systems
- Solar Electric System: Solar Photovoltaic (PV) systems
- Solar Hot Water System: Solar thermal water heating systems

#### B. APPLICANT INFORMATION

Complete this section for the Applicant.

#### C. PROPERTY INFORMATION

- Complete the address information where the clean energy project will be installed *only if it is different than the Applicant's mailing address.*
- Indicate the number of units within the property and the total number of household occupants within each unit (include full time student(s) whether living in household or not).
- Select any additional descriptors of the property that apply.

#### D. PROPERTY OWNER INFORMATION

- Complete this section only if the property owner is different than the Applicant (as indicated in Section 1.B).

#### E. ENERGY SUPPLIER INFORMATION

- If applying for an income-eligible incentive or an On-Bill Recovery Loan (Section 2), attach a copy of your most recent electric and natural gas (if applicable) utility bills.
- List the energy supplier information at the property address where the clean energy project will be installed.
- Provide the energy supplier information for a single family home or for the common meter(s) of a multi-unit building. If individual units in a multi-unit building have separate meters, the energy supplier information for the individual meters will be requested in the Addendum. The loan installment may appear on the bill for the common meter if the property owner is the account holder and the measures are deemed to benefit the whole house.

- Indicate in the space(s) provided if you are currently on a Deferred Payment Plan with your electric and/or natural gas utility. If you are currently on a Deferred Payment Plan with your utility, you will be eligible for a Smart Energy Loan only.
- Indicate in the space provided if you purchase oil, propane, kerosene, wood pellets, coal, or wood for heating your home.
- Indicate whether the energy bills are paid by the owner or the tenant.

## F. PROJECT PARTNER INFORMATION

Your project partner is the name of your contractor (if known at this time), and/or the name of a Community-Based Organization (CBO) who may be providing assistance. Information pertaining to the status of your loan or income-eligible incentive will be sent to the project partners you have identified in the space provided so they can plan next steps with you.

## SECTION 2: FINANCING INFORMATION

**Complete this section if applying for a loan; otherwise proceed to Section 3.**

**Fee Information:** The \$150.00 application processing fee will be included in the loan amount unless you check the box indicating you will be paying this fee separately by check.

## G. LOAN TYPE

NYSERDA offers two loan types: On-Bill Recovery Loan and Smart Energy Loan. After your project has been fully defined, you and your contractor will work together to determine the best loan option, based on project eligibility and your loan preference. However, if you are interested in an On-Bill Recovery Loan, we request you indicate your interest at this time to start the necessary processing for this loan type.

**On-Bill Recovery Loan.** Loan payments are made through your utility bill. You must meet these requirements to apply for an On-Bill Recovery Loan:

1. Applicant or Co-Applicant must own the property where the clean energy project will be installed.
2. Property where the clean energy project will be installed must receive utility service from one of these participating utilities: Central Hudson, Con Edison, PSEG – Long Island, National Grid - Upstate, NYSEG, Orange & Rockland Utilities, or Rochester Gas & Electric.
3. Name on the utility account must be either the Applicant or Co-Applicant and must not currently be on a deferred payment arrangement with the utility.

Title searches are required for the On-Bill Recovery Loan option. You are not committed to an On-Bill Recovery Loan by checking this option on the application, however, the title search process will be started because it may take several weeks to complete.

**Smart Energy Loan.** Loan payments are made through direct billing from NYSERDA's Loan Servicer or through automatic payment from your checking account. Applying for a Smart Energy Loan does not prevent you from choosing an On-Bill Recovery Loan later, but may add to the overall loan approval time.

For additional information on loan options, including current interest rates, visit [nyserdera.ny.gov/residential-financing](https://nyserdera.ny.gov/residential-financing).

## H. AUTOMATIC PAYMENT AUTHORIZATION FOR A SMART ENERGY LOAN

**Automatic Payment Authorization is not available if you are applying for an On-Bill Recovery loan.** A Smart Energy Loan offers a reduced interest rate for customers who choose to repay their loan via automatic payments from their checking or savings account. If you have chosen a Smart Energy Loan and wish to pay automatically, provide the bank account information from which you would like your loan payments to be debited. Do not include a copy of a voided check with this application. **NOTE:** You may choose to wait to provide your account information until your loan is approved, however, bank information must be received prior to finalizing and signing your loan agreement.

## I. APPLICANT INFORMATION

Complete this section for the Applicant who is listed in Section 1.B.

## J. CO-APPLICANT INFORMATION

A Co-Applicant is not required, but it may enhance your ability to meet financing eligibility requirements. If applicable, complete all information in this section.

## K. APPLICANT AND CO-APPLICANT INCOME

Complete this chart for the Applicant and Co-Applicant (if applicable) and submit the required income documentation. All sources of income must be reported. See the **Income Documentation Requirements** found at the end of the Instructions for more information.

- For wage income, list gross earnings (income prior to any deductions, including taxes and benefits).
- For self-employment, business, rental or farming income, include income or losses after operating expenses, but exclude depreciation and mortgage interest expense.
- Example:

Name of Income Recipient	Income Type (ex. Wages, Social Security, Pension, etc.)	Annual Income Amount
John Doe, Sr	Wages	\$45,000.00
John Doe, Sr	Business Income	\$50,000.00
Jane Doe	Social Security	\$35,000.00
Jane Doe	IRA distributions	\$30,000.00
<b>Total Income</b>		<b>\$160,000.00</b>

## L. INCOME-ELIGIBLE REDUCED INTEREST RATE LOAN SCREENING

NYSERDA offers lower loan interest rates if households occupying the building where the clean energy project is being installed meet income eligibility requirements. The Applicant(s) will be responsible for requesting that tenants, if applicable, complete the Addendum and provide income documentation, which can either be submitted with this application or sent by the tenants directly to NYSERDA's loan originator at the address provided at the end of the application. If you elect *not* to have household income screened for a reduced interest rate, check the box on the application and proceed to Section 4. However, please take note of the following:

- The Applicant and Co-Applicant (if applicable) are still required to list the types and amount of income in Section 2.K for loan underwriting purposes and submit the required income documentation.
- If it is later determined that you would have qualified for a lower interest rate loan, **your interest rate will not be changed.**

## SECTION 3: HOUSEHOLD INCOME INFORMATION

**Complete the Addendum for each household unit to be qualified for an income-eligible reduced interest rate loan and/or incentive.**

Some NYSERDA programs offer additional incentives based on meeting income-eligibility requirements. Please see NYSERDA's website or consult your contractor or community-based organization for additional information regarding applicable programs.

In addition, NYSERDA offers a reduced interest rate if households living in the building where the clean energy project will be installed meet income eligibility requirements. The interest rate for your loan will also be based on loan type, underwriting criteria, and project type.

**Complete the Addendum for each housing unit (household) you wish to have screened for income-eligibility.** The Applicant(s) will be responsible for requesting that tenants, if applicable, complete the Addendum and provide the required income documentation. See Income Documentation Requirements section at the end of the application. The Addendum and income documentation can either be submitted with this application or sent by tenants directly to NYSERDA's loan originator at the address provided at the end of the application.

- **Provide information for all income recipients in each household to be screened, who are 18 or over and who are not full-time students. All sources of income must be reported.**
- **Single Family Homes.** If the Applicant and/or Co-Applicant live in a single-family home where the clean energy project is to be installed, and are the only income recipients at the home, *there is no need to complete the Addendum* because their income has been captured in Section 2.K. Please skip to Section 4.
- **Multi-unit Buildings.** If the Applicant or Co-Applicant, if applicable, live in the building where the clean energy project will be installed, information already provided in Section 2.K does *not* need to be provided again. However, please be sure the unit in which the Applicant or Co-Applicant resides is clearly indicated in Sections 1.B and 2.J. Income of *additional* income recipients who are 18 or over and who are not full-time students, in the household of the Applicant and Co-Applicant, *must be provided in the Addendum.*
- If a household is currently eligible for, or has received within the past 12 months, services through NYSERDA's EmPower New York Program, the New York State Weatherization Assistance Program, HEAP, SNAP/food stamps, public assistance, or supplemental security income; *and the members of the household and sources of income have not changed*; you may attach the applicable award letter(s) instead of completing the Addendum for that household.

- For wage income, list gross earnings (income prior to any deductions, including taxes and benefits).
- For self-employment, business, rental or farming income, include income or losses after operating expenses, but exclude depreciation and mortgage interest expense.
- Example:

Name of Income Recipient	Income Type (ex. Wages, Social Security, Pension, etc.)	Annual Income Amount
John Doe, Jr	Wages	\$25,000.00
Janine Doe	Business Income	\$30,000.00
<b>Total Income</b>		<b>\$55,000.00</b>

## SECTION 4: CONSENT INFORMATION AND SIGNATURES

*All Applicants must read and complete this section.*

### INCOME DOCUMENTATION REQUIREMENTS

Income documentation is required for the amounts stated for each income recipient listed in the application. You can meet the documentation requirements by providing tax returns, documenting all current income sources for each individual, or by providing proof of eligibility for certain public assistance programs. *Please note that the award letter cannot be used as income documentation for Section 2.K, Applicant and Co-Applicant income information.*

- **Tax returns:** Provide a copy of the most recent federal income tax return (Form 1040, 1040A, or 1040EZ). Note: If the borrower filed a joint tax return, but is not applying jointly, the borrower must provide W-2 and 1099 statements instead of the tax return, or use the individual income sources option below.

Social security numbers, routing and account number, and any PINs must be blackened-out on these documents. You do not need to provide the schedules or forms filed with the return. If you do not have a copy of your return, you may request a transcript of your return to be mailed to you free of charge by completing IRS Form 4506-T or by going to [IRS.gov](https://www.irs.gov) and clicking on "Order a Transcript" or by calling 1-800-908-9946.

**OR**

- **Individual Income Sources:** Provide income documentation (examples below) for all income sources for each individual listed.

Wages, salary or commissions	Copy of two most recent paystubs showing year-to-date gross earning, or letter from employer stating gross year-to-date earnings
Pension, Social Security	Copy of award letter for current year or copy of bank statement showing deposit sources and amounts
401(k), IRA, interest earnings	Copy of brokerage/account statements showing regular pattern of distributions
Alimony	Copy of divorce decree or court order that established the support
Self-employment, business income, rental, or farming income	Copy of most recent Federal Income Tax Return with Schedule C, E or F; or profit and loss statement for past 12 months. Alternatively, for rental income, you may also list income as 75% of the gross annual leases for the property, and submit a schedule listing the property units and the gross annual lease amounts.

**OR**

- **Income-Eligible Public Assistance Programs.** Attach the applicable award letter(s).

### APPLICATION SUBMISSION

Submit completed application and income documentation to Energy Finance Solutions through one of the following methods:

**Email:** [efs@energyfinancesolutions.com](mailto:efs@energyfinancesolutions.com)

**Fax:** 608-249-5788

**Mail:** Energy Finance Solutions  
431 Charmany Drive  
Madison, WI 53719



# FINANCING AND INCENTIVE APPLICATION

## Residential One- to Four- (1-4) Family Property



Refer to attached instructions when completing this form.

### SECTION 1: GENERAL INFORMATION

To be completed by all Applicants

#### A. CLEAN ENERGY PROJECT TYPE (select all that apply):

- Energy Efficiency Upgrades
  Pellet Stove
  Solar Electric System (PV)
  Solar Hot Water System

#### B. APPLICANT INFORMATION

Mr./Mrs./Ms. Last Name First Name Middle Initial Jr./Sr./II/III

Mailing Address City County State Zip

Primary Phone (include area code) Secondary Phone (include area code) Email Address

Does the Applicant reside at the address where the clean energy project will be installed?  Yes  No

If the property is a multi-unit property, in which unit does the Applicant reside \_\_\_\_\_

Does the Applicant own the property where the clean energy project will be installed?  Yes  No

#### C. PROPERTY INFORMATION

Address where the clean energy project will be installed (if different from Applicant's address)

Street Address City County State Zip

Indicate the number of units within the property and the total number of household occupants within each unit below (include full time student(s) whether living in household or not).

Property Type	Total # Occupants per Unit			
Single Family				
2-Unit				
3-Unit				
4-Unit				

Select any additional descriptors that apply:  Mobile Home  Co-op  Mixed Use  Condo

**D. PROPERTY OWNER INFORMATION** Complete this section only if the property owner is different than the Applicant (as indicated in Section 1.B)

Mr./Mrs./Ms. Last Name First Name Middle Initial Jr./Sr./II/III

Mailing Address (if different than Applicant mailing or property address) City State Zip

Primary Phone (include area code) Secondary Phone (include area code) Email Address

List the name and phone numbers of any additional owners of the property

Is the property owned by a legal entity (not a person)  Yes  No

Entity Type (Trust, Estate, other legal entity)

If applicable, provide the entity name, and name and title of the individual authorized to act on behalf of the entity below.

Entity Name Signatory Name Signatory Title

**E. ENERGY SUPPLIER INFORMATION**

Electricity is paid by:  Owner  Tenant Heat is paid by:  Owner  Tenant

**ELECTRIC UTILITY:**

Electric Utility Name Account Number Name on Account

Indicate here if you are currently on a Deferred Payment Plan with your electric utility.

**NATURAL GAS UTILITY:**

Natural Gas Utility Name Account Number Name on Account

Indicate here if you are currently on a Deferred Payment Plan with your gas utility.

Indicate here if you purchase oil, propane, kerosene, wood pellets, coal, or wood.

**F. PROJECT PARTNER INFORMATION**

Contractor Name (if known) Community-Based Organization Providing Assistance (if applicable)

**SECTION 2: FINANCING INFORMATION**

Complete this section if applying for a loan; otherwise proceed to Section 3

Fee information: No fee is required to apply. If approved, there is a \$150 processing fee to prepare the loan documents. This fee will be included in your loan unless you indicate here you would like to pay this fee separately by check.

**G. LOAN TYPE**

I wish to apply for a:  Smart Energy Loan  On-Bill Recovery Loan

## H. AUTOMATIC PAYMENT AUTHORIZATION FOR A SMART ENERGY LOAN

The Smart Energy Loan offers a reduced interest rate for customers who choose to repay their loan via automatic payments from their checking or savings account. If approved for the Smart Energy Loan, would you like to receive a 0.5% interest rate reduction by authorizing automatic payments?  Yes  No

If yes, please complete the information below regarding the bank account from which you would like your loan payments to be debited. NOTE: You may choose to wait to provide your account information until your loan is approved, however banking information must be received prior to finalizing and signing your loan agreement. Do not include a copy of a voided check upon application submission.

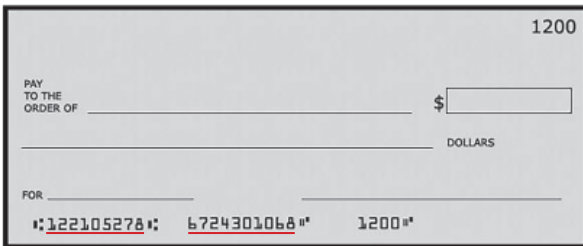
Account Type:  Checking Account  Savings Account

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Bank Name Bank Address

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9-Digit Bank Routing Number (verify routing number with your bank) Bank Account Number



The above-named Borrower ("You" or "Your") have authorized NYSEDA's Loan Servicer, Concord Servicing Corporation ("Us" or "We") or its Successors or Assigns to withdraw the indicated monthly Automatic Payment Amount from Your Account at the above-mentioned Financial Institution on the payment due date for the purpose of making payment on your *Smart Energy Loan account*. **The initial correspondence from Concord Servicing Corporation will notify you when your automatic payment is activated.** To revoke this authorization, please call 1-866-859-4403 at least 3 business days prior to your next scheduled payment due date. You are responsible and liable for all authorized transactions made under this Automatic Payment Authorization. We will not be liable for any fees your Financial Institution may assess if you do not have sufficient funds in your account to cover payment. All payments will be posted to your Account on the statement due date. If your due date falls on a weekend or holiday, your payment will be posted the next business day. You understand that purposely false or misleading information given may be considered fraud and covered under applicable laws.

Your 9-Digit Bank Routing Number Your Bank Account Number

## I. APPLICANT INFORMATION

Complete this section for the Applicant who is listed in Section 1.B.

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Date of Birth (mm/dd/yyyy) Social Security Number

## J. CO-APPLICANT INFORMATION

A Co-Applicant is not required but may enhance your ability to meet the financing eligibility requirements.

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Mr./Mrs./Ms. Last Name First Name Middle Initial Jr./Sr./II/III

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Date of Birth (mm/dd/yyyy) Social Security Number

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Primary Phone (include area code) Secondary Phone (include area code) Email Address

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Mailing Address City State Zip

Does the Co-Applicant reside at the address where the clean energy project will be installed?  Yes  No

If the property is a multi-unit property, in which unit does the Co-Applicant reside? \_\_\_\_\_

## K. APPLICANT AND CO-APPLICANT INCOME

Complete the chart below in accordance with the instructions. Please use additional pages if needed.

Name of Income Recipient	Income Type (ex. Wages, Social Security, Pension, etc.)	Annual Income Amount
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
Total Income		\$

## L. INCOME-ELIGIBLE REDUCED INTEREST RATE LOAN SCREENING

The Applicant and/or Co-Applicant may choose not to have household income screened for an income-eligible reduced interest rate loan by checking the box below. See the instructions for additional information.

- I/we choose not to provide additional household income information and I understand this may result in a higher interest rate. (Proceed to Section 4)

## SECTION 3: HOUSEHOLD INCOME INFORMATION

*Complete the attached Addendum for each household unit to be qualified for an income-eligible reduced interest rate loan and/or incentive.*



## SECTION 4: CONSENT INFORMATION AND SIGNATURES

### To be completed by all Applicants

By signing below, I/we certify that all information provided on this application, including statements and documents submitted in connection with this application, are correct and complete to the best of my knowledge. I understand that if I give false information on this application or withhold information in order to make myself eligible for benefits that I am not entitled to, I can be prosecuted to the fullest extent of the law.

I understand that by submitting this application I am not guaranteed a loan or income-eligible incentives. Whether or not I will be provided a loan or income eligible incentives will depend in part upon the number of applications received, the remaining funding available, and the priorities to be met by the program.

I acknowledge that NYSERDA has retained Energy Finance Solutions (“EFS”), a service offered by Wisconsin Energy Conservation Corporation (“WECC”), to process this application and underwrite my/our loan and/or determine my/our income qualification for an income-eligible incentive. I authorize EFS to obtain credit reports in connection with my/our loan request. I also authorize EFS to verify records necessary to assure eligibility for my/our loan request and/or income-eligible incentive request. If necessary, I further agree to provide additional information to EFS to underwrite my/our loan request and/or income-eligible incentive.

I acknowledge that the improvements being made to the home, or installation of a renewable energy system, are designed to reduce my energy costs or provide health and safety improvements, and my contractor will provide estimates of future energy cost savings or the contribution of a renewable energy system which may vary from the results I will realize. These savings are not guaranteed by either the contractor or NYSERDA. The estimate may include assumed increases in future energy costs, which may not reflect actual future energy costs.

As the authorized energy supplier account holder listed above, I authorize my energy supplier, or its agents, to release to EFS, program lender for NYSERDA, my energy usage for the past 24 months for the account(s) noted above. I understand that this information is being made available to establish current energy usage. The information released pursuant to this authorization shall be treated as confidential to the maximum extent permitted by law.

I further acknowledge and agree that NYSERDA and EFS may share with and disclose to, orally and/or in writing, the project partner(s) identified by me above, or as subsequently identified by me to EFS, the following information regarding this application: whether the application has been preapproved by EFS and any additional items requested by EFS in order to complete my loan approval and/or incentive approval; whether the application has been approved by EFS and the approved loan amount and/or incentive amount so that my project partner(s) can proceed with scheduling the work; and whether my application has been denied so that the project partner(s) can determine if there is other financing available and whether I intend to proceed.

In addition, if this application is approved and NYSERDA makes the On-Bill Recovery loan I have requested, I also authorize NYSERDA, its loan servicer, and the utility providing my gas and/or electric service and their employees, contractors, and agents to share such information concerning: my electric and/or gas utility usage; and the charges that are payable by me under the promissory note that I will sign.

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applications on the basis of sex or marital status.

**Applicant Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Co-Applicant Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Submit Completed Application and income documentation to Energy Finance Solutions through one of the following methods:**

**Email:** [efs@energyfinancesolutions.com](mailto:efs@energyfinancesolutions.com)  
**Fax:** 608-249-5788  
**Mail:** Energy Finance Solutions  
431 Charmany Drive  
Madison, WI 53719

For more information, please contact Energy Finance Solutions (EFS):  
**Toll Free:** 1-800-361-5663  
**Email:** [efs@energyfinancesolutions.com](mailto:efs@energyfinancesolutions.com)  
**Or visit** [nyserdera.ny.gov/residential-financing](http://nyserdera.ny.gov/residential-financing)

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# FINANCING AND INCENTIVE APPLICATION ADDENDUM

## Residential One- to Four- (1-4) Family Property



This Addendum is to be completed for each unit of the property to be income-qualified. Use a separate Addendum for each unit and use additional sheets if needed. Income qualification of individual property units may enable the Applicant to qualify for a reduced loan interest rate or an income-eligible incentive for a clean energy project.

### A. APPLICANT INFORMATION

This is the person who is applying for financing and/or an income-eligible incentive.

Mr./Mrs./Ms.	Last Name	First Name	Middle Initial	Jr./Sr./II/III
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### B. PROPERTY INFORMATION

Address where the clean energy project will be installed.

Street Address	Unit#	City	County	State	Zip
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### E. ENERGY SUPPLIER INFORMATION

If this is a multi-unit property with multiple utility meters, provide energy supplier and account information for this unit.

Electric Utility Name	Account Number	Name on Account
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Natural Gas Utility Name	Account Number	Name on Account
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Indicate here if you purchase oil, propane, kerosene, wood pellets, coal, or wood.

### D. UNIT HOUSEHOLD INCOME

Please review this section carefully before completing the income chart below.

#### When listing income:

- For wage income, list gross earnings (income prior to any deductions, including taxes and benefits);
- For self-employment, business, rental or farming income, include income or losses after operating expenses, but exclude depreciation and mortgage interest expenses;
- If a household is currently eligible for, or has received within the past 12 months, services through: NYSEDA's EmPower New York Program, Weatherization Assistance Program, HEAP, SNAP/food stamps, public assistance, or supplemental security income, and the members of the household or sources of employment have not changed, you may attach the applicable award letter(s) instead of completing the household income chart, as applicable for each household.

**Income documentation is required for all income listed in this application. You can meet the income documentation requirements by providing tax returns, documenting all current income sources for each individual, or providing evidence of income-eligible public assistance programs:**

- **Tax Returns.** Provide a copy of the most recent federal income tax return (Form 1040, 1040A, or 1040EZ), including Schedule C, E, or F, if applicable. **Note:** If the Applicant filed a joint tax return, but is not applying jointly, the Applicant must provide W-2 and 1099 statements instead of the tax return, or use the individual income sources option below. *Social security numbers, routing and account number, and any PINs must be blacked-out on these documents.* If you do not have a copy of your return, you may request a transcript of your return to be mailed to you free of charge by completing IRS Form 4506-T or by going to [IRS.gov](https://www.irs.gov) and clicking on "Order a Transcript" or by calling 1-800-908-9946.

**OR**

- **Individual Income Sources.** Provide income documentation as shown in the table below for all income sources for each individual listed in **Section K, and the Addendum (if applicable).**

**Provide documentation such as the following for each income source:**

Wages, salary, or commissions	Copy of two most recent paystubs showing year-to-date gross earning, or letter from employer stating gross year-to-date earnings
Pension, Social Security	Copy of award letter for current year or copy of bank statement showing deposit sources and amounts
401(k), IRA, interest earnings	Copy of brokerage/account statements stating total distributions for most recent year or showing regular pattern of distributions
Alimony	Copy of divorce decree or court order that established the support
Self-employment, business income, rental, or farming income	Copy of most recent Federal Income Tax Return with Schedule C, E or F; or profit and loss statement for past 12 months. Alternately, for rental income, you may also list income as 75% of the gross annual leases for the property, and submit a schedule listing the property units and the gross annual lease amounts

**OR**

- **Income-Eligible Public Assistance Programs.** Attach the applicable award letter(s).

**INCOME CHART:**

**Complete the chart below for all income recipients in this unit of the property where the clean energy project will be installed, who are 18 or over, and are not full-time students. Please use additional pages if needed.**

Example:

Name of Income Recipient	Income Type (ex. Wages, Social Security, Pension, etc.)	Annual Income Amount
John Doe Jr.	Wages	\$25,000.00
Janine Doe	Business Income	\$30,000.00
<b>Total Income</b>		\$55,000.00

Name of Income Recipient	Income Type (ex. Wages, Social Security, Pension, etc.)	Annual Income Amount
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
<b>Total Income</b>		\$

**E. INCOME-ELIGIBLE INCENTIVE CONSENT AND SIGNATURES**

I certify, under the penalties of law, that the statements made in this Addendum (including statements made in any accompanying papers) have been examined by me and are true and complete to the best of my knowledge. I acknowledge that NYSERDA has retained Energy Finance Solutions (“EFS”), a service offered by Wisconsin Energy Conservation Corporation (“WECC”), to process and underwrite my/our income qualification application. If necessary, I further agree to provide additional information to EFS and WECC to underwrite my/our income qualification application.

I further acknowledge and agree that NYSERDA and EFS may share with and disclose to, orally and/or in writing, the project partner(s) identified by me above, or as subsequently identified by me to EFS, the following information regarding this application: whether the application has been pre-approved by EFS and any additional items requested by EFS in order to complete my incentive approval; whether the application has been approved by EFS and the approved incentive amount so that my project partner(s) can proceed with scheduling the work; and whether my application has been denied so that the project partner(s) can determine whether I intend to proceed.

I understand that my signature on this form gives permission for NYSERDA, or its designee, to verify records necessary to assure my program eligibility. I understand that if I give false information or withhold information in order to make myself eligible for benefits that I am not entitled to, I can be prosecuted to the fullest extent of the law.

I understand that by submitting this application I am not guaranteed an income eligible incentives. Whether or not I will be provided an income eligible incentives will depend in part upon the number of applications received, the remaining funding available, and the priorities to be met by the program.

**One household member listed in the above chart is required to sign and date below. All income recipient household members may sign and date below.**

Signature \_\_\_\_\_ Date \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

**Submit Completed Application and income documentation to Energy Finance Solutions through one of the following methods:**

**Email: [efs@energyfinancesolutions.com](mailto:efs@energyfinancesolutions.com)**

**Fax: 608-249-5788**

**Mail: Energy Finance Solutions**

**431 Charmany Drive**

**Madison, WI 53719**

For assistance with this application Addendum, please contact Energy Finance Solutions (EFS):

**Toll Free: 1-800-361-5663 or email [efs@energyfinancesolutions.com](mailto:efs@energyfinancesolutions.com)**

