

Green Jobs – Green New York Residential Financing



NYSERDA

Eligible Measures List

NYSERDA offers several financing options through NYSERDA's Green Jobs – Green New York (GJGNY) Residential Financing Program (Program): Smart Energy Loan, On-Bill Recovery (OBR) Loan, Renewable Energy Tax Credit Bridge 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 terms 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 ratio (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- to moderate-income (LMI) customers (customers with a household income of less than or equal to 80% of the Area Median Income). A “no heat situation” is defined as a home where the primary heating source is inoperable, and the home cannot be served by the [Home Equipment Repair and Replacement \(HERR\) program](#). Market rate customers (customers with household income > 80% AML) will not be eligible for the “no-heat exception”. ! – No Heat Emergency Only.

Table 1. Eligible Measures List

Eligible Measures		Minimum Efficiency Requirements	Prequalified
Solar	Photovoltaic (solar) Systems	See Con Edison Program Manual and NY-Sun Upstate and Long Island Program Manual for requirements.	✓
	Comfort Home Load-Reduction Packages: 1) Good 2) Better 3) Best	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: comforhome@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.	✓
	Wood Stove ⁷	EPA certified for particulate matter output of 4.5 grams per hour or less	

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.			✓
	Room Air Conditioner	ENERGY STAR® Qualified.			✓
	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 ⁹	Insulation	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 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 ^{2,11,12}	Heat Pump Water Heaters	ENERGY STAR® Qualified.			✓
	Electric Resistance Storage Tank ¹²	Replacement for Health & Safety only. As high an efficiency (UEF) as possible based on product availability.			
	Natural Gas or Propane Power Vented Storage Tank ¹²	Replacement for Health & Safety only.			
		Draw pattern dependent. ENERGY STAR® Qualified.	≤ 55-gallons	≤ 55-gallons	
		≥ 0.64/0.68 UEF	≥ 0.78/0.80 UEF		
Mobile Home Storage Tank ¹²	Replacement for Health & Safety only. Electric: 0.92 UEF, Mobile Home Rated. Sealed Combustion (Direct Vent): Mobile Home Rated.				
Appliances ^{2,13}	Refrigerator	Existing appliance greater than 10 years old. ENERGY STAR Qualified.			✓
	Dehumidifier	ENERGY STAR® Qualified. Can only be installed in basement/crawlspace.			✓
	Air Purifier ¹⁴	Replacement of existing appliance or determined to be medically necessary (Doctor’s note required). AHAM Verifide® . Follows EPA Guidance . ENERGY STAR® Qualified.			

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.

¹⁴ Utilize [AHAM’s Room Air Cleaner Certification Program](#). CADR ≥ 2/3 of the room’s area.

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.
	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.

Eligible Measures		Program Requirements
Health and Safety (continued)	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. 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.	Only to correct Health & Safety issues (CO can't be corrected with a Clean & Tune).
	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.
	Asbestos Abatement.	Work must be completed according to New York State law and EPA guidelines.
	Lead Abatement. ¹	Work must be completed according to New York State law and EPA guidelines.
	Radon Abatement.	Work must be completed according to New York State law and EPA guidelines.
	Germicidal UV lights or HEPA filters.	
Qualified Accessories	AC Coil When not Installed with Condenser.	
	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 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.

Eligible Measures		Program Requirements
Qualified Accessories (continued)	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.	