











Financing Sources for Energy Improvements in One- to Four- Family Homes in New York City

INCOME LEVEL			PROGRAM	TYPE OF ASSISTANCE	Agency	MORE INFORMATION
% of State Median Income	Household Size	Annual Income				
At or below 60% of State Median Income	1 Person 2 Persons 3 Persons 4 Persons 5 Persons 6 Persons	\$23,556 \$30,804 \$38,064 \$45,312 \$52,560 \$59,808	Weatherization Assistance Program (WAP)	Free energy assessment; Free weatherization measures	NYS Division of Housing & Community Renewal	Page 3 www.dhcr.state.ny.us
			National Grid Low Income Gas Efficiency Program	Free heating load reduction measures (up to \$1800 value)	National Grid	Page 3 www.aeanyc.org
			EmPower New Yorksm	No cost electric reduction (e.g. refrigerator, lighting); No cost home performance (e.g. insulation)	NYSERDA	Page 3 www.getenergysmart.org
At or below 80% of State Median Income	1 Person 2 Persons 3 Persons 4 Persons 5 Persons 6 Persons	\$43,000 \$49,150 \$55,300 \$61,450 \$70,080 \$79,744	Assisted Home Performance with ENERGY STAR[®]	Subsidized costs; Low Cost Financing	NYSERDA	Page 2 www.getenergysmart.org
Seniors Only (Age 60+)	1 Person 2 Persons 3 Persons	\$59,600 \$68,000 \$76,600	Senior Citizen Homeowner Assistance Program (SCHAP)	Low- and no-cost financing	The Parodneck Foundation	Page 4 www.parodneckfoundation.org
	1 Person 2 Persons 3 Persons 4 Persons	\$23,556 \$30,804 \$38,064 \$45,312	Weatherization, Referral and Packaging Program (WRAP)	Free energy audit; No cost repairs for energy, health, and safety measures	NYC Department for the Aging	Page 4 www.nyc.gov/aging Or call 311
Above 80% (not qualified for above programs)			Home Performance with ENERGY STAR[®]	Cash incentive for measures taken; <u>or</u> Low cost financing	NYSERDA	Page 5 www.getenergysmart.org
			National Grid Residential Energy Efficiency Programs	Rebates for the purchase and installation of eligible high-efficiency gas and solar equipment.	National Grid	Page 5 www.thinksmartgreen.com
			Con Edison Residential HVAC Programs	Rebates for the purchase and installation of eligible high-efficiency gas equipment.	Con Ed	Page 5 http://www.coned.com/energyefficiency/ Or call 1-800-643-1289
ALL Income Levels			Federal Tax Credits for Energy Efficiency	Federal tax credits available at 30% of the cost, up to \$1,500 for energy efficiency measures	ENERGY STAR (U.S. Dept. of Energy & EPA)	www.energystar.gov/taxcredits

Organization	New York State Energy and Research Development Authority (NYSERDA) 	NYSERDA 														
Program	Assisted Home Performance with ENERGY STAR®	Home Performance with ENERGY STAR®														
Benefits	<ul style="list-style-type: none"> • Subsidy up to 50% of the total cost of approved efficiency improvements • \$5,000 max per applicant for 1-unit (single-family) homes • \$10,000 max per building for 2-4 unit homes <p style="text-align: center;">AND Low Cost Financing Available via Either New York Energy Smart Loan Fund</p> <ul style="list-style-type: none"> • Interest rates reduced by 4% on conventional loans to as low as 3% • Maximum loan term of 10 years • Fee Waiver • Loans up to \$30,000 for Con-Edison Electric Customers • Any 1- to 4-Unit home is eligible in Con Ed Electric Territory <p style="text-align: center;">OR</p> <p>ENERGY STAR® Financing for 1 to 2-unit owner occupied homes</p> <ul style="list-style-type: none"> • Low-interest, unsecured loans • \$20,000 loan (depending on credit score) • 3, 5, 7, or 10-year term 	<ul style="list-style-type: none"> • Cash incentive up to 10% of the eligible work scope up to \$3000 • Any 1- to 4-unit home is eligible in Con Edison Electric Territory <p style="text-align: center;">OR Low Cost Financing via Either New York Energy Smart Loan Fund</p> <ul style="list-style-type: none"> • Interest rates reduced by 4% on conventional loans to as low as 3% • Maximum loan term of 10 years • Loans up to \$30,000 for Con-Edison Electric Customers • Any 1- to 4-unit home is eligible in Con Edison Electric Territory <p style="text-align: center;">OR</p> <p>ENERGY STAR® Financing for 1 to 2-unit owner occupied homes</p> <ul style="list-style-type: none"> • Low-interest, unsecured loans • \$20,000 loan (depending on credit score) • 3, 5, 7, or 10-year term 														
Requirements	<ul style="list-style-type: none"> • At or below 80% of State or Area Median Income (whichever is higher) • Owner must contribute the lesser amount of 10% or \$500 of the cost of the eligible work scope • Work performed through BPI Accredited Home Performance contractor • Low Cost Financing for projects in the Assisted Home Performance with ENERGY STAR® program only 	<ul style="list-style-type: none"> • Work performed through BPI Accredited Home Performance contractor • Low Cost Financing for projects in the Home Performance with ENERGY STAR® program 														
Income Limits	<table border="0" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left; border-bottom: 1px solid black;"><u>Household Size</u></th> <th style="text-align: left; border-bottom: 1px solid black;"><u>Annual Income</u></th> </tr> </thead> <tbody> <tr><td>1 Person</td><td>\$43,000</td></tr> <tr><td>2 Persons</td><td>\$49,150</td></tr> <tr><td>3 Persons</td><td>\$55,300</td></tr> <tr><td>4 Persons</td><td>\$61,450</td></tr> <tr><td>5 Persons</td><td>\$70,080</td></tr> <tr><td>6 Persons</td><td>\$79,744</td></tr> </tbody> </table>	<u>Household Size</u>	<u>Annual Income</u>	1 Person	\$43,000	2 Persons	\$49,150	3 Persons	\$55,300	4 Persons	\$61,450	5 Persons	\$70,080	6 Persons	\$79,744	No income limits
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Program Combinations																
Website	http://www.getenergysmart.org/	http://www.getenergysmart.org/														

Organization	NYS Division of Housing & Community Renewal 	National Grid/ administered in NYC by Association for Energy Affordability <i>BEING MERGED WITH EMPOWER</i>  	NYSERDA 														
Program	<u>Weatherization Assistance Program (WAP)</u>	<u>National Grid Low Income Gas Efficiency Program</u>	<u>EmPower New Yorksm</u>														
Benefits	<ul style="list-style-type: none"> • WAP is designed to benefit low-income persons, particularly the elderly, disabled, and families with young children. • Provides energy assessment of the home • Reduces heating costs by improving the energy efficiency of the home • Minor repairs, as needed, to ensure maximum efficiency from the weatherization services performed. • No cost to income-eligible, owner-occupied homes 	<ul style="list-style-type: none"> • Reduces heating costs by improving the energy efficiency of homes and buildings • Provides an average of \$1,800 a unit for qualifying heating load reduction measures in the home • Available at no cost to income-eligible to owner occupied homes (often as part of WAP audit). 	<ul style="list-style-type: none"> • Provides education strategies and installed measures to reduce energy usage and improve energy efficiency. • Program open to homeowner and tenants • No cost to tenant or homeowner • Electric reduction measures may include measures such as lighting and refrigerator replacements • Home Performance measures may include Insulation, and health and safety measures 														
Requirements	<ul style="list-style-type: none"> • 50% of Households must be income-eligible: income less than 60% SMI • For vacant units, must be occupied by income-eligible households within 180 days from the completion of the work. 	<ul style="list-style-type: none"> • 50% of Households must be income eligible: income less than 60% SMI • National Grid gas customers with 'firm' gas (no alternating fuel) • Dependant on the comprehensive energy assessment carried out free of cost to the owner 	<ul style="list-style-type: none"> • Building has 100 units or less • Applicant must be the customer of record of a participating utility. • Where measures impact a landlord's property, the Program Implementer will work to obtain the landlord's permission. 														
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Program Combinations	The Weatherization Assistance Program, National Grid Low Income Gas Efficiency Program, and Empower NY can be used in combination.																
Website	http://www.dhcr.state.ny.us/	http://thinksmarthinkgreen.com Or Email ligeinfo@aeany.org	http://www.getenergysmart.org/ Or Honeywell 1-800-263-0960														

Organization	The Parodneck Foundation 	New York City Department for the Aging 																						
Program	<u>Senior Citizen Homeowner Assistance Program (SCHAP)</u>	<u>Weatherization, Referral and Packaging Program (WRAP)</u>																						
Benefits	<ul style="list-style-type: none"> • Low- and no-interest loans (often deferred loans) • \$40,000 maximum for 1-Unit homes • \$30,000 maximum per unit for 2- to 4-Unit homes 	<ul style="list-style-type: none"> • Provides low-income elderly with free home energy services designed to lower their energy bills and increase the comfort of their homes. • Provides thorough inspection of home by a trained energy auditor • Repairs problems or defects that are "energy" users • Corrects health and safety issues 																						
Requirements	<ul style="list-style-type: none"> • At least 60 years of age • Owner occupant of a 1 to 4-unit home for at least 2 years • Must have property and liability insurance 	<ul style="list-style-type: none"> • Must reside in a 1- to 4-Unit dwelling • Eligible persons must be age 60 or older and meet income guidelines. • Applicant must be the home owner 																						
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Program Combinations																								
Website	http://www.parodneckfoundation.org/ Or call (212) 431-9700 ext. 300	www.nyc.gov/aging Or call 311 to apply																						

Organization	National Grid 	Con Edison 
Program	<u>National Grid Residential Energy Efficiency Programs</u>	<u>Con Edison Residential HVAC Programs</u>
Benefits	<ul style="list-style-type: none"> • Rebates for the purchase and installation of eligible high-efficiency gas and solar equipment. • Natural Gas Heating — Up to \$1,000 in rebates • Natural Gas Hot Water — Up to \$300 in rebates • Solar Hot Water — Up to \$1,500 in rebates • Boiler Reset Controls — \$100 rebate • Programmable Thermostat — Up to \$50 in rebates • Weatherization — Up to \$750 in rebates 	<ul style="list-style-type: none"> • Rebates for the purchase and installation of eligible high-efficiency gas equipment. • Natural Gas Heating — Up to \$600 in rebates • Natural Gas Hot Water — Up to \$1,000 in rebates • Boiler Reset Controls — \$100 rebate • Weatherization — Up to \$600 in rebates for Duct and Air Sealing • Programmable Thermostat — \$25/each (if installed at time of furnace or boiler replacement) • Additional \$400 rebate for high-efficiency electric air conditioning equipment
Requirements	<ul style="list-style-type: none"> • A free in-home walk-through from National Grid • National Grid gas customers • Pre-approved contractor for insulation and air sealing 	<ul style="list-style-type: none"> • Con Edison eligible customers in residential buildings with 1-4 dwelling units • Eligible measures must be installed by Con Edison qualified contractors that have been selected to participate
Income Limits	No income limits	No income limits
Program Combinations		
Website	http://thinksmarthinkgreen.com	http://www.coned.com/energyefficiency/ Or call 1-800-643-1289

This chart was prepared by the Pratt Center for Community Development.

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