

Home Performance with ENERGY STAR® Financing Options

OPTION 1

ENERGY STAR® Financing

Low-interest, unsecured loan, for 1-to-2-family, owner occupied homes.

- Up to \$20,000 loan limit
 - 3, 5, 7, or 10-year term
 - 24-hour approval
 - Ask your contractor for current rate
 - Work must be performed through the Home Performance with ENERGY STAR program
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OPTION 2

New York Energy SmartSM Loan Fund

Low-interest loans offered through local, participating lenders

- Current interest rates are bought down by 4%
 - Maximum loan term of 10 years
 - Any 1-4-family home is eligible
 - Work must be performed through the Home Performance with ENERGY STAR program
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OPTION 3

Assisted Home Performance with ENERGY STAR® Work Scope Incentive

Available to income-qualified homeowners, as part of the Home Performance with ENERGY STAR® commitment to making energy efficiency affordable to all New Yorkers.

- Can be combined with option 1 or 2
 - \$5,000 (maximum) available for single-family homes
 - \$10,000 (maximum) available for 2-4-family homes
 - Work Scope Incentive is paid directly to the contractor
 - Work must be performed through the Home Performance with ENERGY STAR program
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OPTION 4

Homeowner Financing Incentive

Available to homeowners who choose not to use program financing options 1,2, or 3.

- Homeowner receives a cash incentive of up to 10% of the workscope (eligible measures only)
- Incentive paid directly to homeowner by the New York State Energy Research and Development Authority (NYSERDA)
- Any 1-4-family home is eligible
- Work must be performed through the Home Performance with ENERGY STAR program