



Information for Homeowners

What is the program?

The Town of Islip has joined efforts with the New York State Energy Research and Development Authority (NYSERDA) and Long Island Power Authority (LIPA) to help its residents take advantage of low-interest loans and cash back incentives for energy improvements through the Home Performance with ENERGY STAR® program. Most homeowners qualify for a free or reduced cost comprehensive home assessment, also referred to as an energy audit, through this program.

1. Energy Audit

Once your application is approved, you will schedule an energy audit of your dwelling with a Building Performance Institute (BPI) accredited contractor of your choice. During the audit, the contractor completes a visual inspection of the living space, attic, basement (or crawl spaces), and will also perform the following tests:

- Assessing the existing insulation
- Conducting a blower door test to measure the amount of air leaking into and out of the home
- Evaluating your home's heating, cooling and hot water systems
- Checking appliance and lighting efficiency
- Performing a health and safety inspection

2. Analysis

Based on the results of the audit, the contractor will prepare and provide you with a report that contains a list of recommended improvements along with the cost of the improvements and the estimated energy and cost savings. You will have an opportunity to work with the contractor to decide which energy efficiency measures to install.

3. Savings and Comfort

Every improvement, some simple and some complex, can result in significant energy savings. Some of the improvements that are covered under the program include:

- Insulation (attic, wall, floor, band-joint, basement, crawl space)
- Air sealing
- Replacement of windows, skylights, and storm doors
- Upgrades to or replacement of heating and hot water systems

4. Financing

Up to \$25,000 of improvements can be financed through a Green Jobs Green New York (GJGNY) loan from NYSERDA for eligible measures, at an interest rate as low as 3.49%. The estimated average energy cost savings from the work must be greater than the monthly costs of repaying the loan. Homeowners who finance projects through NYSERDA have the option to apply for "**On-Bill Recovery**" financing to make loan payments via their LIPA electric bill. With on-bill recovery financing, you can borrow up to \$25,000 at an interest rate of just 2.99%¹. The benefits are:

- Loan payments are structured to be lower than your average monthly savings on energy bills, so you save money right from the start. If energy costs continue to rise, you save even more.
- No payments are due until June 2012.
- It is convenient - your loan payment appears on your LIPA bill.
- It is transferrable - if you sell your home, the loan can be transferred to the new owner.

Learn more about On-Bill Recovery financing at www.nyserderda.ny.gov.

¹ A homeowner can finance up to \$25,000 if the payback period (the amount of time it takes for the work to "pay for itself" in savings) is 15 years or less. If the payback period is longer than 15 years, the maximum amount eligible for financing is \$13,000. See <http://www.nyserderda.ny.gov/on-bill> for other Frequently Asked Questions.

In addition, many of the measures may be eligible for rebates or other financial incentives. LIPA provides up to \$3,000 in rebates. NYSEDA provides an incentive of 10% for eligible measures (or a 50% incentive, up to \$5,000, for income eligible households)².

Follow-up

After the work is finished, the contractor will re-run the diagnostic tests conducted during the energy audit and verify that the measures are functioning correctly.

Who is eligible?

LI GREEN HOMES in Islip is open to all owners of 1 to 4 family homes. For families with an annual income below \$200,000, the audit is free. For families that earn up to \$400,000, the audit will be partially subsidized. If you own a home with electric heat or central A/C, you may be eligible for LIPA's **Home Performance Direct** and **Home Performance with ENERGY STAR** programs, and should contact LIPA at (877) ESTAR-LI or visit their website, www.lipower.org, for more information. If you have an LIPA energy audit performed, you can still qualify for NYSEDA'S low interest financing.

How to get started?

1. Complete the application online or ask us to mail it to you.

Visit www.islipcda.org, click on "Long Island Green Homes" and follow the steps provided.

- Be sure to choose one of the approved BPI contractors from the list and write it on your application.
- You can obtain further information by visiting the NYSEDA website at: <http://www.nyserda.ny.gov/home-performance>

2. Obtain summaries of your home's energy usage over the past 12 months from your utility providers, and attach them to your application.

LIPA and National Grid provide this information online and by phone. If you use oil or propane for heating, you will need to contact your provider(s).

LIPA (Request kWh report)

www.lipower.org/account/

(800) 490-0025

National Grid

www2.nationalgridus.com/

(800) 930-5003

Before you submit the application, we invite you to call us at (631)245-6918 so that we can review it with you over the phone. Since incomplete applications may be rejected, we are available to help you make sure you have answered everything and provided all the information that NYSEDA needs to get you into the program.

3. Mail, email, or fax the application and 12-month energy usage summaries:

Mail: HpwES Energy Audit
PO Box 12129
Albany, NY 12212

Fax: (866) 335-6306

Email: GJGNY-Audit@csgroup.com

What should I do with the audit results?

When the audit on your home has been completed and you have received the report from the auditor, contact us or NYSEDA (877-NYSMART) to learn more about how to get the work done on your home and what financing options are available.

If you have questions at any point in the process, please call Kathleen Williams at the Islip Green Homes Office, (631)-245-6918, or go online to www.islipcda.org.

Financing, energy audits, and workforce development opportunities made available through the Green Jobs-Green NY Act of 2009.

² Households at or below 80% of area median income may be eligible for a 50% rebate under the Assisted Home Performance with Energy Star program. See <http://www.nyserda.ny.gov/Page-Sections/Residential/Programs/Existing-Home-Renovations/Low-Income-Eligibility.aspx>.