



SAVING ENERGY & SAVING MONEY IN HEALTHY HOMES

Southern Tier Energy Smart Communities Program
Cornell Cooperative Extension of Tompkins County

Given the number of possible energy improvements you can make to your home, it may seem like a monumental task to determine which ones will save you the most money on your home energy bills. But now there's help. The New York State Energy Research and Development Authority (NYSERDA) offers a **Home Performance with ENERGY STAR® Program** to provide New York homeowners with a “one-stop” shopping experience for energy efficient improvements in their existing one-to-four family homes. Homes receiving improvements under this Program have lower energy use, reduced emissions, increased durability, greater comfort, and improved indoor air quality.

For a fully-deductible testing fee, a certified Home Performance contractor can performance-test your home using the most advanced whole house testing technologies and produce a Comprehensive Home Assessment report. If you choose to have the work done, the testing fee will be fully deducted from the cost of the work. All contractors who participate are certified by BPI, a national resource for building science technology that sets standards for assessing and improving the energy performance of homes.

A Comprehensive Home Assessment includes:

- **A Health and Safety Inspection of your Home's Combustion Appliances:**

This inspection includes:

1. Carbon monoxide levels are checked.
2. Combustion appliance flues are inspected.
3. Gas lines within the house are checked for leaks.
4. Ventilation fans are checked.

- **A Blower Door Test:**

This test determines the extent of air leakage through the walls, floor and ceiling of the house.

- **Duct Testing:**

If you heat your home with a furnace, leaky ducts can be a significant source of energy loss. The contractor performing the audit will quickly determine the air tightness of the ductwork system in your house by using a device called a duct blaster.

- **Efficiency Test of your Heating System and Hot Water Heater:**

The efficiency of a heating system or hot water heater is a measure of how well it converts fuel into usable heat to warm your house or heat domestic hot water for bathing or doing laundry.

- **Exterior Windows and Doors Inspection**

- **Analysis of potential electrical savings from lighting and appliance upgrades.**

You may qualify for additional help with the **Assisted Home Performance with ENERGY STAR® Program**. If you earn less than 80% of the NYS median income for your household size, you may qualify for cash incentives of up to \$5,000 to cover half of the costs of having a certified contractor conduct a comprehensive assessment of your home and install recommended energy improvements.

Owners of multifamily buildings (2-4 units) can access \$10,000 in matching funds for energy improvements.

If you are considering building a new home, be sure to investigate the **ENERGY STAR® Labeled Homes** program. This program promotes new home construction methods that result in energy savings of up to 30% over conventionally built homes and offers a suite of incentives for your builder to construct your home to these new energy-efficient standards while still providing for your comfort and safety.

Call (607) 279-6616 or 279-6618 to talk to a regional Energy Smart coordinator or visit www.GetEnergySmart.org for details.

Financing Options:

A variety of programs are available for those needing access to financial resources for energy improvements.

There is a network of financial institutions and lenders in New York that offer secured residential loans for energy-efficient home upgrades which have been pre-qualified by NYSERDA. The **New York Energy SmartSM Loan Fund** reduces the rates on these loans by up to 4.0% over a 10-year term, and is available to owners and renters. A maximum of \$20,000 may be borrowed for a 1-4 family unit building. Most improvements must be installed by a BPI-certified Home Performance Contractor with the exception of loans for the purchase of ENERGY STAR® appliances, and grid-connected photovoltaic systems and wind turbines. In Tompkins County, Alternatives Federal Credit Union, Cornell Fingerlakes Credit Union, HSBC, Ithaca Neighborhood Housing Services and Tompkins Trust are all participating lenders.

Another option is to get low-interest, unsecured **ENERGY STAR Financing**, which offers homeowners a low-interest loan from \$2,500 to \$20,000, depending on your qualifications. The loan can be taken for terms of 3, 5, 7 or 10 years. As an unsecured loan, the application process is quick and easy and allows you to preserve the equity you have built in your home. Talk to your certified contractor to learn more.

Finally, if you decide that you don't need to borrow funds to do your energy improvements, you can receive a **Homeowner Financing Incentive** from NYSERDA to cover 10% of the expenses associated with making eligible energy improvements. This incentive is limited to a total of \$2,000 and is only available if you choose not to use the other loan or incentive programs.

Note that all of the NYSERDA loan and incentive programs require that the work on your home be done through the **Home Performance with Energy Star** program.