# **Green Jobs Green New York Energy Audits**

COI is participating in a state program that offers free or reduced cost energy audits to most residential property owners. Green Jobs - Green New York (GJGNY) offers free and reduced-cost residential energy audits to income-eligible owners of 1- to 4- unit residential buildings. Through the program, COI will provide a comprehensive home assessment or energy audit to identify energy saving opportunities.

#### To qualify for a free/reduced-cost residential energy audit you must:

- Own the 1- to 4- unit residential buildings;
- **owner's household income** is less than \$102,800 annually for a free audit or an annual income is less than \$205,600 for a discounted the audit.
- Have not previously received a free/reduced cost audit; and
- Provide a summary of the annual electric and heating usage for the building (a utility bill that lists annual usage and/or a 12-24 month summary from an oil, propane, or other heating fuel vendor).

#### General terms and conditions:

- Free or reduced-cost residential energy audits are available on a first-come, first-served basis until funds are fully committed;
- The maximum audit reimbursement amount is subject to verification of the building type (1-4 residential units) and total conditioned square footage above grade by the participating BPI Accredited contractor performing the energy audit
- The audit reservation number is only valid for ninety (90) days;
- The audit reservation number is only valid for one audit; and,
- One free or reduced cost residential energy audit per eligible building owner.

### After the Audit

You will receive a report with renovation recommendations to save energy along with how much those renovations will cost, how much energy you will save, and the estimated amount of time it will take for the improvements to pay for themselves in utility bill savings. You can choose to make any of the improvements you want. And, you can do the work yourself or choose any contractor you want to perform the work.

If Chautauqua Opportunities, Inc. completes the work, you are eligible for the following incentives, because COI is a Building Performance Institute Accredited Home Performance Contractor through the Home Performance with ENERGY STAR Program.

### **Green Jobs-Green New York Financing**

Take advantage now of low interest loans through Green Jobs - Green New York. Interest rates are subject to change without notice.

#### Features:

- Low interest rates available through Green Jobs Green New York
- Loans of up to \$13,000 per homeowner
- Select a loan repayment period of 5, 10, or 15 years
- Projects using Green Jobs Green New York financing must be cost-effective
- Can combine with high efficiency measure cash-back incentives

### **Energy \$mart Loans**

<u>Energy \$mart Loans</u> are offered through a network of Participating Residential Loan Fund Lenders servicing New York State.

The following conditions apply:

- Loans up to \$20,000 (\$30,000 in the Consolidated Edison service territory) may be obtained on a secured or unsecured basis, at the option of the Lender and the Borrower
- Your interest rate is bought down by up to 4.0% or 400 basis points, reduced as low as 3.0%, for a term up to ten (10) years
- Procedures and conditions may vary by Participating Lender, and by loan
- Cannot combine with high efficiency measure cash-back incentives

## **High Efficiency Measure Incentives**

To make energy efficiency even more affordable, you may be eligible to receive 10% of the cost of eligible energy efficiency improvements, up to a maximum incentive of \$3,000. This incentive is available in conjunction with Green Jobs – Green New York financing. However, this incentive cannot be combined with the Energy \$mart Loan. Payment is authorized after you sign the Certificate of Completion and the program implementer reviews the project.

**2-4 Family Building Owners:** Assisted Home Performance with ENERGY STAR will perform work in 2-4 unit buildings where either the owner is income qualified and occupies one of the units, or tenants are income-qualified. Households with an income equal to or lower than 80% of state or area median income, whichever is greater, can receive additional financial incentives through Assisted Home Performance with ENERGY STAR<sup>®</sup>. That's an income of nearly \$60,000 a year for a family of 4 in most counties and higher in several downstate counties.

An income qualified owner that occupies a unit in a 2-4 unit building can receive a subsidy of up to \$5,000 for the whole building without any income verification required for the tenants. A higher subsidy, up to a total of \$10,000 per building, may be available if tenants also are income

eligible. Use the following chart to determine the level of subsidy and count the income-eligible and occupying owner as an income eligible unit.

The subsidy is available for whole-house, insulation, and heating system improvements, according to the following chart, up to the maximum cap described above:

	<b>Total Number of Building Units</b>			
Number of Income Eligible Units	1	2	3	4
4				50%
3			50%	45%
2		50%	40%	30%
1	50%	30%	20%	15%