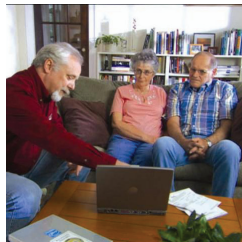


# RESIDENTIAL FINANCING

## GREEN JOBS - GREEN NEW YORK



## A Program to Finance Energy Efficiency Improvements in your Home

### ELIGIBILITY

Green Jobs - Green New York Residential Loans are available to participants in the Home Performance with ENERGY STAR® Program to finance the installation of recommended energy efficiency improvements that may be repaid through energy savings.

#### How to Participate:

- Conduct a comprehensive home assessment using a participating Building Performance Institute (BPI) Accredited Home Performance contractor. The contractor will make recommendations for energy improvements.
- Develop a Work Scope with the participating Accredited Home Performance contractor and submit a signed copy to the Program for review and approval. Financing is only available for recommendations that are determined to be cost-effective.
- Complete and sign the Green Jobs - Green New York Credit Application. This step may be completed prior to the audit to confirm financing is available.
- Implement the work using a participating Accredited Home Performance contractor. All work is subject to inspection by NYSERDA.
- Sign a Certificate of Completion with the contractor when the work is satisfactorily completed. The contractor receives payment from the program lender.

### Take Advantage Now: Low Interest Loans

Residential Loan — 3.99%

- A rate of 3.49% is available to homeowners opting for direct payment
- Loans of up to \$13,000 per homeowner
- Select a loan repayment period of 5, 10, or 15 years

Interest rates are subject to change. For current rates and more information visit [GetEnergySmart.org](http://GetEnergySmart.org)

call  
1-877-NY-SMART

or e-mail  
[resloanfund@nyserdera.org](mailto:resloanfund@nyserdera.org)

The loan repayment period cannot exceed the useful life of the financed measures. The minimum financing amount is \$3,000 for Home Performance with ENERGY STAR and \$1,500 for customers that qualify for Assisted Home Performance with ENERGY STAR.

NYSERDA has the right to access a customer's credit report, FICO score, and utility payment history, and perform similar credit related activities for the purpose of evaluating an applicant's creditworthiness.