

## Get help to save on your energy bills—and make your home more comfortable

We're [Neighborhood Housing Services of Jamaica](#), a constituency-based organization, making it easier for homeowners, renters, landlords, not-for-profits and small businesses to participate in energy efficiency programs offered by the New York State Energy Research and Development Authority (NYSERDA). In addition to cutting waste and saving people money, these programs spark job and business opportunities—right here in our neighborhoods. **We'll help you take the first step.**

NYSERDA offers several programs that help people use less energy at home, save money and make living spaces more comfortable year-round.

NHSJ can help you choose which energy efficiency program is right for you. Contact us at [\(718\) 291-7400](tel:7182917400) and one of our staff will walk you through your options and help you get started.

### Save hundreds—even more—each year by cutting energy waste

We can connect homeowners and renters with NYSEERDA programs that help save energy and money. The programs begin with a home energy assessment, which is a top-to-bottom test to see where your home is wasting energy. This first step is very important because it uncovers hard-to-see problems like air leaking out of your house, walls that need insulation, trouble with your furnace, or other issues.

A BPI accredited contractor will perform your home assessment and can make any improvements or upgrades. BPI is short for the Building Performance Institute, a national organization that trains and certifies energy efficiency contractors to do energy efficiency work. [Learn more about BPI.](#)

At the end of the assessment, you will get a report about the next steps that can be taken to make your home more energy efficient.

## Home Performance with ENERGY STAR®

If you own a single-family home or a two- to four-unit building, take advantage of free or reduced-cost comprehensive home energy assessments, as well as a 10 percent cashback incentive and low-interest financing for up to \$25,000 in energy efficiency improvements.

Home Performance with ENERGY STAR is open to all homeowners in New York, and has four basic steps.

1. Apply for a comprehensive home energy assessment. Most New Yorkers qualify for a free home assessment, paid for by NYSERDA's Green Jobs – Green NY program.
2. After your home assessment, you can hire the contractor who did the assessment (or another participating Home Performance Contractor) to make some or all of the recommended upgrades to your home.
3. If you move forward with upgrades, you can pay for them with a low-interest loan. [Visit NYSERDA's website](#) to learn more about low-interest financing.
4. After the work is done, you can get a portion of the project cost back! You can qualify for a 10 percent cashback incentive.

## Special offers for low-income homeowners

Depending on your household income, you may qualify for a grant to help pay for energy efficiency improvements, or even have the improvements made for free.

## Assisted Home Performance with ENERGY STAR

Assisted Home Performance with ENERGY STAR offers the same benefits as Home Performance with ENERGY STAR, but income-qualified homeowners can receive grants of up to \$5,000 to cover as much as 50 percent of the cost of energy upgrades. See the income guidelines chart below, or call (718) 291- 7400 and our staff will help you see if you qualify.



## Assisted Home Performance with ENERGY STAR® Make Energy Efficient Improvements to Your Home

The Assisted Home Performance with ENERGY STAR program makes it easier for income-eligible households to afford money-saving energy efficiency improvements. If you're eligible, up to 50 percent of your energy upgrades may be paid for. Plus, you could save hundreds—even more—in energy costs each year.

### Program Benefits

- A whole-house approach to energy efficiency using building performance
- Reduced energy costs for low and moderate-income households
- Affordable energy efficiency upgrades
- Covers up to 50 percent of the cost for energy efficiency upgrades
- Receive up to a \$5,000 per household or up to \$10,000 for a 2- to 4- family home

### QUEENS County Income Limits

<b>1 Person</b>	\$45,867.00	<b>6 Person</b>	\$86,469.00
<b>2 Person</b>	\$52,400.00	<b>7 Person</b>	\$88,434.00
<b>3 Person</b>	\$58,933.00	<b>8 Person</b>	\$90,399.00
<b>4 Person</b>	\$65,507.00	<b>9 Person</b>	\$92,364.00
<b>5 Person</b>	\$75,988.00	<b>10 Person</b>	\$96,891.00

## For low-income homeowners and renters

NYSERDA offers a program that provides energy efficiency improvements for free to New Yorkers whose income is lower than 60 percent of the statewide median. You can also qualify if you're eligible for HEAP or if you participate in your utility's payment assistance program. Contact us, at (718) 291- 7400 and our staff will help you see if you qualify.

## Two affordable financing options

When you make energy efficiency improvements through the Home Performance with ENERGY STAR or Assisted Home Performance with ENERGY STAR programs, you can qualify for two different types of low-interest loans.

**Green Jobs – Green NY financing** offers low interest rates, a simple application process, and easy-to-manage monthly payments that you make through the mail or by setting up automatic deductions from your bank account.

**On-bill recovery financing** allows you to use your energy savings to pay for energy upgrades directly on your utility bill. The payment amount is based on what you can expect to save each month on energy costs. For example, if your comprehensive home energy assessment shows that you can expect to save \$100 each month by making energy upgrades, then your loan payment would be no more than \$100.

[Visit NYSERDA's website](#) to learn more about both of these low-interest loan opportunities.

## Take charge of your world: Now is the best time to get started

Funding for NYSERDA's energy efficiency programs will run out, so call NHSJ today at (718) 291- 7400 or send us an email [tayyab.buksh@nhsj.org](mailto:tayyab.buksh@nhsj.org). We'll help you understand your choices, get started with a program and improve your home. It feels good to take charge of your world.

To learn more about NYSERDA programs, visit [nyserderda.ny.gov](http://nyserderda.ny.gov) or call 1-866-NYSERDA.

## How the Murphys kicked out the cold and cut their heating costs

Dennis Murphy's daughters were cold. Really cold! When winter came, Dennis' Fayetteville, NY, home was always chilly, especially in his girls' upstairs bedrooms. Dennis decided to take action, and with help from the Assisted Home Performance with ENERGY STAR program, he made his home much more comfortable and saw big savings on his energy bills.

Dennis contacted a participating Home Performance contractor and had a comprehensive home energy assessment. On the contractor's recommendations, Dennis had a new energy-efficient furnace and hot water heater installed, and added insulation to his attic.

Because he qualified for the Assisted Home Performance with ENERGY STAR program, Dennis received a \$5,000 grant to help pay for his energy efficiency improvements. He also chose to take advantage of a low-interest Green Jobs – Green NY loan, so he pays about \$110 a month for more than \$14,000 worth of improvements.

**Neighborhood Housing Services of Jamaica** will help you learn more about Assisted Home Performance with ENERGY STAR and other programs that can help you take control of your energy use, save money and make your home more comfortable. [Contact us online](#) or call (718) 291- 7400 and we'll help you get started.

