

NYSERDA ENERGY LOAN & GRANT

Request for Service



CUSTOMER INFORMATION				PROJECT # _____	
Borrower		Co-Borrower			
Social Security No.	Date of Birth	Social Security No.	Date of Birth		
Address (Street)		Address (Street)			
(City, Zip)		(City, Zip)			
Phone: Home	Cell	Phone: Home	Cell		
Email		Email			
Are you a citizen of the United States? YES <input type="checkbox"/> NO <input type="checkbox"/>		Are you a citizen of the United States? YES <input type="checkbox"/> NO <input type="checkbox"/>			
EMPLOYMENT INFORMATION					
Name of Employer		Name of Employer			
Number of Years	Self Employed? YES <input type="checkbox"/> NO <input type="checkbox"/>	Number of Years	Self Employed? YES <input type="checkbox"/> NO <input type="checkbox"/>		
Employer Address		Employer Address			
Position		Position			
Business Phone	Annual Income	Business Phone	Annual Income		
HOUSEHOLD INFORMATION: <i>Please include all household members, especially those age 7 or younger.</i>					
<i>Please list ALL persons currently living in your household. (Use and attach separate sheet of paper if additional space is needed)</i>					
Name	Date of Birth	Annual Salary (If any)	Source of Income		
PROPERTY INFORMATION					
Address of Property to be improved (street, city, zip)				# of Units	
Property you are renovating is your Primary Residence? YES <input type="checkbox"/> NO <input type="checkbox"/>		Property Deed/Title in the name of			
		Are your property taxes escrowed? YES <input type="checkbox"/> NO <input type="checkbox"/>			
<i>Please list institutions or persons with mailing addresses of those who hold a mortgage on the property.</i>					
Name	Address	Balance			
Please describe needed Repair Items (attach another sheet of paper if needed):					
RENTAL PROPERTY INFORMATION					
Address of Rental Property (Street, City, Zip)					
Do you receive rental income? YES <input type="checkbox"/> NO <input type="checkbox"/>		If yes, monthly amount:		Any tenants under seven years of age? YES <input type="checkbox"/> NO <input type="checkbox"/>	
<i>Please list institutions or persons with mailing addresses of those who hold a mortgage on the property.</i>					
Name	Address	Balance			
ENERGY SUPPLIER INFORMATION					
I hereby authorize the energy suppliers named below to release information on my energy use to NYSERDA for two years prior to and two years after completion of the work.					
Electricity Supplier: _____		Account #: _____			
Heating Fuel Supplier: _____		Account #: _____			
SITE VISITS					
NYSERDA reserves the right, for NSYERDA or its agents, to make a reasonable number of visits during the installation and for up to 24 months following project completion. Such visit(s) will be at a time convenient to the Applicant. The purpose of the visit(s) is to provide NYSERDA with an opportunity to ensure that the eligible energy efficient measures are installed consistent with the program standards and to assess the energy savings.					



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HOMEOWNER CONTRIBUTION

The maximum work scope incentive available from Assisted Home Performance with ENERGY STAR is 50% of the approved work scope. The maximum work scope incentive is \$5,000 for a single family home and \$10,000 for 2-4 family residences. Where other public funds are available to defray the homeowner contribution, the homeowner contribution must not be less than 10% of the approved Assisted Home Performance with ENERGY STAR work scope or \$500 whichever is less. The Assisted Home Performance with ENERGY STAR work scope incentives may not be combined with the federally funded Weatherization Assistance Program.

Identify the source and amount of the homeowner contribution:

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish this information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER <input type="checkbox"/> I do not wish to furnish this information	CO BORROWER <input type="checkbox"/> I do not wish to furnish this information
Ethnicity <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race <input type="checkbox"/> American Indian, Alaskan Native <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Asian American <input type="checkbox"/> White	Race <input type="checkbox"/> American Indian, Alaskan Native <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Asian American <input type="checkbox"/> <input type="checkbox"/> White
Sex <input type="checkbox"/> Male <input type="checkbox"/> Female	Sex <input type="checkbox"/> Male <input type="checkbox"/> Female

SIGNATURE SECTION

I certify to the truth of my statements above and authorize the Lender to obtain credit reports in connection with this application and any Loan or Account established hereby, as well as any update, renewal, extension, review or collection thereof. If it does, I will, upon request, be informed of that fact and each credit bureau's name and address. I also authorize the Lender to verify with others any information contained in this application and to report its transactions with me.

All statements made in this application are true and are made for the purpose of requesting home improvement services. I understand that it may be a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provision of the United States Criminal Code.

Home HeadQuarters, Inc., its agents and/or assignees, reserves the right to inspect any and all work associated with a Home Improvement Loan, Energy Improvement Loan or grant or any other Home HeadQuarters' financial product or service. In compliance with federal lead regulations, the federal government requires that Home HeadQuarters inspect all homes to be assisted for possible defective paint surfaces.

This Request For Service in no way guarantees or implies funding and/or service through Home HeadQuarters, its agents and/or assignees.

Signature of Borrower	Date
Signature of Co-Borrower	Date

PROGRAM DETAILS

- 3.99% fixed interest rate (APR-Annual Percentage Rate 4.570%*).
 - Loans up to \$15,000 (based on eligibility).
 - No income eligibility requirements for the loan.
 - Matching grant of up to \$5,000 available to income eligible households.
 - Homeowner must utilize a certified Home Performance Contractor.
 - Energy Audit required.
 - Inspection required with grant.
 - Approved energy repairs only (See Attachment).
 - Home improved must be primary residence.
 - Available throughout Central and Upstate New York.
- * Assumes a loan amount of \$10,375 with a term of 7 years.

TO APPLY, YOU MUST SUBMIT THE FOLLOWING DOCUMENTATION:

- NYSERDA Energy Loan & Grant Program Request for Service form (signed and dated).
- Copy of the recorded deed to your home.
- Proof of income for all members who reside in the household (i.e. 3 recent pay stubs; benefit letter for SSI, Social Security, Pension, Unemployment, disability, etc.)
- Copy of last year's federal tax return (if filed).
- Copy of declarations page of homeowner's insurance stating current policy period, amount of coverage & listing of all mortgages against the property.
- Copy of picture I.D. (i.e. driver's license).
- Copy of utility bill.



Effective November 10, 2009 to June 30, 2011

Home Performance with ENERGY STAR[®]
Eligible Measures and Accessories

The Home Performance with ENERGY STAR[®] (HPwES) Program is designed to transform the delivery of energy efficiency services to Existing 1-4 Family Homes. To qualify for low interest financing through the HPwES Program, the energy efficiency improvements must be installed by a participating HPwES Contractor, must meet the minimum energy efficiency requirements listed below, and one measure must be a major ENERGY STAR Qualified measure (boiler, furnace, etc.).

Minimum Efficiency Requirements

Primary Heating System ^{1,2}	Furnace – Natural Gas or LP ³	AFUE 90% (as long as not prohibited by local codes)
	Furnace – Fuel Oil ³	AFUE 84% (below 85% AFUE, and not ENERGY STAR Qualified, requires that another major measure have the ENERGY STAR label)
	Boiler – Hot Water	AFUE 85%
	Boiler – Steam	AFUE 81% (size must be matched to cumulative capacity of connected radiators, per Institute of Boilers & Radiator Mfrs (IBR) standards)
	Air Source Heat Pump (electric split systems) ³	14 SEER / 11.5 EER / 8.5 HSPF
	Air Source Heat Pump (gas-fired) ³	1.2 COP (h) / 1.25 COP (c)
	Ground Source Heat Pump ³	ENERGY STAR Qualified (closed-loop, open-loop, or direct expansion)
	Wood/or Solid Fuel Pellet Stove	EPA phase 2 (Solid fuel pellet stoves are exempt from EPA Phase 2)
	Distribution Replacement or Improvements	Installed in accordance with all applicable state and local codes
	Duct Sealing	UL 181B Mastic or other permanent sealant; use of duct tape is disallowed
Cooling Equipment	Central Air Conditioner (split system) ⁴	14 SEER // 11.5 EER
	Room Air Conditioner	ENERGY STAR Qualified
Water Heater	Natural Gas, Propane or Oil	<51 gallon EF.63 / >51 gallon EF.53 <51 gallon EF.63 / >51 gallon EF.53 Instantaneous: EF .78
	Electric	EF .93
	Indirect-Fired Tank	UL Approved
	Solar	Solar Rating Certification Corp. Certified, with an OG-300 rating from Solar Rating and Certification Corporation and an SF of 0.5 or higher.
	Wood Pre-Heat	Installed to National Plumbing Code
Building Shell	Insulation (attic, wall, floor, band joist, basement, crawl space)	NYS Energy Conservation Code compliant, or to the Program Technical Specifications, or limits of construction
	Air Sealing	Conducted by professional; blower door guided strongly recommended
	Replacement Windows or Glazing	ENERGY STAR (NFRC rated U-value of .35 or less) for climate/region
	Replacement Skylights	ENERGY STAR (NFRC rated U-value of .60 or less) for climate/region
	Storm Windows and Storm Doors	No minimum efficiency requirement
	Movable Window Insulation	R-3
	Exterior Doors	R-4.4
Renewable Electricity Producing Systems	Photovoltaic Solar Electric Systems ⁴	Refer to www.powernaturally.org/programs/solar/installerpv_all.asp for eligible PV installers
	Wind Turbines	Refer to www.powernaturally.org/programs/solar/installerpv_all.asp for eligible PV installers

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Minimum Efficiency Requirements

Appliances and Lighting	Refrigerator, Freezer, Dishwasher, Clothes Washer, Dehumidifier (must be combined with at least 1 major measure installed by the contractor, such as air sealing, insulation, a heating system, or water heater). ^{5,6}	ENERGY STAR Qualified
	Heat/Energy Recovery Ventilator	No minimum efficiency requirement
	Light Fixtures	ENERGY STAR Qualified for compact fluorescent, or electronic ballast for fluorescent tubes
	Thermostats	ENERGY STAR
Health and Safety Measures	Smoke Detectors, Radon Detectors, and Carbon Monoxide Detectors	These measures can be either hard wired or battery operated
	Ventilation Fans (Whole house fans or similar attic exhaust fans are not eligible)	ENERGY STAR Qualified (must vent to exterior of building shell)
	Repairs/upgrades to venting systems and power venting kits	Per code and/or manufacturer specifications, as appropriate
	Measures to provide sufficient combustion air and prevent Combustion Appliance Zone (CAZ) depressurization, spillage or inadequate draft	Allowed when BPI-required combustion safety tests indicate problem(s) with CAZ depressurization, draft or spillage, per BPI standards
	Gas Oven Replacements ⁷	UL Listed Gas Ovens

¹ Defined as the "primary heating system for the space being conditioned".

² Addition/replacement of secondary heating systems are not eligible for Assisted Home Performance.

³ Duct systems for warm air furnaces, heat pumps and central air conditioners should be tested and sealed to reduce leakage. This will help ensure that the total system will operate efficiently.

⁴ Non-eligible measure under Assisted Home Performance.

⁵ Maximum Assisted Subsidy for each appliance is: \$300 for refrigerators & freezers; \$200 for clothes washers; \$250 for dishwashers; and \$75 for dehumidifiers

⁶ Only the base price of the appliance plus applicable tax is eligible—delivery, set-up, warranties or appliance accessories, and any associated taxes on these items are not eligible for incentives.

⁷ Assisted incentive available: 50% of the cost.- maximum \$300 and only if replacement is required to meet BPI standards.

Note: NYSERDA reserves the right to modify the MER for any measure during the term of the Home Performance with ENERGY STAR Partnership Agreement.