



New York State **ENERGY STAR®**  
**Financing ELIGIBLE MEASURES**

**ENERGY STAR Financing** is designed to promote the installation of high efficiency measures. Therefore, each measure installed must meet the minimum efficiency requirements below. This sheet provides you with the minimum efficiency requirements for measures eligible for **ENERGY STAR Financing**. To speed the process, please make sure your estimate (which must be submitted with the Credit Application) specifies the efficiency level for each measure to be installed.

Please note that the minimum loan amount is \$1,000.00. A single measure or combination of measures from the following list can be financed as long as the amount does not exceed \$20,000.00. In addition, at least one major measure on the list of measures financed must be a major **ENERGY STAR** labeled measure (furnace, boiler, central or room air conditioner, thermostat, windows, refrigerator, freezer, clothes washer, dishwasher, dehumidifier, lighting fixture, or six-pack of compact fluorescents).

<b>Heating System</b>	<b>Minimum Efficiency Requirements</b>
Furnace – Natural Gas or LP++ Furnace – Fuel Oil++  Boiler – Hot Water  Boiler – Steam Air Source Heat Pump (electric)++ Air Source Heat Pump (gas-fired)++ Ground Source Heat Pump++ Wood Stove Renewable Energy systems	AFUE 90% (as long as not prohibited by local codes) AFUE 84% (below 90% AFUE, and not ENERGY STAR labeled, requires that another major measure have the ENERGY STAR label) AFUE 84% (below 85% AFUE, and not ENERGY STAR labeled, requires that another major measure have the ENERGY STAR label) AFUE 81% 12 SEER / 7.6 HSPF 1.2 COP (h) / 1.25 COP (c) EER of 14.1 and 3.3 COP EPA phase 2 Installed in accordance with local & national codes & standards
<b>Cooling Equipment</b>	<b>Minimum Efficiency Requirement</b>
Central Air Conditioner++ Room Air Conditioner Whole House Fans	12 SEER ENERGY STAR labeled Positive air-tight damper on fan
<b>Water Heater</b>	<b>Minimum Efficiency Requirement</b>
Natural Gas, Propane or Oil Electric Indirect-Fired Tank Solar Wood Pre-Heat Heat Pump Water Heaters	EF .61 EF .92 UL Approved Solar Rating Certification Corp. Certified Installed to National Plumbing Code EF >2.0
<b>Building Shell</b>	<b>Minimum Efficiency Requirements</b>
Insulation (attic, wall, floor, band joist, basement, crawl space) Air Sealing Replacement Windows or Glazing Storm Windows and Storm Doors Movable Window Insulation Exterior Doors	NYS code and efficiency requirement Conducted by professional with blower door Energy Star (NFRC rated U-value of .35 or less) No minimum efficiency requirement R-3 R-4.4
<b>Appliances &amp; Lighting</b>	<b>Minimum Efficiency Requirements</b>
Refrigerator, Freezer, Dishwasher, Clothes Washer, Dehumidifier Heating Recovery Ventilator Ventilation Fans  Photovoltaic Solar Electric Systems  Light Fixtures  Thermostats	ENERGY STAR labeled No minimum efficiency requirement Energy efficient “bath” fan (<45 watts), centrally-ducted fan system, or kitchen range hood Components UL listed, or if grid-connected, installed compliant with IEEE standard  Installed in accordance with local & national codes & standards ENERGY STAR labeled for compact fluorescent, or electronic ballast for fluorescent tubes ENERGY STAR labeled

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

**See the back page for other eligible measures.**

## ELIGIBLE ACCESSORIES:

- Any costs associated with the installation of the above measures are also eligible for financing. (Work such as duct work, grills, diffusers, chimney liners, air cleaners, furnace humidifiers, thermostats, moisture barriers, attic venting, and service contracts or warranties)
- When fuel switching to natural gas, any associated costs (such as gas main extensions, service laterals, and piping) are eligible for financing if a new heating system or water heater complying with the relevant Minimum Efficiency Requirement is installed.
- When a heating or cooling system is replaced, asbestos abatement or electrical service upgrade necessary to install the new heating unit may be included.
- Radon and lead abatement work is eligible for financing.
- The cost of removing an oil tank is eligible for financing when done in connection with a heating system replacement.
- Services associated with the above eligible improvements (Energy Rating, blower door test, energy audit or construction management).
- Repairs to the home due to water damage, molds and mildew, ice dams or other symptoms of poor building performance, are eligible for NYSERDA-subsidized financing up to a maximum \$2,000 per loan, as long as the causes of building performance-related damage are being addressed. Additional repairs that are critical to achieving energy efficiency may be approved for inclusion in the subsidized loan, on a case-by-case basis, upon approval by NYSERDA. Repairs beyond the \$2,000 subsidy limit, including cosmetic shingle and siding replacements, are eligible for non-subsidized financing through Fannie Mae, in accordance with the guidelines for **Additional Measures**, below.

## HEALTH AND SAFETY MEASURES:

Listed below are health and safety measures available for low interest rate financing through NYSERDA. These measures can be either hard wired or battery operated.

- Smoke detectors
- Radon detectors
- Carbon monoxide detectors

## ADDITIONAL MEASURES:

The measures below are available for financing through Fannie Mae at the current Fannie Mae interest rates. These measures are not eligible for the interest rate subsidy through NYSERDA. *To qualify for the loan, 50% of the total improvements to be financed must be eligible energy efficient measures. The remaining 50% of the improvements may not include energy consuming products or equipment, but may include the following:*

- Sunrooms with a southern exposure
- Kitchen and bathroom remodeling
- Siding, roofing and other repairs not covered by subsidy under **Eligible Accessories**, above.

**For further information on these measures now available for financing please call:**

**518-207-4501**

**Fax: 518-207-4504.**

### Home Performance with ENERGY STAR

126 State Street  
Third Floor  
Albany, NY 12207



A program developed under the **New York Energy Smart<sup>SM</sup> Program**, sponsored by the New York State Energy Research and Development Authority (NYSERDA)