



**NYSERDA**

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Acting President and CEO

## **NYSERDA Residential Program Announcements**

**For the period of: 7/8/2021 to 7/14/2021**

Dear Participating Contractors, Vendors, and Interested Parties:

The following document contains the combined Program Announcement(s) related to NYSERDA small residential (1 to 4 family) energy efficiency programs supported by the Energy Affordability and Equity, Single Family Residential, Clean Heating and Cooling, Finance, Standards and Quality Assurance and Workforce Development teams. We will be seeking to coordinate with additional teams in future program announcements.

Please read carefully to determine which notice(s) apply to your company. This announcement covers updates from the programs listed below. All contractors and interested parties are receiving this update and be aware that some notices may be for programs your company does not participate in or pertain to you.

<b>Energy Affordability &amp; Equity Team</b>	
<ul style="list-style-type: none"> <li>Assisted Home Performance with ENERGY STAR</li> </ul>	See Reminder
<ul style="list-style-type: none"> <li>EmPower New York</li> </ul>	See Reminder
<b>Single Family Residential Team</b>	
<ul style="list-style-type: none"> <li>Comfort Home</li> </ul>	No Update
<ul style="list-style-type: none"> <li>Residential Energy Audit</li> </ul>	No Update
<ul style="list-style-type: none"> <li>Home Energy Ratings</li> </ul>	No Update
<ul style="list-style-type: none"> <li>Low-Income Forum on Energy (LIFE)</li> </ul>	No Update
<b>Coordinated Program and Support Teams</b>	

• Residential Financing	See Update
• Clean Heating and Cooling	No Update
• Workforce Development	No Update
• Standards and Quality Assurance	See Update

<b>To</b>	EmPower/AHP Contractors, Stakeholders, NYSERDA & CR
<b>Regarding Program(s)</b>	EmPower New York & Assisted Home Performance with ENERGY STAR
<b>Summary</b>	NYSERDA Single Family Programs Update

**Full Announcement:**

**NYSERDA Single Family Programs Update**  
**Friday, July 9, 2021**  
**8:30am - 9:30am**

<https://nyserdany.webex.com/nyserdany/onstage/g.php?MTID=ea941cea5dfd599944c7682a468eef427>

**Event Password: Energy**  
**Call-In Number:** United States TOLL  
+1-415-655-0003  
**Event Number:** 145 840 6626  
**Event Password:** Energy

NYSERDA staff will continue to host webinars on rotating topics, the next date and topic will be announced soon. All webinars are recorded and links to the recordings are found below. The recorded webinars are also available on the [Contractor Support website](#).

<b>To</b>	Participating Contractors and Community Energy Advisors
<b>Regarding Program(s)</b>	Assisted Home Performance with ENERGY STAR® (AHP) and EmPower New York (EmPower)
<b>Summary</b>	Combined Residential Application Launch - Reminder
<b>Comments/Questions or More Information</b>	<a href="mailto:hpwes@nyserda.ny.gov">hpwes@nyserda.ny.gov</a>

**Full Announcement:**

Dear Participating Contractors and Community Energy Advisors,

As we near the anticipated launch of the Combined Residential Application (expected on July 16, 2021), we wanted to communicate the transition of program income

qualification services for Assisted Home Performance with ENERGY STAR® (AHP) and EmPower New York (EmPower) eligible households from EFS/Slipstream to CLEARResult. **Loan applications and documentation related to loan applications (such as income eligibility determination for customer interest rates) will not be impacted and will continue to be processed by EFS.** Below are some key dates for this transition.

- **Effective July 9, 2021 End of Day:** EFS will no longer accept AHP subsidy or AHP subsidy + loan applications for income-eligibility determinations. Any AHP subsidy or AHP subsidy + loan application submitted or postmarked to EFS by 5:00 p.m. ET on July 9, 2021 will be reviewed, and any outstanding information related to the AHP subsidy will be required to be submitted to EFS by 5:00 p.m. ET on July 16, 2021.
- **Effective July 16, 2021:** Cease use of the standalone AHP subsidy or EmPower applications. The new Combined Residential Application will now serve as the application to both programs. CLEARResult will review and make income eligibility determinations for all low- to moderate-income households. CLEARResult will begin processing incentive payments for AHP.
- **The week between July 9 and July 16:** CLEARResult will still be accepting and reviewing EmPower applications; however, any AHP eligible customers should hold off and submit the new Combined Residential Application launching on July 16.
- **Effective July 19, 2021:** All new loan applications must be submitted directly to EFS. New AHP subsidy applications must be submitted by completing the new Combined Residential Application. The application will be accepted through the application website or by mailing a paper application to Energy Audit Application; 2 Wall Street, Albany, New York 12205. Websites for the online and pdf versions of the new application will be announced shortly.

If you have any applications that have not yet been pre-approved by EFS, we ask that you please confirm the status of your customers' subsidy application(s) by logging in to the Slipstream LOS Portal:

<https://app.energyfinancesolutions.com/contractorportal/Default.aspx>. It is your responsibility to inform your customers of these changes.

**Any applications that are missing documentation as of 5:00 p.m. ET on July 16, 2021 will be canceled and will require resubmission using the new Combined Residential Application.** We certainly hope that any required resubmissions will be minimized, but a one week window allows for transferring data from EFS to CLEARResult in a timely manner so as to not hold up subsequent process steps on projects that were pre-approved by EFS.

**Contractor/Community Energy Advisor Selection:** Applicants will now have the flexibility to identify community organizations they are working with and choose a contractor from an approved list. **Community Energy Advisors with access to NYSERDA's Salesforce system must sign and return the NYSERDA NDA prior to application launch to view applicant data.**

**Income Verification via Statewide Geo-Eligibility:** The Combined Residential Application includes geo-eligibility income screening for EmPower incentives in communities where more than 50% of households are earning at, or below, 150% of the Federal poverty level. Geo-eligibility will eliminate the need for these households to provide any additional income documentation.

**Income Qualification Transition:** CLEARResult will make income-eligibility

determinations for all low- to moderate-income incentive applications. AHP subsidy applications will no longer be processed by EFS/Slipstream. Having one entity performing both the intake and review will streamline the process and provide CEAs and contractors with one point of contact for eligibility status.

## Audit Applications

As EmPower and Assisted Home Performance transitions to a combined application, customers interested in Assisted Home Performance will need to complete an incentive application and be approved **before they receive an audit**. NYSERDA realizes this is a major change to business practices for contractors. With the launch of the combined application, contractors will still be able to use the Express Audit track in the project portal; however, this will be phased out in the upcoming months. Contractors initiating an audit project without the submission of a combined incentive application may experience delays when moving to the contract phase. Following the launch of the combined audit application, contractors will be encouraged to have customers first complete the combined application for review and approval prior to having an audit completed. NYSERDA will provide further details in the upcoming trainings about these changes and will be finalizing the rules for end of audit only projects in the near future with an estimated change over date in late October or November.

## Training Webinars

NYSERDA will offer training webinars prior to the launch of the Combined Residential Application. These trainings will be focused on the new combined application and providing guidance on other updates rolling out with the application. You can sign up for these trainings now by clicking on the links below:

Date/Time	Hyperlink to Register
Thursday, July 22, 2021 9:00 am	<a href="#">Follow-up Q &amp; A Session</a>

In anticipation of the launch of the Combined Residential Audit online application on July 16, 2021, NYSERDA is also making available a [revised paper application](#) for owners and renters to apply for services through Assisted Home Performance with ENERGY STAR or EmPower New York. This revised application will replace the current subsidy application and EmPower New York Application. **After July 8, 2021, NYSERDA will no longer accept previous of the subsidy/EmPower applications.** NYSERDA is hosting trainings on the Combined Residential Application beginning July 2, 2021. A new landing page will be available on July 16, 2021, at [nyserderda.ny.gov/ahp-empower](https://nyserderda.ny.gov/ahp-empower) and will contain links for both the online and paper versions of the Combined Residential Application.

For questions regarding the status of applications currently submitted to EFS, call 1.800.361.5663 or email [efs@energyfinancesolutions.com](mailto:efs@energyfinancesolutions.com).

Access to training materials and resources to help through the application process can be found in Knowledge Articles on the [EmPower/AHP Page](#).

For any other questions, please feel free to reach out to [hpwes@nyserderda.ny.gov](mailto:hpwes@nyserderda.ny.gov).

Thank you,

<b>To</b>	EmPower/AHP Contractors and Stakeholders
<b>Regarding Program(s)</b>	Single Family Heat Pump study
<b>Summary</b>	The NYSERDA Single Family Heat Pump study is still accepting projects
<b>Comments/Questions or More Information</b>	Scott Oliver Scott.oliver@nyserda.ny.gov

**Full Announcement:**

The NYSERDA Single Family Heat Pump study is still accepting projects. The remaining budget is approximately \$690 thousand. The NYSERDA team is updating the tracker twice a week, [HERE](#). When the funding falls below \$1 million the tracker will be updated daily. NYSERDA is continuing to explore future funding opportunities for heat pumps and will share these opportunities as they become available.

<b>To</b>	Contractors and Stakeholders
<b>Regarding Program(s)</b>	NYSERDA Residential Financing Program
<b>Summary</b>	Updates to Green Jobs-Green New York Loan Underwriting Criteria
<b>Comments/Questions or More Information</b>	<a href="mailto:residential.financing@nyserda.ny.gov">residential.financing@nyserda.ny.gov</a>

**Full Announcement:**

NYSERDA greatly values your participation in our programs and appreciates your partnership in building the market for clean energy. The Green Jobs-Green New York (GJGNY) residential revolving loan fund has filled a gap in the market for residential energy efficiency and renewable technology for several years. Since the inception of NYSERDA's loan program, more than 31,500 On-Bill Recovery and Smart Energy loans totaling almost \$377 million have been issued across all the NYSERDA residential programs! This is a great accomplishment - thank you for making these options available to your customers.

In 2014, underwriting criteria changes were made to allow considerably higher debt-to-income (DTI) for applicants who might also have lower credit scores (FICO). This change was adopted assuming there would be material savings from the measures implemented. We have determined that the current credit criteria is too broad for borrowers with low FICO score, as we have seen a higher level of defaults and an increase in more borrowers being subjected to default collections efforts including judgement collections by the NYS Attorney General's Office.

Therefore, we are changing the Tier 2 DTI criteria to align with practices in industry and to eliminate allowing higher DTIs for applicants who qualify for Assisted Home Performance with ENERGY STAR® or Affordable Solar incentives. We are also allowing no limit on DTI for Tier 1 and Tier 2 borrowers with a FICO score of 720+.

Below are the updates to the underwriting criteria which will go into effect for all applications received on or after **July 16, 2021**.

UNDERWRITING CRITERIA		
	Tier 1 Loans	Tier 2 Loans
Minimum FICO score	640	540
Max Debt-to-Income Ratio	50% for FICO 640-719 No limit for FICO 720+ <sup>1</sup>	40% if FICO 540-599 45% if FICO 600-639 50% if FICO 640-679 60% if FICO 680-719 No limit if FICO 720+
Mortgage payment history	None	As reported on the credit report, current on all mortgage payments for the past 12 months. No mortgage payments more than 60 days late during the past 24
Bankruptcy	No bankruptcy, foreclosure, or repossession within last 7 years	No bankruptcy, foreclosure, or repossession within last 2 years
Judgments	No combined outstanding collections, judgments, charge-offs, or tax liens > \$2,500	
Prior GJGNY Loans	No customer will be eligible for a GJGNY Loan if the customer has a prior GJGNY Loan outstanding that is 30 days or more delinquent.	

Questions about these changes may be submitted to [residential.financing@nyserda.ny.gov](mailto:residential.financing@nyserda.ny.gov).

Thank you,  
 NYSERDA's Residential Financing Team

[1] Debt-to-Income Ratio for applicants with a FICO score of 720+ or with a loan of <\$5,000 will be calculated on stated income only for program analysis purposes.

<b>To</b>	EmPower/AHP Contractors and CEAs
<b>Regarding Program(s)</b>	Assisted Home Performance with ENERGY STAR® (AHP) and EmPower New York (EmPower)
<b>Summary</b>	NYSERDA Single Family Covid 19 Announcement
<b>Comments/Questions or More Information</b>	<a href="mailto:support.residential@nyserda.ny.gov">support.residential@nyserda.ny.gov</a>

### Full Announcement:

With Governor Cuomo's June 23th [announcement](#) ending New York's Covid-19 State Disaster Emergency restrictions, NYSERDA will be withdrawing the temporary program modifications implemented in March 2020 in response to the COVID-19 pandemic. The following program modifications will be rescinded:

1. The Covid Addendum language will be eliminated from contracts and participation agreements beginning July 1st.
2. The Covid webpage will be removed from the NYSERDA website.
3. The \$200 PPE Adder for EmPower home performance projects will end for all projects submitted after July 16th. This will account for projects in progress that have been using the required PPE.

4. Blower door tests may now be used on all 1-to-4 unit properties where there are no health and safety concerns per program guidelines. Customers can request that the contractor not perform a blower door test, where there are health and safety concerns.
5. The income-eligibility threshold for the Assisted Home Performance (AHP) program incentive/audit will be adjusted from 120% AMI back to the pre-Covid eligibility threshold of 80% AMI for all incentive applications not received by 5:00 on August 31st.
6. Incentive levels for EmPower will remain at \$10,000 and for AHP at \$5,000 for a single family and up to \$10,000 for a 2-to4 family home until further notice.

If you have any questions, please reach out to [support.residential@nyserda.ny.gov](mailto:support.residential@nyserda.ny.gov) and we will forward questions to the appropriate NYSERDA staff member for follow-up. Thank you for your continued partnership.

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