# A Guide to Green Energy and Clean Technology Funding Opportunities and Incentives

How to Navigate the Funding Process

# U.S. Senator Kirsten E. Gillibrand New York



2013

\*\*NOTE: This document will be continuously updated as information becomes available.

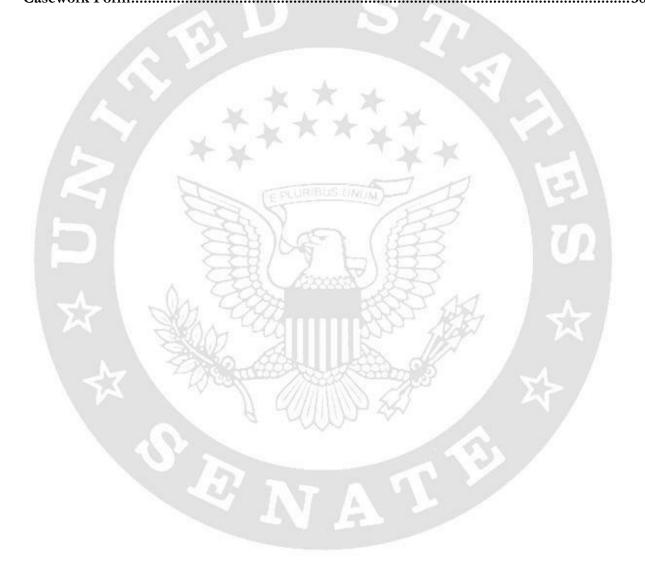
# **Table of Contents**

Intro	ductionduction	5
U.S. 1	Department of Energy (DOE)	6
1)	Loan Guarantee Program	6
	ral Section II	
Inter	nal Revenue Service (IRS)	7
1)	Energy Efficient Commercial Buildings Tax Deduction	7
2)	Residential Energy Conservation Subsidy Exclusion (Corporate)	7
3)	Energy Efficient Appliance Tax Credit for Manufacturers	. 8
4)	Energy-Efficient New Homes Tax Credit for Home Builders	. 8
5)	Qualified Energy Conservation Bonds	9
6)	Residential Energy Conservation Subsidy Exclusion (Personal)	10
7)	Residential Energy Efficiency Tax Credit	10
Feder	ral Section II	12
U.S. 1	Department of Agriculture (USDA)	12
1)	Rural Energy for America Program Grants	12
	ral Section III	
U.S. 1	Department of Housing and Urban Development	13
1)	Energy-Efficient Mortgages	13
State	Section I	14
New	York State Energy Research and Development Authority	
1)	Green Building Tax Credit Program (Corporate and Personal)	14
2)	The New Construction Program (NCP)	14
3)	Assisted Home Performance Grants	15
4)		15
5)	Energy \$mart Loan Fund	16
1)	Home Performance with Energy Star Loan Program	.16
6)	Energy \$mart Multifamily Performance Program	16
7)	Energy \$mart New Construction Program	17
8)	Existing Facilities Program	18
9)	Industrial and Process Efficiency Performance Incentives	18
10)	Clean Energy Business Growth and Development	19

11) Proք	Renewable, Clean Energy, and Energy Efficient Product- Manufacturing Incentive gram	19
Stat	e Section II	20
NY	S Department of Taxation and Finance	20
1)	Energy Conservation Improvements Property Tax Exemption	20
Stat	e Section III	21
NY	S Department of Environmental Conservation	21
1)	Green Building Tax Credit	21
Lon	g Island Power Authority	
1)	Commercial Energy Efficiency Rebate Program	22
2)	Residential Energy Efficiency Rebate Program	22
Nat	ional Grid	23
1)	Commercial (Electric) Energy Efficiency Rebate Programs	23
2)	Commercial (Gas) Energy Efficiency Rebate Programs	23
3)	Residential (Electric) Energy Efficiency Rebate Programs	24
4)	Residential (Gas) Energy Efficiency Rebate Programs	24
5)	Small/Mid-Sized Business Energy Efficiency Program	24
Nev	v York State Electric & Gas (NYSEG)	26
1)	Rebates for High Efficiency Natural Gas Equipment	26
Roc	hester Gas and Electric	27
1)	Rebates for High Efficiency Natural Gas Equipment	
Ince	entives by Technology Type	28
1)	Biomass	28
2)	Geothermal	28
3)	Solar	
4)	Wind	
Sect	tion IV	30
Pop	ular Incentives Tablestion VI	30
Sect	tion VI	31
	ful Websites	
1)	Tax Incentives Assistance Project (TIAP)	31
2)	Environmental Protection Agency (EPA) Energy Star	31
3)	Department of Energy (DOE) Financial Opportunities	31

ļ	g	е	4

4)	U.S. Department of Energy Alternative Fuels and Advanced Vehicles Data Center (AFE 32	)C)
5)	U.S. Department of Energy Clean Cities Financial Opportunities	32
6)	Department of Housing and Urban Development Energy Efficient Mortgages Program	1.33
7)	Alliance to Save Energy Home and Vehicle Tax Credits	34
Lette	ers of Support from Senator Gillibrand	35
Gran	t Guide Order Form	37
Case	work Form	39



### Introduction

Dear Fellow New Yorker,

Each year, the federal and New York State governments distribute billions of dollars worth of grants, loans and other incentives for green energy and clean technology programs. I have long been an advocate for investments in clean energy production and energy efficient technology. By investing in renewable sources of energy right here at home, we can create American jobs, while protecting the environment for generations to come. With many individuals struggling during these tough economic times, I am committed to assisting New Yorkers with securing funding that can build the clean energy jobs of the future for our state.

Finding the resources that meet your needs in the complex web of agencies can be an impossible task. For this reason, I have created this guidebook to serve as a starting point in providing information about what resources are available to individuals, businesses, community organizations and local governments. The information in this guidebook details energy program grants, loans, and tax credits. Its contents are by no means comprehensive, and as new programs and opportunities emerge, its contents will be updated to provide New Yorkers with the most up-todate information possible.

My Senate website (www.Gillibrand.senate.gov) is continually updated with critical information about various funding opportunities that are available to you, how to access them, and where to apply. You can also request hard copies of this guidebook, and other thematic funding guidebooks, by filling out the guidebook order form at the end of this guidebook and mailing it back to my New York City office or by emailing an electronic copy to grants@gillibrand.senate.gov. Furthermore, if you need assistance from a federal agency or with an immigration case, please refer to the casework form at the end of the GOAL or visit

http://gillibrand.senate.gov/services/casework/form/. As you move forward with any grant opportunities, please contact Andrew Usyk, my Grants Director, for letters of support, when applicable. You can reach him in my Washington, D.C. Office at Grants@Gillibrand.Senate.gov, or (202)-224-4451.

> Sincerely, Kirsten E. Gillibrand Sincerely,

> > Kirsten E. Gillibrand United States Senator

### **Federal Section I**

## U.S. Department of Energy (DOE)

### 1) Loan Guarantee Program

➤ The loan guarantee program has been authorized to offer more billions of dollars in loan guarantees for energy efficiency, renewable energy and advanced transmission and distribution projects.

### **Additional Information:**

DOE actively promotes projects in three categories: (1) manufacturing projects, (2) standalone projects, and (3) large-scale integration projects that may combine multiple eligible renewable energy, energy efficiency and transmission technologies in accordance with a staged development scheme. Under the original authorization, loan guarantees were intended to encourage early commercial use of new or significantly improved technologies in energy projects. The loan guarantee program generally does not support research and development projects.

#### **Contact:**

**6** | Page

Website: <a href="http://www.dsireusa.org/gbi/incentivesearch.cfm?Incentive Code=US48F">http://www.lgprogram.energy.gov/</a>
Telephone: (202) 586-8336

### **Federal Section II**

### Internal Revenue Service (IRS)

### 1) Energy Efficient Commercial Buildings Tax Deduction

The federal *Energy Policy Act of 2005* established a tax deduction for energy-efficient commercial buildings applicable to qualifying systems and buildings placed in service from January 1, 2006, through December 31, 2007. This deduction was subsequently extended through 2008, and then again through 2013 by Section 303 of the federal *Energy Improvement and Extension Act of 2008* (H.R. 1424, Division B), enacted in October 2008.

### **Eligibility:**

The deductions are available primarily to building owners, although tenants may be eligible if they make construction expenditures. In the case of energy efficient systems installed on or in government property, tax deductions will be given to the person primarily responsible for the systems' design. Deductions are taken in the year when construction is completed.

#### **Award Amount:**

- A tax deduction of \$1.80 per square foot is available to owners of new or existing buildings who install (1) interior lighting; (2) building envelope, or (3) heating, cooling, ventilation, or hot water systems that reduce the building's total energy and power cost by 50% or more in comparison to a building meeting minimum requirements set by ASHRAE Standard 90.1-2001. Energy savings must be calculated using qualified computer software approved by the Internal Revenue Service (IRS).
- ➤ Deductions of \$0.60 per square foot are available to owners of buildings in which individual lighting, building envelope, or heating and cooling systems meet target levels that would reasonably contribute to an overall building savings of 50% if additional systems were installed.

#### **Contact:**

Website: <a href="http://www.dsireusa.org/gbi/incentivesearch.cfm?Incentive Code=US40F">http://www.dsireusa.org/gbi/incentivesearch.cfm?Incentive Code=US40F</a> <a href="http://www.energystar.gov/index.cfm?c=products.pr">http://www.energystar.gov/index.cfm?c=products.pr</a> tax credits#7
Telephone: (888) 782-7937

### 2) Residential Energy Conservation Subsidy Exclusion (Corporate)

According to Section 136 of the IRS Code, energy conservation subsidies provided by public utilities, either directly or indirectly, are nontaxable: "Gross income shall not include the value of any subsidy provided (directly or indirectly) by a public utility to a customer for the purchase or installation of any energy conservation measure."

#### **Additional Information:**

The term "energy conservation measure" includes installations or modifications primarily designed to reduce consumption of electricity or natural gas, or improve the management of energy demand. Eligible dwelling units include houses, apartments, condominiums, mobile homes, boats and similar properties. If a building or structure contains both dwelling and

other units, any subsidy must be properly allocated.

#### Contact:

Website:

http://www.dsireusa.org/incentives/incentive.cfm?Incentive Code=US31F&re=1&ee=1 http://www.irs.gov/publications/p525/index.html

Telephone: (888) 782-7937

### 3) Energy Efficient Appliance Tax Credit for Manufacturers

The Energy Policy Act of 2005 established tax credits for manufacturers of high-efficiency residential clothes washers, refrigerators, and dishwashers produced in calendar years 2006 and 2007. The Energy Improvement and Extension Act of 2008 (H.R. 1424, Division B) extended the credits for additional years depending on the efficiency rating of the manufactured appliance. Manufacturers only receive these credits for the increase in production of qualifying appliances over a two-year rolling baseline, and only appliances produced in the United States are eligible.

#### **Additional Information:**

- Each manufacturer is limited to a total of \$75 million for all credits under this provision. However, refrigerators manufactured in 2008, 2009, or 2010 which consume at least 30% less energy than the 2001 energy conservation standards will not add to the aggregate credit amount and have no separate credit limit.
- Residential and commercial clothes washers manufactured in 2008, 2009 or 2010 which meet or exceed a 2.2 modified energy factor (MEF) and do not exceed a 4.5 water consumption factor (WCF) also will not add to the aggregate limit and have no separate credit limit.

#### **Contact:**

Website: <a href="http://www.dsireusa.org/gbi/incentivesearch.cfm?Incentive Code=US42F">http://www.dsireusa.org/gbi/incentivesearch.cfm?Incentive Code=US42F</a> http://www.energystar.gov/index.cfm?c=products.pr tax credits#7 Telephone: (888) 782-7937

### 4) Energy-Efficient New Homes Tax Credit for Home Builders

- The federal Energy Policy Act of 2005 established tax credits of up to \$2,000 for builders of all new energy-efficient homes, including manufactured homes constructed in accordance with the Federal Manufactured Homes Construction and Safety Standards. This program has been extended multiple times.
- The home qualifies for the credit if:
  - It is located in the United States;
  - Its construction is substantially completed after August 8, 2005;
  - It meets the energy saving requirements outlined in the statute; and
  - It is acquired from the eligible contractor after December 31, 2005, and before January 1, 2010, for use as a residence.

#### **Energy Saving Requirements**

Site-built homes qualify for a \$2,000 credit if they are certified to reduce heating and cooling energy consumption by 50% relative to the International Energy Conservation Code standard and meet minimum efficiency standards established by the Department of Energy. Building envelope component improvements must account for at least one-fifth of the reduction in energy consumption.

Manufactured homes qualify for a \$2,000 credit if they conform to Federal Manufactured Home Construction and Safety Standards and meet the energy savings requirements of sitebuilt homes described above.

Manufactured homes qualify for a \$1,000 credit if they conform to Federal Manufactured Home Construction and Safety Standards and reduce energy consumption by 30% relative to the International Energy Conservation Code standard. In this case, building envelope component improvements must account for at least one-third of the reduction in energy consumption. Alternatively, manufactured homes qualify if they meet Energy Star Labeled Homes requirements.

#### Certification

The IRS has issued guidance to provide information about the certification process that a builder must complete to qualify for the credit. The guidance also provides for a public list of software programs that may be used in calculating energy consumption for purposes of obtaining a certification.

IRS Notice 2006-27 provides guidance for the credit for building energy-efficient homes other than manufactured homes. IRS Notice 2006-28 provides guidance for the credit for building energy-efficient manufactured homes.

#### **Contact:**

Website: <a href="http://www.dsireusa.org/gbi/incentivesearch.cfm?Incentive Code=US41F">http://www.dsireusa.org/gbi/incentivesearch.cfm?Incentive Code=US41F</a> http://www.energystar.gov/index.cfm?c=products.pr tax credits#7 Telephone: (888) 782-7937

### 5) Qualified Energy Conservation Bonds

The Energy Improvement and Extension Act of 2008, enacted in October 2008, authorized the issuance of Qualified Energy Conservation Bonds (QECBs) that may be used by state, local and tribal governments to finance certain types of energy projects. QECBs are qualified tax credit bonds, and in this respect are similar to new Clean Renewable Energy Bonds (CREBs).

#### **Additional Information:**

- > The advantage of these bonds is that they are issued -- theoretically -- with a 0% interest rate. The borrower pays back only the principal of the bond, and the bondholder receives federal tax credits in lieu of the traditional bond interest.
- The tax credit may be taken quarterly to offset the tax liability of the bondholder. The tax credit rate is set daily by the U.S. Treasury Department; however, energy conservation bondholders will receive only 70% of the full rate set by the Treasury Department under 26 USC § 54A. Credits exceeding a bondholder's tax liability may be carried forward to the

succeeding tax year, but cannot be refunded. Energy conservation bonds differ from traditional tax-exempt bonds in that the tax credits issued through the program are treated as taxable income for the bondholder.

#### **Contact:**

- http://www.dsireusa.org/incentives/incentive.cfm?Incentive Code=US51F&re=1&ee=1
- For more information on QECBs, contact the IRS public information line at (800) 829-1040.

### 6) Residential Energy Conservation Subsidy Exclusion (Personal)

According to Section 136 of the IRS Code, energy conservation subsidies provided by public utilities, either directly or indirectly, are nontaxable: "Gross income shall not include the value of any subsidy provided (directly or indirectly) by a public utility to a customer for the purchase or installation of any energy conservation measure."

#### **Additional Information:**

- The term "energy conservation measure" includes installations or modifications primarily designed to reduce consumption of electricity or natural gas, or improve the management of energy demand. Eligible dwelling units include houses, apartments, condominiums, mobile homes, boats and similar properties. If a building or structure contains both dwelling and other units, any subsidy must be properly allocated.
- The Other types of utility subsidies that may come in the form of credits or reduced rates may also be nontaxable, according to IRS Publication 525:
- > "Utility rebates. If you are a customer of an electric utility company and you participate in the utility's energy conservation program, you may receive on your monthly electric bill either: a reduction in the purchase price of electricity furnished to you (rate reduction), or a nonrefundable credit against the purchase price of the electricity. The amount of the rate reduction or nonrefundable credit is not included in your income."

#### **Contact:**

http://www.dsireusa.org/incentives/incentive.cfm?Incentive Code=US03F&re=1&ee=1 http://www.irs.gov/publications/p525/index.html Telephone: (888) 782-7937

### 7) Residential Energy Efficiency Tax Credit

The federal tax credit for energy-efficient home improvements was established by the *Energy* Policy Act of 2005 In addition to extending the credit, H.R. 1424 and H.R. 1 strengthened the efficiency requirements for most equipment, extended the credit to stoves that use biomass fuel and asphalt roofs with appropriate cooling granules; raised the cap for the credit; and redesigned the way the credit is calculated.

#### **Additional Information:**

> The credit applies to energy efficiency improvements in the building envelope of existing homes and for the purchase of high-efficiency heating, cooling and water-heating equipment. Efficiency improvements or equipment must serve a dwelling in the United States that is owned and used by the taxpayer as a primary residence. The maximum amount of

homeowner credit for all improvements combined is \$1,500 for equipment purchased during the two-year period of 2009 and 2010.

#### **Sub Sections:**

### **Building Envelope Improvements**

- > Owners of existing homes receive a tax credit worth 30% of the cost of upgrading the efficiency of the building's envelope. Installation (labor) costs are not included. The following improvements are eligible for the tax credit:
  - Insulation materials and systems designed to reduce a home's heat loss or gain
  - Exterior doors and windows (including skylights) and
  - Pigmented metal roofs designed to reduce heat gain, and asphalt roofs with appropriate cooling granules.

### Heating, Cooling and Water-Heating Equipment

- > Taxpayers who purchase qualified residential energy-efficient property are eligible for a tax credit worth 30% of the system cost, including labor costs. The credit may also be applied to labor costs for assembly and original installation of eligible property. The following types of equipment are eligible:
  - o Electric heat pump water heaters
  - o Electric heat pumps
  - o Central air conditioners
  - o Natural gas, propane or oil water heaters
  - o Natural gas, propane or oil furnace or hot water boilers
  - o Advanced main air circulating fans

Dan.

Biomass stoves that use "plant-derived fuel available on a renewable or recurring basis, including agricultural crops and trees, wood and wood waste and residues (including wood pellets), plants (including aquatic plants), grasses, residues, and fibers"

#### **Contact:**

http://www.dsireusa.org/incentives/incentive.cfm?Incentive Code=US43F http://www.energystar.gov/index.cfm?c=products.pr tax credits#7

Telephone: (888) 782-7937

### Federal Section II

### U.S. Department of Agriculture (USDA)

### 1) Rural Energy for America Program Grants

Similar to its predecessor, the Rural Energy for America Program (REAP) promotes energy efficiency and renewable energy for agricultural producers and rural small businesses through the use of (1) grants and loan guarantees for energy efficiency improvements and renewable energy systems, and (2) grants for energy audits and renewable energy development assistance.

#### **Additional Information:**

These grants are limited to 25% of a proposed project's cost, and a loan guarantee may not exceed \$25 million. The combined amount of a grant and loan guarantee may not exceed 75% of the project's cost. In general, a minimum of 20% of the funds available for these incentives will be dedicated to grants of \$20,000 or less. The USDA likely will announce the availability of funding for this component of REAP through a Notice of Funds Availability (NOFA).

### Eligibility:

- The USDA will also make competitive grants to eligible entities to provide assistance to agricultural producers and rural small businesses "to become more energy efficient" and "to use renewable energy technologies and resources." These grants are generally available to state government entities, local governments, tribal governments, land-grant colleges and universities, rural electric cooperatives and public power entities, and other entities, as determined by the USDA.
- These grants may be used for conducting and promoting energy audits; and for providing recommendations and information related to energy efficiency and renewable energy. Of the total REAP funding available, 4% is dedicated to competitive grants to provide assistance to agricultural producers and rural small businesses.

#### **Contact:**

http://www.dsireusa.org/incentives/incentive.cfm?Incentive Code=US05F&re=1&ee=1 http://www.rurdev.usda.gov/rbs/busp/9006grant.htm Telephone: (202) 690-4730

### **Federal Section III**

## U.S. Department of Housing and Urban Development

### 1) Energy-Efficient Mortgages

Homeowners can take advantage of energy efficient mortgages (EEM) to finance a variety of energy efficiency measures, including renewable energy technologies, in a new or existing home. The U.S. federal government supports these loans by insuring them through Federal Housing Authority (FHA) or Veterans Affairs (VA) programs. This allows borrowers who might otherwise be denied loans to pursue energy efficiency improvements, and it secures lenders against loan default.

#### **Additional Information:**

The federal Energy Star program has a partnership program for lenders whereby lenders who provide EEMs to borrowers may become Energy Star lender partners. These EEMs may or may not be used to purchase an Energy Star qualified home. Becoming a partner allows lenders to utilize the Energy Star brand to promote themselves as Energy Star partners offering EEMs.

### **Eligibility:**

To become a lender, partner lenders must first provide proof that they know how to write EEMs. To maintain their partnership benefits, lenders must write a certain number of EEMs per year. Energy Star does not have a lender certification program or process. As of August 2008, the federal Energy Star program lists 61 private lenders who offer homebuyer assistance, HERS assistance, special financing, and other assistance to applicants buying homes with the Energy Star rating. Energy Star requires that its lender partners provide EEMs to qualified borrowers regardless of whether it is an FHA EEM, Fannie Mae EEM, or VA EEM.

### **Contact:**

http://www.hud.gov/offices/hsg/sfh/eem/energy-r.cfm Telephone: (202) 708-1112

### State Section I

# New York State Energy Research and Development Authority

### 1) Green Building Tax Credit Program (Corporate and Personal)

➤ In 2000, New York enacted a Green Building Tax Credit for business and personal income taxpayers. The credit can be applied against corporate taxes, personal income, insurance corporation taxes and banking corporation taxes. The incentive applies to owners and tenants of eligible buildings and tenant spaces which meet certain "green" standards. These standards increase energy efficiency, improve indoor air quality, and reduce the environmental impacts of large commercial and residential buildings in New York State, among other benefits.

#### **Additional Information:**

- The components 4, 5 and 6 above must serve green spaces. For example, to qualify for the PV Module Credit, the building which the system serves must meet all requirements for energy, indoor air quality, materials, water conservation and commissioning. Credit cannot be earned by simply placing a PV system, for example, on a building.
- ➤ The New York Department of Environmental Conservation must update the tax credit regulations (6NYCRR Part 638) before applications can be accepted for the \$25 million allocated for Period II. Visit the program web site above for announcements regarding updated regulations.

### Eligibility:

- Nowners and tenants must work through an architect or engineer who will help obtain a credit certificate from the state for their project. The credits are distributed over a five year period with any unredeemed portion able to be carried forward indefinitely or transferred to a new owner or tenant.
- Although this tax credit can be claimed on personal income taxes, the building eligibility rules are such that it is not available for single-family residential homes.

### **Contact Information:**

http://www.nyserda.org/programs/Green Buildings/default.asp#TaxCredit

### 2) The New Construction Program (NCP)

The New Construction Program (NCP) can provide assistance to incorporate energy-efficiency measures into the design, construction, and operation of new and substantially renovated buildings. These measures are designed to save energy through reduced electric demand, and therefore reduce building operating costs.

### **Contact:**

http://www.nyserda.org/programs/new construction/ Telephone: 1-866-697-3732

### 3) Assisted Home Performance Grants

> The Assisted Home Performance Program provides grants to low-income home owners for up to 50% of costs (60% for National Grid gas customers) for energy efficient improvements. The household income eligibility cut-off is set at 80% of the Median State Income or 80% of the Median Area Income (by county), whichever is higher.

### Eligibility:

- > Single-family homeowners that meet the income eligibility guidelines generally qualify for grants of up to \$5,000 (\$6,000 for National Grid gas).
- An income-qualified owner that occupies a unit in a 2 to 4 unit building can receive a subsidy of up to \$5,000 for the whole building without any income verification required for the tenants. A higher subsidy, up to a total of \$10,000 (\$12,000 for National Grid gas) per building, may be available if tenants also are income eligible. In order to apply, the homeowner must contact a BPI contractor or a community organization - both lists are located on the program website below.

#### Contact:

http://www.getenergysmart.org/SingleFamilyHomes/ExistingBuilding/HomeOwner/LowI ncomeEligible.aspx

Telephone: 1-866-697-3732

### 4) EmPower New York

> The focus of EmPower New York is on cost-effective electric reduction measures, particularly lighting and refrigerator replacements, as well as other cost-effective home performance strategies such as insulation, and health and safety measures. The New York State Energy Research and Development Authority contracted with Honeywell International to implement the EmPower New York Program.

#### **Additional Information:**

Funding is limited, and services will be targeted to customers on the basis of energy usage and the potential for energy-saving measures.

### Eligibility:

- In order to qualify for electric efficiency incentives, customers must live in a building with 100 or fewer units, and either participates in a utility assistance program or have an income at 60% or less in relation to the median income. Income-qualified natural gas customers of Con Edison and National Grid residing in 1 to 4 family homes are eligible for additional gas efficiency incentives. Eligible measures may include building insulation, heating system upgrades, draft reduction, and fuel conversion for certain appliances.
- With the exception of the gas efficiency incentives described above, participants must be electric customers of one of the following utilities to be eligible for this program: Central

Hudson, Con Edison, National Grid, NYSEG, Orange & Rockland, or Rochester Gas and Electric.

#### Contact:

http://www.getenergysmart.org/lowincome/empower.aspx Telephone: (800) 263-0960

### 5) Energy \$mart Loan Fund

The New York Energy \$mart Loan Fund, administered by the New York State Energy Research and Development Authority (NYSERDA), provides reduced-interest rate loans through participating lenders to finance renovation or construction projects that improve a facility's energy efficiency or incorporate renewable energy systems.

#### **Contact:**

http://www.nyserda.org/resloanfund.asp (518) 862-1090 Ext. 3348

### 1) Home Performance with Energy Star Loan Program

NYSERDA, in partnership with Energy Finance Solutions (EFS), offers an unsecured loan for the installation of qualified energy efficient and renewable energy measures in owneroccupied 1-2 family homes. EFS administers the loans, but NYSERDA subsidizes the interest rates, resulting in favorable terms for program participants.

To initiate the loan, a Comprehensive Home Assessment (CHA) must be performed by a certified Building Performance Institute (BPI) contractor, which may cost a small fee. After the CHA is performed, the borrower will work with the contractor to decide what improvements should be made. For any improvements and replacement appliances, the borrower will sign a customer contract and a "Home Performance Work Scope." After a credit check and these forms are submitted, work may begin. Following completion of the work, a Certificate of Completion will be sent to the program administrator. Following review and approval, payment will be rendered directly to the contractor and the borrower will commence repaying the loan.

As with other programs funded by the state system benefits charge (SBC), eligibility is limited to homeowners who receive electric service from one of the following utilities:

### 6) Energy \$mart Multifamily Performance Program

➤ Under NYSERDA's Energy \$mart Multifamily Performance Program, new construction of multifamily buildings and existing multifamily buildings are eligible for incentives that improve energy savings through energy efficiency or innovative energy solutions, such as renewable energies. Through this program, interested building owners work with a Multifamily Performance Partner. The program website contains a guide to assist building owners/managers in selecting a Performance Partner. Additional incentives are available for projects that serve or are expected to serve low-income tenants, as well as income qualified housing that meets certain sustainability guidelines.

#### **Additional Information:**

- ➤ Working with the Performance Partner and NYSERDA, an existing building is compared against similar buildings and the owner and partner develop plans for how efficient the project will be in comparison.
- Implementing the project and reaching this goal will allow the building owner to receive a variety of incentives based on building performance. Owners of proposed new buildings work with partners to design buildings with Energy Star guidelines in mind. Incentives for both types of project are awarded as a series of payments upon completion of certain project milestones.

### **Eligibility:**

- To be eligible for affordable housing incentives, the building owner must demonstrate that the property is publicly-subsidized or that at least 25% of residents receive public assistance or earn below 80% of the State Median Income. NYSERDA accepts the use of several different types of proxy measures in determining whether the income eligibility requirement is met. A separate Green Affordable Housing program offers additional incentives for sustainable building construction (e.g., LEED certification) in income-qualified housing.
- Eligible buildings must have five or more units regardless of the number of stories. Buildings may contain nonresidential-related commercial space, if that space does not consist of more than 50% of the gross heated square footage of the entire project.

#### **Contact:**

http://www.getenergysmart.org/MultiFamilyHomes/ExistingBuilding.aspx Telephone: (877) 697-6278

### 7) Energy \$mart New Construction Program

The New York State Energy Research and Development Authority (NYSERDA) encourages the incorporation of energy efficiency and renewable-energy resources into the design, construction and operation of agricultural, commercial (wholesale/retail), industrial/manufacturing, institutional and multi-family buildings (5 units or more) through the Energy \$mart New Construction Program.

#### **Additional Information:**

- Under Program Opportunity Notice 1222 (PON 1222), \$31 million is available to conduct technical assessments of energy-efficiency measures in building designs and to offset up to 75% of the incremental capital costs to purchase and install energy-efficient equipment. Maximum incentive amounts vary by project type and incentive category.
- Incentive amounts for projects in Consolidated Edison's (ConEd) service territory are generally higher than incentive amounts for projects in other utilities' service territory. The total per project limit is \$1.65 million for projects in ConEd's service territory and \$850,000 for eligible customers of other utilities. Bonus incentives for certain improvements are not counted towards the project cap.

### Eligibility:

- ➤ The definition of eligible applicants includes governmental entities, not-for-profits, health care facilities, K-12 schools, colleges and universities. Substantial renovations of existing buildings are also eligible for incentives under this program.
- Funding is available for technical assistance, custom measures, whole-building design, advanced solar and daylighting, peak-load control, LEED projects, commissioning services, and energy benchmarking. Additional incentives for natural gas efficiency and electric or steam driven chillers are available to ConEd customers only.

#### **Contact:**

http://dsireusa.org/incentives/incentive.cfm?Incentive Code=NY08F&re=0&ee=1 http://www.nyserda.org/programs/New Construction/default.asp

Telephone: Phone: (518) 862-1090 Ext. 3505

Point of Contact: E. Stephen Finkle

### 8) Existing Facilities Program

➤ The NYSERDA Existing Facilities program merges the former Peak Load Reduction and Enhanced Commercial and Industrial Performance programs. The new program offers a broad array of different incentives to electricity customers within the state that pay the System Benefits Charge (SBC).

#### **Contact:**

http://www.nyserda.org/Programs/Existing Facilities/default.html Telephone: 1-866-NYSERDA or (518) 862-1090

### 9) Industrial and Process Efficiency Performance Incentives

Incentives are provided on the custom application of commercially available technology. Each project will be unique based on the applicant's needs and site-specific process. Eligible facilities must pay into the System Benefits Charge (SBC) as electricity distribution customers of the following utilities: Central Hudson Gas & Electric, Consolidated Edison, NYSEG, National Grid, Orange and Rockland Utilities, or Rochester Gas and Electric. NYSERDA also offers incentives for certain pre-qualified measures and performance incentives for other electric efficiency, gas efficiency, demand response, and CHP projects through the parent Existing Facilities program.

### **Eligibility:**

Facilities may apply either on their own behalf or through their designated applicant. Funding is available on a first-come, first-served basis and is available through December 31, 2011. Interested parties may visit the program website or use the contact information below to find out more information about this program.

#### **Contact:**

http://www.nyserda.org/programs/Existing\_facilities/industrial.html

Telephone: (518) 862-1090 Ext.3483 Point of Contact: Cheryl Glanton

# 10) <u>Clean Energy Business Growth and Development</u>

This initiative is designed to help clean energy businesses achieve success, to grow, and to develop new markets through new or expanded activities in New York. It will provide clean energy business projects with grants of up to 50% of a project's cost, with a maximum of \$200,000 per project.

#### **Contact:**

http://energy.gov/savings/nyserda-clean-energy-business-growth-and-development

Telephone: (518) 862-1090 Ext.3478 Point of Contact: Michael Shimazu

### 11) Renewable, Clean Energy, and Energy Efficient Product-Manufacturing Incentive Program

Funded from the New York System Benefits Charge (SBC), this incentive program seeks to increase the manufacturing of renewable, clean, and energy efficient products in New York by providing funds to manufacturers that wish to develop or expand facilities producing eligible products. Only facilities located within the service territories of New York's investor-owned utilities (IOU) are eligible for funding and incremental modifications or additions to existing manufacturing lines will not be considered.

### **Eligibility:**

➤ Eligible products are limited to those dealing with clean electricity production, more efficient use of electricity, or grid-connected electricity storage. In addition, products should be beyond the prototype stage and mature enough to warrant designing and building or expanding a commercial manufacturing facility. Components integral and largely specific to such products are also eligible. Project funding will be broken down into three separate phases, each of which has different limitations.

#### **Contact:**

http://www.nyserda.org/newbusiness.asp

Telephone: (518) 862-1090 Ext.3264 Point of Contact: Jennifer Harvey

### **State Section II**

## NYS Department of Taxation and Finance

### 1) Energy Conservation Improvements Property Tax Exemption

➤ Qualifying energy-conservation improvements to homes are exempt from real property taxation to the extent to the addition would increase the value of the home. The exemption includes general municipal property taxes, school district taxes, and special ad valorem taxes, but does *not apply* to special assessments.

#### **Additional Information:**

➤ . The federal energy efficiency tax credit can be applied to energy efficient central air conditioners, electric heat pump water heaters, natural gas, propane, or oil water heaters, advanced main air circulating fans, and certain biomass-fueled stoves. In addition, the state Tax Assessor's Manual also specifically identifies solar and wind energy systems specifically as eligible for the exemption

### **Eligibility:**

Eligible properties include single-family to four-family dwellings. The exemption applies directly to a variety of equipment and measures, but the statute also states that any conservation-related state or federal tax credit or deduction is also exempt from New York's property tax under this statute..

#### **Contact:**

http://www.dsireusa.org/gbi/incentivesearch.cfm?Incentive Code=NY27F Telephone: (518) 474-2982

24

### **State Section III**

## NYS Department of Environmental Conservation

### 1) Green Building Tax Credit

➤ The Department manages and administers the Green Building Tax Credit program that provides tax credits to owners and tenants of green buildings which increase energy efficiency, improve indoor air quality, and reduce the environmental impacts of large commercial and residential buildings in New York.

#### **Contact:**

http://www.dec.ny.gov/regs/4475.html Telephone: (518) 402-9469



## **Long Island Power Authority**

### 1) Commercial Energy Efficiency Rebate Program

> Incentives will cover a portion of the additional design and equipment expenses required to create an exemplary building. For customers exploring the custom approach or the whole building design approach LIPA will provide up to \$10,000 in technical assistance services, including consultants to help businesses choose and implement energy-efficient measures and equipment. For more complex projects, LIPA will provide 50 percent of any additional planning costs, up to \$50,000.

#### **Contact:**

http://www.lipower.org/efficiency/commercial.html Telephone: (800) 692-2626

### 2) Residential Energy Efficiency Rebate Program

Long Island Power Authority offers incentives for its residential customers to increase the energy efficiency of their homes through a variety of programs. The Cool Homes Program provides rebates for energy-efficient central air conditioning systems and air-source heat pumps. The minimum efficiency ratings for both items are SEER 14 and EER 12, which qualifies the owner for a \$250 per unit rebate.

#### **Contact:**

http://www.dsireusa.org/incentives/incentive.cfm?Incentive Code=NY30F&re=1&ee=1 Telephone: (800) 692-2626

### National Grid

### 1) Commercial (Electric) Energy Efficiency Rebate Programs

- ➤ National Grid offers electric energy efficiency programs for its large commercial and industrial customers.
  - O Design 2000plus: National Grid's new construction program offers energy strategies, technical assistance and financial incentives to customers who are building new facilities, adding capacity for manufacturing, replacing failed equipment or undergoing major renovations. In addition to providing support both technical and financial in the energy-efficient design of new buildings, financial incentives pay up to 75% of the incremental costs for the high efficiency materials and systems.
  - o **Energy Initiative:** National Grid's program for existing buildings provides technical assistance and incentives to upgrade the performance of existing equipment and systems, Incentives are designed to pay, on average, approximately 40%-50% of the total project cost. Incentives for custom projects provide up to 45% of the total project costs.
- National Grid offers a range of related services that complement the above two energy efficiency programs and assist their large commercial customers with identifying and installing energy efficient technologies.

#### Contact:

http://www.doe.gov/savings/national-grid-electric-commercial-energy-efficiency-rebate-programs-upstate-new-york
Telephone: (800) 292-2032

### 2) Commercial (Gas) Energy Efficiency Rebate Programs

National Grid's Commercial Energy Efficiency Program provides support services and incentives to commercial customers who install energy efficient natural gas related measures. All firm commercial and firm transportation rate customers are eligible to participate. Prescriptive rebates are available for common energy efficiency measures installed after the completion of an energy audit, including: programmable thermostats, boiler reset controls, steam trap replacements, pipe/duct insulation, building shell insulation and windows.

#### **Additional Information:**

Custom incentives are available for projects that demonstrate the use of natural gas more efficiently than industry practices and/or more efficiently than the minimum building code requirements. Incentives are available covering up to a maximum of 50% of project costs, capped at \$100,000 per site and/or per project. Custom incentives are classified as either Level One or Level Two depending on size and complexity of the project. Customers should refer to their website to see what kinds of projects qualify for each level.

#### **Contact:**

http://www.dsireusa.org/incentives/incentive.cfm?Incentive Code=NY48F&re=1&ee=1 http://www.thinksmartthinkgreen.com/

Telephone: (800) 292-2032

### 3) Residential (Electric) Energy Efficiency Rebate Programs

National Grid residential electric customers in New York are eligible for a variety of equipment rebates to help them save energy in their homes. Rebates are available for Energy Star programmable thermostats, central air conditioning systems, air-source heat pumps, ECM furnace fans, electric heat pump water heaters, and duct and air sealing.

#### **Contact:**

► <a href="http://www.dsireusa.org/incentives/incentive.cfm?Incentive"> http://www.dsireusa.org/incentives/incentive.cfm?Incentive</a> Code=NY57F&RE=1&EE= 1

http://www.thinksmartthinkgreen.com/

Telephone: (800) 292-2032

### 4) Residential (Gas) Energy Efficiency Rebate Programs

National Grid offers a number of programs to encourage energy efficiency amongst its residential customers.

National Grid's High Efficiency Heating Rebates are offered to any residential heating customer in Massachusetts, New Hampshire, Rhode Island and Metro New York. Eligible technologies include furnaces, boilers, and boiler reset controls. Rebates of up to \$1,000 are available, depending on equipment type. All equipment must meet certain energy standards provided on the website. Applications are to be completed and sent in after equipment installation. The application form is available on the program's website.

#### **Contact:**

http://www.dsireusa.org/incentives/incentive.cfm?Incentive Code=NY50F&RE=1&EE=

http://www.thinksmartthinkgreen.com

Telephone: (800) 292-2032

### 5) Small/Mid-Sized Business Energy Efficiency Program

National Grid's Small/Mid-Sized Business Program is for business customers with an average demand of 200 kilowatts or less (or 40,300 kilowatt-hours or less) per month. The program aids qualifying business customers in installing energy efficient equipment. National Grid provides a free energy audit and report of recommended energy efficiency improvements.

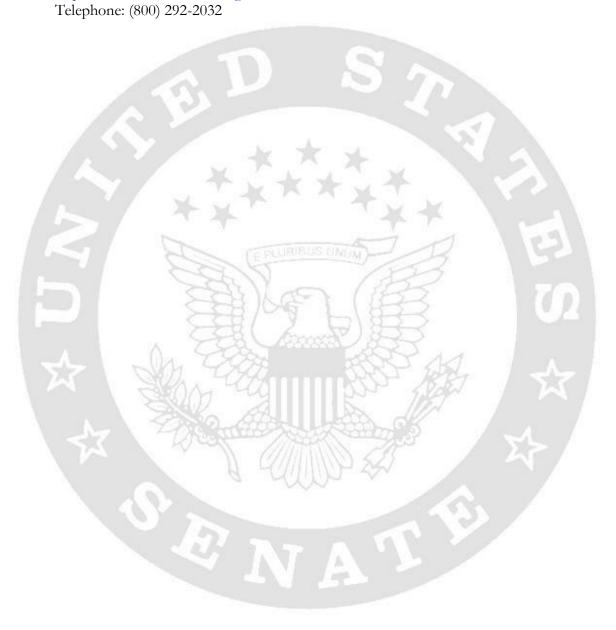
#### Eligibility:

Customers can register online at the website listed above for a free energy audit.

> Commercial and industrial customers who are interested in energy efficiency but who do not qualify for the Small/Mid-Sized Business program, may still qualify for other rebate programs offered by National Grid.

### **Contact:**

http://www.dsireusa.org/incentives/incentive.cfm?Incentive Code=NY51F&re=1&ee=1 http://www.thinksmartthinkgreen.com



### New York State Electric & Gas (NYSEG)

### 1) Rebates for High Efficiency Natural Gas Equipment

NYSEG is offering residential natural gas customers rebates for installing energy efficient natural gas equipment and related control equipment. Customers can complete one rebate application for multiple pieces of equipment as long as they are not the same type of equipment with the exclusion of programmable thermostats. NYSEG will mail customers a rebate check to the address provided within 4-6 weeks.

#### **Additional Information:**

All products must be installed using a licensed contractor or a contractor that can supply you with either a Federal ID number, a Certificate of Insurance or a Business Certificate. Refer to the ENERGY STAR Web site for tips on how to find the right contractor. A percentage of rebate applications will be selected at random and required to allow an inspector to view the installation.

#### **Contact:**

http://www.nyseg.com/UsageAndSafety/usingenergywisely/eeps/default.html Telephone: (877) 697-6278 to reach NYSERDA Telephone: (800) 995-9525 to reach the NYSEG/RG&E Energy Efficiency Rebate Hotline



### Rochester Gas and Electric

### 1) Rebates for High Efficiency Natural Gas Equipment

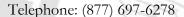
RG&E is offering residential natural gas customers rebates for installing energy efficient natural gas equipment and related control equipment. Customers can complete one rebate application for multiple pieces of equipment as long as they are not the same type of equipment with the exclusion of programmable thermostats. RG&E will mail customers a rebate check to the address provided within 4-6 weeks.

#### **Additional Information:**

All products must be installed using a licensed contractor or a contractor that can supply you with either a Federal ID number, a Certificate of Insurance or a Business Certificate. Refer to the ENERGY STAR Web site for tips on how to find the right contractor. A percentage of rebate applications will be selected at random and required to allow an inspector to view the installation.

#### **Contact:**

http://www.greenmonroe.org/RGE-gasefficiencyrebates-oct2010.html For more information, call NYSEG/RG&E Energy Efficiency Rebate Hotline at (800) 995-9525.



### **Section III**

## <u>Incentives by Technology Type</u>

The following are links to resources by type of renewable energy:

#### 1) **Biomass**

Database of State Incentives for Renewables and Energy Efficiency (DSIRE). Incentive for Biomass

http://www.dsireusa.org/

- Energy Efficiency and Renewable Energy. Alternative Fuels and Advanced Vehicles Data Center. State and Federal Incentives and Laws http://www.eere.energy.gov/afdc/progs/fed\_summary.php/afdc/US/0
- Environmental Protection Agency. Funding Database Biomass/Biogas http://www.epa.gov/chp/funding/bio.html

#### 2) Geothermal

- Database of State Incentives for Renewables and Energy Efficiency (DSIRE). Incentives for Geothermal Heat Pumps and Geothermal Electric http://www.dsireusa.org/
- ➤ Geothermal Heat Consortium GeoExchange.org. New Federal Tax Credits for Geothermal Heat Pump Systems http://www.geoexchange.org/component/content/article/90-new-federal-tax-credits-.html

#### 3) Solar

- Alliance to Save Energy. Energy-Efficiency Home and Vehicle Tax Credits. Solar Energy and Fuel Cell http://www.ase.org/content/article/detail/2654#fuelcells solar
- Database of State Incentives for Renewables and Energy Efficiency (DSIRE). Incentives for Solar Technology http://www.dsireusa.org/
- Energy Star. Federal Tax Incentives for Renewable Energy. Tax Incentives for Solar Energy http://www.energystar.gov/index.cfm?c=products.pr tax credits#s4
- Solar Energy Industries Association. Solar Bills/Legislation http://www.seia.org/cs/solar bills

- Solar Energy Industries Association. Frequently Asked Questions on the Solar Investment Tax Credit http://www.seia.org/galleries/pdf/ITC Frequently Asked Questions 10 9 08.pdf
- > Tax Incentives Assistance Project. Consumer Tax Incentives. Solar Energy Systems http://www.energytaxincentives.org/consumers/
- Tax Incentives Assistance Project. Businesses Tax Incentives. Solar Energy Systems http://www.energytaxincentives.org/business/renewables.php

#### 4) Wind

- American Wind Energy Association. Legislative Affairs http://www.awea.org/legislative/
- Database of State Incentives for Renewables and Energy Efficiency (DSIRE). Incentives for Wind http://www.dsireusa.org



## **Section IV**

## **Popular Incentives Tables**

Table 1. U.S. Code Citations and Expiration Dates for Popular Renewable Energy an Energy Efficiency Tax Incentives/Credits

Type of Credit	U.S. Code Citation	Expiration Date
Business Solar and Fuel Cell Investment Tax Credit (ITC)	26 U.S.C. § 48(a)(3)	12/31/2016
Energy Efficient Commercial Buildings Deduction	26 U.S.C. § 179D	12/31/2013
Renewable Energy Production Tax Credit (PTC)	26 U.S.C. § 45	Wind (12/31/2012)
* * *	***	Biomass, Geothermal, Hydroelectric, and Marine and Hydrokinetic (12/31/2013)
Residential Energy Efficient Property Credit (Solar and Fuel Cell Tax Credit)	26 U.S.C. § 25D	12/31/2016

Source: U.S. Code

a. Depending on efficiency level of appliance

Table 2. Alternative Motor Vehicle Credit

Type of Credit	U.S. Code Citation	Expiration Date
Advanced Lean Burn Technology Motor Vehicle Credit	26 U.S.C. § 30B	12/31/2010
Fuel Cell Motor Vehicle Credit	26 U.S.C. § 30B	12/31/2014
New Qualified Plug-In Electric Drive Motor Vehicles	26 U.S.C. § 30B	12/31/2014
Qualified Plug-In Electric Motor Vehicle Conversion Credit	26 U.S.C. § 30B	12/31/2011

Source: U.S. Code

### **Section VI**

### **Useful Websites**

### 1) Tax Incentives Assistance Project (TIAP)

The Tax Incentives Assistance Project is a website that is sponsored by a number of government agencies, nonprofit groups, and other organizations. It is very informative with regards to federal tax incentives. Information is organized into categories for consumers, businesses, and builders/manufacturers. The site includes updates about enacted federal legislation and provides links to Internal Revenue Service (IRS) tax forms.

The Tax Incentives Assistance Project (TIAP), sponsored by a coalition of public interest nonprofit groups, government agencies, and other organizations in the energy efficiency field, is designed to give consumers and businesses information they need to make use of the federal income tax incentives for energy efficient products and technologies passed by Congress as part of the EPAct 2005 and subsequently amended several times.

#### **Contact:**

Website: <a href="http://www.energytaxincentives.org/">http://www.energytaxincentives.org/</a> Email address: tiap@aceee.org

### 2) Environmental Protection Agency (EPA) Energy Star

The Environmental Protection Agency has a website with information on "Federal Tax Credits for Energy Efficiency." The page is organized into categories for consumers (home improvements, cars, solar energy, fuel cells), home builders, appliance manufacturers, and commercial buildings. The site includes a frequently asked questions (FAQ) section providing answers about energy efficiency tax credits.

#### **Contact:**

Website: <a href="http://www.energystar.gov/index.cfm?c=products.pr">http://www.energystar.gov/index.cfm?c=products.pr</a> tax credits Telephone: (888) 782-7937

### 3) Department of Energy (DOE) Financial Opportunities

The Department of Energy hosts a great amount of information on its website that is focused mainly on matching funds, grants, and financing. Information is organized into categories for consumers, business/industry/universities, inventors (small business), federal energy managers, states, and Native American tribes. The site includes a section on energy efficiency and consumer home financing.

The Office of Energy Efficiency and Renewable Energy (EERE) works with business, industry, universities, and others to increase the use of renewable energy and energy efficiency technologies. One way EERE encourages the growth of these technologies is by

offering financial assistance opportunities for their development and demonstration. In fiscal year 2007 alone, EERE awarded \$574 million in financial assistance.

#### Contact

Website: <a href="http://www1.eere.energy.gov/financing/">http://www1.eere.energy.gov/financing/</a> Telephone: (877) 337-3463

### 4) U.S. Department of Energy Alternative Fuels and Advanced Vehicles Data Center (AFDC)

This website presents information about incentives for alternative fuels (renewable fuels and others) and vehicles. A key link provides access to "State and Federal Incentives and Laws." Incentives covered include grants, tax credits, loans, rebates, regulatory exemptions, fuel discounts, and technical assistance. Information on state incentives is made available through a national map and through summary tables organized by type of incentive, regulation, technology/fuel, and user. The information about state incentives is updated after each state legislature's session ends. Information about federal incentives is updated after pertinent legislation is enacted into law. Another link provides access to "Laws and Incentives Enactment History."

The Alternative Fuels and Advanced Vehicles Data Center (AFDC, formerly known as the Alternative Fuels Data Center) provides a wide range of information and resources to enable the use of alternative fuels (as defined by the Energy Policy Act of 1992), in addition to other petroleum reduction options such as advanced vehicles, fuel blends, idle reduction, and fuel economy. This site is sponsored by the U.S. Department of Energy's Clean Cities initiative.

#### Contact:

Website: http://www.eere.energy.gov/afdc/ Telephone: (877)-337-3463

### 5) U.S. Department of Energy Clean Cities Financial Opportunities

- > This website presents information about incentives for alternative fuels and advanced technologies. A link to "Government Sources" provides information about funding opportunities through federal grant-making agencies (Grants.gov), Metropolitan Planning Organization (MPO), the Congestion Mitigation and Air Quality (CMAQ) Program, and various EPA programs. A link to "Solicitations" provides information about business funding opportunities that cover a variety of changing topics that have included plug-in hybrid vehicles, hydrogen vehicles, and transportation planning. Clean Cities Coordinators are available to help with funding applications.
  - Securing funding is critical to the success of every petroleum displacement program. To ensure stakeholders meet their goals, Clean Cities tracks financial opportunities specific to alternative fuels and advanced technologies.
- There are many financial opportunities available. To explore them, follow the link below. When applying for funding, ask your local Clean Cities coordinator for help. Coordinators can offer sound advice on how to successfully navigate the process to obtain the funding needed to meet petroleum reduction goals.

#### Contact:

Website: <a href="http://www1.eere.energy.gov/cleancities/financial-opps.html">http://www1.eere.energy.gov/cleancities/financial-opps.html</a> Telephone: (877) 337-3463

### 6) Department of Housing and Urban Development Energy Efficient Mortgages Program

➤ HUD's website provides information on Energy Efficient Mortgages (EEMs). These mortgages can help homeowners finance the cost of adding energy-efficiency features to new or existing housing as part of their Federal Housing Authority (FHA)-insured home purchase or refinance.

FHA's EEM program helps homebuyers or homeowners save money on utility bills by enabling them to finance the cost of adding energy efficiency features to new or existing housing as part of their FHA-insured home purchase or refinancing mortgage.

### Type of Mortgage:

EEM is one of many FHA programs that insure mortgage loans--and thus encourage lenders to make mortgage credit available to borrowers who would not otherwise qualify for conventional loans on affordable terms (such as first time homebuyers) and to residents of disadvantaged neighborhoods (where mortgages may be hard to get). Borrowers who obtain FHA's popular Section 203(b) Mortgage Insurance for one to four family homes are eligible for approximately 96.5 percent financing, and are able to fold closing costs and the upfront mortgage insurance premium into the mortgage. The borrower must also pay an annual premium.

EEM can also be used with the FHA Section 203(k) rehabilitation program and generally follows that program's financing guidelines. For energy efficient housing rehabilitation activities that do not also require buying or refinancing the property, borrowers may also consider HUD's Title I Home Improvement Loan program.

#### How to Get an EEM

To apply for an FHA-insured energy efficient mortgage, contact an FHA approved lender.

### **Eligible Customers**

All persons who meet the income requirements for FHA's standard Section 203(b) insurance and can make the monthly mortgage payments are eligible to apply. The cost of the energy improvements and estimate of the energy savings must be determined by a home energy rating system (HERS) or an energy consultant. The cost of an energy inspection report and related fees may be included in the mortgage. Cooperative units are not eligible.

EEM can also be used with FHA's Section 203(h) program for mortgages made to victims of presidentially declared disasters. The mortgage must comply with both Section 203(h) requirements, as well as those for EEM. However, the program is limited to one unit detached houses.

### Eligible Activities

EEM can be used to make energy efficient improvements in one to four existing and new homes. The improvements can be included in a borrower's mortgage only if their total cost is less than the total dollar value of the energy that will be saved during their useful life. Search the current maximum mortgage limits for your area.

#### **Technical Guidance**

EEM is authorized under Section 513 of the Housing and Community Development Act of 1992. Program regulations are in Mortgage Credit Analysis for Mortgage Insurance on Oneto-Four-Family Properties (HUD Handbook 4155.1 6D).

#### For More Information

Visit the FHA Resource Center to search the FAQs, ask a question or send an email.

#### **Contact:**

Website: <a href="http://www.hud.gov/offices/hsg/sfh/eem/energy-r.cfm">http://www.hud.gov/offices/hsg/sfh/eem/energy-r.cfm</a> Telephone: (202) 708-1112

### 7) Alliance to Save Energy Home and Vehicle Tax Credits

The Alliance to Save Energy's (ASE) website organizes information into categories on energy efficiency incentives for home improvements, hybrid vehicles, and solar energy. The site includes details on eligible equipment, credit limits, and credit expiration dates.

The American Recovery and Reinvestment Act of 2009 (ARRA) extends, expands, and simplifies the federal income tax credits for homeowners who make energy efficiency home improvements. The law extends the consumer tax benefits for another year, through 2010; triples the total available tax credit from \$500 to \$1,500; and increases the tax credit to 30 percent of the cost of each qualified energy efficiency improvement. The law also removes the cap on geothermal heat pumps and solar water heaters through 2016.

Energy efficiency can lower your federal tax bill as well as your energy bills. To find out more, visit the website listed below.

#### Contact:

Website: http://ase.org/content/article/detail/2654

Telephone: (202) 857-0666 Email Address: info@ase.org

### **Section VII**

# Letters of Support from Senator Gillibrand

While Senator Gillibrand does NOT decide which organizations are awarded grants or other federal funding, there are instances in which it is appropriate for the Senator to write a letter of support for an application. If you wish to request a letter of support for your application, you must supply Senator Gillibrand with the following:

- 1. A description of your organization,
- 2. Summary of the application,
- 3. a description of what the money will be used for, and
- 4. a draft letter of support

Please forward this information by email to grants@gillibrand.senate.gov or by mail to the nearest regional office:

#### **Capitol District**

Senator Kirsten E. Gillibrand Leo W. O'Brien Federal Office Building 1 Clinton Square Room 821 Albany, NY 12207 Tel: (518) 431-0120

Buffalo/Western New York

Senator Kirsten E. Gillibrand Larkin at Exchange 726 Exchange Street, Suite 511 Buffalo, NY 14210 Tel: (716) 854-9725

Fax: (716) 854-9731

Fax: (518) 431-0128

**Hudson Valley Office** 

PO Box 893 Mahopac, NY 10541 Tel. (845) 875-4585 Fax (845) 875-9099

Long Island

Senator Kirsten E. Gillibrand 155 Pinelawn Road Suite 250 North

Melville, NY 11747 Tel: (631) 249-2825 Fax: (631) 249-2847 New York City Senator Kirsten E. Gillibrand 780 Third Avenue Suite 2601 New York, New York 10017 Tel. (212) 688-6262 Fax (212) 688-7444

North Country

Senator Kirsten E. Gillibrand PO Box 273 Lowville, NY 13367 Tel. (315) 376-6118 Fax (315) 376-6118

**Rochester Region** 

Senator Kirsten E. Gillibrand Kenneth B. Keating Federal Office Building 100 State Street Room 4195 Rochester, NY 14614 Tel. (585) 263-6250 Fax (585) 263-6247

Westchester County (For address, please Senator Kirsten E. Gillibrand Tel. (914) 725-9294

Fax (914) 472-5073

Syracuse/Central New York

Senator Kirsten E. Gillibrand James M. Hanley Federal Building 100 South Clinton Street

Room 1470 PO Box 7378

Syracuse, NY 13261 Tel. (315) 448-0470

Fax (315) 448-0476

Washington D.C.

Senator Kirsten E. Gillibrand

United States Senate

478 Russell Senate Office Building

Washington, DC 20510

Tel. (202) 224-4451

Fax (202) 228-0282



# **Grant Guide Order Form**

If you would like to order additional grant guides from our office, please indicate what guides you would like to have and complete the below address information. If you have any questions, please contact us at 212.688.6262.

Guide				
Affordable Housing	Home Heating and Weatherization			
Ag/ Rural Development				
At Risk Youth / Anti Gang	Homeland Security			
Broadband	Innovation and Cluster Based Economic Development			
Brownfields/Superfund Site Cleanup	K-12 Education and Libraries			
City Infrastructure	Lead Paint Remediation			
Faith-Based / Community Initiatives	Minority and Women Owned Business			
Fire and Emergency Services	Obesity Prevention / Nutritious Foods			
General Grants	Senior Services			
Green Energy and Clean Technology	Small Business			
Green Schools	Social Services /Community Groups			
Higher Education	Veterans Services			
Historic Preservation/Arts/Culture/Tourism	Water and Wastewater Funding			
Mail to: Senator Kirsten Gillibrand, 780 Third Ave, 26th Floor, New York New York 10017				
Name:	AL			
Title:				
Organization:				
Address:				
City, State, ZIP:				

### **Casework Form**

If you have encountered a problem involving a federal government agency or federally subsidized benefit that you have not been able to successfully resolve, Senator Kirsten Gillibrand's staff of constituent liaisons may be able to assist you in the following areas:

Employment Issues: including assistance with disability benefits, employer-provided health care plans and COBRA, Family Medical Leave Act (FMLA) benefits, pensions, unemployment benefits, Federal and State Workers Compensation claims, and retirement-related issues.

Consumer Affairs: including assistance obtaining a home loan modification under the Making Home Affordable Program, insurance claims, dissatisfaction with consumer products or services, environmental regulations, and concerns regarding air quality, water or land contamination.

Immigration Issues: including issues with visitor visas, family and employment based visas, lawful permanent resident status, naturalization, international adoptions, detention, passports, customs and border issues, and assistance to American Citizens in crisis abroad.

Veteran Issues: including issues with VA pension and disability benefits, education benefits, veteran burial or funeral issues, and issues regarding the VA medical centers.

**IRS Issues:** including connecting constituents with the Taxpayer Advocate Service to address federal tax issues including lost or delayed tax refunds, penalty abatements, payment installation plans, tax credits, referrals to IRS Low Income Tax Clinics and paper tax forms.

Military Issues: including issues pertaining to the Department of Defense, Army, Navy, Marine Corps, Air Force, Coast Guard, Reserves and New York State National Guard, as well as obtaining military records, medals and academy nominations.

Health Care Issues: including issues with Medicare and Medicaid, health insurance, insurance providers, nursing homes, hospitals, prescription drugs, and 9/11 health matters.

Social Security: including issues with Supplemental Security Income, Social Security Disability, survivors' benefits, and retirement benefits.

Social Services: including issues with food stamps, HEAP (low-income heating program), FEMA and disaster relief, and issues related to federally subsidized housing.

Please visit the "Services" section of www.gillibrand.senate.gov or call (212) 688-6262 for further information. Please note that if you are seeking assistance with a case that involves a lawsuit or litigation, Senate Rules prohibit the Office of Senator Gillibrand from giving legal advice or intervening in the proceeding