



HOMEOWNER FINANCING OPTIONS

The New Jersey *Home Performance with ENERGY STAR*[®] program offers financial incentives on improvement packages. The more energy savings measures you decide to install, the greater the incentive you may be eligible to receive. The table below breaks down the incentives offered by the program.

Home Performance with ENERGY STAR

Step 1		
Audit Includes a visual inspection of the home, combustion appliance testing, and a report detailing recommended energy efficiency improvements.		
Customer Investment	Incentives	How do I get started?
\$125 (\$300 value)	Includes a coupon to receive 10 free compact fluorescent light bulbs. (The \$125 Fee is reimbursable upon completion of Step 3 if a minimum of \$2,000 worth of work is completed).	Call 866-NJSMART or visit NJCleanEnergy.com/hp to search for a contractor in your area.

Step 2		
Air Sealing Includes blower door test before and after air sealing work, plus combustion appliance testing.		
Customer Investment	Incentives	How do I get started?
None	Free air sealing up to \$1,000 is available. Customers are eligible for free air sealing only if air sealing opportunities were found and if no health and safety issues were found during the audit.	Call 866-NJSMART to schedule your air sealing visit.

Step 3		
Comprehensive Package Includes measures such as additional air sealing, insulation, HVAC upgrades, domestic hot water, and other recommended, eligible measures.		
Customer Investment	Incentives	How do I get started?
Up to \$20,000	10% cash rebate, up to \$2,000* or 7% interest loan if estimated heating savings are at least 5%, but less than 25%.	If the estimated heating savings of the improvement package you choose are at least 5%, but less than 25%, contact EFS at 888-264-4367 to apply for the loan. To receive the cash rebate, pay your contractor in full. The cash rebate will be processed when your contractor submits all of the paperwork to the program.**
	OR	
Up to \$20,000	50% cash rebate, up to \$10,000* and a 0% interest loan if estimated heating savings are 25% or greater.	If the estimated heating savings of the improvement package you choose are 25% or greater, contact EFS at 888-264-4367 to apply for the loan. In this case, the cash rebate will then be assigned to EFS , who will pay your contractor in full for the work.

*Project paperwork must be processed by December 31, 2009.

**If the project is selected for a quality control inspection, the rebate will be processed after the QC inspection is complete, and the project has passed inspection.

Please contact **866-NJSMART** to learn more or get started.