



Home Performance with ENERGY STAR®

Program Guide

For Fiscal Year 2021
(10/1/2020 through 6/30/2021)

Table of Contents

1. Overall Program Description	3
2. Target Market	3
3. Eligibility & Funding Source	3
Eligibility by Housing Type	4
4. Locating a Contractor	5
5. HPwES Energy Audit/Assessment.....	5
6. Incentives & Financing Options	6
7. Eligible Measures & Health/Safety	9
8. For New or Participating Contractors	10
9. Program Terms and Conditions	11
10. Quality Assurance Inspections.....	12
11. Program Dispute Resolution.....	12
13. Call Center Support	13
12. Links to Website Information	13

1. Overall Program Description

Home Performance with ENERGY STAR (HPwES) is a national home performance improvement program developed by the Environmental Protection Agency (EPA) and administered by the Department of Energy (DOE). The purpose of the program is to offer a comprehensive (“whole-house”) energy efficiency improvement package based on sound building science principles that produce predictable savings and that improve a home’s energy efficiency, comfort, safety, and durability.

The New Jersey Home Performance with ENERGY STAR program (the Program) is built on two parallel delivery strategies: provide information, education, and incentives directly to customers to encourage them to undertake significant energy efficiency improvements to their homes; and encourage contractors to receive the proper training and Building Performance Institute (BPI) GoldStar Program qualifications to provide high quality home energy efficiency services. BPI certifications are based on national standards that ensure that home assessors have the skills required to identify and realize savings opportunities and that best practices are met.

The contractor recruitment element of the Program is designed to ensure an adequate supply of qualified contractors to meet the demand for program services created by the marketing and public education elements. The Program also has encouraged contractors (primarily insulation contractors, HVAC contractors, and remodelers) to transform their business and pursue an integrated, whole house approach to energy efficiency and home improvement.

2. Target Market

HPwES is designed to serve existing residential structures in all household income categories and the broad market not eligible for qualified low-income program services. Existing one-, two-, three-, and four-family homes, either attached or detached, are eligible to participate, as well as low-rise multi-family buildings.

The EPA expanded the definition of buildings eligible to participate in Home Performance programs nationally to include low-rise multi-family buildings, no more than three-stories high (not counting garages). New Jersey has many large developments consisting of low-rise multi-family buildings, and several contractors are already engaged in serving this market.

3. Eligibility & Funding Source

Customers served by one of New Jersey’s seven investor owned natural gas or electric utility companies (IOUs) – including Atlantic City Electric, PSE&G, Elizabethtown Gas, New Jersey Natural Gas, South Jersey Gas, JCP&L, Orange & Rockland Electric – can participate in the program. Those served by municipal electric companies (e.g., Vineland Electric) or who own a property heated by oil or propane may also participate, pending [funding availability](#).

The funding for customers served by oil/propane/or municipal electric companies is provided by DOE State Energy Program (SEP) funds, which is limited and subject to changes. If SEP funding is exhausted, incentives are no longer available, and language will be updated on the NJCEP website on the HPwES Program page. Prior to a contractor starting a project for a customer in this segment, they should confirm if SEP funding is available.

Customers switching their heating fuel (oil or propane) to a natural gas or electric utility are eligible to participate in the program using NJCEP funding per incentives available at that time (rebates and financing).

In general, *New Jersey's Clean Energy Program* (NJCEP) funds are reserved for homes/projects that will continue to be served by one of the electric or gas IOU companies. Depending on geographic location, there are scenarios in which a home can have a combination of fuel types and utility accounts. For example, a home can be heated by oil/propane but have an electricity account with one of the four electric IOU companies mentioned above, or a municipal electric company account will remain, but new natural gas appliances will be installed. In such cases where the account types are mixed, the contractor should confirm with the program which funding source will apply to the project to confirm availability of funds.

Eligibility by Housing Type

- Single Family Homes Requirements:
 1. Single-family homes and townhouses, and residential buildings of two to four dwelling units (individual living spaces) are eligible for the program. All projects are required at a minimum to include air sealing and insulation with pre/post blower door testing. If there are any safety issues that preclude blower door testing, the issue must be resolved before the project is eligible for participation. A townhouse is defined as a single-family dwelling unit constructed in groups of three or more attached units in which each unit extends from foundation to roof and with open space on at least two sides.
 2. In buildings of two to four dwelling units, each unit that has separate fuel metering (i.e., a separate electric meter, natural gas meter, and/or propane or oil tank) and separate HVAC and water heating systems, and can be tested individually with pre/post blower door, is eligible for participation as a single unit/project. Estimated Total Energy Savings (TES) is calculated per unit. Any units that share fuel metering, HVAC, or a water heating system or cannot be separately tested with pre/post blower door are eligible for participation as one combined unit, with TES calculated for the one unit/building.
- Multi-Family Eligibility Requirements
 1. Small multi-family (MF) building developments may participate in HPwES. A MF building is eligible to participate in the program if it is made up of five or more dwelling units in a single building. Also eligible are multiple buildings (each with five or more units) within a single geographic boundary and with a single property management structure but that are no more than three stories high and with energy usage modeling available at the individual unit or at a building level (as opposed to two or more buildings heated by a central heating plant). Estimated TES is calculated for the entire building, not by unit.

2. Multi-family buildings that do not meet these criteria may fall into the Commercial & Industrial (C&I) program.
3. A [decision tree](#) is available on the NJCEP website to help identify which program is most appropriate for a specific multi-family building.

4. Locating a Contractor

As stated above, Home Performance is a “whole-house” solution to evaluating, analyzing, and improving a home’s energy usage and increasing its comfort for its inhabitants. The first step is to identify a participating Home Performance **Building Performance Institute (BPI) GoldStar** contractor who will schedule and conduct a home energy survey according to BPI and DOE guidelines. Only **BPI GoldStar** contractors are permitted to participate in the program.

It should be noted that some contractors will offer the survey at no-cost to the homeowner, while others may charge a fee. It is recommended that you interview more than one BPI GoldStar contractor before selecting one.

The list of participating independent contractors is a compilation of businesses that have agreed to comply with NJCEP Program Standards and is not a recommendation by NJCEP or of its Program Managers of an independent contractor. The decision to select and hire one of the participating independent contractors is the sole responsibility of the customer. NJCEP does not make and expressly disclaims any warranty, guarantee, or promise, whether expressed or implied, including without limitation any implied warranty of merchantability, fitness for a particular purpose, the amount of energy savings to be achieved, the suitability or quality of materials to be installed by, or the workmanship of the participating independent contractor selected and hired by the customer.

5. HPwES Energy Audit/Assessment

The selected contractor will conduct an energy assessment, documenting the home in its current state. The assessment will include:

- Health and safety checks (carbon monoxide levels, moisture, and indoor air quality problems)
- Overall comfort level, such as cold/hot spots, stale odors, stuffiness, etc.
- Air sealing opportunities
- Insulation levels
- Heating system efficiency
- Cooling system/central air conditioning efficiency
- Water heating system efficiency

After the energy assessment is completed, the contractor will present a report detailing the findings, along with any recommended measures to improve the home’s energy consumption and comfort. Using software, the contractor will model their recommended measures, as agreed to by the customer, to

determine the project's estimated Total Energy Savings (TES). To help offset the cost of these upgrades, the program offers rebates and low interest financing, the amount of which is based on the estimated TES achieved by installing the package of measures.

6. Incentives & Financing Options

The program does not offer any rebates for having the home energy assessment completed (Tier 1). As stated above, some contractors may offer this service at no cost to the homeowner. To qualify for Tier 2 and 3 incentives, at a minimum, attic air sealing must be performed. Table 1 below displays the incentives available for single-family homes, and Table 2 displays the incentives for multi-family homes.

Table 1: Single-Family and Townhouse Incentive Chart

Incentive Tier	Total Estimated Energy Savings (TES) Requirement	Required Measures	Customer Incentive	LMI, UEZ or Affordable Housing Bonus Incentives
Tier 1	N/A	Energy Audit only	None	None
Tier 2 Comprehensive projects	5% to 19.9%	<ul style="list-style-type: none"> Must install air sealing, must add ≥6-inches insulation to existing attic insulation when < 7 inches** and must address any health/safety issues. May also install additional insulation, duct sealing, duct insulation and water heater measures from the eligible measures list. Heating and A/C equipment is not eligible. 	\$2,000 rebate, not to exceed 50% of the costs of the eligible measures used to calculate TES, and up to a \$5,000 loan at 0%, 7-year term, if utility financing is unavailable.*	Requires verification of one of the following. Low to Moderate Income (LMI). Or the dwelling is located within Urban Enterprise Zone (UEZ) Or the dwelling is designated as Affordable Housing. An additional incentive of \$500 (Total incentive may not exceed 80% of total project cost)
Tier 3-Level 1 Comprehensive projects	20% to 24.99%	<ul style="list-style-type: none"> Must install air sealing, must add ≥6-inches insulation to existing attic insulation when < 7 inches** and must address any health/safety issues. May include additional measures (see list). 	\$3,000 rebate, not to exceed 50% of the costs of the measures used to calculate TES, and either up to a \$10,000 loan at 0%, 7-year term, or up to a \$15,000 loan at 0.99% financing up to a 9-year term, if utility financing offer is unavailable.*	Requires verification of one of the following. Low to Moderate Income (LMI). Or the dwelling is located within Urban Enterprise Zone (UEZ) Or the dwelling is designated as Affordable Housing. An additional incentive of \$750 (Total incentive may not exceed 80% of total project cost)
Tier 3 – Level 2 Comprehensive projects	At least 25%	<ul style="list-style-type: none"> Must install air sealing, must add to existing attic insulation when <7 inches** and must address any health/safety issues. May include additional measures (see list). 	\$4,000 rebate, not to exceed 50% of the costs of the measures used to calculate TES, and either up to a \$10,000 loan at 0%, 7-year term, or up to a \$15,000 loan at	Requires verification of one of the following. Low to Moderate Income (LMI). Or the dwelling is located within Urban Enterprise Zone (UEZ) Or the dwelling is designated as Affordable Housing.

New Jersey's Clean Energy Program™
 Home Performance with ENERGY STAR Program Guide

			0.99% financing up to a 9-year term, if utility financing is unavailable.*	An additional incentive of \$1,000 (Total incentive may not exceed 80% of total project cost)
Direct Install (DI) Pilot***	Can be included with any above qualifying comprehensive project	<ul style="list-style-type: none"> Contractor must provide and install a total of 9 direct install items from below list: <ul style="list-style-type: none"> 6 to 9 ENERGY STAR LED screw in lightbulbs replacing same number of ≥60-watt incandescent bulbs 1 EPA WaterSense 1.5 gpm shower head to replace ≥2.5 gpm unit 1 to 2 EPA WaterSense 1.5 gpm faucet aerators replacing ≥2.2 gpm units (1 kitchen, 1 bathroom) 	At no cost to the homeowner	N/A
Building Envelope Pilot***	N/A	<ul style="list-style-type: none"> Attic air sealing of ≥500 sq. ft. of attic space Insulation of ≥500 sq. ft. in attics (requires air sealing), walls or floors (existing attic insulation must not be ≥7-inches, walls and floors must have no existing insulation) <ul style="list-style-type: none"> All projects require installation of mechanical ventilation 	\$500 for attic air sealing and/or \$500 for an insulation installation, (max rebate of \$1,000 per home, not to exceed 50% of cost)	N/A

*In some cases, utility companies offer an on-bill financing arrangement. Refer to the NJCEP website for more details.

**Including filling the gap when attic area is floored and gap between existing insulation and flooring >2-inches, all installations must follow code.

***Direct Install and Building Envelope pilots requires use of a participating contractor. see the list of contractors at <http://njcleanenergy.com/residential/programs/home-performance-energy-star/home-performance-pilots>.

- Consumer loans are offered and underwritten by Energy Finance Solutions (EFS) in conjunction with the program. Loan qualification guidelines are available on the lender's online or mail-in applications for their underwriting standards and terms and conditions.
- South Jersey Gas (SJG) and New Jersey Natural Gas (NJNG) both offer financing options; SJG offers a loan managed by EFS, and NJNG offers an on-bill repayment program. Customers residing in

New Jersey's Clean Energy Program™
 Home Performance with ENERGY STAR Program Guide

SJG or NJNG territories may apply through their gas utility HPwES financing program, or customers may apply for HPwES financing through EFS.

Table 2: Multi-family Incentive Chart

Incentive Tier	Total Estimated Energy Savings (TES) Requirement	Required Measures	Customer Incentive	UEZ OR Affordable Housing Bonus Incentives
Tier 1	N/A	Energy Audit only	None	None
Tier 2 Comprehensive project	5% to 14.99%	<ul style="list-style-type: none"> Must install air sealing, must add ≥6-inches insulation to existing attic insulation when <7-inches**, must install mechanical ventilation, and address all health & safety issues. May also install duct sealing, duct insulation, and water heater measures from the Eligible Measures List. Heating and A/C equipment is not eligible. 	Rebate of 50% of the costs of the measures used to calculate TES up to \$500 per unit.	Requires verification of one of the following. The building is located within Urban Enterprise Zone (UEZ) Or the building is designated as Affordable Housing. An additional incentive of \$500 (Total incentive may not exceed 80% of total project cost)
Tier 3-Level 1 Comprehensive project	15% to 19.99%	<ul style="list-style-type: none"> Must install air sealing, must add ≥6-inches insulation to existing attic insulation when <7-inches**, must install mechanical ventilation, and must address all health & safety issues. May include additional measures from Measures list. 	Rebate of 50% of the costs of the measures used to calculate TES up to \$1,000 per unit.	Requires verification of one of the following. The building is located within Urban Enterprise Zone (UEZ) Or the building is designated as Affordable Housing. An additional incentive of \$750 (Total incentive may not exceed 80% of total project cost)
Tier 3 – Level 2 Comprehensive project	At least 20%	<ul style="list-style-type: none"> Must install air sealing, must add ≥6-inches insulation to existing attic insulation when <7-inches**, must install mechanical ventilation, and must address all health & safety issues. May include additional measures from Measures list. 	Rebate of 50% of the costs of the measures used to calculate TES up to \$1,500 per unit.	Requires verification of one of the following. The building is located within Urban Enterprise Zone (UEZ) Or the building is designated as Affordable Housing. An additional incentive of \$1,000 (Total incentive may not exceed 80% of total project cost)
Direct Install (DI) Pilot	Can be included with any above qualifying comprehensive project	<ul style="list-style-type: none"> Contractor must provide and install a total of 9 direct install items from below list: <ul style="list-style-type: none"> 6 to 9 ENERGY STAR LED screw in lightbulbs replacing same number of ≥60-watt incandescent bulbs 	At no cost to building owner	N/A

		<ul style="list-style-type: none"> • 1 EPA WaterSense 1.5 gpm shower head to replace ≥ 2.5 gpm unit • 1 to 2 EPA WaterSense 1.5 gpm faucet aerators replacing ≥ 2.2 gpm units (1 kitchen, 1 bathroom) 		
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**Including filling the gap when attic area is floored and gap between existing insulation and flooring >2-inches, all installations must follow code.

7. Eligible Measures & Health/Safety

Refer to Section 3 for the link that routes to the list of eligible measures for comprehensive projects, their minimum efficiency requirements, or installation requirements. The list of eligible measures is categorized into broad categories and encompasses the following list:

1. Insulation
2. Air sealing with pre/post blower door testing
3. Duct sealing
4. Duct insulation
5. Exhaust ventilation fans
6. Heat/energy recovery ventilator
7. HVAC integrated with fan control and mechanical damper
8. Heating system – furnaces/boilers/heat pumps (including geothermal)
9. Cooling system – central and mini-split systems
10. Water heaters – tank, tankless, indirect fired, heat pump

In addition to the above list, health and safety measures are also part of the Home Performance scope of work. As part of this assessment, the first \$2,000 of costs associated with any combination of the following health and safety measures is eligible for incorporation into the work scope for comprehensive Tier 2 or Tier 3 projects:

1. Smoke, radon, or carbon monoxide detectors
2. Repairs/upgrades to combustion venting systems
3. Radon, lead, or asbestos abatement necessary to install eligible measures
4. Electrical service upgrade necessary to install new HVAC equipment
5. Upgrade of knob and tube wiring necessary to install insulation
6. Vapor barriers in crawl spaces
7. Fuel line leak repairs
8. Clothes dryer semi-rigid or rigid metal vented to outdoors. Exhaust ducts R7 insulation in unheated spaces and pitched up to outdoors.
9. ENERGY STAR dehumidifier to control source moisture.

Ineligible measures include appliances, lighting (other than eligible LED's under the DI Pilot), doors, and windows. Lastly, please be aware of the following:

- All materials and installed equipment must be new, and the energy efficiency improvements must be contracted with a **BPI GoldStar** contractor participating in the program.
- All installed measures must meet or exceed the minimum requirements outlined in the list of eligible measures.
- All heating and cooling equipment must be selected in accordance with ACCA Manual S sizing criteria based on accurate heating and cooling loads calculated in accordance with ACCA Manual J. Oversized equipment may result in comfort issues and poor performance.
- Appropriate supporting technical documentation, such as AHRI Certificates, pressure pan testing, pre/post blower door and combustion safety testing, etc. is required to be provided with the application submittal. The contractor will submit these documents on their customer's behalf.
- UEZ project location must be confirmed via submittal of a printout of the screenshot from <https://www.arcgis.com/apps/webappviewer/index.html?id=96ec274c50a34890b23263f101e4ad9b> <https://www.nj.gov/njbusiness/financing/uez/> showing the exact address of the project site.
- Customers that are eligible for the LMI incentives, may use the chart available at the following webpage to evaluate their eligibility:
<https://www.energyfinancesolutions.com/forhomeowners-nj-lmi-income-verification>

However, they must apply for the additional incentives via:
<https://app.energyfinancesolutions.com/consumerportal/Default.aspx>.

If approved, a resident will receive a letter from EFS stating that their income qualifies them for a bonus incentive. The resident should keep the letter, copy it and provide it to their contractor, so the contractor may submit it to the program team with the rest of the homeowner's paperwork. Renters, landlords and corporations are eligible to apply.

- Customers eligible for affordable housing refers to any housing that an official document identifies as participating in a federal, state, or local affordable housing program. This includes, by way of example only, the New Jersey Department of Community Affairs listing of Affordable Housing available at:
<https://www.state.nj.us/dca/divisions/codes/publications/developments.html>

This may also be satisfied through submission of official documents showing identification of the housing from the New Jersey Housing and Mortgage Finance Agency, United States Low Income Housing Tax Credit (LIHTC), and United States Housing and Urban Development (HUD).

8. For New or Participating Contractors

Participating contractors active in the program must be designated as BPI GoldStar Contractors and have at least one person on staff that holds a current Building Analyst (BA) certification. BPI training with exams must be completed to earn the GoldStar designation and BA certification. The Building Envelope pilot is open to non-BPI GoldStar contractors that are licensed and have a person on staff that holds a current BPI Building Analyst (BA) certification or attends a full-day program training class and passes a quiz.

Additional requirements to become a participating HPwES contractor include:

- Have been in business for at least one year
- Be registered with the NJ Department of Revenue
- Be registered with the State of New Jersey as a business and have all work scope applicable required licenses, such as a NJ Home Improvement Contractor (HIC) License, Master HVACR, Master Plumber, or Electrical Contractor license
- Have at least a \$1 million in general liability insurance coverage policy
- Have a federal tax ID number

When the above requirements are satisfied, and after attending an orientation session to review basic details of the program, an application must be submitted to the program. If approved, a Program Overview Training will be scheduled to review in depth all details of the program. An HPwES Contractor Participation Agreement must be signed, diagnostic equipment purchased, access to program software granted, and a listing on the Trade Ally Database will be posted to complete the process of becoming a participating contractor.

9. Program Terms and Conditions

In addition to all the information presented in this document, other terms and conditions apply and are presented below:

1. Customers replacing heating or cooling systems who receive incentives on their new HVAC systems under the Home Performance program are not eligible to receive incentives from New Jersey's Clean Energy HVAC *WARM* and *COOL* Advantage programs for the same equipment.
2. Insulation installations must comply with the requirements detailed in the HPwES Eligible Measures document or the Building Envelope Pilot Guide if participating in the pilot. An insulation upgrade is not required to be included in comprehensive projects in cases where all open, accessible areas of the attic are currently at or exceed 7-inches of insulation. Attics with existing insulation of ≥ 7 -inches or walls and floors with any existing insulation are not eligible for insulation incentives under the Building Envelope pilot. Spray foam insulation must be installed by a certified installer.
3. After a Tier 2 or 3 project has been enrolled, the contractor has 120 days to complete the project and submit completion paperwork to the program before the project expires. If a

project expires, the contractor will need to re-enroll the project, which will be eligible for the incentive levels available at the time of re-enrollment.

4. A NJ homeowner may apply for a second Tier 3 project at the same site (home/townhouse) only under the following conditions: 1) The contractor must perform a new survey based on the current existing conditions of the home after the first completed HPwES project; and 2) the total incentives from both projects cannot exceed current HPwES incentives caps based on the second project's estimated total energy savings (TES). A home that has participated in a Tier 2 or 3 project previously is not eligible for incentives under the Building Envelope pilot. These rules only apply to a single homeowner for the length of the home ownership. A NJ homeowner may apply for a second HPwES project at a different site (home/townhouse).

10. Quality Assurance Inspections

The HPwES program conducts Quality Assurance inspections of at least 10% of all projects completed. If a new contractor is entering the program, the first ten projects will be inspected to ensure compliance with all program requirements. An authorized representative of the program may schedule an appointment to inspect the measures after the measures have been installed and the final completion documents required to process incentives have been submitted to the program by the contractor.

The inspectors confirm that the program requirements have been met. If a project does not pass the inspection, the contractor will be given a detailed report showing which items must be remediated; minor quality of install issues may be given a conditional status while projects with multiple and/or health and safety issues are given a failed status. After the remedial work is done and is deemed satisfactory, a report must be signed by the contractor and homeowner and submitted to the Program; photos of non-health and safety repairs may be accepted in lieu of re-inspections. A second inspection may occur to ensure program compliance depending on the severity of the issues. A failed inspection results in a contractor not obtaining the production incentive for that Tier 2 or 3 project.

Contractors that repeatedly fail inspections or are found not meeting program requirements will be subject to Contractor Remediation procedures. If serious enough, a contractor may be barred from participating in the program.

11. Program Dispute Resolution

Disputes, concerns, or complaints that arise will be addressed initially by the Program Manager or Program Staff at the point of contact. If resolution for whatever reason is not possible, there is a dispute resolution process backed by the NJ Board of Public Utilities which can be found on the following link:

<http://www.njcleanenergy.com/main/board-public-utilities/board-public-utilities-0>

For contractual disputes between the customer and contractor, the NJ Division of Consumer Affairs (DCA) is the point of contact; the agency has an online complaint form.

The program is designed to allow HPwES contractors to use subcontractors who are not GoldStar Certified, but the HPwES contractor is responsible for ensuring that the installation meets program requirements. BPU approved contractor remediation procedures will be followed if a contractor is found to violate program procedures and rules or consistently violates program requirements, which may include being barred from participating in the program.

13. Call Center Support

NJCEP operates a call center staffed weekdays between 8 AM and 7 PM. The phone number is 866-657-6278. The call center is trained in answering general questions about the HPwES program and application processes, as well as able to provide specific information pertaining to an application.

12. Links to Website Information

- Home Performance webpage explaining the key program features, including pertinent information on how to get started and how to find a contractor that will deliver the services of the program:
www.NJCleanEnergy.com/HP
- Trade Ally page where you can search for participating contractors by ZIP code or radius search:
www.NJCleanEnergy.com/tradeally/disclaimer?path=/residential/tools-and-resources/tradeally/advanced_vendorsearch/?id=57
- Energy Assessment page which explains what you can expect from a home energy assessment including an instructional video on the process:
www.NJCleanEnergy.com/residential/programs/home-performance-energy-star/what-expect-home-energy-assessment
- Eligible Measures PDF document:
https://www.njcleanenergy.com/files/file/Residential%20Programs/FY2021/Home%20Performance/2021%20FY%20NJ%20HPwES%20Eligible%20Measures%20and%20Cust%20Eligibility_8_25_2020.pdf
- HPwES Benefits and Incentives page, including additional links pertaining to the available loan and repayment options:
www.NJCleanEnergy.com/residential/programs/home-performance-energy-star/benefits-and-incentives

- Frequently Asked Questions:
www.NJCleanEnergy.com/residential/programs/home-performance-energy-star/frequently-asked-questions
- Contractor page:
www.NJCleanEnergy.com/residential/programs/home-performance-energy-star/contractors/contractors
- Customer testimonials:
www.NJCleanEnergy.com/residential/programs/home-performance-energy-star/testimonials
- Information on the Direct Install and Building Envelope pilots, including eligibility, incentives, and participating contractors:
www.NJCleanEnergy.com/residential/programs/home-performance-energy-star/home-performance-pilots