



NEW JERSEY'S CLEAN ENERGY PROGRAM

COMMERCIAL, INDUSTRIAL & GOVERNMENT PROGRAMS

Join the thousands of New Jersey homeowners, businesses and municipalities that have taken advantage of incentives offered by *New Jersey's Clean Energy Program™*. These programs provide opportunities for you to save energy, money and help protect our climate and shoreline.

RESIDENTIAL PROGRAMS

Home Performance with ENERGY STAR®

Specially-trained Building Performance Institute (BPI) GoldStar contractors work with homeowners to identify sources of wasted energy and help make money saving improvements. Attractive incentives and low-interest loans are available for homeowners to pay for recommended work.

Residential New Construction

High-performance energy-efficient homes are built to save more energy than standard homes. They cost less to operate and lessen the impact of power generation on the environment.

ENERGY STAR Certified Products

New Jersey residents may purchase select ENERGY STAR certified refrigerators or clothes washers and receive up to a \$75 rebate for each, and up to \$300 for ENERGY STAR qualified clothes dryers. And a \$50 rebate is also available to properly recycle old refrigerators and/or freezers.

New Jersey Comfort Partners

This program helps qualified low-income customers learn how to save energy and money. BPI GoldStar contractors install energy savings measures at no cost to make homes more energy efficient.

COOLAdvantage and WARMAdvantage Programs

Incentives are available for energy-efficient heating and cooling equipment, such as furnaces, boilers, water heaters, central air conditioners, ductless mini-splits and heat pumps (including geothermal heat pumps).



RENEWABLE ENERGY PROGRAMS



Solar Renewable Energy Certificate (SREC) Registration Program

The SREC Registration Program allows owners of solar projects to register their projects prior to the start of construction in order to establish the project's eligibility to earn SRECs.

Biopower

New Jersey's Clean Energy Program has provided financial incentives and registration for renewable energy certificates (RECs) to projects that generate electricity using a sustainable biomass.

Renewable Electric Storage

Incentives are provided for electric storage systems which provide emergency back-up power for essential services, offset peak load by shifting electricity to hours of higher demand, and help stabilize the electric system through the provision of frequency regulation services.

Wind

New Jersey's Clean Energy Program has provided up-front financial incentives and renewable energy certificates (RECs) registration services to 42 NJ-based wind projects with total capacity of almost 10 MWs. Up-front incentives are no longer available for wind projects.

Benchmarking

Start with this free service which evaluates energy use performance by comparing data from similar building types. Identifying which facilities are the most and least energy-efficient can be an effective method for targeting operations and maintenance efforts and significantly increasing energy savings. Benchmarking reports also include guidance on selecting the right NJCEP opportunities for projects.

Prescriptive and Custom Upgrades

Through SmartStart Buildings, incentives are provided for high-efficiency lighting and lighting controls, heating and cooling equipment, water heating, variable frequency drives, refrigeration covers and controls, food service equipment, and a number of other measures, including a custom path for new, innovative technologies.

Direct Install

The program has been created specifically for existing small to medium-sized facilities with peak demand no greater than 200kW. Direct Install pays up to 70% of the project costs with a \$125,000 incentive cap per project to replace lighting, HVAC, refrigeration, and other outdated operational equipment with energy-efficient alternatives.

Pay for Performance

Designed for existing or new large buildings, Pay for Performance offers a comprehensive, whole-building approach with incentives that are directly linked to energy savings. Program partners provide technical services, energy reduction plans, and financial plans for funding the project and a construction schedule for implementation.

Local Government Energy Audit

Available to qualifying local governments, state contracting agencies, public agencies, NJ State Colleges and State Universities, and 501(c)(3) non-profit agencies trying to identify cost-justified, energy-efficiency measures. Participants can receive a detailed audit at no cost.

Combined Heat and Power and Fuel Cells

Incentives are provided for on-site power generation which covers a percentage of electricity demand and provides energy resiliency through backup and off-grid applications. A range of incentive levels exist depending on eligible technology, including systems that utilize waste heat productively as well as electric-only fuel cells.



New Jersey's Clean Energy Program

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Energy Finance Solutions

6 Easy Steps

1. APPLY FOR THE LOAN

Obtain an approved itemized proposal from a participating contractor to determine the cost of the installation of your qualified energy efficient improvement. Complete and submit the Credit Application. In addition, you will need to provide proof of income (recent paystub or if self-employed, provide a copy of your most recent federal tax return), copy of your current tax bill and a copy of a recent electric and gas bill. Mail or fax information to:

Energy Finance Solutions
431 Charmany Drive
Madison, WI 53719
Fax: (608) 249-5788

PRE-APPROVALS - Call (888) 264-4367 or apply online at: www.energyfinancesolutions.com

2. LOAN STATUS NOTIFICATION

Loan application decisions will typically be made within 24 business hours when complete application packages have been received. A response will be provided by mail for all applicants, but may also be provided by e-mail if you provide an e-mail address when applying online.

3. LOAN DOCUMENTS

A Credit Agreement will be drafted when EFS receives a program-approved workscope for improvements to be performed at your home by a program-participating contractor, and when all other conditions of your pre-approval have been satisfied. Once drafted, the Credit Agreement can be retrieved via the website by your contractor or will be mailed to you for your signature. Please return one signed original document to EFS. The Credit Agreement cannot be faxed. The interest rate is fixed when the loan is approved.

4. COMPLETE THE ENERGY SAVING WORK

Upon receipt of your original signed Credit Agreement, EFS will notify your contractor to schedule the work. Your contractor has 60 days from the loan approval date to complete the work. Once the work is completed, the contractor needs to fill out a Certificate of Completion (signed and dated by both the customer and contractor) and submit it, along with a final invoice, to the New Jersey Clean Energy program for review and processing. NOTE: If a change order is needed that will result in a change to your loan amount, you will need to be approved for the new loan amount and execute a new loan agreement. Credit Agreements expire after 120 days from the loan approval date.

5. PAYMENT

Payment is sent directly to the contractor by check or ACH wire transfer. This is generally processed within 48 hours.

6. LOAN TERMS

Upon completion of your improvements, you will receive a welcome letter from Viewtech Financial Services. They will handle the servicing of your energy improvement loan. Viewtech will provide you with a billing statement each month or you can elect to set up your monthly loan payments to be automatically transferred from your checking or savings account.



Success
 Stories

Home Performance with ENERGY STAR®

New Jersey Residents Benefit from Lower Energy Bills

PROJECT INFORMATION

Program Name
 • Home Performance with ENERGY STAR

Customer
 • Robert Hoffmann

Location
 • Franklin Lakes, NJ

About the Home
 • 2,152 square feet

Installed Measures
 • Central air conditioning
 • Gas furnace
 • Gas water heater
 • Air sealing
 • Cellulose insulation in garage and inside exhaust to exterior
 • Low density foam in attic and rim joist area

Project Cost
 • \$17,093

NJCEP Incentives
 • \$5,000 incentive
 • \$10,000 0% interest loan

PROJECT SAVINGS

Estimated Total Energy Savings
 • 25.7%

Estimated Annual Savings
 • \$700 on utility bills
 • 1200 kWh
 • 340 therms natural gas

Estimated Annual Emission Reductions
 • 5,797 pounds of carbon dioxide eliminated

Environmental Benefits
 • The annual savings are equivalent to the carbon dioxide emissions from approximately 300 gallons of gasoline consumed.



Homeowners, Bob and Paula Hoffmann

"Every homeowner should participate in this program. It saves energy and money, and provides peace of mind. Each homeowner who participates is helping New Jersey and the United States become energy self-sufficient. We are helping save the environment. That's a great lesson and legacy to pass along."

Bob Hoffmann,
 homeowner

Challenge

Bob and Paula Hoffmann have lived in their 1957 split-level home for ten years and had already put insulation in the attic, walls, ceiling and floors. They knew the furnace (from the 1970's) and central air conditioning (from 1981) likely needed an upgrade. The home was losing heat from the basement, both in the rim joist area and air leaks in the ductwork. Heat that should have been reaching the bedrooms was venting into the basement, making the basement warm, but the bedrooms cold!

As the former Borough Administrator for Westwood, Bob had implemented energy efficiency initiatives through the Local Government Energy Audit Program and reduced the municipality's carbon footprint by 10%. Having witnessed what Westwood accomplished, he knew that the same type of results could be achieved at home.

Bob had learned about the program from one of his colleagues, Marlena Schmid, when he saw her being interviewed on a local New Jersey television station about her experience with the Home Performance with ENERGY STAR Program. After speaking with Marlena, Bob learned that her home was now completely draft-free and far more comfortable. He wanted to take advantage of this great opportunity, so he began calling contractors.

What is Home Performance with ENERGY STAR?

Home Performance with ENERGY STAR offers whole house solutions to improve comfort and reduce energy costs by up to 30%. To get started, a Building Performance Institute contractor performs a home assessment to identify energy efficient recommendations. Attractive incentives and zero interest financing are available to help pay for the upgrades.

Solution

An extensive array of energy efficient upgrades were installed, including a new central air conditioner, a new furnace and a new water heater, plus insulation in the attic, basement, garage, rim joist area and exterior. As a result, he says, the house is much quieter, and energy use and utility bills have been reduced substantially.

For six of the seven months after the energy improvements were made, Bob said he averaged a 42.63% reduction in his electric energy consumption compared to the same months of the previous year – that's nearly half!

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SPONSOR CONTENT

Home Performance with ENERGY STAR® program helps NJ residents benefit from lower energy bills

Special to NJ.com By Special to NJ.com

on June 17, 2015 at 4:43 PM, updated June 26, 2015 at 12:31 PM

Paula and Bob Hoffmann took advantage of the Home Performance with ENERGY STAR program and saw an estimated total energy savings of more than 25 percent. The couple also received a \$5,000 incentive and \$10,000 no-interest loan to pay for the home improvements.

Special to NJ.com

Bob and Paula Hoffmann had lived in their 1957 split-level home for 10 years and already put insulation in the attic, walls, ceiling and floors.

But, they knew much more had to be done, including replacing the 1970s era-furnace and a central air conditioning unit from 1981. The home was losing heat from the basement, both in the rim joist area and air leaks in the duct work, and heat that should have been reaching the bedrooms was venting into the basement, making the basement warm, but the bedrooms cold.

The Hoffmanns knew there had to be a solution. As the former Borough Administrator for Westwood, Bob implemented energy efficiency initiatives through the Local Government Energy Audit Program and reduced the municipality's carbon footprint by 10 percent. Having witnessed what Westwood accomplished, he knew that the same type of results could be achieved at home.

Fortunately, Bob learned about the Home Performance with ENERGY STAR® program from a colleague, Marlena Schmid, who he saw being interviewed on a local New Jersey television station about the **ENERGY STAR program**. After speaking with Schmid and hearing how her home was now completely draft-free, the Hoffmanns decided to take advantage of the program.

Part of **New Jersey's Clean Energy Program™**, Home Performance with ENERGY STAR offers whole-house solutions to improve comfort and reduce energy costs by up to 30 percent. To get started, a Building Performance Institute contractor performs a home assessment to identify energy efficient recommendations. Attractive incentives and zero interest financing are available to help pay for the upgrades.

"Every homeowner should participate in this program. It saves energy and money, and provides peace of mind, Bob said. "Each homeowner who participates is helping New Jersey and the United States become energy self-sufficient. We are helping save the environment. That's a great lesson and legacy to pass along."

An extensive array of energy efficient upgrades were installed in the Hoffmanns' home, including a new central air conditioner, a furnace and water heater, plus insulation in the attic, basement, garage, rim joist area and exterior. As a result, he said, the, 2,152-square-foot home is much quieter, and energy use and utility bills have been reduced substantially.

The project cost \$17,093, and the Hoffmanns received a \$5,000 incentive and a \$10,000 no-interest loan. The work and investment paid off almost immediately. For six of the seven months after the energy improvements were made, the Hoffmanns averaged a 42.63 percent reduction in electric energy consumption compared to the same months of the previous year.

They also saw an estimated total energy savings of 25.7 percent and an annual savings of \$700 on utility bills. Estimates show that the improvements could mean the elimination of 5,797 pounds of carbon dioxide. Environmentally, the annual savings are the equivalent to the carbon dioxide emissions from approximately 300 gallons of gasoline consumed.

New Jersey homeowners have until June 30 to receive up to \$5,000 in financial incentives. They also may qualify for 0 percent interest financing (up to \$10,000) to help pay for the energy-efficient upgrades.

The first step is to schedule an assessment (home energy audit) by contacting participating accredited and certified contractors. The technician will take inventory and report on the current conditions of the home from top to bottom. After the assessment, homeowners will receive a report listing recommended measures, along with financial incentives available to pay for the work.

It is generally accepted practice to contact several contractors before selecting one.

For more information, call 866-NJSMART (657-6278).

For more information on New Jersey's Clean Energy Program, **[click here](#)**.

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