

## Assisted Home Performance with ENERGY STAR® Subsidy Application

To be eligible for the Assisted Home Performance with ENERGY STAR work scope subsidy, applicants must fully complete this application and provide the requested documentation.

### SECTION 1 : HEAD OF HOUSEHOLD INFORMATION

Name (First, MI, Last)							
Address (Street, City, Zip)					County		
Apartment # or Floor		Day Number		Evening Number		E-mail Address	

### SECTION 2 : RESIDENCE INFORMATION

Residential Building Type : (1-4 family homes only)	<input type="checkbox"/> Single Family Home	<input type="checkbox"/> 2 Family Home	<input type="checkbox"/> Owner Occupied	<input type="checkbox"/> Rental Unit	Age of the Residence	
	<input type="checkbox"/> 3 Family Home	<input type="checkbox"/> 4 Family Home				
	<input type="checkbox"/> Mobile Home					

### SECTION 3: IF RENTAL UNIT

Owner's Name						
Owner's Address (If different from above)					County	
Owner's Phone Number		Owner's E-mail Address				

Electricity is Paid By :  Owner  Tenant      Heat is Paid By :  Owner  Tenant

### SECTION 4: TOTAL INCOME

Complete the following table listing the names and ages of all household members. Please list all income received *during the last twelve months* by each household member 16 or older who is not a full-time student, including income from wages, self-employment, rent, Social Security, pensions, IRAs, 401(k)s, disability, worker's compensation, unemployment benefits, alimony, child support, etc. Income received by student heads of household must be listed. Please use additional pages if needed.

Full Name	Gender (M/F)	Age	Source(s) of Income	Weekly (\$)	Monthly (\$)	Yearly (\$)	Time Period Income was Received
Total Income Received During the Past 12 Months							

## SECTION 5 : INCOME DOCUMENTATION

### Salaried Applicants and Household Members will Need :

- A copy of the 1st two pages of the previous year's Federal Income Tax Return (must be signed).
  - Copies of all W-2 and 1099 statements that were received from the most recent tax year.
  - A copy of the most recent paycheck stub indicating the year-to-date income.
  - Proof of other income, such as Social Security/Disability/Pension (Award Letters), Child Support, Alimony.
  - Provide a copy of your most recent utility bill that indicates the service address and account number(s).
- \* If you were not required to file a tax return provide a signed and dated statement attesting that you did not file, and were not required to file a Federal Tax return for the most recent tax year.

### Applicants/Household Member who are Self-Employed or Receive Rental Income will Need :

- A copy of the previous year's Federal Income Tax Return (must be signed and dated), including all schedules and attachments.
  - Provide a copy of your most recent utility bill that indicates the service address and account number(s).
- \* If the previous year's Federal Income Tax Return has not been completed, please submit a signed and dated year-to-date Profit and Loss Statement.

For more information please contact :  
Energy Finance Solutions (EFS)  
Toll Free : 1-800-361-5663

## SECTION 6: POTENTIAL ELIGIBILITY FOR FREE ENERGY EFFICIENCY SERVICES

If your total household income is at or below 60% of the State Median Income you may be eligible for free energy efficiency services through EmPower<sup>(SM)</sup> New York. Please call toll free 1-800-263-0960 or visit [www.getenergysmart.org](http://www.getenergysmart.org) to find out more about the free EmPower<sup>(SM)</sup> New York Program.

Additionally, if your total household income is at or below 60% of the State Median Income you may be eligible for free energy efficiency services through the New York Weatherization Assistance Program (WAP). Individual households may apply by contacting the [provider](#) that services their area. Please visit [www.dhcr.state.ny.us/programs/weatherizationassistance/](http://www.dhcr.state.ny.us/programs/weatherizationassistance/) to find out more about the free Weatherization Assistance Program.

## SECTION 7: SITE VISITS

NYSERDA reserves the right to make a reasonable number of visits during the installation and for up to 24 months following the project completion. If selected, such visit(s) will be at a time convenient to the Applicant. The purpose of the visit(s) is to provide NYSERDA with an opportunity to ensure that the eligible energy efficient measures are installed consistent with the program standards and to assess the energy savings.

## SECTION 8 : ENERGY SUPPLIER INFORMATION RELEASE AUTHORIZATION

I hereby authorize the energy suppliers named below to release information on my energy usage to NYSERDA for two years prior to and three years after completion of the work.

Electricity Supplier :	<input type="text"/>	Account Number :	<input type="text"/>
Heating Fuel Supplier :	<input type="text"/>	Account Number :	<input type="text"/>
Other Fuel Supplier :	<input type="text"/>	Account Number :	<input type="text"/>

**\* To verify the service address and account number(s) listed above, please provide a copy of your most recent utility bill.**

## SECTION 9: APPLICANT AFFIRMATION

I certify, under the penalties of law, that the statements made in this application (including statements made in any accompanying papers) have been examined by me and are true and complete. I understand that my signature on this form gives permission for NYSERDA, or its designee, to verify records necessary to assure my eligibility for Assisted Home Performance with ENERGY STAR. I understand that if I give false information or withhold information in order to make myself eligible for benefits that I am not entitled to, I can be prosecuted to the fullest extent of the law.

I understand that this application does not guarantee that assistance will be granted but will be used in determining eligibility for the program. Whether or not an eligible applicant will be provided assistance will depend in part upon the number of applicants received, the remaining funds available and the priorities to be met by the program.

Applicant's Signature \_\_\_\_\_

Date \_\_\_\_\_

Co-Applicant's Signature \_\_\_\_\_

Date \_\_\_\_\_

Participating Home Performance  
Contractor Name (if known)

**Submit Completed Applications to:**  
**Energy Finance Solutions**  
**431 Charmany Drive Madison**  
**WI, 53719**  
**Fax : 608-249-5788**

Revised June 2011

## Assisted Home Performance with ENERGY STAR Program Eligibility - Income Documentation

Income Sources	Acceptable Documentation
	Please provide one of the types of documentation described below for each income source, as well as the most recent W-2 or 1099 statement associated with that source of income.
Alimony	Court order; pertinent pages of separation agreement or divorce decree that identify client and amount of alimony. (If court ordered payments are not being received by the client, a notarized statement to this effect will be accepted.)
Annuities	Statement from issuing organization.
Child Support	Court order; pertinent pages of agreement that identify the client and amount of support. (If court ordered payments are not being received by the client, a notarized statement to this effect from the Court, the Child Support Collection Unit, or the spouse required to pay will be accepted.)
Direct Deposits	Copy of two or more bank statements, showing the recipients name and listing the date and amount of deposit; letter from local bank stating source and amount of direct deposit income; verification of income from benefit sources.
Dividends and Interest, as Regular Source of Income	Statement from bank or brokerage firm.
Estates and Trusts, as Regular Source of Income	Fiduciary statement or current statement from bank or brokerage firm.
Insurance Proceeds or Dividends, as Regular Source of Income	Statement from insurance company.
HUD FORM 50059	Copy of the current form for the tenant.
Pensions, Governmental or Private	Award letter; copy of checks; a letter from administrative agency.
IRA/401(k) Income	Most recent monthly or quarterly brokerage statement, showing year-to-date distributions/withdrawals.
Rents	Schedule E of IRS Form 1040; rent receipts; notarized statement from applicant listing each apartment and the rent received per month, as well as the description and amount of deductible expenses. When the tenant is a family member and is paying no rent to the owner, a notarized statement should be received from the tenant and signed by the owner stating that no rents are being collected.
Royalties	Schedule E of IRS Form 1040; current statement from company issuing checks.
Self Employment Income	Business records for three months prior to the date of application; Schedule C of IRS Form 1040 for income from previous year (for gross income only); notarized statement of gross adjusted income, including list of deductions and amounts, for previous three months.
Social Security Benefits	Award letter; checks; statement from bank or brokerage firm (if direct deposit) SSA form 2458 (Report of Confidential Social Security Benefit Information).
Strike Benefits	Award letter; copy of checks; letter from union.
Training	Award letter; copy of checks; letter from appropriate administrative agency.
Unemployment	Unemployment Benefit Payment History.
Veterans Benefits	Award letter from Veterans Administration or Department of Defense; copy of check.
Wages and Salaries before Deduction	Letter from employer on company stationery; wage, earnings, or a copy of a recent pay stub showing year-to-date gross earnings.
Workers Compensation	Award letter from Workers Compensation Board; current check.

## Eligibility-Income Exclusions

The following income sources should not be included in total monthly income for purposes of determining eligibility:

### Cash Over Which the Household Has No Control:

Cash including, but not limited to, reimbursement for expenses incurred in connection with employment (e.g., gas mileage provided), and reimbursement for medical expenses (e.g., Medicare payment for doctor bills).

### Loans:

All except reverse-annuity mortgage and home-equity conversion payments.

### Dependent Student Income:

Earnings of full-time high school students aged 18 or younger should not be included in the household's income however, the income of dependent students over the age of 18 and enrolled for at least 12 credit hours in an institution of higher education should be treated in the following manner :

- Income received by students from State and/or Federal grants and/or loans is excluded as income (e.g., TAP, Pell, NYSHEA).
- Earnings of a student living at home are excluded as income in determining a household's eligibility however, students living at home are included in the household count.
- Earnings of a student enrolled at an institution of higher education and living away from home during normal periods of class attendance and recess are excluded as income in determining a household's eligibility. Such students are however, included in the household count. A student's status may be further tested by whether the student lives at home during normal vacation periods, or is claimed as a dependent on the household's income tax.

### Farm and Business Expenses:

Allowable deductions for farms and businesses include only the cost of doing business. If the enterprise is a partnership, the percentage owned by the applicant should be established by documentation. The adjusted gross income figure listed on an applicant's income tax return should not be used in determining income from small businesses/farms since the IRS allows deductions for depreciation, personal business and entertainment expenses, income tax, personal transportation, purchase of capital equipment, and payments on the principal of loans. Business records required by law should be used to document gross income and business costs for the three calendar months prior to the month of application and pro-rated for an average gross monthly income.

### Rental Property Costs:

The following costs for rental property may be deducted from the owner's income, if documented :

- Interest paid to purchase income-producing property.
- Insurance premiums.
- Taxes paid on income-producing property.
- Heating and/or utility costs paid for income-producing property where rent includes heat and/or utilities.
- Improvements and/or repairs necessary to maintain the property as income producing.

**Note:** To determine the allowable deduction for an improvement, use the life expectancy of the improvement and pro-rate the cost (e.g., a new roof costs \$5,000 and has a life expectancy of 15 years). The \$5,000 roof would be pro-rated at \$333 per year or \$27.75 per month. To determine the allowable deduction for a repair, divide the cost of the necessary repair by 12 months, e.g., a \$500 roof repair would be \$41.67 per month.

If the owner/applicant also resides in the income-producing property, the applicant's allowable costs should also be pro-rated. For example, an applicant with a three-unit building who resides in one of the units would receive two thirds of the allowable costs deducted from his/her gross rental income. Applicants who do not reside in the income-producing property would have 100 percent of their documented allowable costs deducted from their gross rental income.

Depreciation, payments on the principal of income-producing property, and net loss are not allowable deductions in determining income for eligibility.

### Lump Sum Payments:

Non-recurring lump-sum payments which are to be excluded from income in determining eligibility include, but are not limited to : income tax refunds, rebates, or credits; retroactive lump-sum insurance settlements; and lump-sum income from the sale of property.

## Eligibility-Income Exclusions

### Special Energy Assistance Payments:

Home energy assistance, either in cash or in-kind, provided by a private non-profit organization or by an entity whose revenues are primarily derived on a rate of return basis and regulated by a State or Federal government body, is not to be considered as income.

### Payment for Foster Children and Foster Care Adults:

Payments provided for care and maintenance of foster children or adults are not considered income. Foster children and foster-care adults (e.g., individuals 18 years of age or older, who are socially, physically, or mentally handicapped and placed in a community-based care setting approved by appropriate State agencies or local social services agencies) are not counted as members of an applicant's household.

### Roomer and/or Boarder Payments:

Roomers and Boarders are not counted as household members, and their gross income is excluded from the household's income. However, payments made by the Roomer/Boarder to the household are included in the household income.

The eligibility of Roomers or Boarders is dependent upon whether the building in which they live is a commercial enterprise, or a non-commercial enterprise, however, in no case is the spouse of an applicant or a dependent child under the age of 18 to be considered a lodger/boarder.

Individuals residing in a non-commercial enterprise (private home) are not eligible to apply for Home Performance as individuals apart from the host household. This applies to relatives and children over the age of 18, as well as to non-related individuals who pay for room only, board only, or room-and-board in private homes. If the host household applies for Home Performance, the roomer/boarder's weekly or monthly payments to the household must be included in the household's income, however, the roomer/boarder is not included in the household count, and the roomer/boarder's income is not included in the household's income.

### Holocaust Survivors Payment:

Restitution payments from foreign governments to survivors of the Holocaust are excluded as income.

### Income Committed to Health Care/ Homemaker Services:

The amount which an applicant pays an employee for household work or health care is not an allowable deduction from gross income except in the following cases:

- *Health Care Services:* Income used to pay for in-patient hospital care, in-patient care in a skilled nursing facility, or home health care, which is also counted toward Medicaid eligibility, is exempted as income.
- For income exclusion purposes, home health care means payments made for home nursing services rendered by a person (other than a family member) who is qualified to provide services such as assistance with personal hygiene, dressing, feeding or household tasks, and who has been appropriately trained and is supervised by a registered professional nurse.
- *Housekeeper/ Homemaker Services:* Reimbursements for housekeepers or homemakers under Title XX of the Social Security Act are not considered as income for eligibility purposes. Those services include assessing the need for, arranging for, providing and evaluating the provision of personal care, home management and incidental household tasks by a professionally trained homemaker.
- *In-Kind Services:* When an applicant has an employee residing in the household to assist in household work and health care, the employee's income should not be considered in determining the household's eligibility nor is the employee included in the household count. No monetary value may be attached to any in-kind contribution which the employee provides to the household.

### Student Head of Household:

For the purpose of receiving Assisted Home Performance in his/her own right, a "student" shall mean a person who has completed his/her K-12 education, and who is now enrolled for at least twelve credit hours in an institution of higher education, and is living separate and apart from his/her family, and is not claimed by his/her family as a dependent. In the case of students age 24 and under, documentation (such as the income tax form of the applicant's parents) must be obtained to establish financial independence. No student living in a dormitory is eligible for Home Performance. Gifts, scholarships, grants and loans, which are used specifically for tuition and other educational expenses, are excluded from income in determining eligibility for Assisted Home Performance. Income from any source which is used for living expenses must be included in the household's income. Documentation of student status will be collected and kept in the client file.

## Eligibility-Income Exclusions

### Dependent Students:

Full-time college students who remain dependents are counted as members of their family's household, regardless of their temporary absence during school terms. Their income (except Social Security Income or Veteran's Survivor's Benefits) is exempted from consideration in determining the family's total income. Full time high school student's age 18 or younger and who are temporarily living away from their principal residence in order to attend school should be included in their family's household count. Documentation of student status will be collected and kept in the client file.

### Unemployed, Strikers, Seasonal Workers:

For applicants whose regular, recurring income would render them ineligible for Assisted home Performance, but who are laid off or unemployed for three months or less during the year, eligibility for Assisted Home Performance subsidies would be based upon this average monthly income amount. The applicant's total annual income should be divided by twelve to yield an average monthly income figure. Examples of this type of worker are those workers who have a reasonable expectation of returning to work within a three-month period and include but are not limited to, seasonal construction employees, teachers and other contract employees, and strikers. This provision does not apply to individuals who have been fired from their jobs, or whose jobs have been abolished, or who are in a permanent lay-off status.

### Self-Employed:

In determining income eligibility for self-employed applicants, "earned income" means the net profit from a business enterprise, a business operated from out of the home, or farming. Net profit is the gross income received, less the business expenses (e.g., total cost of the production of the income). To compute income eligibility, this net profit should be averaged for the three calendar months prior to the month of application.

Such income includes earnings over a period of time for which settlement is made at one given time, as in sales of farm crops, livestock or poultry, or lump sum payments for services rendered over a period of more than one month. Such income should be pro-rated over the period covered by the income, (e.g., sale of an annual farm crop should be divided by twelve to yield an average monthly figure, and this amount added in to each of the three months used to determine average monthly income).

Those expenses directly related to producing the goods or services and without which the goods or services could not be produced, must be deducted from the total income. However, depreciation, personal business, entertainment expenses, income tax, personal transportation, purchase of capital equipment and payments on the principal of loans must not be deducted.

Losses incurred in the pursuit of income cannot be deducted from your adjusted gross household income.

For more information please contact :  
Energy Finance Solutions (EFS)  
Toll Free : 1-800-361-5663