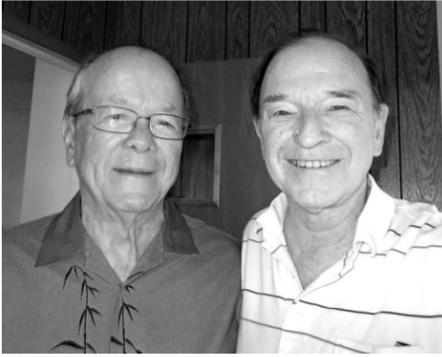


# Ask Ray and Jon

## Save Energy and Money in your Home

### JCP&L Home Performance is Up and Running!



Well we were wrong again. We said that the new JCP&L Home Performance Program to replace New Jersey Clean Energy's Program would be up and running in October. It sure wasn't, and the delays have taken a toll on our business while frustrating many prospective customers.

Since June 30, when the New Jersey Clean Energy Program shut down, we have received more than thirty calls from people hoping to get into

the Program. But until today, November 15th, we really didn't know what to tell them. Some things were working, but some weren't. There was nowhere to send people for comprehensive and definitive information. The Program and the process just has not been prime-time ready. Please note: the process is still not perfect and *searching online can become very confusing and disorienting so please follow the steps outlined below, and don't get lost in irrelevant links.*

In this column we will explain to you all Program changes, and steps that YOU can now take to get started with JCP&L's Home Performance Program. If you follow the process steps later on in this column your project could be up and running in a matter of weeks. You can have a healthier, more comfortable home that uses 35-40% less energy and save thousands of dollars in heating and cooling costs in the years ahead. Savings of 75% on heating and cooling costs through Home Performance have been typical, as we've detailed before.

### So... What has Changed for the Good of Us All?

#### New Process: Faster and More Efficient

The team at Clearesult who administers the program for JCP&L has promised us a smoother process that previews and facilitates proposal acceptance and compresses the time to completion and Contractor payment. This has been a process that has at times in the past taken months to complete.

Understand **essential steps in Rayjon's Home Performance Process** will remain much the same as they've always been except for the loan process:

1. Customer engagement includes an initial interview with Rayjon to ensure your home will qualify for the Program, to assess how you use energy in your home, and to develop an initial estimate of potential savings.
2. Health and safety and Energy Audit by BPI Goldstar Contractor ESG.
3. Proposed measures presentation (with alternatives) » Customer decision.
4. Coincident Financing Application (if customer desires) and Loan Approval
5. Validate savings of agreed upon measures with SnuggPro and NEIF.
6. Customer signs approved Work Order and Loan papers and we get to work.
7. Implementation: 1. Electrical. 2. Heat Pumps. 3. Air sealing and insulation.
8. Completion and Acceptance of Work. Possible Project QA Inspection.

What's changed is: Clearesult's coincidental review of proposed measures, work orders and SnuggPro software during the proposal process will eliminate delays in Work Order acceptance by the Program, as well as delays in project acceptance upon completion. This along with Financing process changes below should compress the time it takes from project start to completion from up to 2 months to an estimated 4 to 6 weeks as the current backlog is resolved.

#### Grants: all Homes with a predicted 25% total energy savings, irrespective of Income, are now eligible for up to \$5000

The JCP&L Home Performance Grant allowance is actually much better in many respects for all our residents, especially those living in smaller homes, who keep temp settings in winter down in the 60's to avoid high heating bills.

Here's why. The level of Grants with both Programs is based on the forecast % total energy savings (TES) from a project's proposed measures entered into the SnuggPro software. Under NJCE's Program there were 3 Tiers:

Tier1 offered a \$2000 Grant to homes with predicted %TES of 5%-19.99%. Tier2: \$3000 to homes %TES 20-24.99%; Tier3 \$4000 to homes %TES 25%. An additional \$500-1000 was granted to LMI homes with incomes < \$51040. JCP&L's Program offers up to \$5000 to all homes (LMI applies to loan term.)

JCP&L's program eliminates the 'Tiers' in favor of an incremental approach where the \$2000 Grant remains for projects with a predicted %TES of 5%, but **the grant amount increases by \$150 for each additional %TES up to \$5000 at 25%.** This means, as example, a home that's predicted by SnuggPro to save 19%TES (because residents wrapped themselves up in blankets and kept temp settings down in fear of high bills - you can't save on what you don't spend!) would be eligible in JCP&L's Program for a Grant of \$4100, double the \$2000 grant NJCE offered. Geez, we struggled to get homes through the software at 25%TES for \$4000. No need for that now. And consider this: After your home goes through the program you'll never have to worry about turning up the thermostat to be comfortable in your home again.

#### Financing: Quicker and Easier to Apply with More Options

Over the past several years financing for the Program was administered by Energy Finance Solutions in Madison, WI. They did a great job of servicing customers, but theirs was a paper-laden process with delays at almost every step. They sold off loans upon completion and acceptance to Credit Bureaus, which added yet another level of delay and confusion for customers.

JCP&L has engaged The National Energy Improvement Fund, LLC (NEIF) to offer 0% interest rate financing to JCP&L customers who participate in their Home Performance Program according to program terms and eligibility. NEIF or their designee is the lender and servicer of the loans. JCP&L provides funds to bring interest rates down from market rates to 0% to enable participation in their programs. Thank you JCP&L for this customer friendly decision!

NEIF offers greater flexibility in loan choices than did EFS. For Home Performance projects less than \$10,000 there are 5- or 7-year terms. For projects between \$10,000.01 and \$15,000 a 0% interest 10-year term can now be had with a monthly payment of just \$8.33 per \$1000. *This makes it possible for even the most ambitious projects in our Villages' largest homes, such as Lexingtons, Lynnewoods and Hallmarks to achieve a net \$0 monthly cost after energy and \$\$ savings with \$0 out-of-pocket up front. Not so bad.*

NEIF Financing covers 100% of your project costs, requires no money down, with no penalty for pre-payment, and no fees or charges. Minimum credit score requirement for approval is 640 from Transunion.

The best news about NEIF financing is they've taken the loan application process from contractors and made it all-electronic. Customers themselves must apply via a secure online application. You are notified immediately of the credit decision. (Contractor can see decision immediately in their portal.) This new process will compress the time to shovels in the ground by weeks! For an extensive document by NEIF of FAQs about their process click [here](#). We are aware that there may be concerns about privacy and security, but assure you this is a far more secure process than sending paper through the mail or emails with documents attached. We also know that some residents in our Villages do not have a computer, internet or email address. Rayjon will set you up with a computer and an email address and sit with you through the process once you have your data in hand for the application. We will also help you eSign your loan and monitor your emails.

### Steps to Get you Started

#### Below are steps you can take now to learn more...

Unfortunately there isn't any one place for you to go online just yet to get a complete overview of the JCP&L Home Performance Program. Some ideas: Note: We understand it's difficult to type in links from a newspaper. A copy of this column with active links will be available at [rayjonenergy.com](#) when it goes to print.

**1. Visit NJCE Transition Status:** <https://njcleanenergy.com/transition>

**2. Visit JCP&L Home Performance:** <https://hpwes.energysavenj.com/>

**3. You can Pre-qualify for 0% Financing Now at the Link below!**

It's not necessary for you to have a Proposal in hand and no obligation to proceed.

<https://kiosk.neifund.org/Home/ApplicationSelect/d30266b1>

**Then Select the top link: JCP&L Energy Efficiency Financing...**

**Loan Information:** (Individual or Joint)

(If Joint you'll need to provide detailed information below for both persons.)

**Borrower Information:**

First section is pretty much self-explanatory. *Requires email address.*

**24 Months Residence History**

**Housing Information:** (Select Own Home if Co-op)

**Reference** (Full Name and Home Phone)

**Financial Information Income**

If not currently employed select Other (Dropdown)

If employed click on ? for additional help

**Bank Information**

**Goods and Services Product Type**

Select "**HPwES Project**" next to last on dropdown list

**Plans**

Select Regular 84 Months for LMI and Regular 60 Months for no LMI\*

\*Note: LMI Gross income limits: 1 Occupant: \$51,040; 2 Occupants: \$68,960

Select Regular 120 Months for Loan \$10,001-15,000

**Save for Later or Submit.** *Save first.*

### Quick Reminder: Why Choose Rayjon as YOUR Consultant

1. We're experienced energy efficiency consultants who know solutions for all model homes here. We don't sell you. We give you our best advice.
2. We do not try to "upsell" you equipment. In fact we don't make a dime on the equipment you purchase through the Program.
3. We only recommend NEEP-approved cold-climate heat pumps that are the most efficient in the world and operate efficiently down to -5°.
4. Our affiliated contractors are Certified with the highest BPI standards and perform meticulous work, in hardware installs, health & safety areas, air-sealing and insulation. We also air-seal your crawlspace to prevent dirty crawlspace air from intruding into your living space for a healthier home.
5. While we do not perform any of the physical labor, we do manage your project from start to finish and are responsible for your total satisfaction.
6. Because of our approach our customer satisfaction and recommendations are superb, as we've published in earlier columns. Many of our customers will welcome your visit so you can see and understand what we propose.

By the time you read this column we will be into the holiday season. We wish you readers and all in our community safe, healthy and happy holidays spent with loved ones and friends.

*Do you have questions for Ray & Jon about reducing your electric bills? Do you want to be in line to participate in the new Home Performance Program? If so please call us at 732-849-5177. Admittedly, because of the long delay in starting things up there are homes now waiting for approval and project implementation. Our commitment is to address homes in the order in which they contacted us, but we can and will make exceptions for homes in distress. No matter what the reason for your call we will give you a quick personal response, address your questions and concerns, and publish questions and answers with the most interest here in Ask Ray and Jon. Thanks again for reading and stay well!*



*Oh, one last thing we forgot to mention. By the time you read this the new Municipal Government Energy Aggregation (GEA) Program with ENERGY HARBOR LLC should be in force. If you were previously with Constellation NEW Energy you should have been automatically assigned to this new program that guarantees a supply rate of \$0.0858 for 2 years. Given the rising cost of fuel if you are not with their program we urge you to call them to see if you can join up. Their published# is (888)254-6359. This call will likely save you **hundreds** of dollars on your JCP&L bills over the next two years.*