SJBA
South Jersey Business Association

HOMEOWNER PLANNING SERIES · WORKBOOK 08

Understand Your Home Before You Upgrade.

Home Energy Improvement Planner



Products alone do not prove savings. This workbook helps you set a baseline, learn causes from a professional assessment, weigh options and interactions, verify current incentives, and track results fairly.

INSIDE THIS WORKBOOK

02 Comfort concerns and household priorities

03 Energy-use baseline

04 Professional assessment findings

05 Building-envelope priorities and dependencies

06 Equipment inventory and repair-or-replace questions

07 Improvement options matrix

08 Budget and incentive verification log

09 Proposal comparison and assessment-to-installation handoff

10 Project sequence, commissioning, and records

11 Post-project tracking

12 Professional conversation planner

13 Priority action plan

14 Official sources, About SJBA, and next steps

02 · PRIORITIES

Comfort concerns and household priorities

Start with what you notice. An assessment explains why.

WHAT YOU NOTICE

- ☐ Drafts
- ☐ Rooms too hot or cold
- ☐ High bills
- ☐ Humidity or condensation
- ☐ Noisy equipment
- ☐ Aging equipment
- ☐ Indoor air concerns
- ☐ Uneven upstairs comfort
- ☐ Other: _____

WHERE ARE YOU STARTING? MARK ONE.

- ☐ **Noticing** — Concerns only
- ☐ **Baseline** — Gathering bills
- ☐ **Assessed** — Findings in hand
- ☐ **Choosing** — Options and quotes

Measurable project goal (what will be true when this is done?)

Decision owner

Target date

How progress will be tracked

Next review date

NOTES

03 · BASELINE

Energy-use baseline

Use at least twelve months of bills if available. Note anything unusual about each period.

Billing period	Days	Electricity (kWh)	Gas or fuel (units)	Cost	Weather / occupancy notes

Data source

Rate changes noted

Account details (keep private)

NOTES

04 · ASSESSMENT

Professional assessment findings

Record what the assessor found and the evidence behind it. Ask about causes before fixes.

Assessor / company	Date	Type of assessment

Finding	Evidence: test, image, measurement	Likely cause (assessor's view)	Question to ask

05 · BUILDING ENVELOPE

Building-envelope priorities and dependencies

Envelope improvements interact with ventilation, moisture, and combustion equipment.

Area	Issue identified	Dependency or interaction	Ventilation / combustion-safety question	Priority
Attic air sealing				
Attic insulation				
Wall insulation				
Basement or crawlspace				
Windows and doors				
Ductwork				

Ask about combustion safety

Air sealing can change how fuel-burning appliances vent and how moisture behaves. Ask a qualified professional whether combustion-safety testing and ventilation changes are needed before and after work. This workbook gives no do-it-yourself combustion or electrical instructions.

NOTES

06 · EQUIPMENT

Equipment inventory and repair-or-replace questions

Record what you have. Decide repair or replacement with professional input.

Equipment	Fuel	Approx. age	Condition / issues	Repair or replace question
Heating				
Cooling				
Water heater				
Ventilation fans or system				
Thermostat and controls				
Major appliances				

QUESTIONS FOR THE HVAC OR EQUIPMENT PROFESSIONAL

1 Was the replacement sized from a calculation for this home after envelope changes?

2 What would repair cost and extend, compared with replacement?

3 Does a change in fuel or equipment affect electrical service?



07 · OPTIONS

Improvement options matrix

Link each option to the problem it addresses and the evidence behind it.

Option	Problem it addresses	Evidence	Interactions	Maintenance	Quote	Uncertainty

08 · BUDGET AND INCENTIVES

Budget and incentive verification log

Programs change. Record only what you confirmed with the program itself.

No amounts printed here

This workbook does not list rebate amounts or tax eligibility. Check current offers at New Jersey's Clean Energy Program, your utility, and official federal sources, and confirm tax questions with a qualified tax professional.

Program	Source	Date checked	Eligibility	Conditions	Deadline	Confirmed?

Project budget

Expected incentives (confirmed only)

Net budget

NOTES

09 · PROPOSALS

Proposal comparison and assessment-to-installation handoff

Make sure proposals address the assessment findings, not just a product.

Comparison point	Proposal A	Proposal B	Proposal C
Findings addressed			
Scope and quantities			
Equipment model and sizing basis			
Testing before and after			
Incentive paperwork handled by			
Schedule			
Warranty			
Total			

HANDOFF QUESTIONS

1 Has the installer received the assessment report?

2 Who confirms the work matches the assessment recommendations?

NOTES

10 · SEQUENCE AND VERIFICATION

Project sequence, commissioning, and records

Order matters: envelope work can change equipment needs.

SEQUENCE

01	02	03	04	05	06
Baseline	**Assess**	**Envelope**	**Equipment**	**Verify**	**Track**
Bills, comfort	Find causes	Seal, insulate	Size, install	Test, commission	Compare periods

COMMISSIONING AND VERIFICATION QUESTIONS

1 What tests will confirm the work was installed as intended?

2 Will combustion safety be retested after air sealing?

3 What settings were made, and how should we operate the system?

RECORDS TO RETAIN

- ☐ Assessment report
- ☐ Equipment manuals
- ☐ Test results
- ☐ Incentive confirmations
- ☐ Contracts
- ☐ Warranties

NOTES

11 · TRACKING

Post-project tracking

Compare like periods and record what else changed. A difference in bills alone does not prove the cause.

Period	Usage before	Usage after	Change	Weather difference	Rate, occupancy, behavior changes

WHAT WE CAN AND CANNOT CONCLUDE

12 · PROFESSIONAL CONVERSATIONS

Professional conversation planner

Prepare before each conversation and record what was decided. Mark the roles that apply to your project; not every project needs every role.

ROLES THAT MAY BE RELEVANT

- ☐ Home energy assessor
- ☐ Insulation and air sealing contractor
- ☐ HVAC contractor
- ☐ Electrician
- ☐ Plumber, for water heating
- ☐ Solar provider
- ☐ Utility program representative
- ☐ Tax professional

Conversation 1: professional role | **Name / company** | **Date**

Questions to ask

Documents to bring | **Recommendation received**

Action and owner | **Deadline** | **Follow-up date**

Conversation 2: professional role | **Name / company** | **Date**

Questions to ask

Documents to bring | **Recommendation received**

Action and owner | **Deadline** | **Follow-up date**

Finding current professionals

Membership changes over time, so this workbook names roles, not members. Visit SJBA to explore current professionals. A listing is not an endorsement or guarantee; verify registration, licensing, insurance, and references for any professional, inside or outside SJBA.

13 · ACTION PLAN

Priority action plan

List next actions in priority order. Review this page on a set schedule and whenever the plan changes.

#	Action	Owner	Due	Depends on	Done
1					
2					
3					
4					
5					
6					
7					

REVIEW CADENCE

- ☐ Weekly
- ☐ Every two weeks
- ☐ Monthly
- ☐ At each milestone

Baseline period

Review date

Tracking method

NOTES

14 · SOURCES AND NEXT STEPS

Official sources, About SJBA, and next steps

OFFICIAL SOURCES, CHECKED OCTOBER 2026

U.S. Department of Energy: Energy Saver
Federal guidance on home energy assessments, insulation, air sealing, and equipment.
www.energy.gov/energysaver/energy-saver

ENERGY STAR
EPA program for certified products and home improvement guidance.
www.energystar.gov

New Jersey's Clean Energy Program
Program information overseen by the NJ Board of Public Utilities. Confirm current offers, eligibility, and deadlines directly.
www.njcleanenergy.com

U.S. EPA: Indoor Air Quality
Federal information on ventilation, combustion pollutants, and indoor air.
www.epa.gov/indoor-air-quality-iaq

NJ Department of Community Affairs: Division of Codes and Standards
The Uniform Construction Code applies statewide and is enforced by each municipal construction office. Ask your local office what applies to your project.
www.nj.gov/dca/divisions/codes

NJ Division of Consumer Affairs: Home Improvement Contractors
State registration program for home improvement contractors, with a link to verify a contractor's registration.
www.njconsumeraffairs.gov/ocp/Pages/hic.aspx

Companion article: "Making Your Home More Energy Efficient." Find it with SJBA's homeowner resources at southjerseybusinessassociation.org.

About SJBA

Founded in 1994, the South Jersey Business Association is a structured, category-exclusive referral network for South Jersey business owners serving Camden, Gloucester, and Burlington counties. Members hold one seat per professional category and follow attendance and referral standards.

Visit SJBA to explore current professionals

Established business owner? Visit a Meeting

Planning note. This workbook is general educational planning information for South Jersey homeowners. It is not individualized legal, tax, financial, engineering, or construction advice. Requirements vary by municipality, property, and project; qualified professionals and the relevant authorities should confirm applicable decisions. SJBA does not perform, supervise, or guarantee the work of any member or other professional. Rules change; confirm details with each source. Photos are illustrative, not SJBA members or member projects.