

Insulation and Air Sealing (Energy Efficiency) Incentives

NYSERDA Programs

	Income Requirements	Solution	Incentives	Eligibility																																	
Comfort Home																																					
<p>For all incomes</p>	<ul style="list-style-type: none"> Any Income 	<ul style="list-style-type: none"> Insulation Air Sealing ENERGY STAR windows 	<p style="text-align: center;"><i>Incentives are capped at 50% of project cost</i></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Package</th> <th>Measure</th> <th>Incentive</th> </tr> </thead> <tbody> <tr> <td>A</td> <td>Attic, Rim Joist</td> <td>\$2,500</td> </tr> <tr> <td>B</td> <td>Walls, Floors</td> <td>\$500</td> </tr> <tr> <td colspan="2"><i>Must have already received package A</i></td> <td></td> </tr> <tr> <td>C</td> <td>Windows</td> <td>\$1,000 - \$2,000*</td> </tr> <tr> <td colspan="2"><i>Must have already received A+B</i></td> <td></td> </tr> </tbody> </table> <p>Other Incentives:</p> <ul style="list-style-type: none"> Additional \$1,000 if not eligible for ConEd Weather Ready Window Rules: <ul style="list-style-type: none"> \$1000 if windows are installed within 12 months of Package B installation \$2000 if windows are installed 1+ years after Package B installation 	Package	Measure	Incentive	A	Attic, Rim Joist	\$2,500	B	Walls, Floors	\$500	<i>Must have already received package A</i>			C	Windows	\$1,000 - \$2,000*	<i>Must have already received A+B</i>			<ul style="list-style-type: none"> Own or rent a single-family home, multifamily home with up to 4 units Own a condo with its own independent heating source 															
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<p>For low/moderate-income households</p>	<p style="text-align: center;">EmPower+ Income Eligibility Guidelines (2026)</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th colspan="2">Annual Household Income Limit</th> </tr> <tr> <th>Household Occupancy</th> <th>Moderate-Income</th> <th>Low-Income</th> </tr> </thead> <tbody> <tr> <td>1 Person</td> <td>\$95,200</td> <td>\$71,400</td> </tr> <tr> <td>2 Person</td> <td>\$108,800</td> <td>\$81,600</td> </tr> <tr> <td>3 Person</td> <td>\$122,400</td> <td>\$91,800</td> </tr> <tr> <td>4 Person</td> <td>\$136,000</td> <td>\$102,000</td> </tr> <tr> <td>5 Person</td> <td>\$146,900</td> <td>\$110,175</td> </tr> <tr> <td>6 Person</td> <td>\$157,800</td> <td>\$118,350</td> </tr> </tbody> </table>		Annual Household Income Limit		Household Occupancy	Moderate-Income	Low-Income	1 Person	\$95,200	\$71,400	2 Person	\$108,800	\$81,600	3 Person	\$122,400	\$91,800	4 Person	\$136,000	\$102,000	5 Person	\$146,900	\$110,175	6 Person	\$157,800	\$118,350	<ul style="list-style-type: none"> Insulation Air sealing Heating system upgrades (heat pumps) Electrical upgrades 	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th>Moderate Income</th> <th>Low Income</th> </tr> </thead> <tbody> <tr> <td>Single Family Home</td> <td>50% up to \$7,000*</td> <td>\$14,000*</td> </tr> <tr> <td>2-4 Family Rental Units</td> <td>50% up to \$7000 for initial unit + \$3,500 for each additional income eligible unit</td> <td>\$14000 for initial unit + \$7,000 for each additional income eligible unit</td> </tr> </tbody> </table> <p><i>*Calculated based on the types of upgrades and their potential for utility bill savings.</i> Additional funding available for certain upgrades through the Inflation Reduction Act</p>		Moderate Income	Low Income	Single Family Home	50% up to \$7,000*	\$14,000*	2-4 Family Rental Units	50% up to \$7000 for initial unit + \$3,500 for each additional income eligible unit	\$14000 for initial unit + \$7,000 for each additional income eligible unit	<ul style="list-style-type: none"> Own or rent: Single-family home, multifamily home up to 4 units, or condo with its own heating source Household income is within Income Guidelines OR household is receiving HEAP, SNAP, TANF, or SSI benefits Responsible for paying utility bills Renters can apply – landlord permission is required for bigger projects
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Utility Rebates

Provider	Description	Description	Eligibility Requirements
Con Edison Weather Ready	<ul style="list-style-type: none"> ● Insulation ● Air sealing ● Duct sealing 	<p>If home has oil, gas, or electric resistance heating:</p> <ul style="list-style-type: none"> ● Single-family home: \$2,000 ● If home is located in a DAC**: \$2,500 <p>If home is heated with geothermal or air-source heat pumps:</p> <ul style="list-style-type: none"> ● Single-family home: \$1,000 ● If home is located in a DAC**: \$1,250 	<ul style="list-style-type: none"> ● **DAC = Disadvantaged Community. To qualify for the higher incentive, your address must be in a NY-state designated Disadvantaged Community (DAC). ● Must have ConEd for gas or electricity. ● 2-4 family buildings also eligible for incentives. ● Must work with a participating contractor. ● ConEd Weather Ready incentives CAN be stacked with Comfort Home Incentives if you work with a participating Comfort Home contractor
NYSEG Home Insulation and Air Sealing Program	<ul style="list-style-type: none"> ● Insulation ● Air Sealing 	<ul style="list-style-type: none"> ● Up to \$2,000 incentive applied to the project 	<ul style="list-style-type: none"> ● Must have NYSEG as your utility ● Must reside in a single-family home (townhouses with individual meters and mobile homes included) or 1-4 family residence ● Must heat home with either natural gas; a delivered fuel (oil, propane, wood, kerosene), electric resistance heating, or a heat pump ● Must work with a participating contractor ● NYSEG incentives cannot be stacked with Comfort Home Incentives

Tax Credits and Inflation Reduction Act Rebates

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Inflation Reduction Act (IRA)	<p>Home Efficiency Rebates (HER): offers state-distributed rebates based on the energy savings performance of whole-house energy saving retrofits. Your contractor should provide you with information about your achieved energy savings after the project’s completion.</p> <p style="text-align: center;">HER Incentive Caps</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="3" style="text-align: center;"><i>Modeled Energy Savings</i></th> <th colspan="3" style="text-align: center;"><i>Measured Energy Savings</i></th> </tr> <tr> <th style="text-align: center;">Energy Savings</th> <th style="text-align: center;">Single-Family Households</th> <th style="text-align: center;">LMI Households*</th> <th style="text-align: center;">Energy Savings</th> <th style="text-align: center;">All households</th> <th style="text-align: center;">LMI Households*</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">20 – 34%</td> <td style="text-align: center;">50% of project costs up to \$2,000</td> <td style="text-align: center;">80% of project costs up to \$4,000</td> <td rowspan="2" style="text-align: center;">15% or greater</td> <td style="text-align: center;">\$2,000 per kWh saved equal to a 20% reduction for average home in the state OR 50% of project cost (<i>whichever is less</i>)</td> <td style="text-align: center;">\$4,000 per kWh saved equal to a 20% reduction for average home in the state OR 80% of project cost (<i>whichever is less</i>)</td> </tr> <tr> <td style="text-align: center;">35% or greater</td> <td style="text-align: center;">50% of project costs up to \$4,000</td> <td style="text-align: center;">80% of project costs up to \$8,000</td> </tr> </tbody> </table> <p><i>*Low-to-moderate income (LMI) households under HER are those whose income is < 80% of the area median income. Find your area’s median income here and see if you qualify here.</i></p> <p>Home Electrification and Appliance Rebates (HEAR): income-specific, point-of-sale rebates for heat pumps, heat pump water heaters, insulation, air sealing, heat pump dryers, and electrical panel upgrades.</p> <ul style="list-style-type: none"> ● <u>Low-income households</u> (<i>under 80% of the area median income</i>): 100% of costs covered up to \$8,000 for heat pumps. ● <u>Moderate-income households</u> (<i>80 – 150% of area median income</i>): 50% of costs covered up to \$8,000 for heat pumps. 	<i>Modeled Energy Savings</i>			<i>Measured Energy Savings</i>			Energy Savings	Single-Family Households	LMI Households*	Energy Savings	All households	LMI Households*	20 – 34%	50% of project costs up to \$2,000	80% of project costs up to \$4,000	15% or greater	\$2,000 per kWh saved equal to a 20% reduction for average home in the state OR 50% of project cost (<i>whichever is less</i>)	\$4,000 per kWh saved equal to a 20% reduction for average home in the state OR 80% of project cost (<i>whichever is less</i>)	35% or greater	50% of project costs up to \$4,000	80% of project costs up to \$8,000	<ul style="list-style-type: none"> ● The Home Efficiency Rebates (HER) program is expected to launch in 2026. ● You cannot claim both HER and HEAR incentives on the same project. <ul style="list-style-type: none"> ● HEAR rebates are income eligible either through NYSERDA’s EmPower+ Program (check eligibility here) or Appliance Upgrade Program (apply here). ● Rebates cannot be applied retroactively. ● Total amount claimed from HEAR cannot exceed \$14,000 (if receiving rebates for multiple projects, i.e. insulation, heat pumps, electrical upgrades...) ● You cannot claim both HER and HEAR incentives on the same project.
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