

Insulation and Air Sealing (Energy Efficiency) Incentives

NYSERDA Programs

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	Comfort Homes	EmPower+ (Moderate-Income)		EmPower+ (Low-Income)																													
Eligibility	<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 	<ul style="list-style-type: none"> ● Own or rent: <ul style="list-style-type: none"> ○ Single-family home ○ Multifamily home up to 4 units ○ Condo with its own heating source ● Household income is within Income Guidelines (<i>see row below</i>) <ul style="list-style-type: none"> ○ Households receiving HEAP, SNAP, TANF, or SSI benefits are automatically eligible for EmPower+ Low-Income benefits ● Responsible for paying utility bills ● Renters can apply – landlord permission is required for bigger projects 																															
Income Guidelines	<ul style="list-style-type: none"> ● Any income 	Moderate-Income Eligibility Guidelines (2024) <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 5px;"> <thead> <tr> <th style="width: 50%;">Household Occupancy</th> <th style="width: 50%;">Annual Household Income Limit</th> </tr> </thead> <tbody> <tr><td style="text-align: center;">1 Person</td><td style="text-align: center;">\$87,500</td></tr> <tr><td style="text-align: center;">2 Person</td><td style="text-align: center;">\$100,000</td></tr> <tr><td style="text-align: center;">3 Person</td><td style="text-align: center;">\$112,500</td></tr> <tr><td style="text-align: center;">4 Person</td><td style="text-align: center;">\$124,950</td></tr> <tr><td style="text-align: center;">5 Person</td><td style="text-align: center;">\$134,950</td></tr> <tr><td style="text-align: center;">6 Person</td><td style="text-align: center;">\$144,950</td></tr> </tbody> </table>		Household Occupancy	Annual Household Income Limit	1 Person	\$87,500	2 Person	\$100,000	3 Person	\$112,500	4 Person	\$124,950	5 Person	\$134,950	6 Person	\$144,950	Low-Income Eligibility Guidelines (2024) <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 5px;"> <thead> <tr> <th style="width: 50%;">Household Occupancy</th> <th style="width: 50%;">Annual Household Income Limit</th> </tr> </thead> <tbody> <tr><td style="text-align: center;">1 Person</td><td style="text-align: center;">\$39,864</td></tr> <tr><td style="text-align: center;">2 Person</td><td style="text-align: center;">\$52,140</td></tr> <tr><td style="text-align: center;">3 Person</td><td style="text-align: center;">\$64,404</td></tr> <tr><td style="text-align: center;">4 Person</td><td style="text-align: center;">\$76,680</td></tr> <tr><td style="text-align: center;">5 Person</td><td style="text-align: center;">\$88,944</td></tr> <tr><td style="text-align: center;">6 Person</td><td style="text-align: center;">\$101,208</td></tr> </tbody> </table>		Household Occupancy	Annual Household Income Limit	1 Person	\$39,864	2 Person	\$52,140	3 Person	\$64,404	4 Person	\$76,680	5 Person	\$88,944	6 Person	\$101,208
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Income Eligible Incentives	<p>There are 3 load-reduction packages. The home must meet the conditions of the lower-level to be eligible for the higher-level.</p> <ul style="list-style-type: none"> ● Good: \$1,600 incentive ● Better: \$3,000 incentive ● Best: \$4,000 incentive <p>-Additional incentives may be available if heat pump is installed within 24 months of completing your Comfort Home work.</p> <p>-Additional \$1,000 for homes not eligible for ConEd/NYSEG incentives</p>	<ul style="list-style-type: none"> ● Single-family: up to \$5,000* in incentives ● For 2-4 family rental units, up to \$5,000 for the initial unit and \$2,500 for each additional income eligible unit <p>*Calculated based on the types of upgrades and their potential for utility bill savings. Additional funding available for certain upgrades through the Inflation Reduction Act</p>		<ul style="list-style-type: none"> ● Single-family: up to \$10,000* in incentives ● For 2-4 family rental units, up to \$10,000 for initial unit and \$5,000 for each additional income eligible unit <p>*Calculated based on the types of upgrades and their potential for utility bill savings. Additional funding available for certain upgrades through the Inflation Reduction Act</p>																													
Home Improvement Solutions	<ul style="list-style-type: none"> ● Good: Seal and insulate attic and rim joist ● Better: Seal and insulate attic and rim joist & insulate walls and floors ● Best: Seal and insulate attic and rim joist, insulate walls and floors, & retrofit windows to ENERGY STAR 	<ul style="list-style-type: none"> ● Insulation ● Air sealing ● Heating system upgrades (heat pumps) ● Electrical upgrades 		<ul style="list-style-type: none"> ● Insulation ● Air sealing ● Heating system upgrades (heat pumps) ● Electrical upgrades ● Replacement of old refrigerators 																													

Terms are subject to change. Please check the Sustainable Westchester website or with your contractor for the most up to date incentive information.

Visit SustainableWestchester.org/EnergySmartHomes/ or call 914-242-4725, ext. 122



Utility Rebates

<p>Con Edison Weather Ready</p>	<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.
<p>NYSEG Rebates</p>	<ul style="list-style-type: none"> ● Insulation ● Air Sealing 	<p>\$1,000 additional Comfort Home incentive for homes in Westchester County</p>	<ul style="list-style-type: none"> ● Must have NYSEG as your utility. ● Must reside in a single-family home. Must work with a participating Comfort Home contractor.

Tax Credits and Inflation Reduction Act Rebates

Federal Tax Credits – Inflation Reduction Act (IRA)

- Insulation
- ENERGY STAR windows, doors, and roofs
- 30% of material costs, with the following limits:
 - \$500 for [ENERGY STAR](#) exterior doors (\$250 per door)
 - \$600 for [ENERGY STAR](#) windows, skylights
 - \$150 for home energy audits
 - **Total amount claimed for energy efficiency projects** (insulation materials, windows, doors, audits) is **capped at \$1,200 annually**

- To benefit, you must owe at least as much in federal taxes as you would claim for the credit.
- Only available for upgrades to existing homes that are a principal residence. New construction and rentals **do not** apply.
- Auditors must be Energy Star certified.
- See the Department of Energy’s webpage on [Clean Energy Tax Credits for Consumers](#) for more information about how to claim these credits.

Inflation Reduction Act (IRA)

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.

HER Incentive Caps

Energy Savings	Modeled Energy Savings		Energy Savings	Measured Energy Savings	
	Single-Family Households	LMI Households*		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			

**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](#).*

Home Electrification and Appliance Rebates (HEAR): offers income-specific, point-of-sale rebates for home weatherization projects.

- Low-income households (*under 80% of the area median income*): 100% of costs covered up to \$1,600 for insulation materials
- Moderate-income households (*80 – 150% of area median income*): 50% of costs covered up to \$1,600 for insulation materials

- **The Home Efficiency Rebates (HER) program** is expected to launch in **2025**.
- **Home Electrification and Appliance Rebates (HEAR):**
 - Low-income households can apply to NYSERDA’s EmPower+ program to access HEAR rebates for insulation/air sealing, electrical upgrades, heat pumps, and heat pump water heaters. [See Eligibility Guidelines here](#).
 - Moderate-income households: HEAR rebates are estimated to launch in **2025**. Rebates cannot be applied retroactively.
- Cannot use the HER and HEAR rebates for the same project.
- Total amount claimed from HEAR cannot exceed \$14,000 (if receiving rebates for multiple projects, i.e. insulation, heat pumps, electrical upgrades...)