

EmPower+ Overview of Household Incentives

Access to incentives begins through the completion and submission of an EmPower+ Application, which can be accessed at [nyserdera.ny.gov/empower-apply](https://www.nyserdera.ny.gov/empower-apply). Each unit/apartment receiving services must complete a separate application. Participating Contractors are encouraged to coordinate additional incentive offerings through the utilities and other agencies/programs such as the Weatherization Assistance Program. When additional funds are identified, the program implementor should be notified to ensure the funds are applied in accordance with Program rules.

Tier 3 (Moderate-Income)

- For households with income less than or equal to 80% of the State or Area Median Income (SMI/AMI), whichever is greater.
- No-cost comprehensive home energy assessments.
- No-cost direct install measures available at the time of the home energy assessment.
- Households can apply for no-cost energy efficiency improvements.
 - For single-family owner/rental properties, the project funding cap is \$5,000 per project. Heating system replacement measure incentives are capped at \$2,000 per project. Costs not covered by incentives are the responsibility of the building owner.
 - For 2-4 family rental units, project funding caps are based upon \$5,000 for the initial unit and \$2,500 for each additional unit. Costs not covered by incentives are the responsibility of the building owner. Heating system replacement measure incentives are capped at \$4,000, regardless of the number of units.
 - Please refer to Section 5.19 of the [Program Manual](#) for additional information on rental property projects.
 - For No-Heat project caps, please see Section 5.9 of the [Program Manual](#).
- Access to low-interest financing through Green Jobs – Green NY (GJGNY) Financing for improvements not covered by incentives. Additional information on financing options can be found here: <https://www.nyserdera.ny.gov/All-Programs/Programs/Residential-Financing-Options>
- For additional information on Tier 3 (Moderate-Income) offerings, please visit: [nyserdera.ny.gov/empower](https://www.nyserdera.ny.gov/empower)

Tier 1 (Low-Income)

- Households with a combined income less than or equal to 60% of the SMI
- Program provides no-cost measures up to the Program caps.
- For single-family owner/rental properties, the project funding cap is \$10,000 per project. Heating system replacement measure incentives are capped at \$4,000.

- For 2-4 family rental units, project funding caps are based upon \$10,000 for the initial unit and \$5,000 for each additional unit. Heating system replacement measure incentives are capped at \$8,000, regardless of the number of units.
 - Please refer to Section 5.19 of the [Program Manual](#) for additional information on rental property projects.
- For No-Heat project caps, please see Section 5.9 of the [Program Manual](#).
- No-cost comprehensive home energy assessment.
- No-cost direct install measures available at the time of the home energy assessment.
- For additional information on Tier 1 (Low-Income) offerings, please visit: nyserdera.ny.gov/empower

Customer Incentives Summary

Income Qualification	Comprehensive Energy Assessment	Direct Install	Customer Incentives ²	GJGNY Financing ³		
				On-Bill Recovery	Smart Energy Loan-AutoPay	Smart Energy Loan-Pay by Mail
EmPower+ Low-Income Offering¹						
Tier 1 <60% SMI	Free	Free	No-cost measures, up to the Program caps	3.49%	3.49%	3.99%
EmPower+ Moderate Income Offering⁴						
Tier 3 61-80% SMI/AMI	Free	Free	No-cost measures, up to the Program caps	3.49%	3.49%	3.99%

- ¹Based on State Median.
- ²Incentives apply only to eligible measures (see section 5.15 of the [Program Manual](#) for measures eligible for incentives and financing).
- ³Interest rates for energy efficiency work. Consumers may opt to apply for either or both GJGNY loan types. Interest rates for Smart Energy loans that include standard billing by mail are 0.5% higher than the rate shown.
- ⁴Based on State Median or Area Median Income, whichever is higher.