

## EmPower+ Overview of Household Incentives

Access to incentives begins through the completion and submission of an EmPower+ Application, which can be accessed at [nyscrda.ny.gov/empower-apply](https://nyscrda.ny.gov/empower-apply). Each unit/apartment receiving services must complete a separate application. Contractors serving 2-4 family homes should coordinate application submission with all units participating. 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. Costs exceeding the Program caps are the responsibility of the customer.
  - For 2-4 family rental units, project funding caps are based upon \$5,000 for the initial unit and \$2,500 for each additional income eligible unit.
    - Please refer to Section 5.19 of the [Program Manual](#) for additional information on rental property projects.
  - For No-Heat projects, please see Section 5.9 of the [Program Manual](#).
- Access to low-interest financing through Green Jobs – Green NY (GJGNY) Financing. Additional information on financing options can be found here: <https://www.nyscrda.ny.gov/All-Programs/Programs/Residential-Financing-Options>
- For additional information on Tier 3 (Moderate-Income) offerings, please visit: [nyscrda.ny.gov/empower](https://nyscrda.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. Costs exceeding the Program caps are the responsibility of the customer, or in the case of a rental, the landlord/building owner.
- For single-family owner/rental properties, the project funding cap is \$10,000 per project.

- For 2-4 family rental units, project funding caps are based upon \$10,000 for the initial unit and \$5,000 for each additional income eligible unit.
  - Please refer to Section 5.19 of the [Program Manual](#) for additional information on rental property projects.
- For No-Heat projects, 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](https://nyserdera.ny.gov/empower)

### Customer Incentives Summary

Income Qualification	Comprehensive Energy Assessment	Direct Install	Customer Incentives <sup>2</sup>	GJGNY Financing <sup>3</sup>		
				On-Bill Recovery	Smart Energy Loan- AutoPay	Smart Energy Loan- Pay by Mail
EmPower+ Low- Income Offering <sup>1</sup>						
Tier 1 <60% SMI	Free	Free	No-cost measures, up to the Program caps	4.50%	4.00%	4.50%
EmPower+ Moderate Income Offering <sup>4</sup>						
Tier 3 61-80% SMI/AMI	Free	Free	No-cost measures, up to the Program caps	4.50%	4.00%	4.50%

- <sup>1</sup>Based on State Median.
- <sup>2</sup>Incentives apply only to eligible measures (see section 5.15 of the [Program Manual](#) for measures eligible for incentives and financing).
- <sup>3</sup>Interest 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.
- <sup>4</sup>Based on State Median or Area Median Income, whichever is higher.



## **Revision History**

July 2025 – Under Tier 3 (Moderate-Income) - Removed heating system replacement cap wording.

Under Tier 1 (Low-Income) - Removed heating system replacement cap wording.

Under Customer Incentive Summary – Updated all GJGNY financing rates.