

Savings, Health & Comfort



*Learn how to take advantage of
Federal, New York State and
utility incentives*

Why are you here?



- A. I want to save money when replacing aging equipment in my house.
- B. I want to save money on my high & unpredictable energy costs.
- C. I'm interested in replacing my car with an electric vehicle.
- D. I want to make my home more comfortable.
- E. I'm worried about the health effects of burning fossil fuels in my home.
- F. I want to fight climate change.
- G. I want to learn more about what kind of incentives are available.
- H. Other



Goals of this presentation

- Show how to leverage the Federal, New York State & utility incentives to save money.
- Give you simple guidance on how to plan and prioritize your electrification journey.
- Help you take the first step.

Notes:

- *We will be presenting more information than anyone can remember, but don't despair ...*
- *You will get copies of these slides with clickable links to additional information at the end of the presentation.*

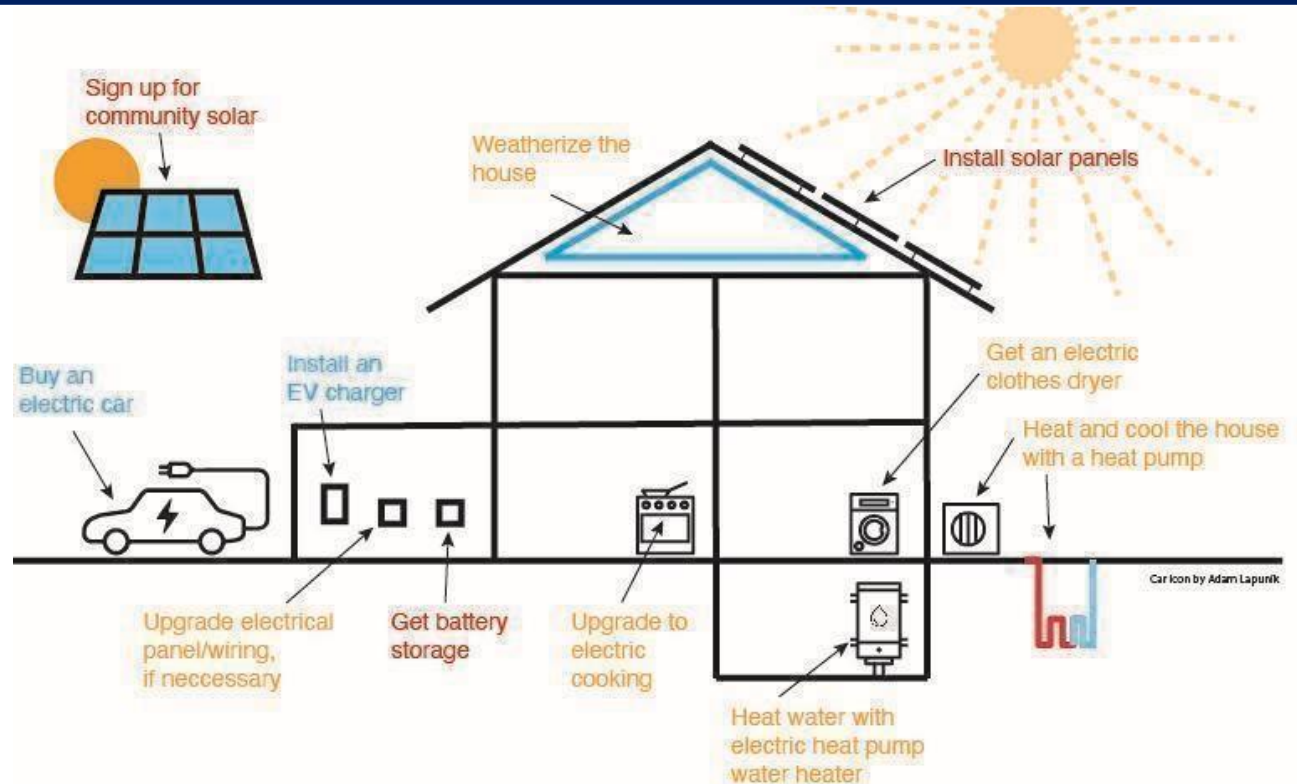
We need to act urgently. Climate change causes:

- Extreme weather (heat waves, hurricanes, extreme rainfall, droughts & wildfires)
- Increased cost of climate related disasters (which total \$148B/yr per NOAA)
- Sea-level rise
- Premature deaths from pollution & heat
- Water and food insecurity
- Species extinction
- Ocean acidification and land degradation
- Environmental displacement & migration
- Resource driven conflict and wars
- Disproportionate impact on poor, women & children



11 ways to be more efficient and less wasteful

The Efficient Eleven	
1	Community Solar
2	Weatherize
3	Electric panel & wiring
4	Space Heating
5	Water Heating
6	Clothes Drying
7	Cooking
8	Electric Vehicle
9	EV Charging
10	Residential Solar
11	Battery Storage



Electrification is NOT about sacrifice – it's about health and comfort

- Weatherization saves money & turns cold, drafty homes into comfortable spaces to live.
- Heat pump space and water heating are super efficient, saving on your energy bills. You also won't run out of oil in the winter and won't miss the smell.
- Heat pump clothes dryers are more efficient and cost less to run. They can be cheaper than regular dryers as they run on 120V and don't require outdoor ventilation.
- Induction cooking is better than gas: it boils faster, is more precise, doesn't burn you, and doesn't give your kids asthma.
- EVs are faster, smoother, cleaner, more powerful and require less maintenance than gas cars.
- Home EV chargers let you charge conveniently and can facilitate charging at off-peak rates.
- Community solar allows everyone to get solar electricity at a 5-10% discount.
- Residential solar provides free electricity after the investment is paid back (8.7 years on average in the US, and less in New York where we have large state incentives).
- Electric batteries provide resilient backup power in the event of an emergency.
- **Best of all, Federal, New York State and utility incentives make this all more affordable.**

Electrification is also about saving money

Most electric machines are more efficient & cheaper to run than their fossil fuel counterparts:

- EVs are ~40% less expensive to maintain and ~60% less expensive to fuel.
- HP water heaters last longer & save you around \$5,600 over their lifetime in electric bills (family of 4).
- Heat pump dryers reduce energy use by at least 28% compared to standard dryers.
- Induction cooktops are 85% efficient vs 32% for gas and 75-80% for electric resistance.

HP space heating is generally cheaper than other heating forms depending on the fuel type and cost. You can estimate your costs using this [calculator](#).

As the average cost of residential solar is \$0.08 - \$0.10 per kWh, all your electric equipment will be even less expensive to run than fossil fuel counterparts.

Incentives to electrify

Federal & New York Incentives			US			New York		
			Upfront Rebate - LI <80% AMI\$	Upfront Rebate - MI 80-150% AMI\$	Tax Credit	Program	Rebate	Tax Credit ****
1	Electricity	Clean electricity				Community Solar (5-10%)		
2	Home	Weatherization	100% up to \$1,600	50% up to \$1,600	30% up to \$1,200 per year (25C)			
			Whole House Rebate Program up to \$8,000 - rules not issued				REAP Assessment Comfort Home Assisted Home Perf. NY EmPower ConEd Weatherization	
3	Home	Electrical wiring (pre-wire outlets early!)	100% up to \$2,500	50% up to \$2,500				
		Electrical panel (if under 100-amps)	100% up to \$4,000	50% up to \$4,000	30% up to \$600 (25C) or 30% uncapped (25D) *			
4	Home	Air Source Heat pump	100% up to \$8,000	50% up to \$8,000	30% up to \$2,000 per year (25C)		Clean Heat (by utility) Significant \$ per BTU	
4	Home	Geothermal heat pump			30% uncapped (25D)		Clean Heat (by utility) Significant \$ per BTU	25% up to \$5,000
5							Clean Heat (by utility) \$700 - \$1,000	
5	Home	Heat pump water heater	100% up to \$1,750	50% up to \$1,750	30% up to \$2,000 (25C)			
6	Home	Electric/induction stove	100% up to \$840	50% up to \$840				
7	Home	Heat pump clothes dryer	100% up to \$840	50% up to \$840				
	Home	Other				Utility TOU Utility Demand Response Utility Marketplaces NYS Financing Sealed		
8	Transport	New EV			\$7,500 (30D) **			Clean Drive: \$500 - \$2,000
		Used EV			30% up to \$4,000 (25E) **			
9	Transport	EV Charger			30% up to \$1,000 in rural & LI Communities (30C)	Utility EV Charging		
10	Electricity	Residential solar			30% uncapped (25D)		NYSEDA NY-Sun	25% up to \$5,000
11	Electricity	Battery Storage			30% uncapped (25D)			

Notes:

\$AMI = Area Median Income

* 25C provides households a 30% tax credit for an electrical panel upgrade, capped at \$600, if it's upgraded in conjunction with another upgrade covered by 25C (like a heat pump or heat pump water heater). 25D

** In 2023, the electric vehicle incentives will be accessible as tax credits. Starting in 2024, these incentives will be transferable to dealerships in exchange for upfront discounts.

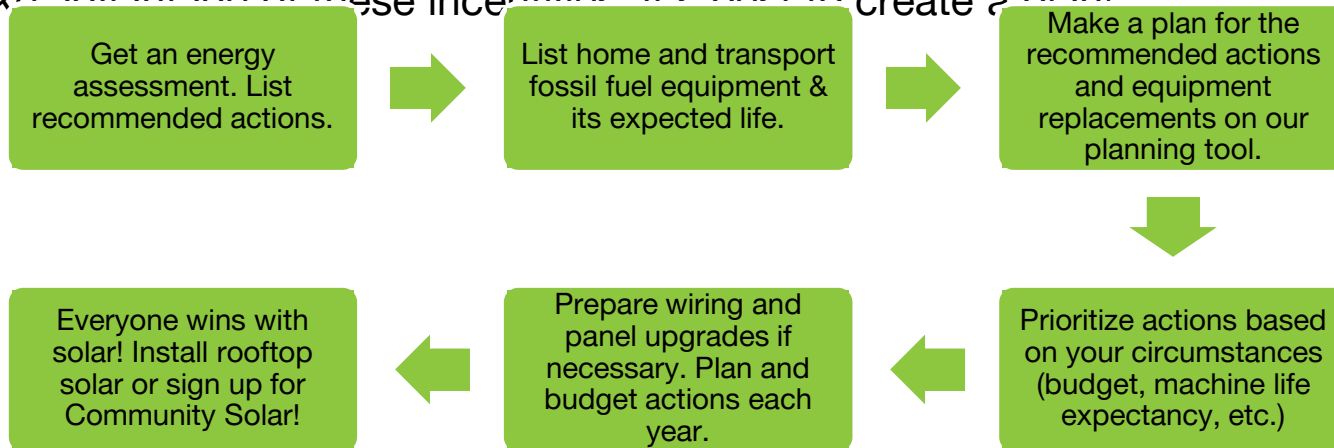
*** Not every household will be eligible for every incentive: product standards, income limits, and other eligibility requirements apply. For more information on the incentives, check out our calculator.

**** Capital projects can avoid sales tax in New York State under certain circumstances

***** NYS Weatherization Assisted Home Performance and NY EmPower are income tested

Planning helps you tackle this multi-step project

- Over the next decade most of us will need to replace some of our heating and cooling equipment, appliances or a vehicle.
- The IRA, NY State & utilities offer significant financial incentives to replace such items with more efficient electrified ones that are usually cheaper up front and cheaper to run.
- To take advantage of these incentives, it's best to create a plan!



Individual planning worksheet

	1. Community solar	Home energy audit	2. Weatherization	3. Electric Panel & Wiring	4. Heat pump space heating	5. Heat pump water heating	6. Electric (induction) cooking	7. Electric (heat pump) clothes drying	8. Electric Vehicle	9. EV Charger	10. Residential Solar	11. Battery Storage
Factors to consider												
Do I have control over this as a renter/homeowner/co-op or condo owner?												
Benefits of making this change												
Electrical Upgrade Required? *					At Install	Maybe	Yes (non-portable units)	Maybe		Yes	At Install	
Usual life in years *				20-25	15-20	10-15	13-15	10-13	20-25	10-15	20-30	5-15
Is the appliance or system near the end of its life?												
Federal incentives available to me												
State incentives available to me												
Utility incentives available to me												
Cost compared to fossil fuel alternative												
Anticipated Date to begin making this change												

*Source: [Rewiring America Electrification Planning Chart](#)

Some notes on federal tax credits and rebates

Federal Tax credits:

- Are in effect from this tax year through 2032.
- There are annual limits on credits for many categories, but the credits “reset” every year.
- So, you can split projects over more than one year to maximize the credits.
- There are no limits on total federal income tax credits given.
- *Consult a tax advisor before making decisions involving tax credits as the rules are complex.*

Federal Rebates:

- Administered by the state based on the Feds' published rules and will be available later this year or next year.
- Ensure that rebates are included in your invoice before you commit to a project.
- Funds for rebates are limited and could be used up quickly if not replenished.

Disclaimer: This deck provides an overview of certain IRA tax provisions for general informational purposes only and is not itself tax guidance. We strongly recommend consulting a tax professional to review your personal situation before making decisions related to the material presented here.

Electric service, panel & wiring

Do I need more service?

General rules:

- >150A: usually OK
- 100-150A: plan carefully
- < 100A: may need additional service
- May need to replace panel if it is degraded or unsafe.

Process:

1. List planned projects
2. Determine panel size
3. Can you do the planned projects?
4. If yes, plan (using the tips)
5. If no, call electricians

Tips

- HP space heat: inverter driven w/minimal resistance backup.
- HP water heater: 240V/15A & 120V options
- Clothes dryer: 120V options
- Stove: use 240V/40A or battery enabled 120V
- EV charger: 120V, 240V/16A or 240V/24A
- Power sharing device which lets 1 of 2 devices work at a time
- Sub panel may be a solution

Pre-wire?

- You may want to do the panel upgrade and / or wiring in advance.
- This will make sure that you are ready when a fossil fuel appliance breaks.
- The water heater is the priority as you don't want to be without hot showers while you can plan a new stove, EV or clothes dryer.
- More [here](#).

Federal incentives for weatherization & electrics

Rebates

- Low Income (LI): <80% of Area Median Income (AMI)
- Middle Income (MI): 80-150% of AMI
- *Rules for all US rebate programs in this deck are expected this Summer*

	LI	MI
Electrical Panel Upgrades	\$4,000	\$2,000
Rewiring	\$2,500	\$1,250
Basic Weatherization	\$1,600	\$800

Tax Credits

- 30% tax credit up to caps
- Total 25C credit capped at \$3,200/yr (\$2,000 for Air Source Heat Pumps, \$1,200 for items in table↓)
- Resets annually

	caps
Insulation	\$1,200
Electrical Panel (w/ 25C upgrade)	\$600
Windows	\$600
Doors	\$500
Energy Audit	\$150

Whole House

- Whole House Rebate Program will be based on the total amount of energy saved
- Maximum rebates will be \$8K for LI households and \$4K for all other households
- Multifamily dwellings will also be eligible
- *Rules for this program, which will be complex, are expected this Summer.*

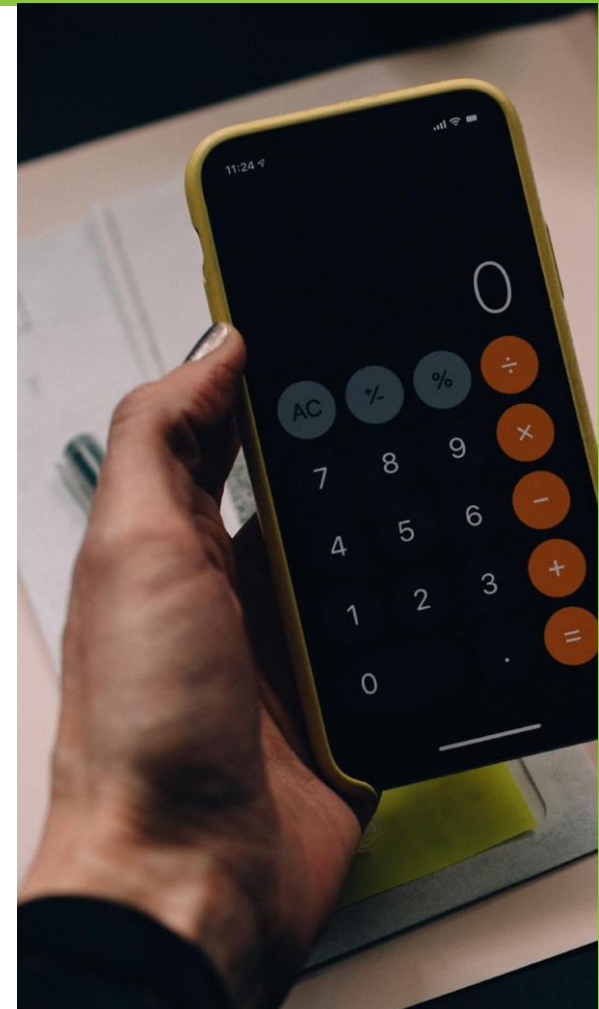
New York State weatherization and efficiency programs



- There are numerous programs in NYS for weatherization, paying for new equipment & billing / payment assistance. Check out [NY Energy Advisor](#) to find out which programs are for you.
- NYS offers a robust set of home efficiency programs. To determine which of these programs are available to you, check [here](#).
 - Residential Energy Assessment Program (REAP)
 - Comfort Home
 - Assisted Home Performance (income-based)
 - EmPower New York (income-based)
 - Clean Heat

New York residential energy assessment program (REAP)

- Starts with a **free** home energy assessment conducted by participating residential auditors.
- You will learn:
 - The cause of drafts, inconsistent temperatures, HVAC system failures & other problems.
 - Which equipment is using the most energy.
 - Unknown issues that make your home less efficient and comfortable.
 - Health and Safety hazards.
- You will receive a **customized report** documenting your home's energy performance and the actions you can take to make your home more energy efficient, comfortable & healthy.



Comfort Home

- Seal and Insulate program to improve home comfort & energy efficiency.
- Starts with a **free** consultation with a [Comfort Home](#) contractor
- Incentives go directly to contractor with reduction on your bill
- These measures can offset the cost of new HVAC systems by making it possible to heat & cool your home with smaller, less expensive equipment
- Complete a [survey](#) to determine eligibility

Good

- Seal & insulate attic and rim joists
- \$1,000 incentive

Better

- Good +
- Insulate walls & floors
- \$2,500 incentive

Best

- Better +
- Retrofit windows
- \$4,000 incentive

Assisted Home Performance

- Provides **income-eligible** residents with a 50% discount covering eligible energy efficiency improvements up to \$5,000 per project for single-family homes.
- Two- to four-unit residential homes with income-eligible residents may qualify for a discount of up to \$10,000.
- **Available for both renters and landlords.**
- Starts with a NYS REAP assessment.
- Get started [here](#).

EmPower NY

Household	MAGI
1	\$34,224
2	\$44,760
3	\$55,296
4	\$65,820
5	\$76,356
6	\$86,892

Benefits

EmPower NY provides free energy efficiency solutions to **income-eligible** NYers whether you own or rent, including:

- Home energy assessment
- Tips on how to save energy
- Installation of high-efficiency lighting
- Attic and wall insulation
- Installation of heat pumps
- Replacement of refrigerators-freezers
- Water-saving showerheads
- Join community solar to save \$5-15/month

Eligibility

You may be eligible if you can answer “yes” to these statements:

- I live in a building with 100 units or fewer.
- I am an electricity customer of CenHud, ConEd, National Grid, NYSEG, ORU, RG&E and pay Systems Benefit Charge or I heat with oil, propane, or kerosene.
- My household income is below 60% of the state median income (same eligibility as regular HEAP benefits) OR I am located in a geographically eligible territory OR I participate in a utility payment assistance program.
- Current Income requirements [here](#).

Specific Con Edison & PSEG LI information

Con Ed

Con Ed has a [program](#) where a contractor visits your home & recommends energy-saving upgrades such as insulation, air sealing and smart thermostats. The contractor performs the work and subtracts up to \$5,000 from your final invoice.

To be eligible, you must:

- Live in or own a single-family home AND
- Use Con Edison gas for heating OR
- Use a delivered fuel (like oil, propane, or wood) for heating and have central air conditioning for cooling.

PSEG LI

PSEG LI - Long Island residents should apply for the REAP program separately [here](#).

- Customers may qualify to have energy-saving appliances and devices installed in their homes for free.
- To qualify, income must be below 80% of State Median Income.

Other **PSEG LI** home efficiency resources:

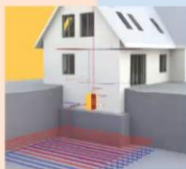
- [PSE&G Home Performance with ENERGY STAR](#)
- [PSE&G Home Comfort Program](#)

Heat pump fact sheet

Space Heating and Cooling



Air Source Heat Pumps



Ground Source Heat Pumps

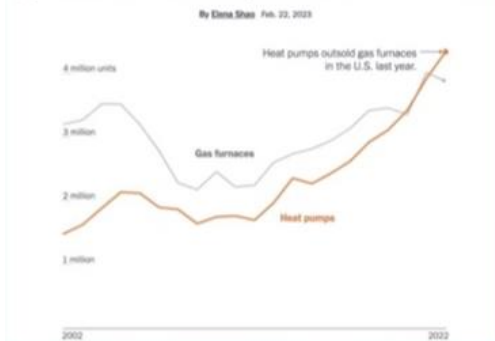
Water Heating



Heat Pump Water Heaters

- HPs move heat as opposed to creating heat. Thus, they are more efficient AND can act as ACs.
- They are used for space and water heating (also clothes drying!)
- Geothermal HPs are more efficient but cost more up front than ASHPs

As Heat Pumps Go Mainstream, a Big Question: Can They Handle Real Cold?



Modern cold climate air source heat pumps work well in Northern climates.

- Heat pumps outsold gas furnaces in the U.S. last year!
- One out of six homes in Maine now use heat pumps.
- Heat pumps are the primary heating source in Norway.

Don't be misled by:

- *Fossil fuel propaganda that they don't work in our climate.*
- *Contractors not up to date on heat pump technology.*

Geothermal space and water heating



Federal

- 30% uncapped tax credit (IRC 25D).
- Retroactive to 2022.
- Unused credits may be able to be carried forward to future years.
- Details [here](#), [here](#) & [here](#).

NYS

- 25% NY income tax credit capped at \$5,000.
- Credit can be carried forward 5 years.
- Details [here](#).
- Exempted from NY sales taxes as capital improvement to real property. Details [here](#).

Clean Heat

Central Hudson

Up to \$2K per 10K BTU

Consolidated Edison

Up to \$35K (for 300K BTU)

National Grid:

\$1.5K per 10K BTU

NYSEG: \$1.5K

Orange & Rockland

Yes - through contractor

PSEG LI No

RG&E: \$1.5K

Air source heat pump space heating



Federal Tax Credits

- 30% tax credit capped at \$2,000. (IRC 25C).
- Available from 2023.
- 25C credits capped at \$3,200/yr Reset annually
- Max \$2,000 for heat pumps and \$1,200 for other items
- Unused credits may not be carried forward.
- Details [here](#) and [here](#).

Federal Rebates

- 100% rebate for Low Income households up to \$8,000 (<80% of AMI).
- 50% rebate for Medium Income households up to \$4,000 (80-150% of AMI).
- *Rules not issued.*

NYs

- Exempted from NY sales taxes as capital improvement to real property. Details [here](#).

Clean Heat

Central Hudson

Up to \$1,000 per 10K BTU

Consolidated Edison

Up to \$8,000 per building

National Grid:

Up to \$1,000 per 10K BTU

NYSEG

Up to \$1,000 per 10K BTU

Orange & Rockland

Yes - through contractor

PSEG LI

Up to \$1,000 per 12K BTU

(double if income eligible)

Rochester G&E

Up to \$1,400 per 10K BTU

Air source heat pump water heating



Federal Tax Credits

- 30% tax credit capped at \$2,000. (IRC 25C).
- Available in 2023.
- 25C credits capped at \$3,200/yr reset annually.
- Max \$2,000 for heat pumps and \$1,200 for other items.
- Unused credits may not be carried forward.
- Details [here](#) and [here](#).

Federal Rebates

- 100% rebate for Low Income households up to \$1,750 (<80% of AMI).
- 50% rebate for Medium Income households up to \$875 (80-150% of AMI).
- *Rules not issued.*

NYS

- Exempted from NY sales taxes as capital improvement to real property. Details [here](#).

Clean Heat

[Central Hudson](#)

\$1,000 In store or via rebate

[Consolidated Edison](#)

\$1,000 through distributor

[National Grid:](#)

\$700 via Rebate

[NYSEG](#)

\$700 via Rebate

[Orange & Rockland](#)

Yes - through contractor

[PSEG LI](#)

\$1,000 via HC Partner

[Rochester G&E](#)

\$700 via Rebate

Appliances

Heat Pump Clothes Dryers



- Clothes drying uses a lot of energy.
- Hanging clothes to dry is the cheapest option – and better for your clothes.
- Retail pricing for ASHP clothes dryers is higher, but the all-in cost is often cheaper because installation requires no outdoor venting & it uses 120V power.
- 100% rebate up to \$840 for low-income households; 50% rebate up to \$420 for medium-income households. *Rules to be issued.*
- Conventional electric dryers are also a good option – comparison slide available

Electric Stoves



- Induction cooktops use less energy, are easier to clean, cook more evenly & boil water faster than gas stoves.
- Gas stoves emit benzene & NOX which increase the incidence of asthma and complications from respiratory illnesses.
- 100% rebate up to \$840 for LI households; 50% rebate up to \$420 for MI households. *Rules to be issued.*
- Radiant electric cooktops are also a good option as they are less expensive and don't require magnetic cookware. Comparison slide available

Other Programs

Financing: NYSERDA offers a suite of loans to help NYS residents finance energy efficiency improvements, and renewable energy systems. Details [here](#).

Demand Response Programs:

- [Central Hudson Peak Perks](#)
- [Con Ed Smart Usage](#)
- [NYSEG Smart Savings Rewards](#)
- [Orange & Rockland Bring Your Own Thermostat Program](#)
- [RGE Smart Savings Rewards](#)

Utility Marketplaces:

- [Central Hudson](#)
- [Con Edison](#)
- [National Grid](#)
- [NYSEG](#)
- [Orange & Rockland](#)
- [PSEG LI](#)
- [RGE](#)

NY utility partnership with Sealed

- NY utilities highlight their cooperation with a company called Sealed.
- Sealed makes your home more comfortable and energy efficient by installing insulation, air sealing and /or heat pump HVAC.
- Their business model is to cover the upfront cost while customers pay back monthly based on their energy cost reductions.
- This may be a good option for those who want someone else to do the work, take the risk and finance the project. The downside is that you will not get the energy savings yourself – just the health and comfort benefits.



Qualify



Consult



Plan



Enroll



Verify



Install



Get the right contractors

- Some contractors want to keep doing things the old way and / or are unaware of the incentives available.
- It is critical to work with a contractor experienced at installing current technology.
- NYSERDA certifies Clean Heat program contractors. You can find the list [here](#).
- Other advice in choosing a contractor is to
 - Get three quotes on all major projects and tell them that you are getting three quotes
 - The quotes will give you options on how to proceed and useful insight into the contractors
 - Ensure that equipment meets efficiency standards
 - Ensure that all rebates are included

Transport overview

Replacing your gas car with an electric vehicle (EV) saves money & reduces pollution, but there are even better options!

- Walking
- Bicycling
- Public Transport
- E-bikes & scooters

If you do need an EV, they are better than gasoline vehicles:

- Perform better.
- Cost less to buy (with incentives), to fuel and to maintain.
- Less pollution that keeps reducing as we green the grid.
- Reduced trips to the gas station (offset by longer charging sessions on long trips)



Federal EV incentives



New

- Up to \$7,500 credit.
- Income limits \$300K for household & \$150K for individual.
- In 2023 it is a tax credit.
- From 2024 available as rebate.
- The current list of cars that meet new purchase requirements is [here](#).
- Dealers who purchase EVs for leasing may claim the full credit for vehicles that don't fully meet new rules and pass savings on if you lease.

Used

- Tax credit of 30% up to \$4,000.
- Income limits \$150K for household, \$125K for HoH & \$75K for individual; Claimable once every three years.
- Car model year must be 2 years prior to purchase year, cost <\$25K, sold by a dealer & available once per vehicle.
- In 2023 it is a tax credit.
- From 2024 available as rebate.

EV Chargers

- Tax credit of 30% up to \$1,000 for rural and LI communities.

New York State EV incentives



NYSERDA Drive Clean Rebate Program

- Rebates on invoice at dealership.
- Amount depends on the range & MSRP (\$500-\$2,000).
- Eligible models and rebates [here](#).
- It is a myth that they are for the rich (if you qualify for incentives):

Chevy Bolt Base Price	\$ 26,500
Federal Incentive	\$ 7,500
State Incentive	\$ 2,000
Full Cost	<u>\$ 17,000</u>

Utility TOU & EV charging programs

Time of Use and EV Charging programs can reduce fueling cost dramatically.:

- Central Hudson TOU Rate
- Con Edison Smart Charge
- Con Edison TOU Rate
- National Grid EV Charge Smart Plan
- National Grid Voluntary TOU Rate
- PSEG LI TOU Rates

Plus EVs get 10% off EZ Pass!

Residential solar

- Solar is heavily subsidized in New York:
 - Federal tax credit of 30% is uncapped and includes batteries.
 - NYS tax credit of 25% is capped at \$5K.
 - NYSERDA NY-Sun on invoice rebate can be substantial.
- To use tax credits, you need tax liability; some tax credits can be used over several years.
- To get competitive quotes, try Energy Sage.
- Average payback of residential solar is under 9 years while solar systems last 25-30 years.
- Given high electricity cost & extra incentives in NY, your payback could be quicker.





Community solar

- **Everyone** can save on solar!
- If you can't install residential solar, you can get **real solar** through Community Solar:
 - Companies create solar projects that provide electricity to your utility.
 - You get solar electricity credits on your bill for your share of the solar farm's electricity production.
 - In return, you pay for those credits, **usually with a 5-10% discount.**
- Find info on community solar [here](#) and search for community solar companies in your utility area [here](#).
- Many communities offer 100% renewable energy via a Community Choice Aggregator which may or may not be less than the regular energy cost.

Renters

Renters can access all transport and solar incentives highlighted in this presentation. Most home weatherization and electrification incentives are also available, check [here](#).

Consider working with your landlord

- Do the analysis on where you think they can save the most money
- Talk to your landlord and ask them to make the changes.
- If they won't, sometimes they will agree to you making the changes & take the cost off your rent. In this case, make sure that you get any agreement in writing!

Portable Equipment Options

- You can purchase portable equipment:
- Inexpensive portable induction cooktops are available for under \$100.
 - Inverter window ACs use 1/3 to 1/2 the electricity of regular units.
 - If your heating is not provided by the landlord to the whole building, efficient portable heat pump window units are also available at local big box stores.



Condos & Co-ops

- Condo & Co-op owners can access all the incentives in the Transport & Solar Electricity sections and many of the home electrification incentives...
- Your building may qualify for various incentives and programs, so ask your Board to act!
- Consider joining the Board to drive the change.
- In some co-ops and condos, you can make changes in your unit like installing an electric or induction stove and heat pump clothes dryer.
- Also consider portable options mentioned in the renter's section.

Conclusion

- Buying electric appliances and vehicles can cost less than their fossil fuel alternatives when Federal, New York State & utility incentives are included.
- Electric appliances and vehicles are better, cleaner, safer and cost less to run.
- Sourcing renewable electricity has a great financial return whether you are buying residential solar or signing up for community solar.
- The only question is where to start?

Any questions on your worksheets?

Individual planning worksheet												
	1. Community solar	2. Home energy audit	3. Smart thermostat	4. Energy-efficient lighting & wiring	5. Heat pumps: space heating, water heating	6. Heat pumps: water heating	7. Electric clothes dryer	8. Electric range	9. Electric water heater	10. Electric vehicle, EV Charger	11. Heat pump: SWP	12. Battery Storage
Priority to consider for this worksheet												
How much investment can you make?												
Benefits of making this change												
Estimated savings potential*												
Should this be done in the summer or winter?												
Cost compared to fossil fuel alternative												
Additional notes or suggestions by the client												

Where do you plan to start?



Resources

Resources:

- RA's "IRA Savings Calculator": <https://www.rewiringamerica.org/app/ira-calculator>
- RA's "Guide to the Inflation Reduction Act": <https://www.rewiringamerica.org/IRAGuide>
- RA's "Electrifying Everything in Your Home": <https://www.rewiringamerica.org/electrify-home-guide>
- All NYSERDA Programs: <https://www.nyserda.ny.gov/All-Programs>
- NY guide to IRA savings: <https://www.nyserda.ny.gov/Featured-Stories/NYS-Guide-to-Inflation-Reduction-Act-Savings>
- Energy Star Appliances: https://www.energystar.gov/products/most_efficient
- DOE Energy Saver Guide: <https://www.energy.gov/sites/default/files/2022-08/energy-saver-guide-2022.pdf>
- Area Median Income: <https://www.huduser.gov/portal/datasets/il/il2023/2023summary.odn>

Support Organizations:

- NYSERDA Regional Clean Energy Hubs: <https://www.nyserda.ny.gov/All-Programs/Regional-Clean-Energy-Hubs>
- Free NYCP Energy Coaches: <https://nyforcleanpower.org/cleanenergycoaching/>
- NYC Accelerator: <https://accelerator.nyc>

Join The Climate Reality Project!

- The Climate Reality Project was founded in 2006 by former VP Al Gore to teach people how to educate about the climate crisis and to organize to take action.
- There are about 50,000 trained leaders around the world and about 2,000 in New York.



Ways to get involved:

- Join a chapter [here](#).
- Join the next training [here](#).
- Want to help spread the word on electrification? Join Our Climate moment [here](#).

BACKUP

Optional Slides

Water Heating Electric Alternatives

<u>Ordinary Resistance Water Heater</u>	<u>Heat-Pump Water Heater</u>
Cheaper	More expensive
Less efficient (higher electricity usage)	Uses about a third of electricity
Fewer constraints on installation location	Would emit some compressor noise
Fewer constraints on installation space	Cannot be installed in a closet; needs air circulation
No ambient impacts	Would cool and dehumidify space around it

Clothes Drying Electric Alternatives

<u>Ordinary Resistance Dryer</u>	<u>Heat-Pump Dryer</u>
Cheaper	More expensive
Less efficient (higher electricity usage)	Uses about a quarter of the electricity
Economical models need venting	No vent needed; can share drain with the washer
Most (not all) would require a 240 V outlet	Several 120 V models available

Cooking Electric Alternatives

<u>Radiant cooktop</u>	<u>Induction cooktop</u>
Slightly cheaper	More expensive
Can use any flat-bottom utensils	Must use utensils with magnetic base
Can use only flat-bottom utensils	Induction woks are available
Less energy efficient	More energy efficient
Not as fast (but at least one “burner” is faster than gas)	Very fast to heat and cool down
Less precise temperature control	Very precise temperature control
Access to direct heat	No access to direct heat
No magnetic field	Small risk of magnetic field interference with pacemakers or other electronic medical implants. Check with your cardiologist

New clean vehicle federal tax credits deeper dive

- To qualify for the full \$7,500 or partial \$3,750 tax credit, purchased vehicles must meet other requirements, including place of manufacture or final assembly and foreign materials limits.
- New rules effective April 18, 2023 substantially reduced the number of models qualifying.
- As more manufacturers meet the new materials and assembly requirement the list of vehicles qualified for the purchase credits will grow steadily.
- A loophole allows car rental agencies and dealers who purchase vehicles to be leased to claim the full credit for many electrified vehicles that otherwise do not meet new requirements.
- Dealers can offer to “give you the credit” by reducing lease costs to reflect their savings.
- Income for eligibility is Modified Adjusted Gross Income as defined by IRS.

New clean vehicle federal tax credits even deeper dive

New Clean Vehicle Credit Amounts Split in Two Parts

\$3,750 credit for vehicles meeting critical minerals requirement.

- The vehicle must contain a threshold percentage of critical minerals extracted or processed in the United States or in a country with which the United States has a free trade agreement or recycled in North America.

Additional \$3,750 credit for vehicles meeting the requirement that a threshold percentage of battery components be manufactured or assembled in North America.

- Starting in 2024, qualifying vehicles cannot have battery components manufactured or assembled by a foreign entity of concern. (Currently China, Russia, North Korea, Iran)
- Starting in 2025, qualifying vehicles cannot contain critical minerals extracted, processed, or recycled by a foreign entity of concern.

Direct (AKA Elective Pay) Pay

- [Direct pay](#) enables tax-exempt and governmental entities to receive the amount equivalent to the tax credits as direct payment.
- Answers to frequently asked questions can be found [here](#).
- The following entities are eligible for direct pay:



State, local &
territorial
governments



Tribal and native
entities



Rural energy
cooperatives



Other tax exempt
entities

What is covered by Direct Pay

Direct pay covers basically everything that a commercial taxpayer is eligible for and includes... to individual taxpayers.

Income Tax Credit (ITC) for geothermal (both heating & electricity generation), solar, wind &...

- 30% base credit if < 1 MW or meets prevailing wage & apprenticeship (PWA) requirements
- +10% bonus credit for meeting domestic content requirement.
- +10% bonus if located in [energy community](#) (map [here](#)). Includes areas around Syracuse, Binghamton, Buffalo, Niagara & Dunkirk.
- 10-20% low-income bonus (solar & wind only) – third party ownership by commercial/individual rooftop solar taxpayers.

Production Tax Credit ([PTC](#)) for renewable energy generation, including solar:

- 0.55 c/kWh, goes up to 2.75 c/kWh with PWA.
- Developer must choose between ITC & PTC.

Qualified commercial clean vehicles: \$7,500 for <14,000 lbs and up to \$40,000 for moderate-heavy duty vehicles.

Alternative fuel vehicle refueling (EV charging) facility: 6% basic up to 30% with PWA.

Does Anshul have other updates pursuant to <https://igshpa.org/wp-content/uploads/GeoExchange-IRA-Summary-9.6.22.pdf>

How to Receive Direct Pay

Step 1: Identify the project and the credit you want to pursue.

Step 2: Complete your project, place it into service & determine the corresponding tax year.

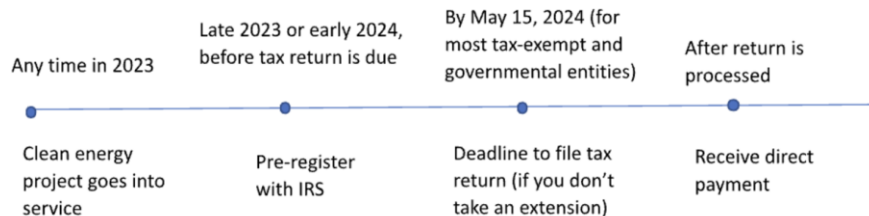
Step 3: Determine when your tax return will be due.

Step 4: Complete pre-filing registration with the IRS before your tax return is due.

Step 5: Once you receive a valid registration number, file your tax return by the due date, including extensions.

Step 6: Receive your direct payment.

Details [here](#).



Direct pay is available in future years beyond 2023. This is an example timeline for projects coming online in 2023.

IRA benefits available to landlords (1/3)

- Both renters and landlords would be interested in learning what's available to landlords for improving building efficiency and saving money.
- The IRA can help multifamily residences and landlords make upgrades to energy efficiency, modernize appliances, and create more comfortable homes — both the renter and the landlord have options. Many incentives apply to both.
- If you lease a portion of your primary residence the basic IRA income tax credits and rebates apply to you.
- If 50 percent or more of the building is occupied by LMI households, building owners can utilize the rebates up to \$14,000 per eligible unit
- Additional benefits are available to landlords under other laws.

IRA benefits available to landlords (2/3)

New Energy Efficiency Rebates

- A portion of HOMES Rebates funds will be available for owners of multifamily properties to retrofit their units or buildings.
- A property may be eligible for \$2,000 per unit if the project achieves at least 20% modeled energy savings up to \$200,000 and \$4,000 per unit if the project achieves at least 35% modeled energy savings up to \$400,000.
- For low- and moderate-income buildings, these figures jump to \$4,000 and \$8,000 per unit, respectively. States may instead use measured energy savings and a payment rate per kilowatt hour saved or equivalent measurement to offer \$2,000 per unit for a 20% reduction in energy use or 50% of the project costs.
- This payment standard increases for low- and moderate-income buildings to \$4,000 per unit or 80% of the project cost and would apply to any multifamily property or portfolio of properties which achieve at least 15% in energy savings.

IRA benefits available to landlords (3/3)

Energy Efficient Home Credit (IRC Sec. 45L)

- If property owners rehabilitate a single- or multi-family home that they lease to make it more energy efficient, they may be eligible for up to a \$5,000 credit.
- To qualify for the maximum credit, it requires you to pay a prevailing wage.
- The Environmental Protection Agency's program outlines the requirements, which can change by state or region.
- Be sure to consult a tax expert. It requires understanding various details and some complex calculations.

Green and Resilient Retrofit Program

- The IRA provided HUD with \$837.5 million in grant funding and \$4 billion in loan commitment authority to pay for owners of low-income housing to install rooftop solar panels, heat pumps and other climate-friendly upgrades.



FY 2023 INCOME LIMITS DOCUMENTATION SYSTEM

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Albany-Schenectady-Troy MSA

FY 2023 Income Limits Summary

FY 2023 Income Limit Area	Median Family Income	FY 2023 Income Limit Category	Persons in Family							
	Click for More Detail		1	2	3	4	5	6	7	8
Albany-Schenectady-Troy, NY MSA	\$113,300	Very Low (50%) Income Limits (\$)	39,300	44,900	50,500	56,100	60,600	65,100	69,600	74,100
		Click for More Detail								
		Extremely Low Income Limits (\$)*	23,600	26,950	30,300	33,650	36,350	40,280	45,420	50,560
		Click for More Detail								
		Low (80%) Income Limits (\$)	62,850	71,800	80,800	89,750	96,950	104,150	111,300	118,500
		Click for More Detail								

The **Albany-Schenectady-Troy, NY MSA** contains the following areas: Albany County, NY; Rensselaer County, NY; Saratoga County, NY; Schenectady County, NY; and Schoharie County, NY.

* The FY 2014 Consolidated Appropriations Act changed the definition of extremely low-income to be the greater of 30/50ths (60 percent) of the Section 8 very low-income limit or the poverty guideline as [established by the Department of Health and Human Services \(HHS\)](#), provided that this amount is not greater than the Section 8 50% very low-income limit. Consequently, the extremely low income limits may equal the very low (50%) income limits.

Income Limit areas are based on FY 2023 Fair Market Rent (FMR) areas. For information on FMRs, please see our associated FY 2023 [Fair Market Rent documentation system](#).



FY 2023 Income Limits Documentation System

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Binghamton MSA

FY 2023 Income Limits Summary

FY 2023 Income Limit Area	Median Family Income	FY 2023 Income Limit Category	Persons in Family							
	Click for More Detail		1	2	3	4	5	6	7	8
Binghamton, NY MSA	\$85,300	Very Low (50%) Income Limits (\$) Click for More Detail	28,450	32,500	36,550	40,600	43,850	47,100	50,350	53,600
		Extremely Low Income Limits (\$)* Click for More Detail	17,050	19,720	24,860	30,000	35,140	40,280	45,420	50,560
		Low (80%) Income Limits (\$) Click for More Detail	45,500	52,000	58,500	64,950	70,150	75,350	80,550	85,750

The Binghamton, NY MSA contains the following areas: Broome County, NY; and Tioga County, NY.

* The FY 2014 Consolidated Appropriations Act changed the definition of extremely low-income to be the greater of 30/50ths (60 percent) of the Section 8 very low-income limit or the poverty guideline as established by the Department of Health and Human Services (HHS), provided that this amount is not greater than the Section 8 50% very low-income limit. Consequently, the extremely low income limits may equal the very low (50%) income limits.

Income Limit areas are based on FY 2023 Fair Market Rent (FMR) areas. For information on FMRs, please see our associated FY 2023 [Fair Market Rent documentation system](#).



FY 2023 INCOME LIMITS DOCUMENTATION SYSTEM

HUD.gov [HUD User Home](#) [Data Sets](#) [Fair Market Rents](#) [Section 8 Income Limits](#) [MTSP Income Limits](#) [HUD LIHTC Database](#)

Buffalo-Cheektowaga-Niagara Falls MSA

FY 2023 Income Limits Summary

FY 2023 Income Limit Area	Median Family Income Click for more Detail	FY 2023 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
Buffalo- Cheektowaga- Niagara Falls, NY MSA	• • \$93,900	Very Low (50%) Income Limits (\$) Click for More Detail	32,500	37,150	41,800	46,400	50,150	53,850	57,550	61,250
		Extremely Low Income Limits (\$)* Click for More Detail	19,500	22,300	25,100	30,000	35,140	40,280	45,420	50,560
		Low (80%) Income Limits (\$) Click for More Detail	52,000	59,400	66,850	74,250	80,200	86,150	92,100	98,050

The Buffalo-Cheektowaga-Niagara Falls, NY MSA contains the following areas: Erie County, NY; and Niagara County, NY.

* The FY 2014 Consolidated Appropriations Act changed the definition of extremely low-income to be the greater of 30/50ths (60 percent) of the Section 8 very low-income limit or the poverty guideline as [established by the Department of Health and Human Services \(HHS\)](#), provided that this amount is not greater than the Section 8 50% very low-income limit. Consequently, the extremely low income limits may equal the very low (50%) income limits.

Income Limit areas are based on FY 2023 Fair Market Rent (FMR) areas. For information on FMRs, please see our associated FY 2023 [Fair Market Rent documentation system](#).



FY 2023 INCOME LIMITS DOCUMENTATION SYSTEM

[HUD.gov](https://www.hud.gov) [HUD User Home](#) [Data Sets](#) [Fair Market Rents](#) [Section 8 Income Limits](#) [MTSP Income Limits](#) [HUD LIHTC Database](#)

Elmira MSA

FY 2023 Income Limits Summary

FY 2023 Income Limit Area	Median Family Income Click for More Detail	FY 2023 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
Elmira, NY MSA	\$86,200	Very Low (50%) Income Limits (\$) Click for More Detail	28,900	33,000	37,150	41,250	44,550	47,850	51,150	54,450
		Extremely Low Income Limits (\$)*) Click for More Detail	17,350	19,800	24,860	30,000	35,140	40,280	45,420	50,560
		Low (80%) Income Limits (\$) Click for More Detail	46,200	52,800	59,400	65,950	71,250	76,550	81,800	87,100

The Elmira, NY MSA contains the following areas: Chemung County, NY;

* The FY 2014 Consolidated Appropriations Act changed the definition of extremely low-income to be the greater of 30/50ths (60 percent) of the Section 8 very low-income limit or the poverty guideline as established by the Department of Health and Human Services (HHS), provided that this amount is not greater than the Section 8 50% very low-income limit. Consequently, the extremely low income limits may equal the very low (50%) income limits.

Income Limit areas are based on FY 2023 Fair Market Rent (FMR) areas. For information on FMRs, please see our associated FY 2023 [Fair Market Rent documentation system](#).



FY 2023 INCOME LIMITS DOCUMENTATION SYSTEM

[HUD.gov](https://www.hud.gov) [HUD User Home](#) [Data Sets](#) [Fair Market Rents](#) [Section 8 Income Limits](#) [MTSP Income Limits](#) [HUD LIHTC Database](#)

Glens Falls MSA

FY 2023 Income Limits Summary

FY 2023 Income Limit Area	Median Family Income Click for More Detail	FY 2023 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
Glens Falls, NY MSA	\$90,600	Very Low (50%) Income Limits (\$) Click for More Detail	31,750	36,250	40,800	45,300	48,950	52,550	56,200	59,800
		Extremely Low Income Limits (\$)* Click for More Detail	19,050	21,800	24,860	30,000	35,140	40,280	45,420	50,560
		Low (80%) Income Limits (\$) Click for More Detail	50,750	58,000	65,250	72,500	78,300	84,100	89,900	95,700

The Glens Falls, NY MSA contains the following areas: Warren County, NY; and Washington County, NY.

* The FY 2014 Consolidated Appropriations Act changed the definition of extremely low-income to be the greater of 30/50ths (60 percent) of the Section 8 very low-income limit or the poverty guideline as established by the Department of Health and Human Services (HHS), provided that this amount is not greater than the Section 8 50% very low-income limit. Consequently, the extremely low income limits may equal the very low (50%) income limits.

Income Limit areas are based on FY 2023 Fair Market Rent (FMR) areas. For information on FMRs, please see our associated FY 2023 [Fair Market Rent documentation system](#).



FY 2023 INCOME LIMITS DOCUMENTATION SYSTEM

[HUD.gov](https://www.hud.gov) [HUD User Home](#) [Data Sets](#) [Fair Market Rents](#) [Section 8 Income Limits](#) [MTSP Income Limits](#) [HUD LIHTC Database](#)

Ithaca MSA

FY 2023 Income Limits Summary

FY 2023 Income Limit Area	Median Family Income Click for More Detail	FY 2023 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
Ithaca, NY MSA	\$112,000	Very Low (50%) Income Limits (\$) Click for More Detail	37,150	42,450	47,750	53,050	57,300	61,550	65,800	70,050
		Extremely Low Income Limits (\$)* Click for More Detail	22,300	25,500	28,700	31,850	35,140	40,280	45,420	50,560
		Low (80%) Income Limits (\$) Click for More Detail	59,400	67,900	76,400	84,850	91,650	98,450	105,250	112,050

The Ithaca, NY MSA contains the following areas: Tompkins County, NY;

* The FY 2014 Consolidated Appropriations Act changed the definition of extremely low-income to be the greater of 30/50ths (60 percent) of the Section 8 very low-income limit or the poverty guideline as [established by the Department of Health and Human Services \(HHS\)](#), provided that this amount is not greater than the Section 8 50% very low-income limit. Consequently, the extremely low income limits may equal the very low (50%) income limits.

Income Limit areas are based on FY 2023 Fair Market Rent (FMR) areas. For information on FMRs, please see our associated FY 2023 [Fair Market Rent documentation system](#).



FY 2023 INCOME LIMITS DOCUMENTATION SYSTEM

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Kingston MSA

FY 2023 Income Limits Summary

FY 2023 Income Limit Area	Median Family Income Click for More Detail	FY 2023 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
Kingston, NY MSA	\$112,400	Very Low (50%) Income Limits (\$) Click for More Detail	35,600	40,650	45,750	50,800	54,900	58,950	63,000	67,100
		Extremely Low Income Limits (\$)* Click for More Detail	21,350	24,400	27,450	30,500	35,140	40,280	45,420	50,560
		Low (80%) Income Limits (\$) Click for More Detail	56,950	65,050	73,200	81,300	87,850	94,350	100,850	107,350

The Kingston, NY MSA contains the following areas: Ulster County, NY;

* The FY 2014 Consolidated Appropriations Act changed the definition of extremely low-income to be the greater of 30/50ths (60 percent) of the Section 8 very low-income limit or the poverty guideline as established by the Department of Health and Human Services (HHS), provided that this amount is not greater than the Section 8 50% very low-income limit. Consequently, the extremely low income limits may equal the very low (50%) income limits.

Income Limit areas are based on FY 2023 Fair Market Rent (FMR) areas. For information on FMRs, please see our associated FY 2023 [Fair Market Rent documentation system](#).



FY 2023 INCOME LIMITS DOCUMENTATION SYSTEM

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Nassau-Suffolk HUD Metro FMR Area

FY 2023 Income Limits Summary

FY 2023 Income Limit Area	Median Family Income	FY 2023 Income Limit Category	Persons in Family								
	Click for More Detail		1	2	3	4	5	6	7	8	
Nassau-Suffolk, NY HUD Metro FMR Area	\$156,300	Very Low (50%) Income Limits (\$)	53,900	61,600	69,300	76,950	83,150	89,300	95,450	101,600	
		Click for More Detail									
		Extremely Low Income Limits (\$)*	32,350	36,950	41,550	46,150	49,850	53,550	57,250	60,950	
		Click for More Detail									
		Low (80%) Income Limits (\$)	71,400	81,600	91,800	102,000	110,200	118,350	126,500	134,650	
		Click for More Detail									

NOTE: HUD generally uses the Office of Management and Budget (OMB) area definitions in the calculation of income limit program parameters. However, to ensure that program parameters do not vary significantly due to area definition changes, HUD has used custom geographic definitions for the **Nassau-Suffolk, NY HUD Metro FMR Area**.

The **Nassau-Suffolk, NY HUD Metro FMR Area** contains the following areas: Nassau County, NY; and Suffolk County, NY.

* The FY 2014 Consolidated Appropriations Act changed the definition of extremely low-income to be the greater of 30/50ths (60 percent) of the Section 8 very low-income limit or the poverty guideline as [established by the Department of Health and Human Services \(HHS\)](#), provided that this amount is not greater than the Section 8 50% very low-income limit. Consequently, the extremely low income limits may

New York City HUD Metro FMR Area FY 2023 Income Limits Summary

FY 2023 Income Limit Area	Median Family Income Click for more Detail	FY 2023 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
New York, NY HUD Metro FMR Area	\$94,400	Very Low (50%) Income Limits (\$) Click for More Detail	49,450	56,500	63,550	70,600	76,250	81,900	87,550	93,200
		Extremely Low Income Limits (\$)* Click for More Detail	29,650	33,900	38,150	42,350	45,750	49,150	52,550	55,950
		Low (80%) Income Limits (\$) Click for More Detail	79,200	90,500	101,800	113,100	122,150	131,200	140,250	149,300

NOTE: HUD generally uses the Office of Management and Budget (OMB) area definitions in the calculation of income limit program parameters. However, to ensure that program parameters do not vary significantly due to area definition changes, HUD has used custom geographic definitions for the **New York, NY HUD Metro FMR Area**.

The **New York, NY HUD Metro FMR Area** contains the following areas:

The New York, NY HUD Metro FMR Area is comprised of the following counties: Bronx County, New York; Kings County, New York; New York County, New York; Putnam County, New York; Queens County, New York; Richmond County, New York; Rockland County**, New York; and Westchester County**, New York.

**Although Rockland and Westchester Counties are provided separate estimates of Median Family Income by statute, the data for Rockland and Westchester Counties are used in computing the estimate of MFI of the New York, NY HUD Metro FMR Areas and the New York, NY PMSA as is also required by statute.



FY 2023 INCOME LIMITS DOCUMENTATION SYSTEM

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Rochester HUD Metro FMR Area

FY 2023 Income Limits Summary

FY 2023 Income Limit Area	Median Family Income	FY 2023 Income Limit Category	Persons in Family							
	Click for More Detail		1	2	3	4	5	6	7	8
Rochester, NY HUD Metro FMR Area	\$97,600	Very Low (50%) Income Limits (\$) Click for More Detail	33,250	38,000	42,750	47,500	51,300	55,100	58,900	62,700
		Extremely Low Income Limits (\$)* Click for More Detail	19,950	22,800	25,650	30,000	35,140	40,280	45,420	50,560
		Low (80%) Income Limits (\$) Click for More Detail	53,200	60,800	68,400	75,950	82,050	88,150	94,200	100,300

NOTE: HUD generally uses the Office of Management and Budget (OMB) area definitions in the calculation of income limit program parameters. However, to ensure that program parameters do not vary significantly due to area definition changes, HUD has used custom geographic definitions for the **Rochester, NY HUD Metro FMR Area**.

The **Rochester, NY HUD Metro FMR Area** contains the following areas: Livingston County, NY; Monroe County, NY; Ontario County, NY; Orleans County, NY; and Wayne County, NY.

* The FY 2014 Consolidated Appropriations Act changed the definition of extremely low-income to be the greater of 30/50ths (60 percent) of the Section 8 very low-income limit or the poverty guideline as [established by the Department of Health and Human Services \(HHS\)](#), provided that this amount is not greater than the Section 8 50% very low-income limit. Consequently, the extremely low income limits may



FY 2023 INCOME LIMITS DOCUMENTATION SYSTEM

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Rockland HUD Income Limit Area FY 2023 Income Limits Summary

FY 2023 Income Limit Area	Median Family Income Click for More Detail	FY 2023 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
Rockland, NY HUD Income Limit Area	\$130,700	Very Low (50%) Income Limits (\$) Click for More Detail	49,450	56,500	63,550	70,600	76,250	81,900	87,550	93,200
		Extremely Low Income Limits (\$)* Click for More Detail	29,650	33,900	38,150	42,350	45,750	49,150	52,550	55,950
		Low (80%) Income Limits (\$) Click for More Detail	79,200	90,500	101,800	113,100	122,150	131,200	140,250	149,300

NOTE: HUD generally uses the Office of Management and Budget (OMB) area definitions in the calculation of income limit program parameters. However, to ensure that program parameters do not vary significantly due to area definition changes, HUD has used custom geographic definitions for the **Rockland, NY HUD Income Limit Area**.

The **Rockland, NY HUD Income Limit Area** contains the following areas: Rockland County, NY;

* The FY 2014 Consolidated Appropriations Act changed the definition of extremely low-income to be the greater of 30/50ths (60 percent) of the Section 8 very low-income limit or the poverty guideline as [established by the Department of Health and Human Services \(HHS\)](#), provided that this amount is not greater than the Section 8 50% very low-income limit. Consequently, the extremely low income limits may equal the very low (50%) income limits.



FY 2023 INCOME LIMITS DOCUMENTATION SYSTEM

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Syracuse MSA

FY 2023 Income Limits Summary

FY 2023 Income Limit Area	Median Family Income Click for More Detail	FY 2023 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
Syracuse, NY MSA	\$93,300	Very Low (50%) Income Limits (\$) Click for More Detail	32,700	37,350	42,000	46,650	50,400	54,150	57,850	61,600
		Extremely Low Income Limits (\$)* Click for More Detail	19,600	22,400	25,200	30,000	35,140	40,280	45,420	50,560
		Low (80%) Income Limits (\$) Click for More Detail	52,300	59,750	67,200	74,650	80,650	86,600	92,600	98,550

The **Syracuse, NY MSA** contains the following areas: Madison County, NY; Onondaga County, NY; and Oswego County, NY.

* The FY 2014 Consolidated Appropriations Act changed the definition of extremely low-income to be the greater of 30/50ths (60 percent) of the Section 8 very low-income limit or the poverty guideline as [established by the Department of Health and Human Services \(HHS\)](#), provided that this amount is not greater than the Section 8 50% very low-income limit. Consequently, the extremely low income limits may equal the very low (50%) income limits.

Income Limit areas are based on FY 2023 Fair Market Rent (FMR) areas. For information on FMRs, please see our associated FY 2023 [Fair Market Rent documentation system](#).



FY 2023 INCOME LIMITS DOCUMENTATION SYSTEM

[HUD.gov](#) [HUD User Home](#) [Data Sets](#) [Fair Market Rents](#) [Section 8 Income Limits](#) [MTSP Income Limits](#) [HUD LIHTC Database](#)

Watertown-Fort Drum MSA

FY 2023 Income Limits Summary

FY 2023 Income Limit Area	Median Family Income Click for more Detail	FY 2023 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
Watertown-Fort Drum, NY MSA	\$81,500	Very Low (50%) Income Limits (\$) Click for More Detail	28,450	32,500	36,550	40,600	43,850	47,100	50,350	53,600
		Extremely Low Income Limits (\$)* Click for More Detail	17,050	19,720	24,860	30,000	35,140	40,280	45,420	50,560
		Low (80%) Income Limits (\$) Click for More Detail	45,500	52,000	58,500	64,950	70,150	75,350	80,550	85,750

The **Watertown-Fort Drum, NY MSA** contains the following areas: Jefferson County, NY;

* The FY 2014 Consolidated Appropriations Act changed the definition of extremely low-income to be the greater of 30/50ths (60 percent) of the Section 8 very low-income limit or the poverty guideline as [established by the Department of Health and Human Services \(HHS\)](#), provided that this amount is not greater than the Section 8 50% very low-income limit. Consequently, the extremely low income limits may equal the very low (50%) income limits.

Income Limit areas are based on FY 2023 Fair Market Rent (FMR) areas. For information on FMRs, please see our associated FY 2023 [Fair Market Rent documentation system](#).



FY 2023 INCOME LIMITS DOCUMENTATION SYSTEM

[HUD.gov](#) [HUD User Home](#) [Data Sets](#) [Fair Market Rents](#) [Section 8 Income Limits](#) [MTSP Income Limits](#) [HUD LIHTC Database](#)

Westchester County Statutory Exception Area FY 2023 Income Limits Summary

FY 2023 Income Limit Area	Median Family Income Click for More Detail	FY 2023 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
Westchester County, NY Statutory Exception Area	\$151,400	Very Low (50%) Income Limits (\$) Click for More Detail	51,400	58,750	66,100	73,400	79,300	85,150	91,050	96,900
		Extremely Low Income Limits (\$)* Click for More Detail	30,850	35,250	39,650	44,050	47,600	51,100	54,650	58,150
		Low (80%) Income Limits (\$) Click for More Detail	66,750	76,250	85,800	95,300	102,950	110,550	118,200	125,800

NOTE: HUD generally uses the Office of Management and Budget (OMB) area definitions in the calculation of income limit program parameters. However, to ensure that program parameters do not vary significantly due to area definition changes, HUD has used custom geographic definitions for the **Westchester County, NY Statutory Exception Area**.

The **Westchester County, NY Statutory Exception Area** contains the following areas: Westchester County, NY

* The FY 2014 Consolidated Appropriations Act changed the definition of extremely low-income to be the greater of 30/50ths (60 percent) of the Section 8 very low-income limit or the poverty guideline as [established by the Department of Health and Human Services \(HHS\)](#), provided that this amount is not greater than the Section 8 50% very low-income limit. Consequently, the extremely low income limits may equal the very low (50%) income limits.



FY 2023 INCOME LIMITS DOCUMENTATION SYSTEM

[HUD.gov](#) [HUD User Home](#) [Data Sets](#) [Fair Market Rents](#) [Section 8 Income Limits](#) [MTSP Income Limits](#) [HUD LIHTC Database](#)

Yates County HUD Metro FMR Area

FY 2023 Income Limits Summary

FY 2023 Income Limit Area	Median Family Income	FY 2023 Income Limit Category	Persons in Family							
	Click for More Detail		1	2	3	4	5	6	7	8
Yates County, NY HUD Metro FMR Area	\$80,100	Very Low (50%) Income Limits (\$) Click for More Detail	29,300	33,500	37,700	41,850	45,200	48,550	51,900	55,250
		Extremely Low Income Limits (\$)* Click for More Detail	17,600	20,100	24,860	30,000	35,140	40,280	45,420	50,560
		Low (80%) Income Limits (\$) Click for More Detail	46,900	53,600	60,300	66,950	72,350	77,700	83,050	88,400

NOTE: HUD generally uses the Office of Management and Budget (OMB) area definitions in the calculation of income limit program parameters. However, to ensure that program parameters do not vary significantly due to area definition changes, HUD has used custom geographic definitions for the Yates County, NY HUD Metro FMR Area.

The Yates County, NY HUD Metro FMR Area contains the following areas: Yates County, NY;

* The FY 2014 Consolidated Appropriations Act changed the definition of extremely low-income to be the greater of 30/50ths (60 percent) of the Section 8 very low-income limit or the poverty guideline as established by the Department of Health and Human Services (HHS), provided that this amount is not greater than the Section 8 50% very low-income limit. Consequently, the extremely low income limits may equal the very low (50%) income limits.



My Electrifying Resolution!

I will _____ by _____
(action) (time) *

Electrify My House!

- Replace FF heat with heat pump HVAC
- Replace FF water heater with heat pump water heater
- Replace FF stove with electric (ideally induction)
- Reduce FF stove use with an induction hot plate
- Replace FF dryer with electric (ideally heat pump)
- Install a smart thermostat
- Replace all light bulbs with LED

Prepare My House!

- Weatherize my home:

- Upgrade my electric service
- Replace my electric panel
- Wire for heat pump HVAC or water heater

Electrify My Transport!

- Sell car & use public transport
- Replace car with an electric bike or scooter
- Replace ICE car w/ an EV
- Install an EV Charger

Clean My Grid!

- Sign up for Community Solar
- Install Solar
- Install Battery Backup

* Implementation intentions are effective in achieving commitments. A study in Great Britain showed an increase of commitment achievement from 35-38% to 91% when implementation intentions were used. James Clear, *Atomic Habits* pp 69-70.