

HEEHRA & State Rebate Eligibility Checklist

A one-page worksheet to see if your insulation project qualifies for federal HEEHRA rebates, state/utility programs, and the 25C tax credit.

Step 1 — Confirm household income (HEEHRA)

HEEHRA is income-based. Look up your county Area Median Income (AMI) at HUD or your State Energy Office.

- ☐ Under 80% AMI → up to **100%** of project costs covered (max \$1,600 for insulation/air sealing)
- ☐ 80–150% AMI → up to **50%** of project costs covered
- ☐ Above 150% AMI → not eligible for HEEHRA (skip to Step 3)
- ☐ Located in a U.S. state or territory that has **launched** its HEEHRA program

Step 2 — Check state program status

- ☐ Visit the DOE Home Energy Rebates state tracker to confirm launch date
- ☐ Confirm insulation / air sealing is an approved measure in your state
- ☐ Verify a participating contractor is available in your ZIP code
- ☐ Save program name, portal URL, and rebate cap for your file

Step 3 — Discover state & utility rebates

- ☐ Search **DSIRE.org** by ZIP for state, utility, and local programs
- ☐ Check your electric utility's rebate page (search: “[utility] insulation rebate”)
- ☐ Check your gas utility's rebate page (often separate from electric)
- ☐ Ask your weatherization office about low-income WAP assistance
- ☐ Note pre-approval requirements — many rebates require applying **before** work begins

Step 4 — Confirm 25C federal tax credit eligibility

- ☐ Home is your **primary residence** in the U.S. (existing home, not new construction)
- ☐ Materials meet **IECC** requirements in effect two years before install
- ☐ Installed in tax year **2023–2032**
- ☐ For 2025+ installs: manufacturer provides a valid **PIN** (Product Identification Number)
- ☐ Keep receipts separating **materials** (credit-eligible) from **labor** (not eligible)

Step 5 — Plan your stacking order

- ☐ Apply **utility rebate** first (reduces invoice)
- ☐ Apply **state rebate / HEEHRA** next (reduces remaining cost)
- ☐ Claim **25C** on the net material cost you actually paid (30%, capped at \$1,200/yr for insulation)
- ☐ File IRS **Form 5695** with your tax return

Sources: IRS (25C, Form 5695), U.S. Department of Energy (Home Energy Rebates), ENERGY STAR, DSIRE. Programs and amounts change — verify current rules with each administrator before purchasing.

insulationfinders.com · Get up to 2 free quotes from local insulation pros