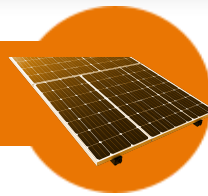


# Residential Home Energy Programs

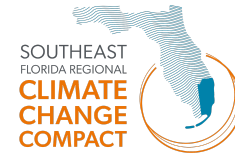
In the coming months, residents in Florida will be eligible to benefit from three programs funded via the Inflation Reduction Act, which will help lower their energy bills, reduce greenhouse gas emissions, and create jobs. The State of [Florida's Whole Home Rebates \(HOMES\)](#), the State's Florida's Home [Electrification and Appliance Rebates \(HEAR\)](#), and the federal [Florida Solar for All](#) programs focus on advancing energy efficiency, home electrification, and rooftop solar among low- and moderate-income households.

Local governments will be key partners in ensuring that households in the Southeast Florida region are able to take full advantage and benefit from the programs. This internal briefing is aimed to provide an overview of these programs so as to ensure that all relevant departments within local governments have the information they need to help support resident education and program implementation.

## Florida Solar For All (FSFA)



Awarded to a coalition of non-profit, nonpartisan organizations via a competitive grant program under the Inflation Reduction Act, the Florida Solar for All (FSFA) Program will provide grants and affordable financing for residential rooftop solar systems in low-income areas across Florida. The program will also feature inclusive community engagement, technical assistance, and workforce development to expand the accessibility and benefits of Florida's solar market. The FSFA program will serve households at or below [80% Area Median Income \(AMI\)](#), and will be administered with a sliding scale of subsidies based on income. Funding will be structured as follows:



- Single-Family:
  - At or below 50% of county AMI = 100% grant
  - 51-80% of county AMI = 60% grant for solar installation. To cover the remaining cost, selected participants will have access to accessible financing options including low interest rate, unsecured loans that are issued based on ability to pay instead of credit checks.
- Multifamily: participants will receive a 30% grant through FSFA and resources/support to increase funding such as through tax credits, low income bonus adders, and domestic content adders.

All FSFA solar installations are required to achieve a utility bill savings of at least 20%. For this reason, FSFA will prioritize homes that are solar-ready, accounting for factors such as roof age. Program administrators will also seek opportunities to stack FSFA funds with existing programs that support enabling upgrades to expand the reach of the solar subsidies. The FSFA program will run until 2029. Thereafter, program administrators are planning to establish a revolving loan fund to continue to serve the low-income Florida solar market.

**Eligible upgrades:** Residential roof-top solar for owner-occupied single-family and multifamily structures

**Total Program Funding:** \$156 million

**Administered by:** Florida Solar and Energy Loan Fund (SELF); Florida Solar United Neighbors (FL-SUN); The Nature Conservancy in Florida

**Program timeline:** Anticipated launch Q1 2025; program will run until 2029.

## Florida's Whole Home Rebates (HOMES)



Funded via a formula awarded to the State of Florida, the Whole Home Rebates Program provides single-family and multifamily households with discounts for efficiency upgrades that are predicted to save at least 20% of the home's energy use. This program will provide rebates for energy efficiency retrofits ranging from \$2,000-\$4,000 for individual households and \$2,000-\$4,000 per dwelling in multifamily buildings. Rebate amounts may depend on the amount of energy savings achieved by the retrofits, and maximum rebate



amounts may double for retrofits of low- and moderate-income homes (e.g. rebates will be higher for households with less than 80% AMI). If energy upgrades or retrofits were installed on or after August 16, 2022, the property owner may be eligible for a reimbursement under Florida’s Whole Home Rebates.

Eligible upgrades\*:

- Heat pump
- Heat pump water heater
- Heat pump dryer
- Weatherization

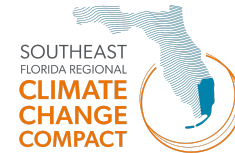
(\*Upgrades must increase energy efficiency by at least 20%)

Total Program Funding: ~\$173 million

Administered by: Florida Department of Agriculture and Consumer Services Office of Energy

Program timeline: Anticipated launch in early 2025; program will run through 2032 or until all funds are used, whichever is earlier.

Eligible Rebate Recipient	Income Level	Rebate Amount Not to Exceed
LMI Household or Eligible Entity Representative Representing LMI Household	Less than 80% AMI	80% of Qualified Project Cost
	Above 80% AMI	50% of Qualified Project Cost
Owner of Multifamily Building or Eligible Entity Representative Representing Owner of Multifamily Building	At least 50% of Residents with Income Less than 80% AMI	80% of Qualified Project Cost
	At least 50% of Residents with Income above 80% AMI	50% of Qualified Project Cost



## What is a Heat Pump and do they work in Florida?

The term “heat pump” can be misleading in a climate like South Florida, where we are focused on cooling, rather than heating spaces. A better way to think of a heat pump is by describing how it works: heat energy is being ‘pumped’ from one location to another.

They work by using electricity to transfer heat from a cool space to a warm space, making the cool space cooler and the warm space warmer. Today’s heat pump technology works well in both extremely hot and cold climates. Since they are powered by electricity, as the grid becomes cleaner over time, their emission reduction benefit also continues to improve. Heat pumps come in two main forms: ducted and ductless. Ducted heat pumps use your home’s existing ductwork (or new ducts if needed) to disperse heated or cooled air throughout your home. Ductless (or “minisplit”) heat pumps are easier to install where there is no existing ductwork.

The thermodynamic science behind heat pumps was developed in the 1850s, and they’ve been used in homes since the 1960s, however, the latest models are much more efficient and cost-effective alternatives to conventional fossil-fuel furnaces and air conditioners.

## Federal Clean Energy Tax Credit

If you invest in renewable energy for your home such as solar, wind, geothermal, fuel cells or battery storage technology, you may qualify for an annual [residential clean energy tax credit](#).

The Residential Clean Energy Credit equals 30% of the costs of new, qualified clean energy property for your home installed anytime from 2022 through 2032.

Qualified expenses include the costs of new clean energy property including:

- Solar electric panels
- Solar water heaters
- Wind turbines
- Geothermal heat pumps
- Fuel cells
- Battery storage technology (beginning in 2023)

## Florida's Home Electrification and Appliance Rebates (HEAR)



Funded via a formula award to the State of Florida, the HEAR Program is exclusively for low- and moderate-income households (less than 150% AMI) to purchase high-efficiency electric appliances, associated electric upgrades, as well as insulation and air sealing. The program will specifically support low-income (80% AMI or less) and moderate-income (80% - 150% of AMI income) households, residing in both single-family and multifamily dwellings. This program will be administered as a point-of-sale program, meaning that eligible items will be reduced in-store or at the time of service. It will include a \$14,000 rebate cap per household with additional caps on individual equipment types. This program is not retroactive.

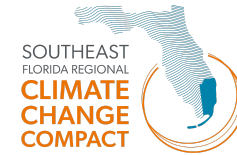
### Eligible upgrades:

- Cooktop, range, or oven
- Heat pump clothes dryer
- Electric service load center
- Insulation and air sealing
- Ventilation
- Electric wiring

Total Program Funding: ~\$172 million

Administered by: Florida Department of Agriculture and Consumer Services Office of Energy

Program timeline: Anticipated launch by the end of 2024; program will run through 2032 or until all funds are used, whichever is earlier.



## Southeast Florida AMI Thresholds 2024

The Florida Department of Agriculture and Consumer Services provides [this tool](#) to explore AMI by county.

The Department of Housing and Urban Development (HUD) sets income limits based on Median Family Income estimates and Fair Market Rent area definitions. Area Median Income (AMI) references HUD's income limits and are calculated as percentages of median incomes and include adjustments for families of different sizes.

*(HUD income limits are adjusted annually)*

		1 person	2 persons	3 persons	4 persons	5 persons	6 persons	7 persons	8 persons
Palm Beach County	Low Income (80% AMI)	\$60,000	\$68,550	\$77,100	\$85,650	\$92,550	\$99,400	\$106,250	\$113,100
	Moderate Income (120% AMI)	\$90,000	\$102,840	\$115,680	\$128,520	\$138,840	\$149,160	\$159,360	\$169,680
Broward County	Low Income (80% AMI)	\$59,150	\$67,550	\$76,050	\$84,450	\$91,200	\$98,000	\$104,750	\$111,500
	Moderate Income (120% AMI)	\$88,680	\$101,280	\$114,000	\$126,720	\$136,800	\$147,000	\$157,200	\$167,280
Miami-Dade County	Low Income (80% AMI)	\$63,550	\$72,650	\$81,700	\$90,800	\$98,100	\$105,350	\$112,600	\$119,900
	Moderate Income (120% AMI)	\$95,400	\$108,960	\$122,520	\$136,200	\$147,120	\$158,040	\$168,960	\$179,880
Monroe County	Low Income (80% AMI)	\$66,850	\$76,350	\$85,950	\$95,450	\$103,100	\$110,750	\$118,400	\$126,000
	Moderate Income (120% AMI)	\$100,320	\$114,480	\$128,880	\$143,160	\$154,680	\$166,080	\$177,600	\$189,000