



# BEYOND TOXICS

*Leadership for a thriving and just Oregon*

**Inflation Reduction Act Rebates and Examples**

**May 18, 2025**

# Inflation Reduction Act Credits

- ★ **100% Rebate for Low-Income Households**
- ★ **50% Rebate for Middle-Income Households**
- ★ **Additional 30% Tax Credit**

## Electrification Rebate Levels For Qualified Electrification Projects

### Income Eligibility and % Costs Covered

<b>Low-income:</b> <80% Area Median Income (AMI) % costs covered (including installation)	<b>100%</b>
<b>Moderate-income:</b> 80-150% AMI % costs covered (including installation)	<b>50%</b>

### Overall Incentives

Max consumer rebate	<b>\$14,000</b>
Max contractor rebate	<b>\$500</b>

### Rebates for Qualified Electrification Projects

Heat pump HVAC	<b>\$8,000</b>
Heat pump water heater	<b>\$1,750</b>
Electric stove/cooktop	<b>\$840</b>
Heat pump clothes dryer	<b>\$840</b>
Breaker box	<b>\$4,000</b>
Electric wiring	<b>\$2,500</b>
Weatherization insulation, air sealing, ventilation	<b>\$1,600</b>

\*Additional Energy Efficiency Programs for all-income levels coming later

# Example #1a - Heat Pump Water Heater (low-income)

Example Cost: **\$3,000** for Heat Pump Water Heater

→ EWEB Rebate Available: **\$1,700** (*\*only \$800 for customers with gas water heating*)

→ IRA Rebate Available: **\$1,750**

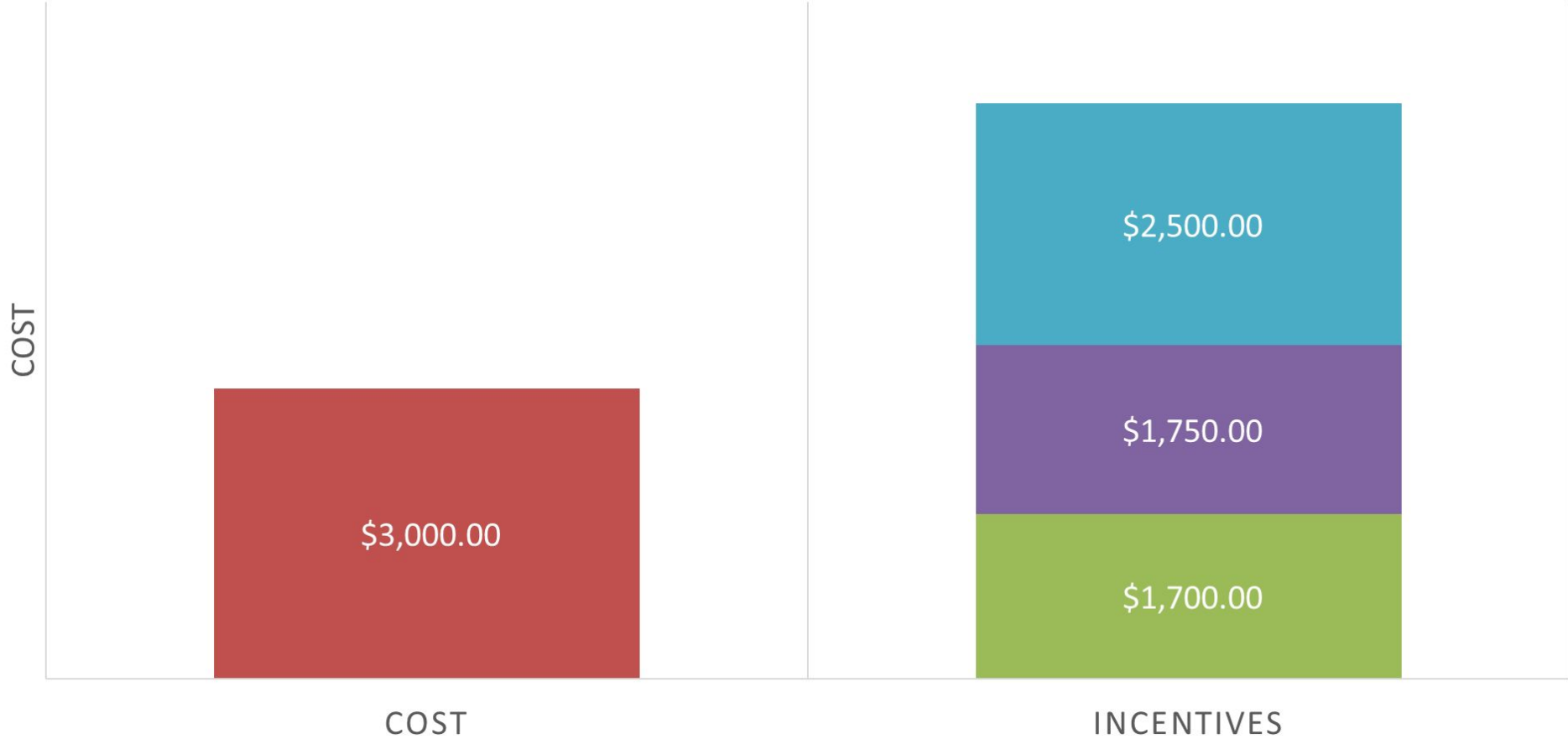
**Total Rebates available: \$3,450** (*\$2,550 for gas customers*)

Example Cost *minus* Available Rebates = **Final Customer Cost**

- **\$3,000-\$3,450 = \$0 Final Customer Cost**

# HEAT PUMP WATER HEATER - LOW INCOME

■ Heat Pump Water Heater Cost (Example) ■ EWEB Incentive ■ IRA Incentive ■ EWEB Loan



# Example #1b - Heat Pump Water Heater (middle-income)

Example Cost: **\$3,000** for 50 gallon Heat Pump Water Heater

- EWEB Rebate Available: \$800
- IRA Rebate Available: \$1,750 (up to 50% off)

Example Cost *minus* Available Rebates = **Final Customer Cost**

- **Apply EWEB Rebate:**  $\$3,000 - \$800 = \$2,200$
- **Calculate IRA Incentive:**  $\$2,200 \times 50\% = \$1,100$

**Apply IRA Incentive:**  $\$2,200 - \$1,100 = \$1,100$  in Upfront Costs

- **Available Tax Credit** =  $\$1,100 \times 30\% = \$330$
- **Apply Tax Credit** =  $\$1,100 - \$330 = \$770$ 
  - **Final Customer Cost = \$770**

# HEAT PUMP WATER HEATER - MIDDLE INCOME

■ Heat Pump Water Heater Cost (Example) ■ EWEB Incentive ■ IRA Incentive ■ Cash



COST



INCENTIVES

## Example #2a - *Ductless Heat Pump (low-income)*

Example Cost: **\$10,000** for Ductless Heat Pump

- EWEB Rebate Available: \$3,800 (low-income)
- IRA Rebate Available: \$8,000

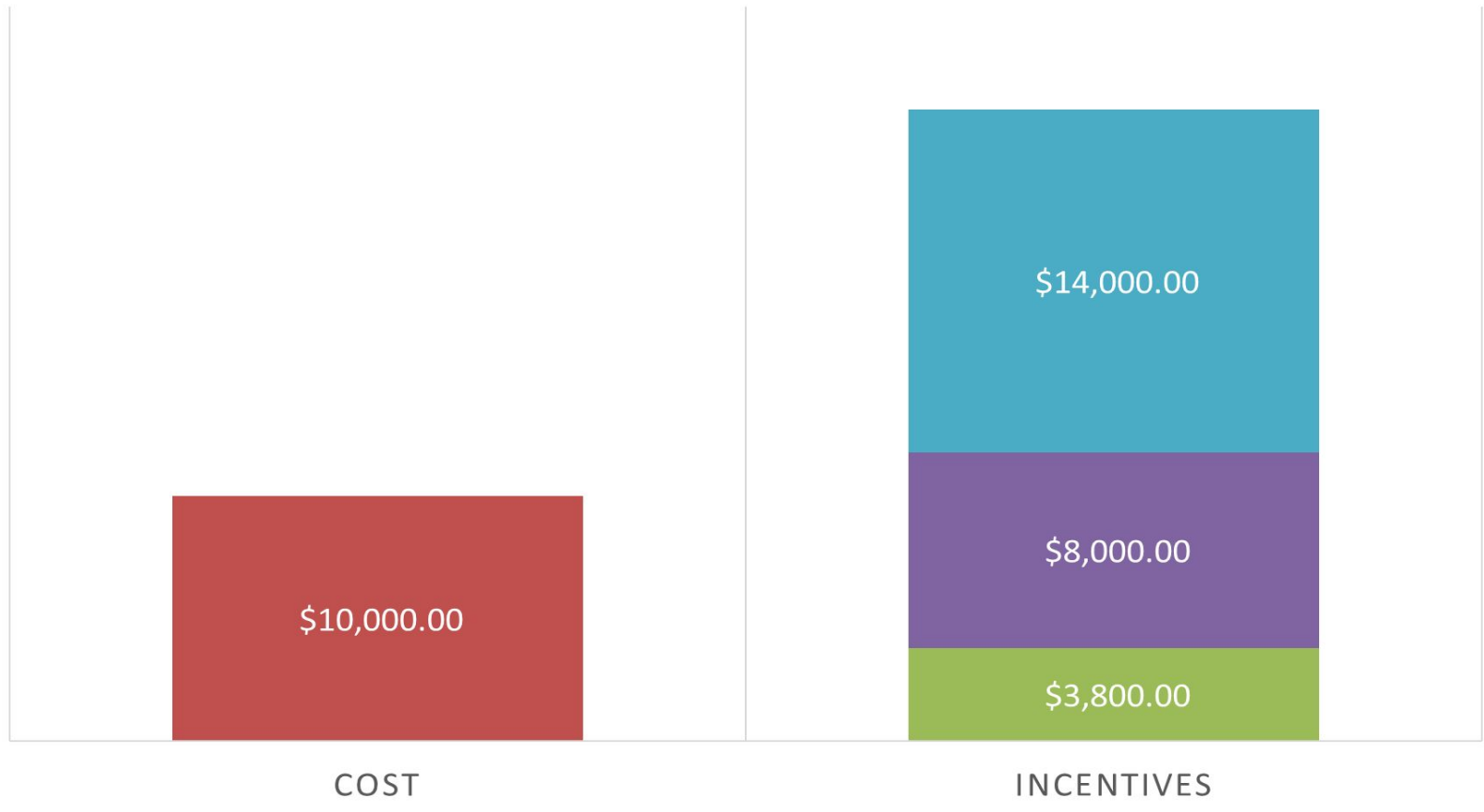
**Total Rebates available: \$11,800**

Example Cost *minus* Available Rebates = **Final Customer Cost**

- $\$10,000 - \$11,800 = \mathbf{\$0}$  **Final Customer Cost**

# HEAT PUMP - LOW INCOME

■ Heat Pump Cost (Example) ■ EWEB Incentive ■ IRA Incentive ■ EWEB Loan



\*Additional \$5,000 potentially available from Oregon Department of Energy Heat Pump Program



## Example #2b - *Ductless Heat Pump (middle-income)*

Example Cost: **\$10,000** for Ductless Heat Pump (with EWEB Rebate)

- EWEB Rebate Available: **\$800**
- IRA Rebate Available: **\$8,000 (up to 50% off)**

Example Cost *minus* Available Rebates = **Final Customer Cost**

- **Apply EWEB Rebate:**  $\$10,000 - \$800 = \$9,200$
- **Calculate IRA Rebate:**  $\$8,500 \times 50\% = \$4,600$

**Apply IRA Rebate:**  $\$9,200 - \$4,600 = \$4,600$

- **Upfront Cost = \$4,600**

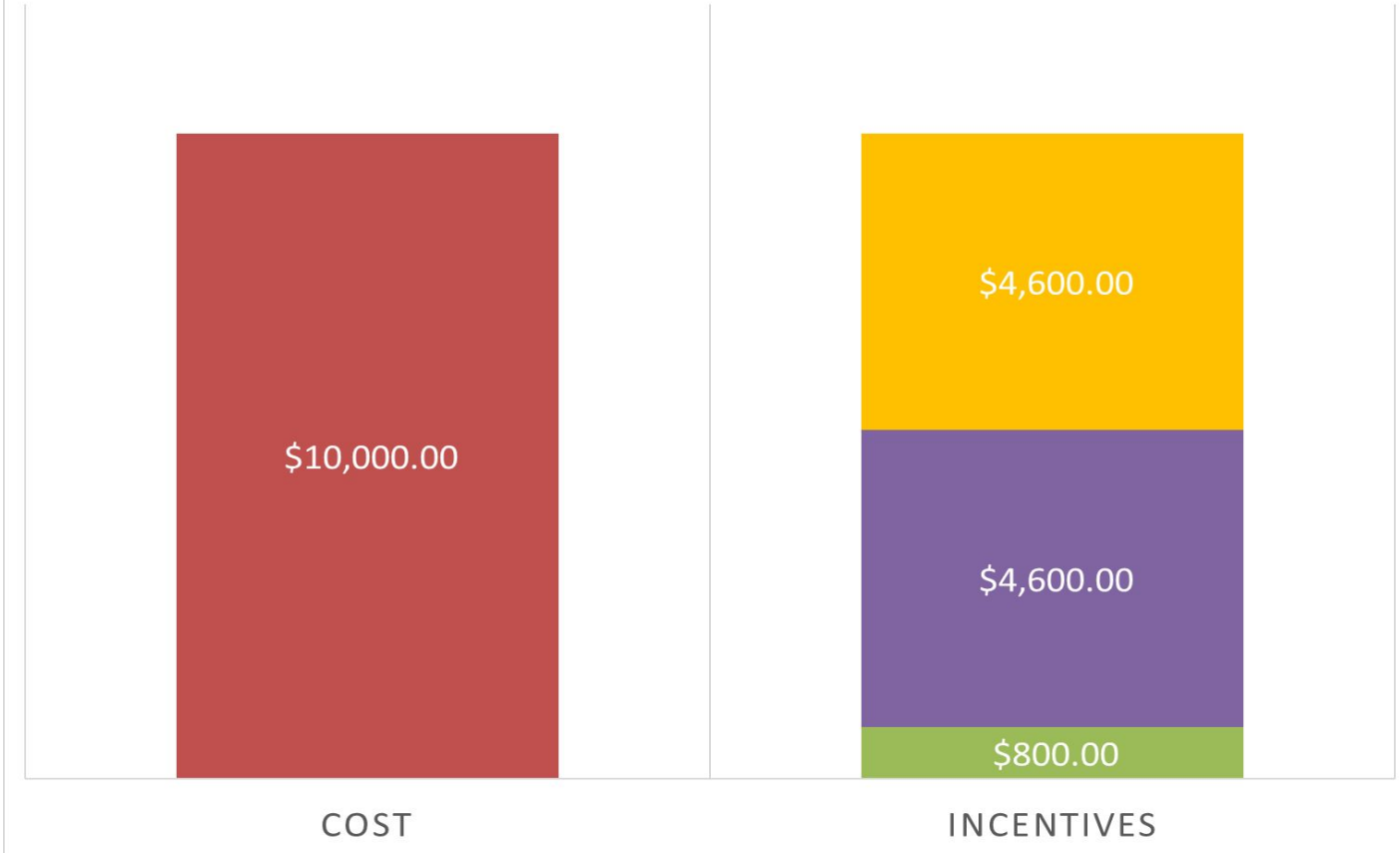
**Calculate Tax Credit (money-back):**  $\$4,600 \times 30\% = \$1,380$

**Calculate Final Cost:**  $\$4,600 - \$1,380 = \$3,220$

- **Final Customer Cost = \$3,220**

# HEAT PUMP - MODERATE INCOME (EWEB REBATE)

■ Heat Pump Cost (Example) ■ EWEB Incentive ■ IRA Incentive ■ Cash



\*Graph doesn't show tax credit of \$1,380

## Example #2c - Ductless Heat Pump (middle-income)

Example Cost: **\$10,000** for Ductless Heat Pump (with EWEB loan)

- EWEB Zero-interest Loan Available: **\$14,000** (\$6,000 for first head, \$2,000 each added)
- IRA Rebate Available: **\$8,000** (up to 50% off)

Example Cost *minus* Available Rebates and Tax Credits = **Final Customer Cost**

- **Calculate IRA Rebate:**  $\$10,000 \times 50\% = \$5,000$

**Apply IRA Rebate:**  $\$10,000 - \$5,000 = \$5,000$

**Apply EWEB Loan of \$5,000:**  $\$5,000 - \$5,000 = \$0$

- **Upfront Cost = \$0**

**Calculate Tax Credit (money-back):**  $\$5,000 \times 30\% = \$1,500$

**Calculate Final Cost:**  $\$5,000 - \$1,500 = \$3,500$

- **Final Customer Cost = \$3,500**

# HEAT PUMP - MODERATE INCOME (EWEB LOAN)

■ Heat Pump Cost (Example)   ■ IRA Incentive   ■ EWEB Loan



\*Graph doesn't show tax credit of \$1,500

Questions?

# Imagine your this is your Home....

The graphic on your paper shows potential areas in your home where air can escape, which impacts how much cold or hot air escapes or enters your home.

Circle a few areas on the graphic where the air most escaping in your home.

You may want to rank your priorities to identify the most prevalent problem area.

Think about

- What can you do first, second or third...?
- What can you afford to do?

# Discussion Prompts

1. What do you need to feel comfortable in your home?
2. What would an energy efficiency project look like in your home?
3. Do you feel like you have enough information to think about future actions

# OHA Air Conditioner Distribution

Beyond Toxics is looking to receive mobile air conditioners from the Oregon Health Authority (OHA) for community members who are most in need.

To be eligible:

- Do not have a cooling device, and
- Qualify for medical assistance through OHA, Oregon Department of Human Services (ODHS) or Medicare, or have received these services in the past 12 months, and
- Are at risk for heat-related illness. This includes:
  - People age 65 years or older; or
  - Medically fragile children; or
  - People with a disability or health condition that makes them vulnerable to heat events. These include diabetes, heart disease, hypertension, obesity, or a respiratory disease.