



PWSEDD

PRINCE WILLIAM SOUND

2024/2025

HOUSING RESOURCE GUIDE



This guide is designed to serve as a starting point to help Prince William Sound residents navigate currently available state and federal housing programs. Please note that program details, including income limits, funding amounts, eligibility, and availability, are subject to change each year. Funding may be limited, and federal or state policy updates may affect program access. We encourage you to contact program administrators or visit the websites linked to verify current information before applying. Whether you're building, buying, or improving a home, we hope this guide will help you make informed decisions and take the next step toward safe, stable, and affordable housing in our region.

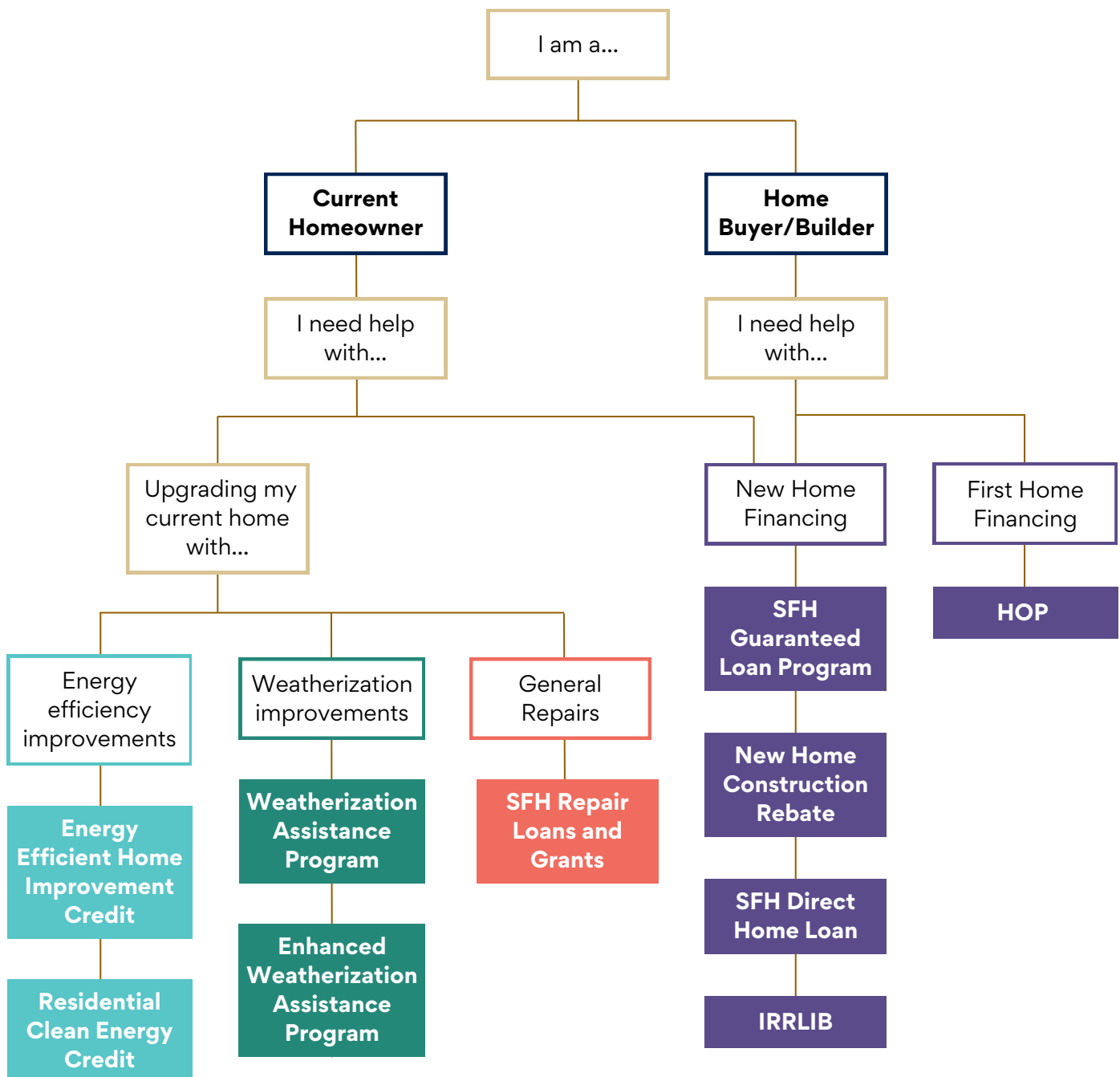


TABLE OF CONTENTS

New Home Financing

<u>USDA Rural Development Single Family Housing Guaranteed Loan Program</u>	3
<u>USDA Rural Development Single Family Housing Direct Home Loan Program</u>	4
<u>Alaska Housing Finance Corp. Interest Rate Reduction for Low-Income Borrowers</u>	6
<u>Alaska Community Development Corp. Home Opportunity Program</u>	7
<u>Alaska Housing Finance Corp. New Home Construction Rebate</u>	8

General Repairs

<u>USDA Single Family Housing Repair Loans and Grants</u>	10
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Weatherization

<u>RurAL CAP Enhanced Weatherization Assistance Program</u>	11
<u>Alaska Housing Finance Corp. Weatherization Assistance Program</u>	12

Energy Efficiency

<u>IRS Energy Efficient Home Improvement Credit</u>	15
<u>IRS Residential Clean Energy Credit</u>	16

New Home Financing

- [USDA Rural Development Single Family Housing Guaranteed Loan Program \(SFH-G\)](#)

Federal

Loan

New Housing

Existing
Housing

What is the USDA Guaranteed Loan Program?

This program helps low- and moderate-income individuals and families acquire financing buy, build, or improve homes in rural areas with no down payment required.

Is a guaranteed loan program the same as a regular loan?

Instead of lending money directly, the USDA guarantees up to 90% of the loan amount for the approved lender. This means that the USDA promises to cover most of the lender's losses if the borrower can't repay the loan, making it easier for lenders to offer 100% financing.

Who can qualify for this program?

Open to both first-time and repeat homebuyer who meet program income limits (see table). [CLICK HERE](#) for up to date income limits and to check your eligibility. Additionally, applicants must be able to demonstrate that they cannot obtain a conventional loan that doesn't require Private Mortgage Insurance (PMI).

USDA SFH-G Income Limits for Chugach Census Area FY 2024

	1-4 PERSONS	5-8 PERSONS
Valdez & Whittier	\$133,950	\$176,850
Chenega, Cordova, & Tatitlek	\$196,650	\$259,600

What is Private Mortgage Insurance?

Conventional loans often require PMI if the borrower makes a down payment of less than 20%. PMI is an additional cost added to the monthly mortgage payment to protect the lender in case the borrower defaults.

What can this program be used for?

Funds can be used to purchase or refinance a home as long as it is your primary residence. You can purchase a new or existing home, including single-family homes, townhomes, condominiums, modular homes, or manufactured homes, but the property cannot be used to generate income. The loan can also cover closing costs and typical expenses associated with buying a home.

What can this program be used for? (continued)

There is no limit on property size. The loan can be used for a lot with a new or existing home, to make repairs or improvements when buying a home, or to refinance an existing USDA loan. Funds can also cover essential household appliances and equipment (carpeting, stoves, refrigerators, washers, dryers, heating/cooling systems) if they come with the home, as well as site preparation, grading, planting grass or trees, and installing fences, walkways and driveways.

Is there a credit requirement?

The program has no credit score requirements, but applicants are expected to demonstrate a willingness and ability to handle and manage debt.

How do I apply? Is there a deadline?

Contact an approved lenders (see link below). This program is open year round.

Links:

- [Fact Sheet](#)
- [Active Eligible Lenders](#)
- [Income Eligibility Check Worksheet](#)

• [USDA Rural Development Single Family Housing Direct Home Loan Program](#)

Federal

Loan

New Housing

Existing
Housing

What is the USDA Direct Home Loan Program?

This program provides direct loans from the USDA to eligible low- and very low-income borrowers to buy, build, repair, renovate or relocate a home. The USDA acts as the lender, rather than a bank or private financial institution. This program also offers a payment assistance subsidy that can reduce mortgage payments for a period of time. Payment assistance lowers the loan's effective interest rate, sometimes as low as 1%, based on the borrower's adjusted income.

Who can qualify for this program?

Open to both first-time and repeat homebuyer who meet program income limits (see table on following page), are currently without safe, decent, and sanitary housing, and are unable to obtain a loan from other resources. Applicants must agree to occupy the home as their primary residence.

What can this program be used for?

Funds can be used to buy, build, repair, renovate, or relocate a home, or to purchase and prepare home sites (including providing water and sewage facilities) that will serve as the applicant's primary residence.

USDA Direct Loan Income Limits for Chugach Census Area FY 2024

	1-4 PERSONS	5-8 PERSONS
Valdez & Whittier	\$93,200	\$123,000
Chenega, Cordova, & Tatitlek	\$136,800	\$180,600

Is there a credit requirement?

There is no minimum credit score for this program, but applicants with a credit score of 640 or higher may qualify for a streamlined credit analysis. Those with scores below 640 will undergo a more detailed credit evaluation.

How much may I borrow?

The area loan limit for Prince William Sound communities is **\$398,600**. Potential applicants can use the [Single Family Housing Direct Self-Assessment tool](#) to see how much they might qualify for before applying. The tool provides a quick assessment based on details such as household size, income, monthly debt, property location, and estimated taxes and insurance.

What are the loan terms?

- Effective January 1, 2025, the current interest rate for Single Family Housing Direct home loans is 4.50% for low-income and very low-income borrowers.
- Fixed interest rate based on current market rates at loan approval or loan closing, whichever is lower
- Interest rate when modified by payment assistance can be as low as 1%
- Up to 33 year payback period. 38 year payback period is available for very low income applicants who can't afford the 33 year loan term
- No down payment is typically required. Applicants with assets higher than the asset limits may be required to use a portion of those assets.

How do I apply? Is there a deadline?

Start by using the Single Family Housing Direct Self-Assessment tool below. If you think you may be eligible, contact Robin Ezzo, Single Family Housing Loan Specialist at (907) 761-7730 or robin.ezzo@usda.gov. This program is open year round.

Links:

- [Fact Sheet](#)
- [Income Limits by Census Region](#)
- [Single Family Housing Direct Self-Assessment Tool](#)
- [Area Loan Limits](#) (use Valdez-Cordova Census Area)

- **Alaska Housing Finance Corp. Interest Rate Reduction for Low-Income Borrowers (IRRLIB)**

State

New Housing

What is the IIRLIB Program?

This program seeks to increase home ownership by offering subsidized interest rates to low-income borrowers depending on family income and size.

How much can my interest rate be reduced by?

Reductions of 0.5% or 1% are available depending on family income (see income limits table below). The interest rate reduction applies to the first \$180,000 of the loan amount. Loans exceeding \$180,000 receive a blended interest rate rounded up to the next 0.125%.

Who can qualify for this program?

Open to applicants who have not owned a primary residence in the last 3 years, do not own any other residential property within 50 miles of the home being purchased, and who meet program income limits (see table on following page). [CLICK HERE](#) to calculate your gross monthly income using an AHFC worksheet.

What properties are eligible for this program?

Eligible properties are limited to owner-occupied single-family residences, condominiums, units in a Common Interest Community and Type I manufactured homes. Homes that are 10 years old or older must be inspected by an authorized home inspector.

IRRLIB Program Income Limits for Chugach Census Area FY 2024

	1 PERSON	2 PERSONS	3 PERSONS	4+ PERSONS
0.5%	\$62,625	\$71,550	\$80,500	\$89,425
1%	\$50,050	\$58,390	\$69,220	\$80,050

How do I apply? Is there a deadline?

To apply, contact an approved lender (see link below). This program is open year round.

Links:

- [Approved Lenders](#)
- [Income Limits](#)
- [Gross Monthly Income Worksheet](#)

- **Alaska Community Development Corp. Home Opportunity Program (HOP)**

State

Loan

First Housing

What is the Home Opportunity Program?

This program provides low-income households in Alaska with zero interest loans that can be used for down payment assistance, closing costs, and (if necessary to achieve affordability) a buy-down on the first mortgage.

Who can qualify for this program?

Individuals and families who have an annual income below 80% of the Chugach Census Area median income (see table) and do not own another home can participate in this program. The HOP assisted home must be the only home the buyer's own and it must be their primary residence.

HOP Income Limits for Chugach Census Area FY 2024 by household size

1 PERSON	2 PERSONS	3 PERSONS	4 PERSONS
\$59,550	\$68,050	\$76,550	\$85,050
5 PERSONS	6 PERSONS	7 PERSONS	8 PERSONS
\$91,900	\$98,700	\$105,500	\$112,300

Are there other eligibility conditions?

Homes purchased or constructed using HOP funds must meet required property standards and must be the assisted homebuyer's principal residence. Homes built before 1978 must undergo a visual assessment and possible stabilization of lead-based paint. Homes must be of non-luxury nature. The homebuyer may not be in arrears on any child support obligation. The homebuyer must attend a homebuyer education class provided by a HUD-approved housing counseling agency.

What is the maximum loan amount, and what are the loan terms?

The HOP loan assistance limit is \$30,000, not to exceed \$3,000 in closing costs. HOP provides zero interest loans of up to \$10,000 that are forgivable over a 5-year period. To qualify for a buy-down of the first mortgage payment, the payment ratio on the first mortgage payment should not be less than 25% of the buyer's gross income used to qualify for the mortgage.

Who are the HOP participating lenders for a primary mortgage?

Current participating lenders are: Academy Mortgage, Academy Mortgage Corporation, Cornerstone Home Lending First National Bank of Alaska, (continued on following page)

Who are the HOP participating lenders for a primary mortgage? (continued)

Alaska USA Mortgage Company, Residential Mortgage (includes Summit Mortgage and Preferred Mortgage), Kodiak Island Housing Authority, Homestate Mortgage, Denali Federal Credit Union, First Bank, True North FCU, NeighborWorks Alaska, Primary Residential Mortgage and USDA Rural Development. Other interested lenders should contact ACDC for participation.

How do I apply? Is there a deadline?

Applications are available at the Alaska Community Development Corporation office in Palmer or through participating lenders (see above). If you have other questions, contact: Lori Tice at (907) 746-5680 ex 2. HOP assistance funding is very limited and is available on a first come, first served basis.

Links:

- [Program Home Page](#)
- [Home Loan Toolkit](#)

• [Alaska Housing Finance Corp. New Home Construction Rebate](#)

State

Rebate

New Housing

What is the New Home Construction Rebate?

This program seeks to increase Alaska's housing inventory while promoting energy-efficient home construction by providing a \$10,000 rebate to homeowners who build or purchase newly constructed, owner-occupied homes that meet 5-Star Plus or higher energy efficiency standards. The program is available on a first-come, first-served basis until funds are depleted.

Who can qualify for this program?

There is no minimum or maximum income requirement for this program. Applicants do not necessarily need to be an Alaska resident to qualify, but eligibility is limited to owner-occupied residential dwellings in Alaska that serve as the applicant's primary residence. Only one rebate is allowed per single family home or multi-unit building, regardless of the number of owners. If the multi-unit dwelling is jointly owned, the owners may qualify for only one rebate, not per unit.

What are the eligibility requirements for this program?

- The home's foundation must be completed and inspected on or after January 2, 2025.

What are the eligibility requirements for this program? (continued)

- The home must meet a minimum 5-Star Plus or higher energy efficiency standard.
- The home must be owner-occupied.
- The rebate is restricted to single-family residences, duplexes, triplexes and fourplexes where the homeowner occupies one unit.
- Payment is contingent on new home construction being completed within 18 months.
- Home completion is determined upon the date of the recorded PUR-102 (Summary of Building Inspections) or date of the Certificate of Occupancy from an approved municipality.
- The program excludes developers, investment properties and non-residential buildings.

How can the rebate be used ?

Once awarded, homeowners may use the rebate at their discretion. AHFC will issue a 1099-G at year end for the rebate amount. Consult a tax professional for implications.

How do I apply? Is there a deadline?

There is no deadline, but funds are distributed on a first come first serve basis.

- Check you eligibility using the link [HERE](#)
- Submit a completed application (linked below) and all required supporting documents.
- AHFC reviews all application materials and if determined eligible, you will be preliminarily approved for the rebate (if home construction is not completed) or approved (if home construction is already completed).
- If preliminarily approved, you will need to submit additional materials prior to completion of home construction for final approval.
- Once application materials are submitted and AHFC confirms that you have met all program requirements, funds will be distributed to you, the homeowner.

What supporting documents are required?

If the home is not complete at time of application, you will need:

- If working with a contractor, a copy of the contract with the builder to verify their Contractor License and a Residential Endorsement License.
- Proof of a commitment that the home will meet a 5-Star Plus energy standard.

Upon completion of construction, you will also need to supply:

- Proof of ownership (e.g., title transfer deed, warranty deed, or tax assessment notice).
- A PUR-101 showing that the home meets a 5-Star Plus energy standard.
- A PUR-102 or Certificate of Occupancy.
- W-9 for tax purposes.

How long will it take for my application to be reviewed?

AHFC expects processing to take approximately 30 days.

Can this program be used in combination with other housing programs?

Alaskans may be able to use federal tax credits or participate in other federally funded new home construction or energy savings programs. Participation in these programs will not impact a homeowners' ability to participate in AHFC's New Home Construction Rebate.

Links:

- [Program Home Page](#)
- [Eligibility Assessment AND Program Application](#)
- [FAQs](#)

General Home Repair

• [USDA Single Family Housing Repair Loans and Grants](#)

Federal

Loan

Grant

Existing
Housing

What is the USDA Single Family Housing Repair Program?

This program provides loans directly from the USDA to very-low-income homeowners to repair, improve or modernize their homes or grants to elderly very-low-income homeowners to remove health and safety hazards.

Who can qualify for this program?

Open to homeowners who occupy the home, meet program income limits (see table), and are unable to obtain affordable credit elsewhere. Applicants must continue to occupy the home as their primary residence. For grants, the homeowner must be age 62 or older.

USDA SFH Repair Program Income Limits for Chugach Census Area FY 2024

	1-4 PERSONS	5-8 PERSONS
Valdez & Whittier	\$58,250	\$76,900
Chenega, Cordova, & Tatitlek	\$85,500	\$112,850

What's the maximum amount of funding I can receive?

- Maximum loan is \$40,000
- Maximum grant is \$10,000 (must be 62 or older)
- Loans and grants can be combined for up to \$50,000 in assistance

What are the loan and grant terms?

- Loans are termed for 20 years
- Loan interest rate is fixed at 1%
- Full title service is required if the total outstanding balance on Section 504 loans is greater than \$25,000
- Grants have a lifetime limit of \$10,000
- Grants must be repaid if the property is sold in less than 3 years

For grants, what qualifies as a “health and safety hazard”?

Common examples are listed below. To determine if your specific needs qualify, it's best to contact a USDA home loan specialist in your area.

- Structural Issues: Repairing foundations, roofs, or walls that are compromised and pose a risk of collapse.
- Electrical Hazards: Updating outdated or faulty wiring to prevent electrical fires or shocks.
- Plumbing Problems: Fixing leaks or broken pipes that could lead to water damage or mold growth.
- Accessibility Improvements: Installing ramps, grab bars, or modifying bathrooms to prevent falls and accommodate residents with mobility challenges.
- Lead-Based Paint: Removing or encapsulating lead paint, especially in homes built before 1978, to prevent lead poisoning.

How do I apply? Is there a deadline?

To apply, contact the Alaska Rural Development State Office at (907) 761-7705. This program is open year round.

Links:

- [Fact Sheet](#)
- [Income Limits by Census Region](#)

Home Weatherization

- [RurAL CAP Enhanced Weatherization Assistance Program](#)

State

Home
Upgrades

Existing
Housing

What is the Enhanced Weatherization Assistance Program?

This program provides client education and home energy efficiency and indoor air quality improvements to reduce rural Alaskans' utility bills and improve the health and comfort of their homes at no cost to the participant.

What services does this program provide?

Services may include:

- Upgrades such as furnace and/or hot water heater replacement
- Door and window repairs or upgrades, sealing or replacement
- Air sealing and insulation
- Whole household ventilation systems and moisture control
- New smoke detectors and carbon monoxide detectors
- New fire extinguishers

Enhanced Weatherization Assistance State Income Limits by household size

1 PERSON	2 PERSONS	3 PERSONS	4 PERSONS
\$74,850	\$85,500	\$96,200	\$106,900
5 PERSONS	6 PERSONS	7 PERSONS	8 PERSONS
\$115,450	\$124,000	\$132,550	\$141,100

Who can qualify for this program?

Participants must meet income requirements (see table above).

What supporting documents are required to apply?

- Completed application (All adults 18+ residing in the home must include social security numbers)
- Proof of homeownership AND for renters, Landlord/Tenant agreement
- Most recent filed income tax returns and W-2's for all household members that have filed
- Most recent pay advice, and documentation of all other income not listed
- Photo ID

How do I apply? Is there a deadline?

Submit completed application and supporting documents to info@weatherizeme.org. There is no deadline for this program.

Links:

- [Program Home Page](#)
- [Application Packet](#)

- [Alaska Housing Finance Corp. Weatherization Assistance Program](#)

State

Home
Upgrades

Existing
Housing

What is the Weatherization Assistance Program?

This program provides weatherization improvements designed to help low- to moderate- income households who own or rent eligible homes reduce energy use in the home, lower heating bills, and make the home more comfortable. Weatherization assessors conduct an inspection to assess the needs and determine the improvements to be made to the home. Assistance funds are not given to households to spend, but pay for trained workers or contractors to purchase materials and make eligible weatherization improvements to homes.

Who can qualify for this program?

Eligibility is based on federal OR state income limits (see tables), housing type, and household needs, with priority given to seniors (55+), people with disabilities, households with children under six, and those who meet federal income limits.

Automatic eligibility is given to those receiving ATAP/TANF, federally funded Low-Income Home Energy Assistance, or SSI. The home must be the applicant's primary residence, and participants must be available throughout the 4-6 month weatherization process. Those who leave the state for more than 30 days per year or do not reside in the home during the heating season may not qualify.

What types of housing are eligible?

Both homeowners and renters in eligible housing (including apartments, cabins, condominiums, houses, mobile homes and multi-family dwellings) are eligible to apply.

Are there any other eligibility restrictions?

- The home must not have been weatherized in the last 15 years through this program
- It cannot be listed for sale, rent, or demolition at the time of application
- For rental properties, landlords must approve participation and may be required to contribute matching funds

Federal Weatherization Assistance Income Limits by household size

1 PERSON	2 PERSONS	3 PERSONS	4 PERSONS
\$37,620	\$51,080	\$64,540	\$78,000
5 PERSONS	6 PERSONS	7 PERSONS	8 PERSONS
\$91,460	\$104,920	\$118,380	\$131,840

State Weatherization Assistance Income Limits for CCA by household size

1 PERSON	2 PERSONS	3 PERSONS	4 PERSONS
\$78,260	\$89,440	\$100,620	\$111,800
5 PERSONS	6 PERSONS	7 PERSONS	8 PERSONS
\$120,744	\$128,688	\$138,632	\$147,576

What does the application timeline look like?

Households with federal eligibility are given higher priority on the waiting list. If a household exceeds federal limits but still qualifies for state funding, they may face a wait of 1-2 years or more. Applications are processed on a first-come, first-served basis, with priority given to those in high-need categories (seniors, disabled, young children, or emergency situations). This is not an emergency assistance program - most weatherization work is completed during the construction season, and applicants may wait a year or more after approval before improvements to their home begin. Non-road access communities may wait longer due to funding limitations and logistical challenges.

What services does this program provide?

Eligible services may include air-sealing, caulking, insulation, and weatherstripping, replacement entry doors, exterior skirting, ventilation measures, moisture and mildew control, clock thermostats, and efficient lighting.

What supporting documentation is required for a complete application?

Copies, not originals, of the following documents are required:

- Proof of Income for the past 12 months or previous calendar year including a most recent Federal Tax Return and pay stubs (last 3 months)
- Proof of Age for household members 55+ (if applicable)
- Proof of Disability (if applicable)
- Proof of Home Ownership (for homeowners), such as a property tax or mortgage statement
- Landlord-Tenant Agreement (for renters)
- Proof of Residency & Occupancy such as a Utility bill in the applicant's name or lease agreement/mortgage statement
- Alaska Permanent Fund Dividend (PFD) verification statement for all household members, which can be obtained from the Alaska PFD website

How do I apply? Is there a deadline?

There is no deadline for this program. Application packet and required supporting documentation should be mailed to:

Alaska Community Development Corporation
1517 S. Industrial Way, #8
Palmer, AK 99645

Links:

- [Program Home Page](#)
- [Application Packet](#)
- [Additional Information for Renters](#)

Home Energy Efficiency

- **IRS Energy Efficient Home Improvement Credit**

Federal

Tax Credit

Existing
Housing

What is the Energy Efficient Home Improvement Credit?

The Energy Efficient Home Improvement Credit is a non-refundable tax credit equal to 30% of eligible expenditures for qualified energy efficient improvements. The credit is available to participants annually through 2032, with no lifetime cap– you can claim the credit each year if you continue to make eligible improvements.

Who can qualify for this program?

You can claim the credit for improvements made to your principal residence (where you live most of the year), as long as it is an existing home located in the United States. Landlords or other property owners who don't live in the home are not eligible for this credit.

What is the maximum amount I can claim each year?

You can claim \$3,200 per year in total: \$1,200 total for most improvements (with sub-limits), and \$2,000 per year for qualified heat pumps, heat pump water heaters, biomass stoves, or boilers.

What home improvements and purchases qualify for the credit?

- Building Envelope Improvements (Up to \$1,200 per year, includes other efficiency upgrades)
 - Exterior Doors – Energy Star certified (\$250 per door, \$500 max per year)
 - Windows & Skylights – Energy Star Most Efficient (\$600 max per year)
 - Insulation & Air Sealing – Must meet IECC standards (No individual cap, but included in \$1,200 limit)
 - Includes spray foam, fiberglass batts, weather stripping, caulking, etc.
 - Labor costs do not qualify
- Home Energy Audits (Up to \$150 per year)
- Residential Energy Property (Up to \$600 per item, included in the \$1,200 limit)
 - Central A/C, Gas/Propane/Oil Furnaces, Boilers, Water Heaters – Must meet CEE efficiency standards
 - Electrical Panel Upgrades (200 Amps+) – If required for energy-efficient upgrades (\$600 max)

What home improvements and purchases qualify for the credit? (continued)

- Heat Pumps & Biomass Equipment (Up to \$2,000 per year, separate from the \$1,200 cap)
 - Heat Pumps & Heat Pump Water Heaters – Must meet CEE highest efficiency tier
 - Biomass Stoves/Boilers – Must have ≥75% thermal efficiency
 - Labor costs qualify for installation.

Where can I find eligible products?

The manufacturer, retailer or installer should be able to help you validate eligibility. You can also check the [Energy Star](#) webpage for eligible [residential windows, doors, and skylights](#).

How do I apply? Is there a deadline?

File [Form 5695, Residential Energy Credits](#) Part II, with your tax return to claim the credit. You must claim the credit for the tax year when the equipment or upgrades are installed, not the year they were purchased.

Links:

- [Program Home Page](#)
- [Tax Form 5695](#)
- [Step-by-Step Guide](#)
- [EnergyStar.gov](#)

• [IRS Residential Clean Energy Credit](#)

Federal

Tax Credit

Existing
Housing

What is the Residential Clean Energy Credit?

The Residential Clean Energy Credit provides a tax credit equal to 30% of the costs of new, qualified clean energy property for your home installed anytime from 2022 through 2032.

What is the Residential Clean Energy Credit? (continued)

The credit percentage rate phases down to 26 percent for property placed in service in 2033 and 22 percent for property placed in service in 2034. You can claim the annual credit every year that you install eligible property until the credit begins to phase out in 2033.

Who can qualify for this program?

You can claim the credit for improvements made to your principal residence (where you live most of the year), as long as it is an existing home located in the United States. Landlords are not eligible for this credit. You may be able to claim a credit for certain improvements made to a second home located in the United States that you live in part-time and don't rent to others. You can't claim a credit for fuel cell property for a second home or for a home that is not located in the United States.

What is the maximum amount I can claim each year?

The credit has no annual or lifetime dollar limit except for credit limits for fuel cell property. Fuel cell property is limited to \$500 for each half kilowatt of capacity. If more than one person lives in the home, the combined credit for all residents can't exceed \$1,667 for each half kilowatt of fuel cell capacity.

What purchases qualify for the credit?

Qualified expenses include, solar electric panels, solar water heaters, wind turbines, geothermal heat pumps, fuel cells, and battery storage technology. You can find more information about qualifying purchases [HERE](#). Used or previously owned clean energy property is not eligible. Qualified expenses may include labor costs for onsite preparation, assembly or original installation of the property and for piping or wiring to connect it to the home. Traditional building components that primarily serve a roofing or structural function generally don't qualify. For example, roof trusses and traditional shingles that support solar panels don't qualify, but solar roofing tiles and solar shingles do because they generate clean energy.

Are there any standards the equipment listed above must meet to qualify?

Solar water heaters must be certified by the Solar Rating Certification Corporation or a comparable entity endorsed by your state. Geothermal heat pumps must meet Energy Star requirements in effect at the time of purchase. Battery storage technology must have a capacity of at least 3 kilowatt hours.

How do I apply? Is there a deadline?

File [Form 5695, Residential Energy Credits](#) Part I, with your tax return to claim the credit. You must claim the credit for the tax year when the equipment or upgrades are installed, not the year they were purchased.

Links:

- [Program Home Page](#)
- [Tax Form 5695](#)
- [Qualifying Purchases Information](#)