



NOTE: If you've already signed on in support of Rule 9-6, thank you! We are updating the letter slightly to reflect the latest language and this letter will be finalized October 23rd. If you would like to be removed please email ccorrigan@spur.org or edit directly here.

October 28th, 2026

Bay Area Air District
375 Beale Street, Suite 600
San Francisco, CA 94105

Subject: Flexibility Amendments for the Air District's Zero-NOx Water Heating Rule

Dear Chair Hopkins and the Board of Directors,

Thank you for the opportunity to share a collective perspective on the recently published [proposed amendments](#) to Rule 9-6 and the accompanying [Staff Report](#). The continued work of the Air District to support an affordable transition to clean, efficient water heating is evident in the extensive and targeted flexibility measures that the agency is proposing to include in Rule 9-6 after receiving feedback from the Board of Directors, a multitude of market actors, and the general public over a very lengthy public process.

The undersigned organizations strongly support amending Rule 9-6 to ensure the rule can be implemented smoothly, affordably, and without unintended consequences to community members while still delivering much-needed regional air quality and public health benefits to all Bay Area residents.

Rule 9-6 was initially approved by the Board of Directors in March 2023 and included the formation of an [Implementation Working Group](#) (IWG) composed of contractors, building owners, local governments, building trades unions, affordable housing providers, utilities, and others to examine the issues and challenges involved in implementing the rule on the adopted timetable. Over more than 20 meetings, the IWG illuminated a number of situations that warranted regulatory flexibility in order to avoid undue burden on residents. With the input of board members, IWG members, and the general public, Air District staff has further examined those cases in need of exemption or delayed compliance, crafted targeted compliance alternatives for those circumstances, and developed straightforward procedures for residents and contractors to apply for these alternatives.

After years of work by staff and a multitude of stakeholders, the present package of flexibility measures will broadly address the project-based, income-based, and equipment-based conditions that might otherwise make timely compliance with the rule in January 2027 unaffordable for some. **This comprehensive set of exemptions — which the agency expects will cover about half of all gas water heater replacements¹ — eliminates the need for any further delay of implementation beyond the proposed January 2028 date.**

¹ Bay Area Air District (BAAQMD), [Staff Report — Proposed Amendments to Building Appliance Rules – Regulation 9, Rule 6: Nitrogen Oxides Emissions from Natural Gas-Fired Boilers and Water Heaters](#), October 2026, pp. 30-31.

Manufacturers, distributors, and installers can most readily support market transformation and cost reduction when they have certainty that a strong market will exist into which they can sell, distribute, and install clean equipment. Once the Rule 9-6 flexibility measures are finalized, the Air District must move forward with the proposed January 2028 implementation without further delay and begin reducing the premature death and chronic illness that is befalling Bay Area residents from harmful water heater pollution.

Low-Income Property Owners

The framework of flexibility for low-income households that staff has proposed is commendable. **These income-based exemptions will successfully address real affordability challenges to rule implementation.** Staff's decision to propose exemptions to all homeowners with income below 80% of the Area Median Income (AMI) threshold for their county strengthens the flexibility available to homeowners who need it most.

Socioeconomic Impact Analysis

The Air District's Updated Socioeconomic Impact Analysis (SIA) supports passage of these rule amendments, concluding "that the proposed Rule 9-6 amendments are not expected to result in significant socioeconomic impacts for Bay Area households or the regional economy."² It agrees with the fact-based stakeholder comments you have received that "(t)he combination of relatively modest household compliance costs in percentage terms, anticipated utility savings, and targeted exemptions for low-income households substantially reduce economic burdens under Rule 9-6 while supporting the District's air quality, public health, and emissions reduction objectives."³

Even so, the analysis uses outdated 2019 utility rate data that grossly underestimates the energy bill savings that customers are likely to experience when upgrading to a heat pump water heater. The Air District commissioned an updated bill impact analysis from E3 in 2024 that points to bill savings for the vast majority of households, factoring in current utility rates and including the important income-graduated fixed charge.⁴ Clearly the Air District's SIA consultant should have utilized this more recent data. Other bill impact analyses from Silicon Valley Clean Energy/WestLight Energy⁵ and RMI⁶ have similar findings: bill savings for the vast majority of households that upgrade, on the order of \$320 to \$430 per year across all nine counties. **These energy bill savings are capable of offsetting the marginal upfront cost of installation on an amortized basis, resulting in net savings for most customers that comply with Rule 9-6.**

Available Rebates

² Eastern Research Group, [Socioeconomic Analysis for Amendments to Regulation 9 Rule 6: Nitrogen Oxides Emissions from Natural Gas-Fired Water Heaters](#), October 2026, p. 1.

³ Ibid.

⁴ Energy + Environmental Economics (E3), [Installation Costs for Zero-NOx Space and Water Heating Appliances](#), September 2024, p. 74 (Table 41).

⁵ Silicon Valley Clean Energy, "[Bill Impacts of Home Electrification](#)," February 2025.

⁶ RMI, [How Heat Pumps Reduce Energy Bills and Air Pollution in the San Francisco Bay Area](#), September 2026.

The Board of Directors and the Stationary Source Committee have received a few presentations from staff this year that have summarized some available rebates for regulated equipment, however those presentations have left out a very large number of active incentive programs.

To provide an accurate picture of the incentive landscape to inform the Board of Directors and the public, SPUR has developed a [memo](#) that lists currently available incentives for heat pump water heaters (HPWHs) in the Bay Area (updated July 20, 2026). This memo is included as an appendix to this letter and illustrates the full breadth of funding currently available to assist residents in transitioning to clean water heaters. These incentives include programs designed to support households across income levels, with additional assistance available to low- and moderate-income households.

Conclusion

Years of thoughtful work by staff, the IWG, market actors, and other stakeholders to prevent unintended consequences from Rule 9-6 implementation have produced the proposed package of flexibility measures. **This comprehensive set of exemptions is expected to cover about half of all gas water heater replacements, removing any need for further delay of implementation beyond the proposed date of January 2028.**

The proposed flexibility measures carefully address affordability concerns, technical concerns, and all the substantive issues that have been raised by stakeholders throughout the long implementation review process.

Implementing Rule 9-6 with robust exemption pathways is incredibly important for the Bay Area. It will accelerate existing market transformation by growing the trained workforce and driving continued innovation from manufacturers, reducing the costs of both installation and equipment. These upfront cost reductions will allow an ever-increasing number of residents to affordably comply with the rule.

The region is counting on your support for these comprehensive flexibility measures at your November 4 board meeting. With their inclusion in Rule 9-6, the Bay Area can begin to reduce the premature death and chronic illness that is befalling Bay Area residents from harmful water heater pollution — without causing unintended consequences for vulnerable community members.

Thank you for your consideration of these comments and your work to enact the Air District's mission: to improve air quality to protect public health, reduce historical and current environmental inequities, and mitigate climate change and its impacts.

Sincerely,

Tony Sirna
Deputy Policy Director, Buildings
Evergreen Action

Sam Fishman
Policy Manager
SPUR

Lauren Weston
Executive Director
Acterra: Action for a Healthy Planet

Leslie Alden
Executive Director
Act Now Bay Area

Rev. Gregory Stevens
Northern California Director
California Interfaith Power & Light

Aaron Burnett
Director of Policy & Civic Engagement
Canal Alliance

Bruce Hodge
Chair
Carbon Free Palo Alto
Carbon Free Silicon Valley

Mary Dube
Chapter Chair
Climate Reality Project San Francisco Bay Area Chapter

Fernando Gaytan
Attorney
Earthjustice

Todd Weber
Chapter Co-Lead
Elders Climate Action NorCal Chapter

Megan Leary
Community Engagement and Policy Manager
Emerald Cities Collaborative Northern California

Liat Meitzenheimer
President
Fresh Air Vallejo

Ruth Ann Norton
President & CEO
Green & Healthy Homes Initiative

Mikayla Silverman
Co-Founder
Induction Rocks

Barrie Hathaway
President and CEO
JobTrain

Jessica Guadalupe Tovar
Executive Director
Local Clean Energy Alliance

David Moller, P.E.
Co-Director
Marin Electrification Council

Angela Evans
Director
Menlo Spark

Linda Hutchins-Knowles
Co-Founder & Team Coordinator
Mothers Out Front Silicon Valley

Ericka Flores
Clean Energy and Equity Advocate
Natural Resources Defense Council (NRDC)

Margo Meiman
Co-Director
Pacifica Climate Committee

Jenna Mu
Co-Director
Palo Alto Student Climate Coalition

Sven Thesen
Co-Founder
Project Green Home

Joel Ervice

Associate Director
Regional Asthma Management & Prevention (RAMP)

Robert M. Gould, MD
President
San Francisco Bay Physicians for Social Responsibility

Susan Green
Steering Committee
San Francisco Climate Emergency Coalition

Robert Whitehair
Co-Leader
San Mateo Climate Action Team

Melissa Yu
Campaign Strategist
Sierra Club

Emily Ma & Mani Bekele
Youth Co-Directors
Silicon Valley Youth Climate Action

Al Grumet & Marilyn Price
Co-Chairs
Sustainable Mill Valley

Sarah Hubbard
Executive Director
Sustainable San Mateo County

Laura Neish
Executive Director
350 Bay Area Action

Lisa Jackson
Local Policy Team
350 Contra Costa Action

Nancy Haber
Coordinating Committee
350 San Francisco Action

Cheryl Weiden
Steering Committee

350 Silicon Valley

Nicole Merino Tsui

Director of Strategic Partnerships

West Oakland Environmental Indicators Project

Appendix:

Bay Area Heat Pump Incentive Landscape (HPWH focus)

SPUR is conducting a complete review of the heat pump incentives available in the Bay Area, and the funding cycles for these programs. The audit includes not only rebates, but other direct install and financing programs that have been made available to many of the region's residents.

The below tables include an up to date inventory of existing incentives available in either a part, or all of the Bay Area:

- Comprehensive inventory of currently active heat pump water heater (HPWH) and heat pump HVAC incentives across the Bay Area — single-family AND multifamily, tagged [SF] / [MF] / [SF/MF] in the Incentive Type column. Also included are related adder programs that target electric readiness measures that support heat pump installations.
- 123 separate incentives all available in some part of the Bay Area, issued across 27 incentive offering entities (CCAs, Municipal Utilities, cities, PG&E, BayREN, state programs).
- 61 incentives include HPWHs as qualifying appliances installations for receiving the incentive, and 25 (all but one) of the incentive issuing entities tracked offer incentives for HPWHs.

Every row's "Currently Active?" status was independently re-verified online, on July 20th, 2026. The Tables are organized into three sections: CCA territory Incentives, city-level incentives, and regional/state incentives. Incentive Type cells shaded blue are HPWH-related. Rows shaded amber are active but closing within days. Excludes closed, paused, fully-reserved, hypothetical, superseded, and non-resident (aggregator/contractor-only) programs.

1. CCA Territory Incentives

Incentives offered directly by the six Bay Area Community Choice Aggregators (CCAs) as their core, region-wide programs — available to all residents in that CCA's service territory regardless of city.

Incentive issuing entity	Umbrella Program	Incentive Type	Amount	Currently Active?	Notes
San José Clean Energy	EcoHome Rebate	[SF/MF] HPWH (Market rate)	\$2,500	Yes (Verified 7/20/26)	Gas water heater -> HPWH
		[SF/MF] HPWH (EJC / income-qualified)	\$3,500	Yes (Verified 7/20/26)	Gas water heater -> HPWH
		[SF/MF] HP HVAC (Market rate)	\$1,500	Yes (Verified 7/20/26)	Gas furnace -> HP HVAC
		[SF/MF] HP HVAC (EJC / income-qualified)	\$2,500	Yes (Verified 7/20/26)	Gas furnace -> HP HVAC
	EcoHome add-on	[SF/MF] Panel upgrade (Market rate)	\$1,000	Yes (Verified 7/20/26)	Add-on
		[SF/MF] Panel upgrade (EJC / income-qualified)	\$2,000	Yes (Verified 7/20/26)	Add-on
		[SF/MF] EV/dryer/cooking circuit prewire (Market rate)	\$500	Yes (Verified 7/20/26)	Add-on
		[SF/MF] EV/dryer/cooking circuit prewire (EJC / income-qualified)	\$750	Yes (Verified 7/20/26)	Add-on
		[SF/MF] Circuit pauser (All)	\$250	Yes (Verified 7/20/26)	Add-on
	EcoHome Payment Plan	[SF/MF] HPWH / HP HVAC (All)	0% financing up to \$5,000	Yes (Verified 7/20/26)	Financing
WestLight Energy	Home Upgrade Rebates	[SF] HPWH (Market rate)	\$3,500	Yes (Verified 7/20/26)	Gas water heater -> HPWH

Incentive issuing entity	Umbrella Program	Incentive Type	Amount	Currently Active?	Notes
		[SF] HPWH (Market rate)	\$500	Yes (Verified 7/20/26)	Electric resistance water heater -> HPWH
		[SF] HP HVAC (Market rate)	\$1,500	Yes (Verified 7/20/26)	Gas heater / furnace -> HP HVAC
	CARE / FERA adder	[SF] HPWH or HP HVAC (Income-qualified)	\$1,000	Yes (Verified 7/20/26)	Add-on
	Electrical add-on	[SF] Panel upgrade (All)	\$1,000	Yes (Verified 7/20/26)	Add-on
		[SF] Smart load management device (All)	\$500	Yes (Verified 7/20/26)	Add-on
	Full-Service Home Upgrades	[SF] HPWH / HP HVAC (Income-qualified)	Full cost for qualifying low-income households	Yes (Verified 7/20/26)	Whole-home upgrades
	0% Loan Program	[SF] Projects incl. HPWH / HP HVAC (All)	Up to \$10,000	Yes (Verified 7/20/26)	Financing
Silicon Valley Clean Energy	Home Rebates core	[SF] HPWH (Market rate)	\$2,500	Yes (Verified 7/20/26)	Gas water heater -> HPWH
		[SF] HPWH (Income-qualified)	\$3,500	Yes (Verified 7/20/26)	Gas water heater -> HPWH
		[SF] HPWH (Market rate)	\$2,500	Yes (Verified 7/20/26)	Electric resistance water heater -> HPWH
		[SF] HPWH (Income-qualified)	\$1,500	Yes (Verified 7/20/26)	Electric resistance water heater -> HPWH
		[SF] HP HVAC (Market rate)	\$2,000	Yes (Verified 7/20/26)	Gas furnace -> HP HVAC
		[SF] HP HVAC (Income-qualified)	\$2,000	Yes (Verified 7/20/26)	Gas furnace -> HP HVAC
		[SF] HP HVAC (Market rate)	\$2,000	Yes (Verified 7/20/26)	Electric resistance heat -> HP HVAC
		[SF] HP HVAC (Income-qualified)	\$2,000	Yes (Verified 7/20/26)	Electric resistance heat -> HP HVAC
	Home Rebates add-on	[SF] Electrical infrastructure upgrade (All)	\$1,000	Yes (Verified 7/20/26)	Add-on
		[SF] Prewiring / wiring / circuit splitter / pauser (Market rate)	\$500 each, up to \$2,000	Yes (Verified 7/20/26)	Add-on
		[SF] Prewiring / wiring / circuit splitter / pauser (Income-qualified)	\$750 each, up to \$3,000	Yes (Verified 7/20/26)	Add-on
		[SF] Gas meter removal (All)	\$500	Yes (Verified 7/20/26)	Add-on
Sonoma Clean Power	Water Heating	[SF] HPWH (Market rate)	\$2,500	Yes (Last checked 2026-07-21)	Qualifying HPWH
		[SF] HPWH (Income-qualified)	50% remaining project cost, up to \$10,000	Yes (Last checked 2026-07-21)	Qualifying HPWH
	Heating & Cooling	[SF] HP HVAC (Market rate)	\$1,000	Yes (Last checked 2026-07-21)	Qualifying HP HVAC
		[SF] HP HVAC (Income-qualified)	50% of remaining project cost, up to \$10,000	Yes (Last checked 2026-07-21)	Qualifying HP HVAC

Incentive issuing entity	Umbrella Program	Incentive Type	Amount	Currently Active?	Notes
		[SF] Air-to-water hydronic heat pump (Market rate)	\$1,700	Yes (Last checked 2026-07-21)	Qualifying hydronic system
CleanPowerSF	Water Heater Upgrade Program	[SF/MF] HPWH (Market rate) - bill credit	\$1,200	Yes (Last checked 2026-07-21)	Gas or electric resistance water heater -> HPWH
		[SF/MF] HPWH (CARE / FERA / discount customer) - bill credit	\$1,800	Yes (Last checked 2026-07-21)	Gas or electric resistance water heater -> HPWH
	All-Electric Multifamily Program	[MF] All-electric transition / TA (Affordable housing)	Public amount not posted	Yes (Verified 7/20/26)	
Marin Clean Energy (MCE)	SF Home Savings (income-qualified)	[SF] Combined EE / electrification scope (Income-qualified)	100% of project cost, avg. ~\$4,000/home	Yes (Verified 7/20/26)	Program support
	Multifamily Energy Savings	[MF] HP HVAC / HP water heating and other measures (Owners / managers)	Public amount not posted	Yes (Verified 7/20/26)	
	Multifamily Program	[MF] EE + electrification (LMI + market-rate multifamily)	Up to 7200/unit	Yes (Verified 7/20/26)	
	Heat Pump Rebates (consumer-facing)	[SF] HPWH (Market rate (no separate income-qualified tier found))	\$3,175	Yes (Verified 7/20/26)	
		[SF] HP HVAC (Market rate (no separate income-qualified tier found))	\$400 per 500 sq ft of home + \$2,000 bonus rebate (example: ~	Yes (Verified 7/20/26)	

2. City-Level Incentives

City-specific programs: standalone municipal utility incentives (Alameda Municipal Power, Silicon Valley Power, Palo Alto), city government programs (Piedmont, Hayward, Pinole, Redwood City), and city-funded “toppers” that add to an underlying CCA incentives (SVCE + Milpitas/Los Altos/Sunnyvale/Mountain View, PCE + Menlo Park). Where a program is a topper, the amount shown is the CCA base plus the city add-on, not the city add-on alone.

NOTE: San Francisco programs run by CleanPowerSF were included in table 1 on CCA incentive territories, not the city level incentive table

Incentive issuing entity	Umbrella Program	Incentive Type	Amount	Currently Active?	Notes
SVCE + City of Milpitas	City total via SVCE	[SF] HPWH (Market rate)	\$3,350	Yes (Verified 7/20/26)	Gas water heater -> HPWH
		[SF] HP HVAC (Market rate)	\$4,000	Yes (Verified 7/20/26)	Gas furnace -> HP HVAC
SVCE + City of Los Altos	City total via SVCE	[SF] HPWH (Market rate)	\$3,500	Yes (Verified 7/20/26)	Gas water heater -> HPWH
		[SF] HP HVAC (Market rate)	\$3,000	Yes (Verified 7/20/26)	Gas furnace -> HP HVAC
SVCE + City of Sunnyvale	City total via SVCE	[SF] HP HVAC (Market rate)	\$3,000	Yes (Verified 7/20/26)	Gas furnace -> HP HVAC
		[SF] HP HVAC (Income-qualified)	\$3,500	Yes (Verified 7/20/26)	Gas furnace -> HP HVAC
SVCE + City of Mountain View	Year of the Water Heater	[SF] HPWH (Market rate)	\$4,000	Yes (Verified 7/20/26)	Gas water heater -> HPWH
		[SF] HPWH (Income-qualified)	\$5,000	Yes (Verified 7/20/26)	Gas water heater -> HPWH
City of Mountain View	Sustainability CIP Heat Pump Incentive	[SF] HPWH / HP HVAC (All / market rate (with possible IQ pathway))	Amount not confirmed — see notes	Yes (Last checked 2026-04-10)	Heat pump installation
City of Palo Alto Utilities	Rebate Hub	[SF] HPWH (Market rate)	\$3,500	Yes (Verified 7/20/26)	Gas water heater -> HPWH
		[SF] HPWH (Market rate)	\$500	Yes (Verified 7/20/26)	Electric resistance water heater -> HPWH
		[SF] HP HVAC (Market rate)	\$2,500	Yes (Verified 7/20/26)	Gas / fossil heater -> HP HVAC
		[SF] HP HVAC (Income-eligible)	\$5,000	Yes (Verified 7/20/26)	Gas / fossil heater -> HP HVAC
	Rebate Hub add-on	[SF] Panel upgrade (Market rate)	\$1,000	Yes (Verified 7/20/26)	Add-on
		[SF] Panel upgrade (Income-eligible)	\$2,000	Yes (Verified 7/20/26)	Add-on
		[SF] Gas meter removal (All)	\$2,500	Yes (Verified 7/20/26)	Add-on
	REAP / direct install	[SF] HPWH (Very low income)	No cost	Yes (Verified 7/20/26)	HPWH
	Electrify My Home (Whole-Home Electrification)	[SF] HPWH / HP HVAC / whole-home electrification (All (no-cost for qualifying income-eligible; market-rate with cost-share))	No cost (IQ) / Cost-share (MR)	Yes (Verified 7/20/26)	Whole-home gas-to-electric retrofit
	Limited-Time HPWH Discount (Electrify My Home)	[SF] HPWH (All)	\$500	Yes (Verified 7/20/26)	
City of Piedmont	Electrification Rebate Program	[SF/MF] Ductless mini-split HP (Market rate)	\$750	Yes (Verified 7/20/26)	HVAC electrification
		[SF/MF] Ducted central air-source HP (Market rate)	\$1,500	Yes (Verified 7/20/26)	HVAC electrification
		[SF/MF] Heat pumps / HPWH / panel upgrades (Low-income)	Double standard rebate	Yes (Verified 7/20/26)	Electrification
		[SF/MF] HPWH (Market rate)	\$800	Yes (Verified 7/20/26)	

Incentive issuing entity	Umbrella Program	Incentive Type	Amount	Currently Active?	Notes
City of Hayward	Water Heater Replacement Program	[SF] HPWH (Low-income)	Full cost	Yes (Verified 7/20/26)	Older water heater preference
Alameda Municipal Power	Residential rebate	[SF] HPWH (Market rate)	\$1,500	Yes (Verified 7/20/26)	Gas water heater -> HPWH
		[SF] HP HVAC (Market rate)	\$1,500	Yes (Verified 7/20/26)	Existing heating system -> HP HVAC
		[SF] Panel upgrade (Market rate)	\$1,500	Yes (Verified 7/20/26)	Add-on
City of Pinole	Local HPWH rebate	[SF] HPWH (All / local)	Up to \$3,000	Yes (Verified 7/20/26)	HPWH
	Pinole Energy Enhancement Rebate (PEER) Program	[SF/MF] HP HVAC (All / local)	\$3,000	Yes (Verified 7/20/26)	
Silicon Valley Power (City of Santa Clara)	SVP Residential Rebate — HPWH Gas-to-Electric	[SF] HPWH (Market rate)	\$5,500	Yes (Verified 7/20/26)	Gas water heater → HPWH
	SVP Residential Rebate — HPWH Gas-to-Electric (IQ)	[SF] HPWH (Income-qualified (FRAP / LIHEAP))	\$6,500	Yes (Verified 7/20/26)	Gas water heater → HPWH
	SVP Residential Rebate — HP HVAC Gas Replacement	[SF] HP HVAC (Market rate)	up to 10000	Yes (Verified 7/20/26)	Gas furnace → HP HVAC
	SVP Residential Rebate — HP HVAC Gas Replacement (IQ)	[SF] HP HVAC (Income-qualified (FRAP / LIHEAP))	up to \$11,000	Yes (Verified 7/20/26)	Gas furnace → HP HVAC
	SVP Residential Rebate -- HPWH Electric-to-Electric	[SF] HPWH (Market rate)	\$500	Yes (Verified 7/20/26)	
	SVP Residential Rebate -- HP HVAC Electric Resistance Replacement	[SF] HP HVAC (Market rate)	\$1,000	Yes (Verified 7/20/26)	
Redwood City	Environmental Initiatives Rebates	[SF] HP HVAC (Market rate)	\$500	Yes (Verified 7/20/26)	
	Environmental Initiatives Rebates -- IQ permitting adder	[SF] HPWH or HP HVAC (ambiguous -- see notes) (Income-qualified (CARE/FERA/WSRAP))	\$500	Yes (Verified 7/20/26)	
	Local HPWH rebate	[SF] HPWH (All / local)	\$500	Yes (Verified 7/20/26)	HPWH
PCE + City of Menlo Park	Home Upgrade Rebate Match — HPWH	[SF] HPWH (Market rate)	\$2,500	Yes (Verified 7/20/26)	
	Home Upgrade Rebate Match — HP HVAC	[SF] HP HVAC (Market rate)	\$1,500	Yes (Verified 7/20/26)	
	Home Upgrade Rebate Match -- Panel Upgrade	[SF] Panel upgrade (Market rate)	\$1,000	Yes (Verified 7/20/26)	
	Home Upgrade Rebate Match -- Income-Qualified Adder	[SF] HPWH or HP HVAC (Income-qualified (CARE/FRAP))	\$1,000	Yes (Verified 7/20/26)	
	Free Home Upgrade Services	[SF] HPWH / HP HVAC / electrical (Income-qualified / local)	No cost	Yes (Verified 7/20/26)	Whole-home upgrades
City of Albany	Heat Pump HVAC & Water Heater Rebate Program	[SF] HPWH (Market rate / all households)	\$500	Yes (Verified 7/23/26)	Gas water heater -> HPWH
		[SF] HPWH (Moderate-income)	\$1,500	Yes (Verified 7/23/26)	Gas water heater -> HPWH
		[SF] HPWH (Low-income)	\$3,000	Yes (Verified 7/23/26)	Gas water heater -> HPWH

Incentive issuing entity	Umbrella Program	Incentive Type	Amount	Currently Active?	Notes
		[SF] HP HVAC - Ducted (Moderate-income; no MR tier)	\$3,000	Yes (Verified 7/23/26)	No market-rate ducted tier exists
		[SF] HP HVAC - Ducted (Low-income; no MR tier)	\$6,000	Yes (Verified 7/23/26)	No market-rate ducted tier exists
		[SF] HP HVAC - Ductless (Moderate-income)	\$1,000-\$3,000	Yes (Verified 7/23/26)	Scales with # of ductless units
		[SF] HP HVAC - Ductless (Low-income)	\$2,000-\$6,000	Yes (Verified 7/23/26)	Scales with # of ductless units
		[SF] Panel upgrade (Market rate)	\$500	Yes (Verified 7/23/26)	Add-on, requires qualifying HP project
		[SF] Panel upgrade (Moderate-income)	\$1,000	Yes (Verified 7/23/26)	Add-on, requires qualifying HP project
		[SF] Panel upgrade (Low-income)	\$2,000	Yes (Verified 7/23/26)	Add-on, requires qualifying HP project

3. Regional & State Incentives (available across the entire region)

Programs that operate across the whole Bay Area or statewide, independent of CCA or city boundaries: BayREN, TECH Clean California/HEEHRA, Golden State Rebates, California Energy-Smart Homes, LIWP, Equitable Building Decarbonization, and PG&E's own statewide programs.

Incentive issuing entity	Umbrella Program	Incentive Type	Amount	Currently Active?	Notes
PG&E	Energy Savings Assistance	[SF/MF] HPWH / furnace / other measures (Low-income)	No cost	Yes (Verified 7/20/26)	Home assessment determines measure
	ESA Multifamily Whole Building Program	[MF] Comprehensive upgrades; potential heat-pump pathways (Income-qualified)	No public fixed per-heat-pump amount	Yes (Verified 7/20/26)	
PG&E - California Energy-Smart Homes	MF Low-Rise Whole Building Electrification Alterations	[MF] Whole-home package incl. HP HVAC + HPWH (All)	\$2,200 per unit	Yes (Last checked 2026-04-10)	
	MF Low-Rise Electrical Infrastructure Upgrade Bonus	[MF] Electrical infrastructure (All)	\$600 per unit served	Yes (Last checked 2026-04-10)	
	Central HPWH design bonus	[MF] Central HPWH (All)	\$5,000 per project / developer	Yes (Last checked 2026-04-10)	
	Central HPWH installation bonus	[MF] Central HPWH (All)	\$500 per unit served	Yes (Last checked 2026-04-10)	
	Variable Capacity Heat Pump Bonus	[MF] HP HVAC (All)	\$300 per dwelling unit / ADU	Yes (Last checked 2026-04-10)	
	Integrated Heat Pump Space and Water Heating Bonus	[MF] Integrated HP HVAC + HPWH (All)	\$1,000 per dwelling unit / ADU	Yes (Last checked 2026-04-10)	
	Low-GWP Heat Pump Bonus	[MF] HP HVAC / HPWH low-GWP equipment (All)	\$800 per dwelling unit / ADU	Yes (Last checked 2026-04-10)	
Golden State Rebates	Instant retail / distributor rebate	[SF/MF] HPWH (All qualifying households)	Up to \$900	Yes -- CLOSING SOON (Last checked 2026-07-21)	
	HPWH rebate	[SF/MF] HPWH (All / some equipment-specific tiers)	\$700 flat (updated May 2026; previously \$400–\$900 MR)	Yes -- CLOSING SOON (Last checked 2026-07-21)	HPWH
LIWP	Farmworker Housing electrification measures	[SF] HPWH (Low-income)	No cost	Yes (Verified 7/20/26)	
		[SF] HP HVAC (ducted / non-ducted) (Low-income)	No cost	Yes (Verified 7/20/26)	
Equitable Building Decarbonization	Statewide Direct Install Program – Northern Region	[SF] HPWH / HP HVAC / wiring / panel / induction / dryer (Low-income in under-resourced communities)	No cost	Yes (Verified 7/20/26)	Measure mix determined by assessment
		[MF] HPWH / HP HVAC / wiring / panel / induction / dryer (Low-income in under-resourced communities)	No cost	Yes (Last checked 2026-07-21)	
BayREN	EASE Home core	[SF] Whole-home scope incl. possible HPWH / HP HVAC (Low- / moderate-income)	Typically 80% of project cost covered	Yes (Verified 7/20/26)	Whole-home efficiency / electrification

Incentive issuing entity	Umbrella Program	Incentive Type	Amount	Currently Active?	Notes
	BAMBE base rebate	[MF] Whole-building scope with 2+ EE upgrades and 10%+ savings (Eligible multifamily properties)	\$500 per unit	Yes (Verified 7/20/26)	
	BAMBE electrification adder	[MF] In-unit HPWH (Eligible multifamily properties)	\$1,500 per apartment upgraded	Yes (Verified 7/20/26)	
		[MF] In-unit HP HVAC (Eligible multifamily properties)	\$1,500 per apartment upgraded	Yes (Verified 7/20/26)	
		[MF] Central HPWH (Eligible multifamily properties)	\$1,000 per apartment served	Yes (Verified 7/20/26)	
		[MF] Central HP HVAC (Eligible multifamily properties)	\$1,000 per apartment served	Yes (Verified 7/20/26)	
		[MF] Common-area HP HVAC (Eligible multifamily properties)	\$1,000 per equipment	Yes (Verified 7/20/26)	
		[MF] Laundry/common-area HPWH (Eligible multifamily properties)	\$1,000 per equipment	Yes (Verified 7/20/26)	
	BAMBE electrical adder	[MF] Electric panel upgrades (Eligible multifamily properties)	Up to \$1,000 per unit for subpanel; up to \$5,000/property for ceiling	Yes (Verified 7/20/26)	
	BAMBE community adders	[MF] HPWH / HP HVAC and broader electrification (Priority communities)	Varies; often 1.5x total rebate and in some housing-burdened	Yes (Verified 7/20/26)	
HEEHRA Phase I	MF HEEHRA	[MF] Heat pumps, HPWHs, electric equipment (Income-qualified MF)	Up to \$14,000 per unit	Yes (Verified 7/20/26)	
	HPWH-specific amount from Air District Table 6	[MF] HPWH (Multifamily)	\$1,750 per HPWH	Yes (Verified 7/20/26)	