



**NYSERDA Residential Market
Advisory Group (RMAG) Quarterly
Meeting**

**Virtual Meeting
Thursday, May 7, 2026**

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Meeting Overview

Background

On Thursday, May 7, 2026, the New York State Energy Research and Development Authority (NYSERDA) convened its Q2 2026 virtual Residential Market Advisory Group (RMAG) meeting, bringing together stakeholders to discuss residential clean energy market development across New York State.

The meeting included program and project updates from the EmPower+ Program, Home Energy Plan, and the newly launched Affordable Multifamily Program Upstate (AMP Up). Two breakout sessions were held, one on Coordinated Home Upgrades and the other on Weatherization-First Implementation. Lastly, meeting attendees participated in polls to inform priority setting for 2026 RMAG sub-group activities and inform planning for an upcoming in-person RMAG meeting.

In total, 80 individuals attended the meeting, including 10 NYSERDA staff.

Meeting Agenda

Time (ET)	Topic and Presenter	Presenters
10:00 am – 10:05 am	Welcome and Introductions	- Trevor Reddick, Senior Director, Kearns & West - Tamar Nagel, Project Manager, NYSERDA
10:05 am – 10:40 am	Breakout Sessions - Coordinated Home Upgrades - Weatherization-First Implementation	- Coordinated Home Upgrades: - Emily Chessin, NY-SUN Assistant Director, NYERDA - Jay Best, Green Team LI - Susan Cotner, Albany Affordable Housing Partnership - Matel Anasta, NY Green Bank - Weatherization-First Implementation: - Max Ciovacco, Home Modernization Project Manager, NYSERDA - Jenna Lawson, Finger Lakes Regional Clean Energy Hub - Hal Smith, HalCo
10:40 am – 10:50 am	EmPower+ Program Update	Scott Oliver, Associate Director, Home Modernization Program, NYSERDA
10:50 am – 10:55 am	Virtual Energy Assessments Update	Steve Wagner, Senior Project Manager, NYSERDA
10:55 am – 11:05 am	AMP Up: Affordable Multifamily Program Upstate	Brian Cabezas, Multifamily Program Manager, NYSERDA
11:05 am – 11:25 am	Priority Setting Discussion / Sub-Group Activities	Trevor Reddick, Senior Director, Kearns & West
11:25 am – 11:30 am	Closing and Next Steps	- Tamar Nagel, Project Manager, NYSERDA - Trevor Reddick, Senior Director, Kearns & West

Meeting Summary

Welcome and Introductions

Trevor Reddick, Senior Director, Kearns & West, opened the meeting by reviewing the ground rules and the agenda.

NYSERDA Opening Remarks

Tamar Nagel, Project Manager, NYSERDA, welcomed participants and provided a brief update on Residential Market Advisory Group (RMAG) operations. The RMAG is a forum for residential stakeholder engagement with quarterly meetings and topic-focused working groups, listening sessions, and other meetings driven by stakeholder priorities.

Tamar shared that NYSERDA has launched a new and improved [NYSERDA RMAG webpage](#) and invited participants to visit the site and provide feedback. Tamar also invited attendees to register for the [Clean Energy for Homes Conference](#) May 27 – 29 which is being supported by NYSERDA.

Breakout Sessions Overview

Trevor introduced two breakout sessions:

- **Coordinated Home Upgrades:** A panel presentation and facilitated discussion exploring how residential programs, tools, and market actors can better support whole-home upgrade pathways combining efficiency, electrification, and distributed energy resources.
- **Weatherization-First Implementation:** A panel presentation and facilitated discussion focused on how 'heat pump readiness' is being defined, verified, and operationalized across programs under the New York State Department of Public Service May 2025 Order on Low-and-Moderate Income Energy Efficiency and Building Electrification (EE/BE) Portfolios.

Breakout Session #1: Coordinated Home Upgrades

Overview

Trevor Reddick, Kearns & West, facilitated the Coordinated Home Upgrades breakout session. Emily Chessin, Assistant Director of NY Sun, NYSERDA, opened the session by presenting early-stage thinking on a potential whole-home electrification program combining energy efficiency, building electrification, and distributed energy resources measures. Three panelists, Matel Anasta (NY Green Bank), Jay Best (Green Team Long

Island), and Susan Cotner (Albany Affordable Housing Partnership) participated in the discussion.

Meeting Presentation

Emily opened by describing draft goals for a potential whole-home retrofit program serving Low- and Moderate-Income (LMI) residential customers in New York State. This offering would combine EmPower+, NY Sun, and residential storage program efforts with the goal of improving energy affordability, delivering projects where projected energy savings exceed monthly financing payments. Such a program would target households at or below 80% of Area Median Income (AMI) or 80% of State Median Income (SMI), whichever is higher.

Emily walked participants through a customer lifecycle workflow. Customers would complete intake, income verification, and contractor selection through a NYSERDA program administrator, with the option to either select a contractor from a qualified pool or have one assigned. A home electrification assessment would cover efficiency, electrification, and solar and storage measure opportunities. Recommended measures, costs, and financing options would be presented to the customer, with financing potentially available through sources like Green Jobs Green New York (GJGNY). Work would proceed with weatherization, efficiency, and heat pump measures first, followed by solar and battery storage installation, with inspections and payment made to contractors at each phase. A one-year anniversary assessment would capture customer satisfaction and measure the realized energy savings. Per a weatherization-first approach, customers would be required to begin with weatherization and efficiency, while customers who had previously completed an EmPower+ project could advance directly to solar and storage.

Courtney Moriarta, Home Modernization Team at NYSERDA, noted that the program concept was based on Sustainable Futures program funding allocations from the state budget process. An initial \$50 million tranche of bondable funding for the EmPower+ Program has prompted NYSERDA to consider how they may be deployed as a stacked incentive model. Since whole-home retrofit costs may require elevated incentive levels, NYSERDA anticipates this may be an offering with limited scope. Identifying customer segments that would most benefit from a stacked offer is thus a priority for the program team.

Panel Discussion Highlights

Matel Anasta, NY Green Bank, described capital stacking approaches for combining efficiency, electrification, and distributed energy resource investments. He noted that for residential projects, the funding structure typically requires coordination among NYSERDA, utilities, other banks, and existing mortgage holders, and that lender recourse and payment

timing are central design considerations. Matel discussed an example of a \$25,000 loan amortized over 10 years at a subsidized 1.5% interest rate, which would add approximately \$200 per month to a utility bill before accounting for any additional grants, rebates, or realized energy savings.

Jay Best, Green Team Long Island, shared his organization's experience attempting to deliver solar, heat pumps, and weatherization to the same customers. He observed that managing all three verticals simultaneously was difficult and that combined projects typically grew into six-figure costs, requiring homeowners to stack two or three loan products. Successful all-of-the-above projects were largely completed by well-qualified, non-LMI homeowners with access to capital. Jay also noted that solar companies often prefer simple, fast deals and resist introducing complexity from envelope or heat pump coordination. Lastly, Jay noted that while positive cash-flow is a valuable desired outcome, it may obscure non-economic benefits that these projects can deliver, including whole-house cooling, improved comfort, and human health improvements.

Susan Cotner, Albany Affordable Housing Partnership, described her organization's experience pairing grant funds for pre-weatherization work with the EmPower+ program for households under 80% of AMI/SMI. She noted that LMI families generally seek grants rather than debt. Previous experience showed that requiring pre-approval for financing as part of a project workflow created undue burden on applicants and slowed the project pipeline down. To create stacking opportunities, Albany Affordable Housing Partnership currently runs a combined application for EmPower+ and pre-weatherization grant funds, noting the importance of referrals to local resources. For example, lead remediation through local health agencies can replace windows at no cost to customers, a measure not currently offered under the EmPower+ program. Susan noted several constraints that affect LMI uptake of combined measure projects. Layering state and federal funds is difficult due to differing contracting requirements. Solar readiness may also pose a challenge for LMI customers -- roof replacements with proper ventilation can have costs of approximately \$15,000 - \$17,000. Additionally, new solar installations may require expensive electrical system upgrades to address code violations and meet GFCI requirements.

Key Themes

- **LMI affordability and debt aversion:** Participants emphasized that LMI households are generally unable to absorb the level of debt associated with whole-home electrification and that providers generally prefer grants over loans for this scope of work.
- **Capital stack complexity:** Achieving viable project economics requires coordination across NYSERDA subsidies, utility programs, banks, and existing lenders. A

participant noted that whole-home retrofit project costs will exceed the traditional \$25,000 lending cap for NY Green Bank products, and recommended NYSERDA consider both expanding available capital per homeowner and make financing longer-term— potentially up to 20 years — to matches the useful life of installed equipment. Lastly, they noted that inflationary energy cost increases should not be used to justify project economics, since the LMI sector cannot absorb those increases.

- **Contractor coordination and project complexity:** Given that there are very few contractors available statewide that can deliver weatherization, heat pumps, and solar and storage in-house, cross-contractor coordination will need to address measure sequencing and quality assurance challenges that homeowners may find difficult to navigate.
- **Local resources and remediation linkages:** Making these projects affordable for LMI households requires significant collaboration between trusted advisors and service providers, including local clean energy hubs, affordable housing organizations, lead abatement programs, and municipal code inspectors. This level of complexity is incredibly challenging for even sophisticated advisors. Linking energy improvements to broader inspection and remediation programs can drive broader uptake. The Town of Bedford’s rental building inspection program was identified as an example of this collaboration. Municipal inspectors flag energy-related concerns (e.g., leaking oil tanks, unsafe furnaces, lead) to motivate building owners to address them. Heat emergency plans, resiliency requirements in shoreline areas, and similar policy drivers can also support coordinated improvements. These partnerships are critical to identify eligible customers and to address pre-weatherization barriers that programs like EmPower+ alone cannot resolve.

Breakout Session #1 Q&A

Question/Comment	NYSERDA Answer
The draft program does not appear to differ meaningfully from current program offerings, and does not address how the full scope of upgrades would be paid for in a single home. Assuming LMI households can take on \$30,000 to \$40,000 loans is unrealistic, particularly when EmPower+ already runs short of funds for weatherization alone before adding electric panels, heat pumps, solar, and storage.	NYSERDA is still working through expected per-home costs and the degree to which the program could incentivize or subsidize them. Costs may prove too high for certain customer segments to participate and may thus need to be limited in scope. In coordinating across funding and financing sources, timing payments relative to realized energy savings so the project is cash positive over its useful life remains a hurdle for planning purposes.
How is “cashflow positive” defined, and over what time frame?	“Cashflow positive” means a customer’s lifetime payments on any financing taken out for the project would be lower than the realized energy savings over the same period.

Question/Comment	NYSERDA Answer
Does the design make an assumption about heat pump type (ground source vs. air source)?	No determination has been made yet about heat pump type.
Have the costs of building out additional generation and transmission infrastructure to meet winter peak demand from air source heat pumps been considered?	Calculating economic value of avoided generation and transmission costs are part of broader NYSERDA considerations for energy pricing and incentive design. Continued dialogue on the value of incorporating geothermal heat pumps is valuable to NYSERDA.

Breakout Session #2: New York State Weatherization-First Implementation: Readiness, Verification, and Delivery Challenges

Overview

Kyle Vint, Kearns & West, facilitated the Weatherization-First Implementation breakout session. He introduced Max Ciovacco, NYSERDA Home Modernization Team, who provided an overview of the evolution of NYSERDA's Heat Pump Ready (HPR) Specification for analyzing weatherization data. Max also discussed the impact of HPR envelopes, providing a case study, and exploring the wall contribution to heat loss. Following Max's presentation, panelists Jenna Lawson from the Finger Lakes Regional Clean Energy Hub and Hal Smith from HalCo provided opening comments before a facilitated discussion was held with meeting attendees.

Meeting Presentation

Max discussed the evolution and impact of New York State's "Heat Pump Ready" home specification, which was developed beginning in 2019 using extensive energy modeling of common housing types across the state. The specification was tested through approximately 10,000 home upgrades in the Comfort Home program before becoming a minimum requirement for EmPower+ program projects. Newport Ventures, a NYSERDA contractor, analyzed tens of thousands of weatherized homes, which showed that integrating weatherization measures before heat pump installation significantly lowers heating loads, reduces system sizing requirements, and improves long-term affordability.

Max presented on how targeted weatherization measures, including duct sealing, air sealing, insulation upgrades, and wall improvements, can substantially reduce both project costs and operational expenses. He presented case study data from a 1950s single-family home renovation that demonstrated how incremental weatherization upgrades reduced heating loads by 20% to nearly 50% and reduced the total combined cost of the heat pump and retrofit package. Additional research found that every ton of heating load eliminated through weatherization can reduce the lifecycle cost of a heat pump system by an

estimated \$10,000–\$28,000, while pre-weatherization improved projected energy savings from roughly 55% to 70%.

Max also explained broader market and implementation challenges facing contractors and program administrators. Key constraints discussed included fluctuating material pricing, equipment availability, shortages of skilled weatherization workers, inconsistent installation quality, and customer difficulty in understanding the value of less visible upgrades like insulation and air sealing. Older homes with poor insulation and air leakage historically relied on oversized heating systems to compensate for uneven comfort. Modern variable speed heat pump systems require tighter building envelopes and better-designed weatherization strategies to perform effectively.

Panel Discussion Highlights

Jenna Lawson, Finger Lakes Regional Clean Energy Hub

Jenna discussed pre-weatherization barriers and how they affect participation in incentive programs. Jenna mentioned that to coordinate complex projects it would be helpful to make sure contractors have the tools needed to subcontract out different issues that may come up. In addition, educating contractors on different program funding streams and how they will come in at different points in the process will make participation much simpler. Jenna discussed the possibility of directing NYSERDA resources through the Regional Clean Energy Hubs to respond to emergency requests. In addition, she mentioned the need to “stair-step” the market rates for weatherization so it is accessible to more people. Jenna discussed the need to get residents with natural gas excited for heat pumps and to walk them through the process to set realistic timeline expectations. Educating the customer to the point they are comfortable asking questions of their contractor to better understand projects will improve outcomes.

Hal Smith, HalCo

Hal discussed why weatherization is a challenge for Heating, Ventilation, and Air Conditioning (HVAC) contractors and how to get HVAC contractors excited about weatherization. Hal mentioned that HVAC contractors tend to not look outside their lane. There are new tools and technology that can help HVAC contractors generate accurate room by room heat loss and heat gain once they enter insulation factors. Hal also discussed that a lot of problems can be fixed by considering the envelope of the home. To get contractors to change, you have to change the rules of the game. He stated that the rebate programs need to change and are already working on changing. The program should reward how much the load has been reduced compared to the size of the heat pump.

Key Themes

- **Education:** One participant noted that if you want to get more contractors installing weatherization and HVAC that there needs to be customer education. If the customer is asking about it and knows about it, it will drive the market for contractors wanting to get into it. When considering if weatherization requirements may deter participation in programs, a contractor responded that a customer who is well informed about the equipment, process, and possible outcomes can be quickly moved through the process. This sentiment was echoed by another contractor who agreed that when customers are educated and shown the benefits, process, and value, that they tend to be on board.
- **Metrics for Analysis:** One participant noted that to do more effective targeting of resources that NYSERDA should be segmenting analyzed houses by square footage and age. As electrification efforts move forward there will be increasing need to address older and bigger homes, which will be best served when supported by insights from the state and the market. For example, heat pump readiness for homes built in the late 1800s using insulation like horsehair will have radically different needs than homes built after the adoption of building codes.
- **Home Energy Assessments for an Integrated Solution:** To get this transition to a whole home approach, we need whole home contractors to be the center point going forward. A participant shared that would be helpful to require everybody applying for incentives for heat pump to have an energy assessment done by a qualified provider first. If an HVAC contractor comes in and gives a quote with the understanding that they can't get access to funding unless an audit is done first, more energy efficiency measures are likely to be assessed and completed. Doing these projects once, and doing them right, is critical for scaling.

Breakout Session #2 Q&A

Question/Comment	NYSERDA Answer
We advocated in the Low- and Moderate-Income Energy Efficiency and Building Electrification (LMI EE/BE) Order issued in May 2025 portfolio process for funds to be made available for pre weatherization and then there is the new gap fund that I think HCR is administering for pre weatherization. So this is a question for contractors or have you been able to access those funds to deal with pre-weatherization issues like mold, asbestos and other obstacles to moving ahead with weatherization and houses?	The funds for pre-weatherization are not available through the EmPower+ program at this time but will be made available. NYSERDA is assessing how to implement these and will provide updates shortly.
We also advocated for an increased percentage of funds 94% to 10%) to be used for pre-weatherization funds which I know is being	NYSERDA is working with DPS on how these funds should be implemented. The EmPower+ program has about 10% its total budget allocated

Question/Comment	NYSERDA Answer
implemented by downstate utilities. Is this also true of EmPower+?	under the EE/BE Order for health and safety. The program currently uses 5% of the budget for those purposes.
On the fourth question on the PPT: how are you evaluating heat pump readiness? You might want to add on there, duct work analysis and static pressure testing.	Correct. Both duct work analysis and static pressure testing are crucial to evaluating heat pump readiness.

EmPower+ Program Update

EmPower+ Presentation

Scott Oliver, Associate Director, Home Modernization Program, NYSERDA, provided an update on the EmPower+ program and the changes called for under the Low- and Moderate-Income Energy Efficiency and Building Electrification (LMI EE/BE) Order issued in May 2025.

Scott explained that under the Order, EmPower+ now serves as the statewide program for one- to four-unit LMI buildings. National Grid and Con Edison will operate a downstate multifamily program, and NYSERDA will operate the new upstate multifamily program (AMP Up), discussed later in the meeting. Implementation of the full set of Order-driven changes is planned over the next year and a half on a quarterly cadence to give the market time to adapt.

A large set of program changes was rolled out on March 18, 2026. Contractor applications were reopened so contractors can submit applications for customers with eligibility from other programs. Low income eligibility was updated to accept 60% of Area Median Income (AMI) or State Median Income (SMI), whichever is greater. The 50% project incentive cap for moderate income customers was reinstated as required by the Order. Project incentives for low-income customers were increased to a cap of \$12,000 upstate and \$14,000 downstate. For moderate-income households the EmPower+ incentives covering 50% of the cost of the energy efficiency improvements were increased to a cap of \$6,000 per project upstate and \$7,000 for downstate customers. Additional March changes included updates to light bulb eligibility, increased heat pump water heater incentives funded through the Sustainable Future Program, updated insulation requirements for heat pump projects, and revised photo documentation requirements.

Smaller changes implemented in the current quarter include opening contractor enrollment to all regions, deploying a new contractor onboarding and service-area management system to support training and ensure contractors serve their listed service areas, enabling Long Island Power Authority (LIPA) incentive stacking, and clarifying penalties for default in the landlord agreement.

Looking ahead, NYSERDA expects to introduce pre-weatherization health and safety incentives, a regional plan to increase uptake in underserved regions, and public-facing dashboards by year end. A new data and project management system to succeed NYHEPis planned for development in the coming years, alongside a renter offer to support renters who do not have landlord permission to participate, and updates to direct install measure policies.

Through the end of April 2026, EmPower+ had completed nearly 6,000 projects with 167 active contractors and disbursed over \$49 million in incentives. Scott noted that the program is on pace to match its 2025 production volume.

EmPower+ Q&A

Question/Comment	NYSERDA Answer
Have the numbers for the 50% moderate income cap gone up or down? Some contractors have noticed their numbers have gone down dramatically.	Since EmPower+ combined with the Assisted Home Performance program, the number of moderate income projects has decreased, in part because some customers had previously participated in both programs. Since a low point in 2023, the numbers have ticked up modestly, and moderate income now represents about 10% of the program. He noted that the most current 2026 figures, post-March changes, were not yet available.
Does NYSERDA anticipate making changes if moderate income numbers remain low?	Any change to the 50% cap would require working with the Public Service Commission, since it is set by Order. He pointed to the recently increased incentives (up to \$7,000 downstate and \$6,000 upstate for moderate income). NYSERDA will evaluate the impact of the new incentives combined with available IRA incentives before pursuing further changes.

Virtual Energy Assessments Update

Home Energy Plan Update

Steve Wagner, Senior Project Manager, NYSERDA, provided an update on the [Home Energy Plan](#), NYSERDA's virtual energy assessment tool. The tool officially launched on April 1, 2026, after completing the pilot phase that began in late Q1 2026.

Modifications informed by the consumer panel feedback collected in February were incorporated into the launched version. Homeowners can now choose how to view their projected savings — in gallons of oil, therms, or kilowatt-hours — based on their preferred fuel type. The navigation was streamlined and the call to action was strengthened. Backend algorithms were also updated to improve the accuracy of savings estimates.

Onboarding metrics improved substantially after the launch. The number of pages in the sign-on flow was reduced from six or seven to three, and the proportion of visitors completing sign-on rose to just under 50%. Of the 644 users who signed up, approximately 87% completed the questionnaire and viewed their report. The call-to-action conversion rate to My Energy, where users can browse eligible NYSERDA programs, also improved.

Steve shared additional usage metrics: the sign-on process takes approximately 1.5 minutes, the questionnaire takes about 4 minutes, and the full experience runs 5 to 10 minutes from start to finish. About 60% of users access the tool on a mobile device. On average, users answer more than 20 of the roughly 25 questions in the assessment, with about 3.5 “I don’t know” responses per user. NYSERDA plans to identify the questions most often answered with “I don’t know” and revise them, including potentially adding visual aids or short tutorials.

Looking ahead, NYSERDA is targeting July 2026 for integration of Home Energy Plan data into customer profiles in [My Energy](#) to direct customers toward the NYSERDA programs they are eligible for. Steve invited participants to email him directly for a walkthrough of the tool or with any questions at Steven.Wagner@nyserda.ny.gov.

Affordable Multifamily Program Upstate (AMP Up)

AMP Up Presentation

Brian Cabezas, Multifamily Team Lead, NYSERDA, presented an overview of the Affordable Multifamily Program Upstate (AMP Up). The program officially launched in April 2026 and offers incentives for energy efficiency and building electrification upgrades to multifamily buildings in the upstate region.

AMP Up offers a streamlined customer journey through a single program application that provides both technical assistance and end-use incentives. Concierge services support customers from project planning through closeout. The program includes multiple upgrade categories with per-dwelling-unit incentives and is the first NYSERDA program to offer resilience enhancements designed to reduce climate hazard exposure.

Per-dwelling-unit incentives are structured by category: \$400 for refrigerator replacements, \$1,750 for prescriptive measures (direct install upgrades such as low-flow aerators and lighting), \$2,500 for weatherization measures (insulation and air sealing), \$5,750 for electrification (space heating, cooling, and domestic hot water), and \$6,750 for deep retrofit measures (heat recovery ventilation and envelope overcladding supporting the transition to net zero). Resilience enhancements are additive to the weatherization, electrification, and deep retrofit categories.

Two upgrade pathways are available. The low-rise pathway is targeted at projects of 5 to 20 units in buildings under three stories, and offers concierge support, a streamlined modeling alternative, an 85% project-level incentive cost cap, a higher proportion of funds disbursed earlier in the project lifecycle, and active coordination with regional Clean Energy Hubs and community-based organizations to engage smaller buildings. The large building pathway covers all other eligible projects and applies a 70% project-level cap. Brian noted that based on 2022 American Community Survey data, approximately 254,000 LMI dwelling units are located in upstate multifamily buildings, and over half of those are in buildings with fewer than 20 units — a segment that stakeholders had identified as historically under-served by energy efficiency programs.

The customer journey involves five steps: working with a participating contractor to develop a scope of work, signing the participation agreement, attending a scoping call with NYSERDA and the contractor, completing required documentation (including income verification and utility data consent as needed), and verification of installed work. Building owners may select their own contractor from the Multifamily Contractor Network or have one assigned to them through a participating Clean Energy Hub, a community-based organization, or by emailing the program directly.

To be eligible, buildings must be located in the upstate region, defined as north of the Con Edison service territory. Downstate buildings in Con Edison or National Grid Keyspan service territories are not eligible, and buildings that do not pay into the System Benefits Charge cannot participate. Projects must include one or more existing multifamily buildings with a project minimum of five units overall (individual buildings may have as few as two units), and buildings over 150 units require pre-authorization. Mixed-use buildings are eligible if primarily residential, and buildings undergoing substantial renovation may participate. At the project level, at least 25% of households must be at or below 80% of AMI or SMI, whichever is higher. All projects must use a participating contractor.

Because AMP Up is funded by ratepayer dollars, it cannot be layered with other ratepayer-funded programs, including the New York State Clean Heat Program and other utility programs. It can be layered with most New York State Homes and Community Renewal (HCR) programs, with the exception of the Clean Energy Initiative. Combined incentives across all sources cannot exceed 100% of total project costs.

Concierge services are covered at 100% up to \$35,000 for public housing authorities and projects in disadvantaged communities, and at 100% up to \$20,000 for all other projects, with building owner contributions expected beyond those caps. Technical assistance is covered at 100% of the approved budget. Project incentives are limited by both a per-dwelling-unit category cap and a project-level cap (85% for low-rise, 70% for large building), with the lesser of the two applied. Incentives default to the participating contractor unless

the participant elects direct payment in the application. Buildings may participate multiple times across the program's 2026–2030 first term as long as each iteration brings a new scope of work.

Resilience enhancements have a separate cap of \$500,000 per project for end-use incentives plus flood-proofing design assistance and do not count against the project-level incentive cap. Resilience measures cannot be standalone — they must be tied to an eligible energy efficiency or electrification measure. Flood-proofing measures are 100% covered, while electrical panel elevation, electrification of heat-vulnerable populations, and hurricane-resistant windows are paid as a portion of installation costs.

Brian directed participants to the program website at <https://www.nyserda.ny.gov/All-Programs/Affordable-Multifamily-Program-Upstate> for more information on the program and instructed attendees to direct emails to multifamilyprograms@nyserda.ny.gov with questions.

AMP Up Q&A

Following the presentation, Brian responded to participant questions submitted via the meeting chat covering the upstate/downstate boundary, contractor eligibility, rebate stacking, IRA funding, and the relationship between AMP Up and the EmPower+ program. Brian also provided additional clarifications by email after the meeting on multi-building project submission and on the eligibility of vacant buildings. Those responses are captured in the Q&A table below.

Question/Comment	NYSERDA Answer
What is the boundary between upstate and downstate?	Upstate is defined as the area north of the Con Edison service territory. Downstate consists of the Con Edison, KEDNY (KeySpan Energy Delivery New York), and KEDLI (KeySpan Energy Delivery Long Island) service territories.
For multifamily buildings of five units or more, is the understanding correct that these do not go through the standard EmPower+ program? Please provide the contact for the 5+ multifamily program.	Multifamily projects of five units or more located in the upstate region can participate in AMP Up rather than EmPower+. Participants can contact the program at multifamilyprograms@nyserda.ny.gov or visit the program page at nyserda.ny.gov/ampup .
Does the contractor need to be BPI Multifamily certified?	The Energy Assessor service category is eligible to serve as the lead contractor on AMP Up projects. Eligible qualifications for that category include Certified Energy Auditor (CEA), Certified Energy Manager (CEM), Multifamily Building Analyst (MFBA), Registered Architect (RA), and Professional Engineer (PE). Additional details are available at nyserda.ny.gov/multifamilycontractornetwork .

Question/Comment	NYSERDA Answer
To be clear, are the AMP Up rebates additive — for example, appliance plus prescriptive plus weatherization plus electrification plus deep retrofit — all subject to the project cap?	Rebates are additive across categories and that the combined total is subject to the project-level incentive cap.
Are there IRA funds available for multifamily?	IRA funds for multifamily are currently only available through the REDI: DEEP program, offered in partnership with NYC Housing Preservation & Development. NYSERDA is exploring additional program vehicles to administer IRA funds to multifamily buildings. More information is available at nyc.gov/site/hpd/services-and-information/redi.page .
For multi-building complex projects, can these be submitted under AMP Up rather than EmPower+, and how should program selection be approached?	Either EmPower+ or AMP Up could address those projects, and that the decision hinges on which program would best serve them. Under AMP Up, a multi-building complex can be submitted as a single project, with income verification and deliverables both handled at the project level rather than the building level — an approach that may be easier to manage for some multifamily projects. Brian recommended comparing incentive levels across the two programs to determine which is most beneficial.
Do the units need to be occupied to participate in AMP Up?	Units do not need to be occupied. AMP Up can support vacant buildings.

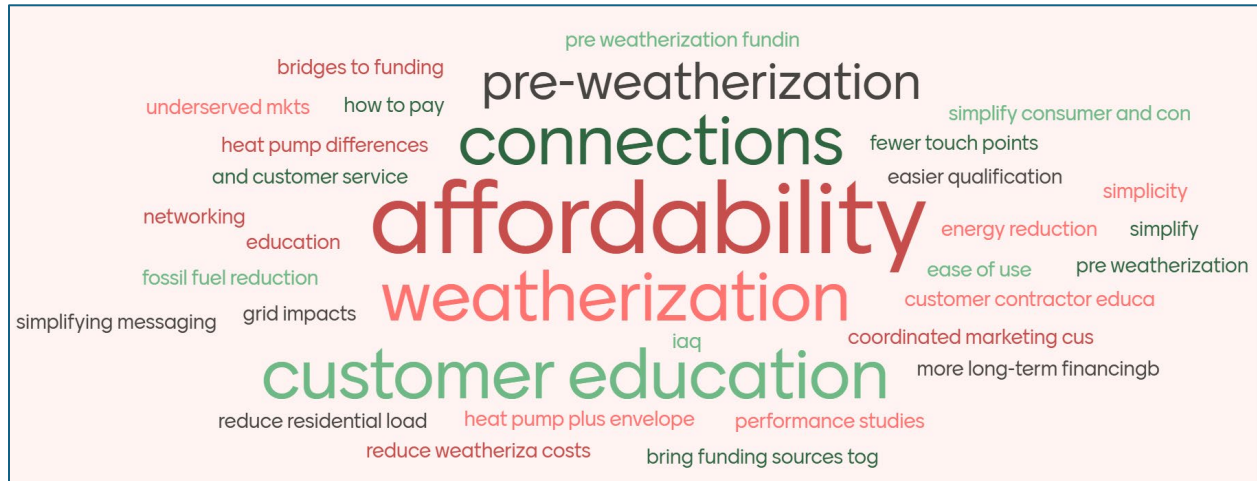
Priority Setting / RMAG Planning Polls

Trevor Reddick facilitated a series of priority-setting polls to gather stakeholder input on 2026 RMAG sub-group activities and to inform planning for the upcoming in-person Q3 2026 RMAG meeting.

RMAG Priority Setting Polls

Participants identified their highest-priority challenges and opportunities for advancing residential clean energy market development in 2026. Affordability emerged as the leading priority, followed by customer education, building connections across stakeholder groups, weatherization and pre-weatherization funding, bridges between funding sources, integration of heat pumps with envelope improvements, networking, and coordinated marketing.

Poll #1: As we advance residential clean energy market development in 2026, what should the RMAG's top priorities be?



Participants were then asked to identify goals for addressing the affordability priority in 2026. Top-voted responses focused on user-friendliness across programs, easier financing options that minimize out-of-pocket costs, lower interest rates and longer terms, lower customer contributions, simplified paperwork, and consideration of long-term operating and infrastructure costs and impacts. Additional responses called for increased funding for health and safety measures, greater stacking of incentives across programs, financing terms reflecting useful equipment life (such as 20-plus year financing), and predictable performance to reduce the risk of high bills.

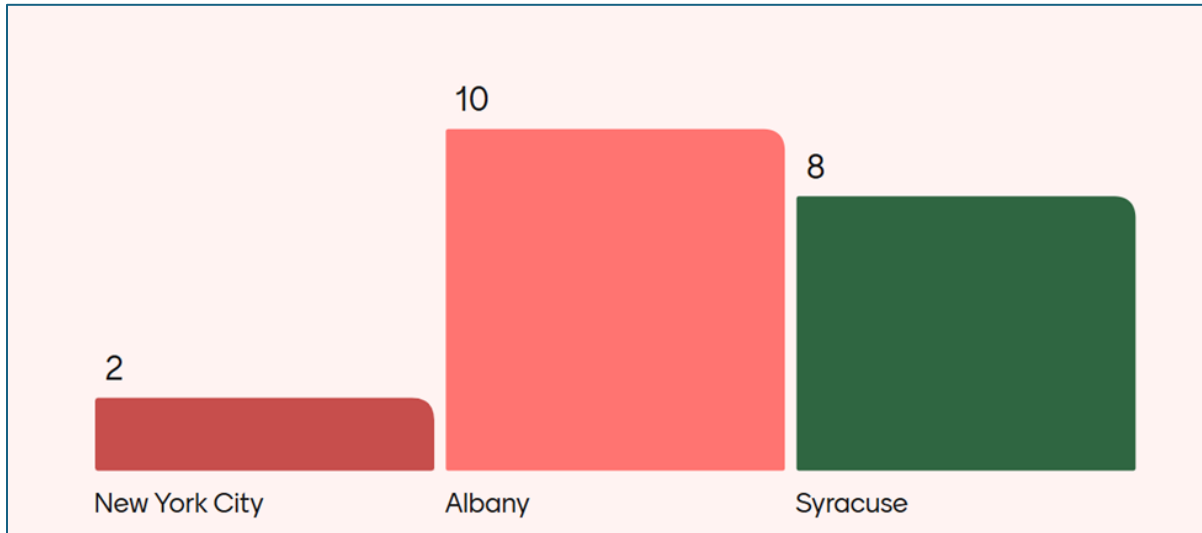
Poll #2: For Priority Area ranked #1 (affordability), what are our 2026 goals?

User friendliness all around	4	Allow easier financing options for out of pocket payments	3	more annual trainings to help with comprehension may be helpful	1	Create a easier more understandable pathway to heat pumps or solar	1
low interest longer terms	3	consider both long term and short term operating and infrastructure costs/impact	3	Incorporate utility rates into the calculations	1	Energy efficiency	
Focus on getting the work done instead of spending time on meeting all the different funding requirements	3	Greater funding to fix health and safety issues	3	Options to programs/funding sources		long term investments in residential infrastructure	
Higher financing limits	2	Minimize customer contribution	2	Lower customer contribution		reduce energy use	
leverage funding to provide 20+ year financing	2	Predictable performance (risk of high bills is very low)	2	Aggregated projects		Easily digestible and accessible information	
ease of operation	1	less paperwork	1	Concessionary and longer term financing		-	
				-		-	
				Lower Customer Contribution			

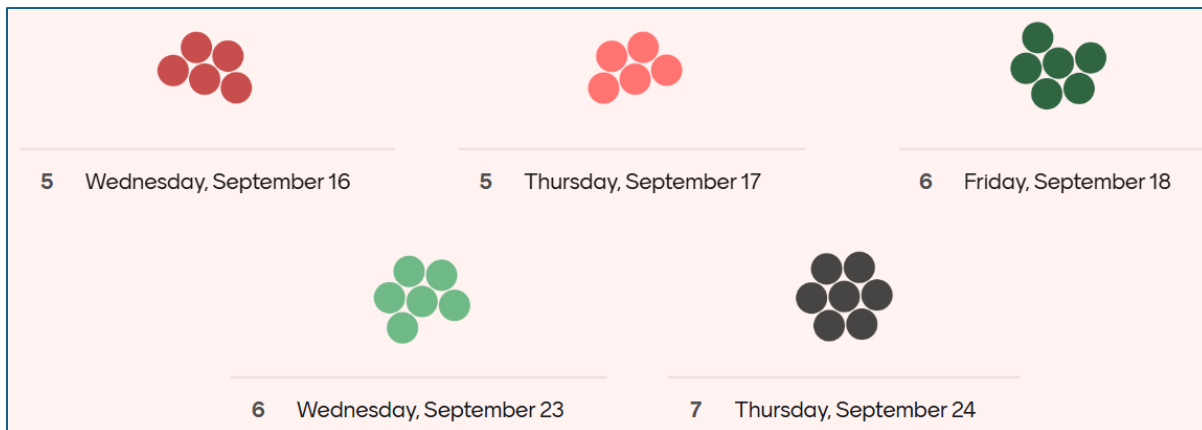
RMAG In-Person Meeting Polls

Meeting attendees provided input on the location and date for the Q3 2026 in-person RMAG meeting, targeting a September time frame. Participants were also asked to indicate which dates would work best for their schedules.

Poll #1: Where should host this year's 2026 in-person RMAG Meeting?



Poll #2: When should we host this year's 2026 in-person RMAG Meeting?



Closing and Next Steps

Trevor Reddick thanked the breakout session speakers, Scott Oliver, Steve Wagner, and Brian Cabezas for their presentations, and thanked all participants for their engagement. Tamar Nagel thanked attendees for their input and noted that NYSERDA is looking forward to the in-person Q3 2026 meeting in September. Trevor adjourned the meeting.