



2026 Energy Smart Colorado Rebates

*Rebates are limited based on funding and available on a first-come, first-served basis for homes in all Summit County jurisdictions.
Last updated 02/05/2026.*

HC3 is pleased to offer financial support to homeowners and renters who make energy efficiency, renewable energy, and/or electrification improvements at home. To access HC3's rebates, you must enroll in HC3's Energy Smart Colorado program and schedule a phone call with one of our Energy Coaches by calling (970) 668 – 5703. Households can bundle multiple projects to earn maximum annual rebate amount. HC3 will cover 100% of project costs, less estimated state and utility rebates.

Local rebates are available for the projects listed on pages 2 – 5. Detailed requirements are provided on pages 7 – 11. Rebates differ between jurisdictions, so please refer to the chart that corresponds to your home's address. [Rebates must be requested via HC3's online application form.](#)

You may also qualify for incentives from Xcel Energy and the state of Colorado.

Xcel Energy is the utility company that serves most of Colorado. It provides rebates for the following energy efficiency and electrification improvements. Beginning in 2026, [bonus rebates are available from Xcel for Summit County residents who have natural gas heating at home.](#) Those projects are marked with an *. Projects marked with a ** require installation by a certified Xcel Energy trade partner.

- [Air Sealing](#)^{*/**}
- [Attic Insulation](#)^{*/**}
- [Cold Climate Heat Pump](#)^{*/**}
- [Crawlspace Insulation](#)^{*/**}
- [EV Chargers & Wiring](#)
- [Heat Pump Water Heater](#)^{*/**}
- [High Efficiency Gas Furnace or Gas Boiler](#)^{*}
- [Smart Thermostats](#)
- [Wall Insulation](#)^{*/**}

[Colorado's Home Electrification & Appliance Rebates \(HEAR\)](#) support installation of high-efficiency electric appliances and other home upgrades. Right now, HEAR incentives are only available to single-family households earning up to 150% of Summit County's Area Median Income. Upgrades must be installed by registered contractors. The HEAR program offers rebates for heat pump water heaters, cold climate heat pumps, electric stoves and ranges, electric panel and wiring upgrades, and insulation and air sealing. All equipment must be Energy Star certified. Except for cold climate heat pumps, rebates are only available for equipment that replaces existing natural gas appliances. HC3's staff can help you identify participating contractors and check your income eligibility. However, you will need to complete the application process yourself.

HC3 does not guarantee Xcel Energy or Colorado HEAR program rebate eligibility.



Incentives for homes within Breckenridge Town Limits

Projects marked with an * require completion of a Home Energy Assessment prior to rebate application.

	Project Type	HC3 Income- Qualified Rebate (up to 150% AMI)	HC3 Regular Rebate (150% AMI+)	Xcel Energy Incentives Available	Colorado HEAR Incentives Available
Whole Home Efficiency	Air Sealing*	100% up to \$6,000	100% up to \$1,000	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	Insulation*	100% up to \$6,000	100% up to \$1,000	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	Balanced Ventilation*	100% up to \$1,000			
	Duct Sealing*	100% up to \$1,000			
	Windows	100% up to \$500			
	Programmable Thermostats	100% up to \$250		<input checked="" type="checkbox"/>	
	Smart Heat Tape Controls	100% up to \$500			
Renewable Energy	Solar PV	100% up to \$1,500			
	Solar Thermal	100% up to \$1,500			
Go Electric (except for heat pumps, must replace existing gas appliances to qualify)	Cold Climate Heat Pump*	100% up to \$4,000	100% up to \$1,000	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	Heat Pump Water Heater	100% up to \$4,000	100% up to \$1,000	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	Induction Range	100% up to \$500			<input checked="" type="checkbox"/>
	Heat Pump Dryer	100% up to \$500			
	Electric Vehicle Charging	100% up to \$500		<input checked="" type="checkbox"/>	
	Electrical Upgrades	100% up to \$1,000	100% up to \$500		<input checked="" type="checkbox"/>



Incentives for homes within Frisco and Silverthorne Town Limits

Projects marked with an * require completion of a Home Energy Assessment prior to rebate application.

	Project Type	HC3 Income- Qualified Rebate (up to 150% AMI)	HC3 Regular Rebate (150% AMI+)	Xcel Energy Incentives Available	Colorado HEAR Incentives Available
Whole Home Efficiency	Air Sealing*	100% up to \$5,000	100% up to \$1,000	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	Insulation*	100% up to \$5,000	100% up to \$1,000	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	Balanced Ventilation*	100% up to \$1,000			
	Duct Sealing*	100% up to \$1,000			
	Windows	100% up to \$500			
	Programmable Thermostats	100% up to \$250		<input checked="" type="checkbox"/>	
	Smart Heat Tape Controls	100% up to \$500			
Renewable Energy	Solar PV	100% up to \$1,500			
	Solar Thermal	100% up to \$1,500			
Go Electric (except for heat pumps, must replace existing gas appliances to qualify)	Cold Climate Heat Pump*	100% up to \$3,000	100% up to \$1,000	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	Heat Pump Water Heater	100% up to \$3,000	100% up to \$1,000	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	Induction Range	100% up to \$500			<input checked="" type="checkbox"/>
	Heat Pump Dryer	100% up to \$500			
	Electric Vehicle Charging	100% up to \$500		<input checked="" type="checkbox"/>	
	Electrical Upgrades	100% up to \$1,000	100% up to \$500		<input checked="" type="checkbox"/>



Incentives for homes within **Unincorporated Summit County**

Projects marked with an * require completion of a Home Energy Assessment prior to rebate application.

	Project Type	HC3 Income- Qualified Rebate (up to 150% AMI)	HC3 Regular Rebate (150% AMI+)	Xcel Energy Incentives Available	Colorado HEAR Incentives Available
Whole Home Efficiency	Air Sealing*	100% up to \$4,000	100% up to \$500	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	Insulation*	100% up to \$4,000	100% up to \$500	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	Balanced Ventilation*	100% up to \$1,000	100% up to \$500		
	Duct Sealing*	100% up to \$1,000	100% up to \$500		
	Windows	100% up to \$500			
	Programmable Thermostats	100% up to \$250		<input checked="" type="checkbox"/>	
	Smart Heat Tape Controls	100% up to \$500			
Renewable Energy	Solar PV	100% up to \$1,500	100% up to \$500		
	Solar Thermal	100% up to \$1,500	100% up to \$500		
Go Electric (except for heat pumps, must replace existing gas appliances to qualify)	Cold Climate Heat Pump*	100% up to \$2,000	100% up to \$500	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	Heat Pump Water Heater	100% up to \$2,000	100% up to \$500	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	Induction Range	100% up to \$500			<input checked="" type="checkbox"/>
	Heat Pump Dryer	100% up to \$500			
	Electric Vehicle Charging	100% up to \$500		<input checked="" type="checkbox"/>	
	Electrical Upgrades	100% up to \$1,000	100% up to \$500		<input checked="" type="checkbox"/>



Incentives for homes within **Dillon** Town Limits

Projects marked with an * require completion of a Home Energy Assessment prior to rebate application.

	Project Type	HC3 Income- Qualified Rebate (up to 150% AMI)	HC3 Regular Rebate (150% AMI+)	Xcel Energy Incentives Available	Colorado HEAR Incentives Available
Whole Home Efficiency	Air Sealing*	100% up to \$3,000	100% up to \$500	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	Insulation*	100% up to \$3,000	100% up to \$500	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	Balanced Ventilation*	100% up to \$1,000	100% up to \$500		
	Duct Sealing*	100% up to \$1,000	100% up to \$500		
	Windows	100% up to \$500			
	Programmable Thermostats	100% up to \$250		<input checked="" type="checkbox"/>	
	Smart Heat Tape Controls	100% up to \$500			
Renewable Energy	Solar PV	100% up to \$1,500	100% up to \$500		
	Solar Thermal	100% up to \$1,500	100% up to \$500		
Go Electric (except for heat pumps, must replace existing gas appliances to qualify)	Cold Climate Heat Pump*	100% up to \$1,000	100% up to \$500	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	Heat Pump Water Heater	100% up to \$1,000	100% up to \$500	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	Induction Range	100% up to \$500			<input checked="" type="checkbox"/>
	Heat Pump Dryer	100% up to \$500			
	Electric Vehicle Charging	100% up to \$500		<input checked="" type="checkbox"/>	
	Electrical Upgrades	100% up to \$1,000	100% up to \$500		<input checked="" type="checkbox"/>



Income-Qualified Rebate Eligibility

Households with annual incomes **up to 150% Area Median Income (AMI)** qualify for rebates up to \$6,000 each year, depending upon jurisdiction. **To see if your income qualifies, please refer to the AMI chart on page 12.**

- Income-Qualified rebates are only available to full-time residents, verified via address listed on income tax forms. Homes must be less than 3,500 square feet to qualify.
- Customers must submit required income documentation prior to rebate issuance.
- Renters are welcome to participate with landlord approval.
- Due to limited funding, rebate amounts may vary for households within **Dillon and unincorporated Summit County**.
- Up to \$6,000 is available for income-qualified households within **Breckenridge** town limits.
- Bonus rebates are available for income-qualified households who install heat pumps and heat pump water heaters **ONLY** with prior completion of a home energy audit and weatherization work.

Regular Rebate Eligibility

Households earning **more than 150% AMI** qualify for rebates up to \$1,000 each year, depending on jurisdiction and project type. See AMI chart on page 6. Renters are welcome to participate with landlord approval.

Guidelines for Homeowners in Unincorporated Summit County

If your home's address is located within unincorporated Summit County, please note that HC3 can provide Energy Smart rebates to **full-time residents only**. Residency will be verified via the mailing address listed in the Summit County Assessor's database (or tax return, if income-qualifying). All other jurisdictions allow full-time and part-time residents to receive rebates.

Applying for Rebates

Rebate applications must be submitted using [Energy Smart Colorado's online form](#). Along with completed rebate application, you will be asked to provide final project invoice(s) and/or receipts, proof (photos) of completed project, and any applicable spec sheets which can be uploaded as part of the online application or emailed to HC3's staff.



General Rebate Requirements

To qualify for rebates, projects must meet specific requirements listed on the following pages.

- Rebate application must be received within **90 days** of date on paid invoice.
- Costs eligible for rebates include materials and labor; permit expenses are excluded.
- Rebates are available for existing buildings only.
- Rebate checks will be mailed within 4 – 6 weeks of receiving completed rebate application and providing all required documentation.
- HC3 reserves the right to inspect the project after completion.
- HC3 is not liable or responsible for any act or omission of any party, consumer, or contractor whatsoever.
- HC3 is not liable for rebates promised to consumers because of a contractor misrepresenting the program.
- Rebates are subject to change and/or discontinue without notice. Funding is limited. Applications will be accepted on a first-come, first-served basis.
- HC3 reserves the right to refuse payment and participation if the consumer or contractor violates program rules and procedures.

Whole Home Efficiency Projects

Air Sealing

- Customers must use a certified Xcel Energy Trade Partner.
- Comprehensive air sealing (from attic through the basement/crawlspace) is required and should be detailed on your contractor invoice. Weather stripping may be included.
- Infiltration levels must be measured by a blower door test (completed during an energy assessment) before and after air sealing and shared with HC3.
- Your project must demonstrate at least a 10% air leakage reduction, as measured in CFM50 by a blower door test, unless you are already at or below 0.35 natural air changes per hour (NACH).
- If at/or below 0.35 natural air changes/hour before or after improvement, you are required to meet with an Energy Coach at HC3 to understand opportunities for fresh air ventilation and identify existing ventilation present in the home.

Balanced Ventilation (ERV/HRV) – Energy Recovery Ventilation or Heat Recovery Ventilation

- Home should be at or below 0.35 Natural Air Changes per Hour (NACH); if not, air sealing must be done before or in conjunction with ventilation project.
- Equipment must be labeled ENERGY STAR® and be installed by a licensed contractor to qualify.
- Ventilation unit is required to deliver fresh (supply) air to main living/workspace and each bedroom/office, at a minimum.



Duct Sealing

- Customers must use a certified Xcel Energy Trade Partner.
- Repair any damaged and disconnected ducts and straighten out flexible ducts that are tangled or crushed.
- Seal all leaks and connections with mastic, metal tape, or an aerosol-based sealant (AEROSEAL product OK.)
- Seal all registers and grills tightly to the ducts.
- Before and after CFM measurements for ducts required.
- Insulate ducts in unconditioned areas (attics/crawlspaces/garages); duct insulation of an R-value of 6 or higher.
- Prove all requirements above by detailed documentation on invoice(s) and/or photos.
- *Recommendations:*
 - Evaluate your system's supply & return air balance, to ensure air return ducts not too small
 - Include a new filter as part of any duct system improvement
 - Ensure there is no back drafting by getting a CAZ (combustion appliance zone) safety test after ducts are sealed (if you have combustion appliances/equipment in your home-gas/propane)

Insulation

- Must be installed by a licensed contractor to qualify for HC3 rebates. To qualify for Xcel Energy rebates, you must use a certified Xcel Energy Trade Partner.
- Air sealing must be completed prior to adding insulation (unless you are already at or below 0.35 NACH).
- Insulation projects must conform to the following R-values/details:

Exterior Wall: Insulate exterior/foundation walls to minimum R-21.

Attic: Insulate floor of unfinished attic to minimum R-60.

Vaulted Ceiling: Insulate the cavity to minimum R-49.

Floor: Insulate floor of living space above garage, cantilevers, and/or other unconditioned spaces to minimum R-38.

Crawlspace Conditioning: Insulate crawl walls and rim joists to minimum R-19. Condition entire crawl with minimum 10-mil vapor barrier, sealed to the foundation/footers, encapsulating the entire space. Must seal vents. No insulation required in crawl ceiling.

Roof: Insulate above roof deck to minimum R-49.



Thermostats

- Replace non-programmable or broken electric or gas thermostats with a programmable and/or Wi-Fi enabled thermostats. Must replace in all heating zones and schedule a call with one of HC3's Energy Coaches to discuss programming setbacks.

Windows

- **Windows:** Must have U-values at .30 or less.

Smart Heat Tape Controls

- Must have timer and moisture sensing ability.

Renewable Energy

HC3's renewable energy rebates cover 100% of project cost up to \$1,500. Pending availability, higher rebates are available through the [Solarize Summit](#) program (restrictions apply; see program webpage for details).

Solar Panels

- System designer/installer must be certified by NABCEP (North American Board of Certified Energy Practitioners) or be a licensed Professional Engineer in the State of Colorado.

Solar Thermal / Hot Water

- Must be labeled ENERGY STAR® and be sized and installed correctly.



Electrification

Electrification projects help decrease greenhouse gas emissions by switching from appliances fueled by natural gas to those powered by electricity. However, some of these improvements will save energy even if you have existing electric appliances. Related electrical upgrades may be included in project costs.

Cold Climate Heat Pump (ductless mini-split or ducted or hydronic)

- Must be installed by a certified Xcel Energy Trade Partner.
- Ductless mini-split: HSPF2 of 9.5+
- Ducted: HSPF2 of 8.1+
- Operational capacity must be rated to -13°F or lower, with 85% capacity maintenance at 5°F.
- Coefficient of Performance (COP) at 5°F must be 1.75 or higher.
- Load calculation required to right size outside unit and derate for high elevation (Manual J & Manual S).
- Must be used as primary heat source in the home/building.
- HC3 rebates are available for customers with electric, natural gas, wood, or propane heat.

Heat Pump Clothes Dryer

- Must replace natural gas dryer and be labeled ENERGY STAR® to qualify. Ask your Energy Coach how these clothes dryers are different than traditional ones.

Heat Pump (Hybrid) Water Heater

- Must be labeled ENERGY STAR® and installed per manufacturer's specifications.
- Must be installed by a licensed contractor to qualify for HC3 rebates.

Electric Vehicle Charging

- Level II charger purchase and installation.
- Charger must be hardwired.
- Applicant may not be participating in Xcel Energy's EV Accelerate At Home program.
- Photos of installation, including a photo of the nameplate must be provided.



Induction Cooktop/Range

- Must replace existing natural gas cooktop/range to qualify.
- Both standalone cooktops and ranges with built-in induction cooktops are eligible.
- We require a "before" photo of the old cooktop/range in place and an "after" photo showing the new induction cooktop/range installed.

Electrical Panel Upgrades

Any improvement to, or replacement of, a panelboard, sub-panelboard, branch circuits, or feeders which:

- is installed in a manner consistent with the National Electric Code,
- has a load capacity of not less than 200 amps,
- is installed in conjunction with, and enables the installation and use of any qualified energy efficiency improvements, or any qualified electrification project (e.g., heat pump water heater, heat pump, heat pump dryer, EV charger, induction range)
- is installed by a licensed contractor.

REBATE CHECKLIST

- HOME ENERGY ASSESSMENT** – if required
- HC3 ENERGY COACHING** – required of all projects; call (970) 668 – 5703
- REBATE REQUIREMENTS** – verify your project meets minimum specifications/requirements
- INCOME DOCUMENTS** – if eligible for income-qualified rebates
- REBATE APPLICATION** – [complete online application after your project is completed & paid](#)
- PHOTOS / DOCUMENTATION** – gather and provide to your Energy Coach



Are you eligible for income-qualified rebates?

If your household's total income falls within these limits, you're eligible for bonus rebates from HC3 as well as incentives offered through [Colorado's HEAR program](#). You can typically find your total income on line 9 of your 1040 federal tax form. Questions? Call HC3 at (970) 668 – 5703.

High Country Conservation Center 2026 HOME-IQ Income Limits

Household Size	Max Annual Income	Max Monthly Income
1 person	\$139,650	\$11,638
2 people	\$159,600	\$13,300
3 people	\$179,550	\$14,963
4 people	\$199,500	\$16,625
5 people	\$215,550	\$17,963
6 people	\$231,450	\$19,288
7 people	\$247,500	\$20,625
8 people	\$263,400	\$21,950

To confirm eligibility, all income earners in a household must submit their most recent tax return.