

XCEL ENERGY MARSHALL FIRE REBATE FAQ

INFORMATION SHEET
COLORADO



Xcel Energy is offering one-time incentives specifically for those who lost their homes in the Marshall Fires. Below are some frequently asked questions about the rebates, eligibility requirements, and payment timing. **For more information, call Xcel Energy Customer Service at 800-895-4999.**

Is this a bill credit or a rebate?

When do I receive the rebate?

Can I get more than one rebate?

Can I sign the rebate over to my builder?

What are the deadlines for the rebuilding rebate?

Can I have an ENERGY STAR®/ZERH/Passive House architect design the house and then build it myself?

Do I have to rebuild on the same lot of the home I lost?

I own the home, but it was a rental, and the Xcel Energy utility account was in my tenant's name at the time of the fire. Am I eligible for the incentives?

My house wasn't destroyed in the fire, but I was affected. Why don't I qualify for these incentives?

What does it take to build a Passive House?

Do I have to go all electric to get these incentives?

Do I need to install solar panels to qualify for these incentives?

What does "net zero" mean? Is it required?

What is the difference between all the various building certifications?

Do I need to hire a HERS rater?

What happens if I aim for the credit but don't certify ENERGY STAR®/ZERH/Passive House?

Does the builder need to obtain certification for ENERGY STAR® or ZERH or does only the home need to be certified?

What education resources are available to builders to ensure they are building high-performance homes/homes that meet the incentive certification programs?

What are the steps to comply and earn the incentive?

NEW RESIDENT REBATES**Q: Is this a bill credit or a rebate?**

A: It is a rebate in the form of a check.

Q: When do I receive the rebate?

A: Upon completion of the home, the builder, HERS rater, or Consultant should complete the rebate claim form. Additionally, they will provide the documentation to confirm the home meets the requirements for the energy efficient rebate. The customer whose name is on the Xcel Energy account will sign the rebate claim form. Customers, Raters, or builders may submit the claim form; the channels will be defined on the claim form. Once Xcel Energy receives the signed claim form and all supporting documentation, customers can expect payment in approximately 4-6 weeks.

Q: Can I get more than one rebate?

A: You cannot get more than one Marshall Fire Xcel Energy rebate for rebuilding an energy efficient home. For example, a home that meets ENERGY STAR® v3.2, Zero Energy Ready Homes v2, and Phius qualifications will only qualify for the Passive House Xcel Energy rebate. Furthermore, rebates for furnaces, heat pumps, or water heaters from Xcel Energy are out of scope for rebuilt homes.

State of Colorado rebates, grants, or loans are independent of the Xcel Energy rebates and may be eligible to stack on top of the Xcel Energy rebates. Contact the State Energy Office or local experts for additional information.

Q: Can I sign the rebate over to my builder?

A: Xcel Energy will not write the check directly to the builder. Rebates will only be issued to the rebate applicant

Q: What are the deadlines for the rebuilding rebate?

A: Homes must be complete and necessary paperwork must be submitted by 12/31/2026. This deadline could be extended depending on market conditions and the pace of rebuilding.

Q: Can I have an ENERGY STAR®/ZERH/Passive House architect design the house and then build it myself?

A: Yes, provided the performance criteria are met and validated. Builders are also eligible to receive incentives through Xcel Energy's ENERGY STAR New Homes Program. Program requirements must be met to receive builder incentives. Interested builders should contact Xcel Energy to start enrollment.

Q: Do I have to rebuild on the same lot of the home I lost?

A: No; any customer who lived in a home that was destroyed and moves into a new home built on a lot that had a home that was destroyed, qualifies as a rebuilding customer. New resident incentives apply to any customer who did not live in a destroyed home but move into a new home built on a lot that had a destroyed home on it.

Q: I own the home, but it was a rental, and the Xcel Energy utility account was in my tenant's name at the time of the fire. Am I eligible for the incentives?

A: All impacted homeowners who complete the reconstruction of their homes on the same lots and submit for rebates by 12/31/2026 are eligible for the incentive. The homes do not need to be owner occupied to qualify.

Q: My house wasn't destroyed in the fire, but I was affected. Why don't I qualify for these incentives?

A: For those customers who do not need to rebuild their entire homes, we have a full portfolio of end-use rebates to help cover the cost of installing energy-efficient equipment. There is also a bonus incentive available for those homes in zip codes 80303, 80305, 80020, and 80027 where smoke damage has mandated insulation replacement.

NEW RESIDENT REBATES

Q: What does it take to build a Passive House?

A : The YouTube video, “Passive House Explained in 90 Seconds” is a good introduction. Customers should reach out to a Passive House certified designer or consultant early in the process. Alternatively, visit the websites of the two certifying organizations: www.phius.org or www.passivehouse.com

Q: Do I have to go all electric to get these incentives?

A: No.

Q: Do I need to install solar panels to qualify for these incentives?

A: No.

Q: What does “net zero” mean? Is it required?

A: Net Zero typically means a home that produces as much energy as it consumes. It is not a requirement for the energy efficiency incentives.

Q: What is the difference between all the various building certifications?

A:

| 2021 IECC | ENERGY STAR® | DOE Zero Energy Ready | ENERGY STAR® New Certification | Passive House |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>Xcel Energy Incentives</p> <ul style="list-style-type: none"> • Rebuilds: \$7500 • New Residents: \$0 <p>Savings</p> <ul style="list-style-type: none"> • 8.5% energy savings • 28% utility bill cost savings | <p>Xcel Energy Incentives</p> <ul style="list-style-type: none"> • Rebuilds: \$10,000 • New Residents: \$2,500 <p>Savings</p> <ul style="list-style-type: none"> • 2.7% energy savings • 33% utility bill cost savings <p>Key Elements</p> <ul style="list-style-type: none"> • High efficiency heating and cooling • Advanced air sealing, insulation, windows improve indoor air quality • Protection against moisture damage | <p>Xcel Energy Incentives</p> <ul style="list-style-type: none"> • Rebuilds: \$12,500 • New Residents: \$2,500 <p>Savings</p> <ul style="list-style-type: none"> • 2.7% energy savings • 33% utility bill cost savings <p>Key Elements</p> <ul style="list-style-type: none"> • ENERGY STAR requirements plus advanced technologies • Improved indoor air quality and ventilation • Small rooftop solar system can offset electric use | <p>Xcel Energy Incentives</p> <ul style="list-style-type: none"> • Rebuilds: \$17,500 • New Residents: \$5,000 <p>Savings</p> <ul style="list-style-type: none"> • 18% energy savings • 9% utility bill cost savings <p>Key Elements</p> <ul style="list-style-type: none"> • All electric heating and cooling • EV charging | <p>Xcel Energy Incentives</p> <ul style="list-style-type: none"> • Rebuilds: \$37,500 • New Residents: \$15,000 <p>Savings</p> <ul style="list-style-type: none"> • 50% energy savings • 60-80% utility bill cost savings <p>Key Elements</p> <ul style="list-style-type: none"> • Lowest energy consumption • Ultra-efficient insulation, air sealing and windows • Solar ready |

Some of the differences between the performance tiers were discussed during Town Hall events for victims of the Marshall Fire. Recordings of the June 1 and July 13 sessions are available.

Q: Do I need to hire a HERS rater?

A: You do not need to directly hire one. HERS raters are often contracted to builders. However, if you are interested in hiring one, HERS raters can be a resource for navigating which builders are interested in the various performance standards and whether they are being met.

Q: What happens if I aim for the credit but don't certify ENERGY STAR®/ZERH/Passive House?

A : It would depend on the scope and scale of how the home failed to achieve the performance threshold. Failure to install required elements to meet the energy efficiency tiers would likely result in a failure to qualify for the incentive. Alternatively, meeting all performance criteria and then not completing the full certification process would qualify for the incentive. Certifying organizations (building departments, HERS raters, or Consultants) should be providing intermittent feedback on whether expectations are being met.

Q: Does the builder need to obtain certification for ENERGY STAR® or ZERH or does only the home need to be certified?

A: We will be satisfied if the home meets the performance criteria and we receive documentation that certifies its performance. Nevertheless, builders are encouraged to become **ENERGY STAR® New Construction partner builders**. Customers can find builders who are capable and willing to build to each of the performance tiers at <https://rebuildingbetter.org/chapter-four/> or <https://co.my.xcelenergy.com/s/outage-safety/marshall-fire-recovery>

Q: What education resources are available to builders to ensure they are building high-performance homes/homes that meet the incentive certification programs?

A: **Builder’s webinar on ENERGY STAR® v3.2 and NextGen**
Builder’s webinar on US DOE ZERH

There are no webinars yet on Phius or PHI. Note that building to these standards requires specialized training and certification. For the time being, interested builders should contact those organizations directly for requirements.

Q: What are the steps to comply and earn the incentive?

A: Customers are strongly encouraged to submit a registration form around the time of permitting. This documents your intent to build an energy efficient home and notifies Xcel Energy of your expectation to qualify for a rebate when your home is complete. Upon completion of the home, the premise must have active service in the customer’s name to issue a check.

The required documentation for each performance tier is as follows. These documents will be completed by your builder, Rater, or Consultant and should be provided to you once your new home is complete. (Note: This list contains documents and references that are unfamiliar to most people who don’t work in residential new construction but they are common knowledge to residential builders, HERS raters, and Consultants).

1. IECC 2021

Energy code compliance certification from the local building department

OR

Report from HERS rater demonstrating code compliance

2. ENERGY STAR® version 3.2 (Also required for US DOE Zero Energy Ready and ENERGY STAR NextGen)

Submission of **ENERGY STAR Single-Family New Homes National Rater Field Checklist**

AND

ENERGY STAR® v3.1 Qualified

Energy Rating Index (ERI) without PV of no more than 50

UA ≤ 105% of IECC 2021

3. US Department of Energy Zero Energy Ready Homes version 2.0

Submission of **US DOE Zero Energy Ready Homes National Program Requirements checklist**

Mandatory requirements must be met, even if they exceed those of ENERGY STAR v3.2

Submission of **DOE Zero Energy Ready Home PV-Ready Checklist Version 2**

AND

All ENERGY STAR v3.2 qualifications above

4. ENERGY STAR® NextGen

Submission of [ENERGY STAR NextGen National Rater Field Checklist](#) verifying compliance with remaining New Certification Program requirements

Cold climate certification of air-source heat pumps

Listed as ENERGY STAR Certified on NEEP Cold Climate Air Source Heat Pump [Product List](#) and Capacity Maintenance (Max 50F/Rated 47oF) is at least 70%

Connected criteria

Equipment's AHRI Certified Reference Number listed on [CEE Directory of Efficient Equipment](#) as CEE Tier 1, Tier 2, or Tier 3

Heat pump water heater

Heat pump listed or NEEA Advanced Water Heater Specification [Qualified Products List](#) as Tier 3 or Tier 4

Water heater meets Connected Criteria

Heat pump water heater can be controlled by an ANSI/CTA-2045 compliant modular communications interface.

AND

All ENERGY STAR v3.2 qualifications above

5. Passive House Institute of the US (Phius)

Submit verification of air infiltration performance:

- a. 0.040 cfm50/ft2 for the [prescriptive path](#)
- b. 0.060 cfm50/ft2 for the [performance path](#)

Submit photographic evidence the roof/ceiling, walls and foundation structure, insulation types and insulation levels match the assemblies outlined during Design Certification. Photographic evidence must include a measurement standard (e.g., tape measure or ruler) verifying insulation depths.

Submit photographic evidence that windows meet both the U-factor and Solar Heat Gain Coefficient outlined during Design Certification. The NFRC sticker or a purchase order containing the information is required.

The measured exhaust rates from the kitchen and bathroom should meet the minimum requirements specified by Phius.

- a. ≥25 cfm for kitchens
- b. ≥20 cfm for full bathrooms

6. Passive House Institute (PHI):

As-built PHPP energy model & plans per PHI certification protocols

Executed Builder Assurance Certificate that building has been constructed to the as-built plans and energy model per PHI certification protocols.

Photo documentation per PHI certification protocols.

Blower door test results per PHI certification protocols.

Ventilation system commissioning report per PHI certification protocols

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