Maryland home energy rebates — 2026

$15,000 or 75% of the job through EmPOWER Maryland when a gas, oil or propane furnace, boiler or water heater is switched to a heat pump — after a $100 assessment, insulation first. Pepco reservations by December 31, 2026.

Program	What it pays	Who qualifies	Until	Source, date read
EmPOWER Maryland — Home Performance with ENERGY STAR (Pepco, BGE, Potomac Edison; Delmarva, SMECO)	Pepco: up to $10,000 or 75% of job cost (air sealing, insulation, HVAC, windows, water heater); up to $15,000 or 75% when a gas, oil or propane furnace, boiler or water heater is switched to a heat pump. BGE: rebates "averaging $3,000", up to $15,000 with air sealing and insulation. Potomac Edison: up to 75% or $10,000.	Residential customers; $100 assessment first (Pepco: homes to 3,000 sq ft; owners or tenants with written landlord permission, 1–4 units)	Pepco: contractor reserves by Dec. 31, 2026; work within 90 days. BGE: no date published.	pepco.com; bgesmartenergy.com; energysavemd-home.com — Oct 10, 2026
Pepco HVAC Efficiency (instant discount)	A discount on the contractor's invoice for qualifying heat pumps; the amount is not published — ask for it as its own line on the quote.	Pepco customers; participating contractor; not with a Home Performance rebate on the same equipment	No date published	pepco.com — Sep 26, 2026
BGE heat pump water heater	Up to $1,600; plus 75% of home preparation to $1,500 when it replaces gas, oil or propane. Instant at Lowe's / The Home Depot, via the Product Advisor, a participating contractor, or by application.	BGE customers; one per address; unit bought after Jan. 2, 2024	Instant coupon: last day Oct. 31, 2026. Application path: no date.	bgesmartenergy.com — Oct 10, 2026
BGE heat pump (heating and cooling)	No amount published — priced into the participating contractor's contract; plus 75% of home preparation to $3,000 when replacing gas, oil or propane heating.	BGE customers; participating HVAC contractor	No date published (EmPOWER cycle ends Dec. 31, 2026)	bgesmartenergy.com FAQ — Oct 10, 2026
BGE moderate-income tiers	Tier 1: air sealing + insulation to $5,000 for about $250; Tier 2: + heat pump water heater, to $12,500 for about $500; Tier 3: + HVAC, to $15,000 for about $750 (tiers 2–3 include a $5,000 bonus for leaving gas, oil or propane).	Income $74,801–$93,500 (1 person), $106,801–$133,500 (4); free audit	No date published	bgesmartenergy.com — Oct 10, 2026
BGE Quick Home Energy Check-up	Free visit; the contractor may install LED bulbs, a smart thermostat, aerators, showerheads, pipe insulation and weatherstripping at no cost.	BGE customers; once per address every 5 years	Last 2026 visit Nov. 30; request by Nov. 6, 2026	bgesmartenergy.com — Oct 10, 2026
Potomac Edison Switch to Electric	Up to $3,000 toward electrical make-ready (panel, circuits, outlets) when oil, gas or propane heating or water heating goes electric; heat pump water heater discount up to $2,500 (page read Sep 26).	Potomac Edison customers heating with oil, gas or propane; participating HVAC contractor	Qualified products purchased through Dec. 31, 2026	energysavemd-home.com — Oct 10, 2026
Montgomery County — Electrify MC	$1,000 ducted, $2,000 mini-split or geothermal, $2,500 cold-climate heat pump; $500 heat pump water heater (+$1,000 if a furnace sharing the flue goes too); $250–$500 circuits for an electric dryer or stove. On top of EmPOWER.	Montgomery County homes; through the county contractor, Elysian Energy; fossil-fuel heating cannot be kept as backup	Pilot — no end date published	montgomerycountymd.gov — Oct 10, 2026
Federal HEEHR (HEAR) and HOMES — via MEA	Not launched in Maryland; amounts not final.	To be defined at launch	MEA resubmitted both applications to DOE Sept. 30, 2026; no date	energy.maryland.gov — Oct 10, 2026

Dated deadlines

- **Oct 31, 2026** — BGE: last day for the instant heat pump water heater coupon (up to $1,600)
- **Oct 31, 2026** — BGE recycling: last day to schedule an October pickup; collection by November 28
- **Nov 6, 2026** — BGE: request the free Quick Home Energy Check-up (last visits November 30)
- **Dec 31, 2026** — BGE: end of the EmPOWER 2024–2026 cycle (recycling limits reset)
- **Dec 31, 2026** — Last day for your contractor to reserve Pepco EmPOWER electrification rebates
- **Dec 31, 2026** — Last day to buy and install equipment under Potomac Edison's 2026 EmPOWER discounts
- **No date** — BGE heating and cooling rebates (heat pumps, through participating contractors): No amount, no end date published
- **No date** — Maryland Energy Administration — HEEHR (HEAR) and HOMES: No launch date announced

Do this first

1. Find your utility on your electric bill — BGE, Pepco, Delmarva Power, Potomac Edison or SMECO. EmPOWER runs through it.
2. Book the $100 assessment with a participating contractor (free on the moderate-income tracks) and ask which reservation or installation date applies to you.
3. Ask for each rebate as its own line on the quote; get the reservation in writing; keep invoices and model numbers.

Federal. The federal 25C and 25D tax credits ended for property placed in service after December 31, 2025: nothing for 2026 installations. A 2025 installation is claimed on the 2025 return (extended returns due October 15, 2026).

Next year. 2027: the Public Service Commission is deciding the 2027–2029 EmPOWER programs; BGE's check-up page says it is "awaiting a decision by the Maryland Public Service Commission about extending our energy efficiency programs into 2027." Today's amounts are the ones on paper.

Full guide, every source linked: **cozykilowatt.com/rebates/maryland** · this sheet: cozykilowatt.com/sheets/maryland

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