

HEAT SENSORS IN HOMES:

An Investigation of Extreme Heat in 7
Heat Vulnerable Miami Communities



CITY OF MIAMI
**OFFICE OF
RESILIENCE &
SUSTAINABILITY**

APPENDIX D – CURRENT COOLING RESOURCES GUIDE

These recommendations offer technical support, financial assistance, and financing for property owners and renters, including a range of programs depending on the specific type of service for upgrades to improve energy efficiency and resiliency for property owners and renters. This list was compiled in June 2026.

Key definitions for the funding opportunities:

- **Technical Assistance:** Provides technical support to guide property owners and managers in understanding their energy usage and identifying improvement opportunities. This includes free services and tools such as home energy evaluations and energy monitoring tools.
- **Financial Support:** Financial assistance is available through programs designed to help repairs and upgrades to enhance energy efficiency and strengthen property for resilience. These programs can lead to reduced utility bills and long-term financial savings. Examples include rebates and tax credits for energy upgrades.
- **Financing Loans:** For those looking to upgrade their property using loans and other financing options.
- **Grant Programs:** Various grant programs are available to support property improvements. These grants target specific needs, such as critical home repairs for low-income homeowners.

Explore these funding resources and programs are meant to provide guidance and support and are designed to help Miami residents achieve a better and safer environment with stronger cooling infrastructure.

Single-Family Property Owners

Technical Assistance

Florida Power & Light Company (FPL):

- Home Energy Survey offers an in-home evaluation by an FPL Energy Expert to assess home energy usage and provide efficiency recommendations.
- FPL offers tip and tools to help customers reduce energy bills, including information on how to conserve energy and interactive games to learn ways to save energy.
- Energy Manager tool allows monitoring and analyzing energy consumption, helping identify opportunities to reduce electricity bills.

The U.S. Department of Energy (DOE):

- Professional Home Energy Assessment evaluation of home energy use, identifying areas to improve efficiency and comfort. Certified auditors use tools to provide tailored recommendations.
- The Energy Saving Hub offers a resource for owners to discover tools and information aimed at lowering energy costs and enhancing home energy efficiency. By exploring the hub, owners can find insights on available rebates for energy efficiency upgrades and appliance purchases.
- Do-It-Yourself (DIY) Home Energy Assessments to help homeowners identify areas of energy waste and prioritize improvements. These self-assessments can guide in making cost-effective upgrades to enhance home energy efficiency and comfort.

Others:

- Miami-Dade County's Adopt-a-Tree Program offers single-family and duplex homeowners up to two free trees annually, with nearly 247,000 trees distributed since 2001.

Financial Support

- FPL Ceiling Insulation offers proper ceiling insulation to help lower your monthly electricity bills by reducing the workload on your AC unit and extending its lifespan. Receive up to \$1,420 with FPL's rebate and federal tax credits when you upgrade your ceiling insulation.
- Newer AC units tend to be more energy-efficient and cool your home faster, saving up to 50% of your energy bill. You may qualify for FPL's HVAC federal tax credits and rebate when you buy new energy-efficient AC and save up to \$2,150.
- The Florida Energy Rebates Programs overseen by the Florida Department of Agricultural and Consumer Services (FDACS), offer financial incentives to help eligible homeowners improve energy efficiency. Floridians can access up to \$14,000 in rebates for qualifying upgrades, reducing energy consumption and leading to lower monthly utility bills.
- The HOMES Rebate Program provides single-family and multifamily households with discounts for efficiency upgrades that are predicted to save at least 20% of the home's energy use. Rebate amounts may depend on the amount of energy savings achieved by the retrofits, and maximum rebate amounts may double for retrofits for low- and moderate-income homes.
- The Florida's Home Electrification and Appliance Rebates (HEAR) Program offers an opportunity for low- and moderate-income households to afford high-efficiency equipment and appliances, improving their homes. Eligible participants can receive up to \$14,000 in rebates, with some low-income households potentially saving up to 100% of their upgrade costs covered, making it a resource to modernize homes and save substantially on energy expenses.

Financing Loans

- Miami-Dade County offers property owners the PACE Program to finance energy-saving upgrades like hurricane windows and roof replacement. The cost is repaid over time through voluntary assessments on its property tax bills. Financing is based strictly on property owner's equity and payment history. You can explore residential application steps directly through providers like Florida PACE Funding Agency.

Grant Programs

- Single-family homeowners can reduce their utility bills by joining the Weatherization Assistance Program (WAP), which provides free installation of various energy-efficient upgrades such as attic insulation, LED lighting, and replacements for doors, windows, and appliances, thereby lowering energy consumption and improving overall home efficiency for low-income residents.
- FPL Care to Share Program offers up to \$750 in emergency assistance to low-income households at risk of utility disconnection. Eligible residents can apply once every 12 months through Community Resource Centers, depending on available funding.
- Miami-Dade County's Low-Income Energy Assistance Program (LIHEAP) helps low-income households pay their electricity bills to ensure access to utilities. In Miami-Dade County, it provides energy bill assistance and support during energy crisis.
- My Safe Florida Home, Low-Income Reimbursement Process: Low-income homeowners may receive up to \$10,000 in hurricane mitigation grant funds without needing to match the amount. Approved funds are paid to the homeowner, who is responsible for paying the contractor for completed improvements.

Multi-Family Property Owners

Technical Assistance

Florida Power & Light Company (FPL):

- FPL offers tip and tools to help customers reduce energy bills, including information on how to conserve energy and interactive games to learn ways to save energy.
- Energy Manager tool allows monitoring and analyzing energy consumption, helping identify opportunities to reduce electricity bills.

The U.S. Department of Energy (DOE):

- Professional Home Energy Assessment evaluation of home energy use, identifying areas to improve efficiency and comfort. Certified auditors use tools to provide tailored recommendations.
- The Energy Saving Hub offers a resource for owners to discover tools and information aimed at lowering energy costs and enhancing home energy efficiency. By exploring the hub, owners can find insights on available rebates for energy efficiency upgrades and appliance purchases.
- Do-It-Yourself (DIY) Home Energy Assessments to help homeowners identify areas of energy waste and prioritize improvements. These self-assessments can guide in making cost-effective upgrades to enhance home energy efficiency and comfort.

Others:

- Miami-Dade County's Adopt-a-Tree Program offers duplex homeowners up to two free trees annually, with nearly 247,000 trees distributed since 2001.

Financial Support

- FPL Ceiling Insulation offers proper ceiling insulation to help lower your monthly electricity bills by reducing the workload on your AC unit and extending its lifespan. Receive up to \$1,420 with FPL's rebate and federal tax credits when you upgrade your ceiling insulation.
- Newer AC units tend to be more energy-efficient and cool your home faster, saving up to 50% of your energy bill. You may qualify for FPL's HVAC federal tax credits and rebate when you buy new energy-efficient AC and save up to \$2,150.
- The Florida Energy Rebates Programs overseen by the Florida Department of Agricultural and Consumer Services (FDACS), offer financial incentives to help eligible homeowners improve energy efficiency. Floridians can access up to \$14,000 in rebates for qualifying upgrades, reducing energy consumption and leading to lower monthly utility bills.
- The HOMES Rebate Program provides single-family and multifamily households with discounts for efficiency upgrades that are predicted to save at least 20% of the home's energy use. Rebate amounts may depend on the amount of energy savings achieved by the retrofits, and maximum rebate amounts may double for retrofits for low- and moderate-income homes.
- The Florida's Home Electrification and Appliance Rebates (HEAR) Program offers an opportunity for low- and moderate-income households to afford high-efficiency equipment and appliances, improving their homes. Eligible participants can receive up to \$14,000 in rebates, with some low-income households potentially saving up to 100% of their upgrade costs covered, making it a resource to modernize homes and save substantially on energy expenses.

Financing Loans

- The Commercial Property Assessed Clean Energy (CPACE) Program offers multi-family property owners low-cost, long-

term financing for energy-efficiency, renewable energy, and wind hardening projects, with repayment managed through property tax assessments. This financing allows up to 100% funding for retrofits, providing cash flow benefits and ensuring that utility and other cost savings typically exceed the assessment payments, making property improvements accessible.

Grant Programs

- FPL Care to Share Program offers up to \$750 in emergency assistance to low-income households at risk of utility disconnection. Eligible residents can apply once every 12 months through Community Resource Centers, depending on available funding.

Renters

Technical Assistance

- FPL offers tip and tools to help customers reduce energy bills, including information on how to conserve energy and interactive games to learn ways to save energy.
- Energy Manager tool allows monitoring and analyzing energy consumption, helping identify opportunities to reduce electricity bills.
- Miami-Dade County's Adopt-a-Tree Program offers homeowners up to two free trees annually, with nearly 247,000 trees distributed since 2001 (renters must have owner's approval).

Financial Support

- The HOMES Rebate Program provides single-family and multifamily households with discounts for efficiency upgrades that are predicted to save at least 20% of the home's energy use. Rebate amounts may depend on the amount of energy savings achieved by the retrofits, and maximum rebate amounts may double for retrofits for low- and moderate-income homes.
- The Florida's Home Electrification and Appliance Rebates (HEAR) Program offers an opportunity for low- and moderate-income households to afford high-efficiency equipment and appliances, improving their homes. Eligible participants can receive up to \$14,000 in rebates, with some low-income households potentially saving up to 100% of their upgrade costs covered, making it a resource to modernize homes and save substantially on energy expenses.

Financing Loans

- Miami-Dade County offers renters, with the agreement or negotiated lease addendum with their landlords, the PACE Program to finance energy-saving upgrades like hurricane windows and roof replacement. The cost is repaid over time through voluntary assessments on its property tax bills. Financing is based strictly on property owner's equity and payment history. You can explore residential application steps directly through providers like Florida PACE Funding Agency.

Grant Programs

- Renters, with a written permission from their landlord, can reduce their utility bills by joining the Weatherization Assistance Program (WAP), which provides free installation of various energy-efficient upgrades such as attic insulation, LED lighting, and replacements for doors, windows, and appliances, thereby lowering energy consumption and improving overall home efficiency for low-income residents.