Strategic Tax Planning Memorandum: Federal and State Energy Incentives for New Residential Construction in 2026

I. Executive Summary & Critical Deadlines for a 2026 New Home Build

Overview

This memorandum provides a comprehensive analysis of federal and Nebraska state tax incentives available to an individual building a new home projected for completion and acquisition in 2026. The analysis is framed by the significant legislative changes enacted by the "One Big Beautiful Bill Act of 2025" (OBBBA), which was signed into law on July 4, 2025.[1] This act has fundamentally altered the tax credit landscape previously established by the Inflation Reduction Act (IRA), accelerating termination dates and modifying the value of key incentives.

Primary Finding

The most substantial financial opportunity for a new construction project in 2026 lies not in credits claimed directly by the homeowner, but in ensuring the builder qualifies for and claims the **New Energy Efficient Home Credit (Internal Revenue Code § 45L)**. This requires proactive negotiation and contractual stipulations with the builder. Direct homeowner credits, while available for certain clean energy installations, are of a lesser value in 2026 due to legislative changes.

Critical Deadlines

The project timeline is subject to two paramount deadlines in 2026, both stemming from the OBBBA's accelerated termination schedules:

- **June 30, 2026: The § 45L Acquisition Cliff.** To be eligible for the builder credit of up to $5,000 per home, the homeowner must formally acquire (i.e., close on) the home on or before this date. A delay beyond this deadline will result in the complete and irrecoverable loss of this credit.[1]
- **June 30, 2026: The § 30C Placed-in-Service Deadline.** The tax credit for installing a home electric vehicle (EV) charger expires for any property placed in service after this date.[1]

Key Incentive Values for 2026

The financial landscape for a 2026 new home build is defined by the following key values:

- **Residential Clean Energy Credit (IRC § 25D):** The credit rate for qualifying expenditures (e.g., solar panels, battery storage) is reduced to **18%** for property placed in service in 2026.[5]
- **New Energy Efficient Home Credit (IRC § 45L):** A credit of up to **$5,000** is available to the builder, creating significant negotiation leverage for the homebuyer.[6]
- **State and Local Tax (SALT) Deduction:** The deduction cap is substantially increased to **$40,400** for 2026, though it is subject to a new phase-out for high-income earners.[8]

Table: Summary of Applicable Incentives for a 2026 New Home Build

The following table provides a high-level summary of the relevant credits and deductions, their value, the claiming party, and the critical action required.

Incentive (IRC Section)	2026 Value/Rate	Claimed By	Critical Deadline/Action
New Energy Efficient Home Credit (§ 45L)	$2,500 - $5,000	Builder	Acquire (close on) home by June 30, 2026
Residential Clean Energy Credit (§ 25D)	18% of cost	Homeowner	Place property in service by Dec. 31, 2026
Alt. Fuel Refueling Property Credit (§ 30C)	30% of cost, up to $1,000	Homeowner	Place property in service by June 30, 2026
Home Mortgage Interest Deduction	Interest on up to $750,000 of debt	Homeowner	N/A (Permanent under OBBBA)
State and Local Tax (SALT) Deduction	Up to $40,400 (with phase-out)	Homeowner	N/A (Annual Cap)
Nebraska Dollar & Energy Saving Loan	Low-interest financing	Homeowner/Builder	Apply before construction starts

---

II. Federal Tax Credits Available Directly to the Homeowner

This chapter details the tax credits that the homeowner will claim on their personal federal income tax return (Form 1040). These credits directly reduce tax liability dollar-for-dollar.

A. The Residential Clean Energy Credit (IRC § 25D): Navigating the 2026 Phase-Down

The Residential Clean Energy Credit, governed by IRC § 25D, is the primary tax incentive available directly to a homeowner for installing renewable energy systems in a new home. Formerly a 30% credit under the IRA, its value has been significantly impacted by the OBBBA.[5]

Credit Rate for 2026: For property placed in service during the 2026 calendar year, the credit is equal to **18%** of the cost of new, qualified clean energy property expenditures. This accelerated phase-down schedule, enacted by the OBBBA, will see the credit rate fall further to 6% in 2027 before being eliminated entirely in 2028.[5] This reduction makes timing and project cost management crucial.

Qualifying Technologies for New Construction: The credit applies to the cost of new, qualified systems. For a new home construction project, the most relevant technologies include:

- **Solar Electric Property:** This includes photovoltaic (PV) panels that generate electricity. It also covers solar roofing tiles and shingles, which serve a dual function of roofing and energy generation.[11]
- **Battery Storage Technology:** To qualify, a home battery system must have a capacity of at least 3 kilowatt-hours (kWh). This technology is often paired with solar panels to store excess energy for use during non-production hours.[5]
- **Small Wind Energy Property:** Residential-scale wind turbines that generate electricity for the home are also eligible.[11]

While solar water heaters are also a qualifying technology, the OBBBA disallows the credit for systems that are leased to the homeowner, which may impact certain financing models.[1]

Qualifying Expenditures: A key advantage of the § 25D credit is its broad definition of qualifying costs. The credit applies not only to the cost of the equipment itself but also to the labor costs for onsite preparation, assembly, and original installation of the property. This includes any piping or wiring needed to connect the system to the home.[5] This comprehensive cost basis makes the credit more valuable than those that are limited to material costs only.

Procedural Requirements:

- **Claiming the Credit:** The credit is non-refundable and claimed by filing IRS Form 5695, Residential Energy Credits, with the annual Form 1040 income tax return.[15]
- **Carryforward Provision:** Because the credit is non-refundable, it can only reduce tax liability to zero. However, if the calculated credit is larger than the tax owed in a given year, the unused portion can be carried forward to reduce tax liability in future years.[11]
- **Eligible Residences:** The credit can be claimed for property installed at a

primary residence or a second home, as long as the second home is not rented to others.[12]

B. The Alternative Fuel Vehicle Refueling Property Credit (IRC § 30C): A Time-Sensitive Opportunity for EV Owners

For homeowners who own or plan to purchase an electric vehicle, the IRC § 30C credit provides a valuable incentive for installing home charging infrastructure.

Credit Value: The credit is worth **30%** of the cost of "qualified alternative fuel vehicle refueling property," with a maximum credit of **$1,000**.[1] This applies to the charger itself and installation costs. The OBBBA confirmed that this credit also applies to the purchase of "bidirectional" charging equipment, which allows electricity to flow from the vehicle's battery back to the home or grid.[2]

Critical Deadline: The OBBBA legislation includes a "sunset" provision that terminates this credit for any property **placed in service after June 30, 2026**.[1] This mid-year cutoff is absolute.

This deadline requires careful planning. The term "placed in service" means the property is ready and available for its specific use. For a home EV charger, this means it must be fully installed and operational by June 30, 2026. This deadline should be communicated clearly to the builder and electrician to ensure the work is scheduled and completed in the first half of the year, regardless of the home's final completion date. A delay of even one day past this deadline will render the expense ineligible for the credit.

C. The Energy Efficient Home Improvement Credit (IRC § 25C): A Point of Clarification

During research into energy incentives, homeowners frequently encounter the Energy Efficient Home Improvement Credit under IRC § 25C. This credit provides significant annual tax benefits, up to $3,200, for installing items like high-efficiency windows, exterior doors, insulation, and certain HVAC equipment.[2]

Inapplicability to New Construction: It is of paramount importance to understand that this credit is **not available for newly constructed homes**. IRS guidance and related publications are unequivocal on this point: the credit is for an **existing home** that a taxpayer improves or adds onto.[18] The components that qualify for this credit (windows, insulation, etc.) are, by definition, part of the original construction in a new build, not improvements to an existing structure.

Budgeting for this credit would be a significant financial planning error. While the components being installed in the new home may meet or exceed the technical standards required by § 25C, the nature of the project itself (new construction) makes it ineligible. The OBBBA further accelerates the end of this credit, terminating it for any qualifying property placed in service after December 31, 2025, making it irrelevant for a home completed in 2026 regardless of the new construction rule.[1]

III. The § 45L New Energy Efficient Home Credit: An Indirect but Substantial Opportunity

The most financially significant energy-related incentive for a new home completed in 2026 is the New Energy Efficient Home Credit under IRC § 45L. However, its structure is fundamentally different from homeowner-claimed credits, requiring a strategic approach from the homebuyer.

A. The Nature of the Credit: A Builder Incentive, A Homebuyer's Leverage

The § 45L credit is a general business tax credit claimed by the "eligible contractor." The IRS defines the eligible contractor as the person or entity that constructed the qualified home and owned and had a basis in it during its construction.[6] In a typical new home build, this is the builder or developer, not the homebuyer. The builder claims this credit on their business tax return using IRS Form 8908, Energy Efficient Home Credit.[7]

While the homebuyer cannot claim the credit directly, its existence creates a powerful point of leverage. The builder receives a direct, dollar-for-dollar tax reduction of up to

$5,000 for meeting specific energy efficiency standards. The incremental cost to the builder to meet these standards—such as using higher-grade insulation, installing better windows, ensuring a tighter building envelope, and paying for third-party verification—is often less than the value of the tax credit they receive.

This creates a "win-win" negotiating scenario. The homebuyer can advocate for the inclusion of these energy-efficient features, framing them not as costly upgrades but as a means for the builder to unlock a valuable tax incentive. The result is that the homebuyer receives a higher-performance, more comfortable home with lower long-term utility costs, potentially for a fraction of the typical upgrade price. This benefit must be secured proactively during the contract negotiation phase. The purchase agreement should explicitly require the home to be built to the necessary ENERGY STAR or ZERH standard and obligate the builder to provide the final certification documents at closing.

B. The June 30, 2026, "Acquisition" Cliff: The Most Critical Project Deadline

The OBBBA legislation imposed a hard termination date on the § 45L credit. The credit is eliminated for any qualified new energy-efficient home **acquired after June 30, 2026**.[1]

The term "acquired" is defined by the IRS to include the purchase or lease of the home for use as a residence.[6] For a standard home purchase, this date corresponds to the

closing date, when the title is transferred.

A projected completion in "2026" is dangerously ambiguous in light of this deadline. Standard construction delays due to weather, supply chain issues, or labor shortages could easily push a closing date from June into July. Such a delay would result in the builder losing the entire tax credit, which could have negative financial repercussions for the overall project, potentially leading to disputes over upgrade costs that were predicated on the credit's availability.

Therefore, this tax deadline must be treated as a primary project management milestone. The construction schedule should be developed with sufficient buffer to ensure a closing date well in advance of June 30, 2026. It is advisable to include contractual language that addresses this deadline, potentially creating incentives for the builder to meet it.

C. Certification Pathways and Requirements for a 2026 Acquisition

To qualify for the § 45L credit, the home must be certified by a qualified third-party rater as meeting the standards of one of two programs: the ENERGY STAR Residential New Construction program or the more rigorous Department of Energy (DOE) Zero Energy Ready Home (ZERH) program.[6] The builder is responsible for obtaining this certification and must do so

before the home is acquired by the buyer.[26]

Pathway 1: ENERGY STAR Certification ($2,500 Credit)

- **Credit Amount:** For a single-family home, meeting the ENERGY STAR requirements provides the builder with a **$2,500** tax credit.[6]
- **Required Version for 2026 Acquisition:** The version of the ENERGY STAR program required for the tax credit is determined by the home's **acquisition date**. For any single-family home acquired in the 2026 calendar year, it must be certified as meeting the **ENERGY STAR Single-Family New Homes (SFNH) National v3.2** program requirements.[6] It is important to note that a builder could potentially certify a home to an older, less stringent standard like v3.1, which would still earn the ENERGY STAR label but would
not qualify for the tax credit.[31] Therefore, the construction contract must specifically reference certification to the SFNH National v3.2 standard or newer.

Pathway 2: DOE Zero Energy Ready Home (ZERH) Certification ($5,000 Credit)

- **Credit Amount:** Achieving the higher ZERH standard provides the builder with a **$5,000** tax credit per single-family home.[6]
- **Technical Requirements:** The ZERH program represents a significant step up from ENERGY STAR. It requires meeting all applicable ENERGY STAR criteria as a

prerequisite and then adds mandatory requirements for a highly efficient building envelope, advanced HVAC systems, high-efficiency hot water distribution, solar-ready and EV-ready infrastructure, and certification under the EPA's Indoor airPLUS program for superior indoor air quality.[6]

- **The "Permit Date" Trigger:** A crucial distinction exists in how program versions are determined for ZERH. Unlike the ENERGY STAR pathway's reliance on the acquisition date, ZERH program version eligibility for the § 45L credit is determined by the **date the building permit was issued**.[24] This means that if the building permit is issued in 2025, the home must be designed and built to meet the ZERH version requirements that are effective for 2025 permits, even if the home is ultimately acquired in 2026. This requires that all design, engineering, and material specification decisions be finalized much earlier in the project timeline, based on the permit application date.

IV. Standard Federal Tax Deductions for Homeowners in 2026

In addition to energy-specific credits, building a new home involves significant expenses that may be deductible on a federal tax return. The OBBBA has made important and permanent changes to the two most significant deductions for homeowners. These are itemized deductions, meaning they can only be claimed if the total of all itemized deductions exceeds the standard deduction for the taxpayer's filing status.

A. Home Mortgage Interest Deduction (MID)

The mortgage interest deduction allows homeowners to deduct the interest paid on debt secured by their home. The Tax Cuts and Jobs Act (TCJA) of 2017 had temporarily lowered the limit on this deduction, with the previous, more generous rules scheduled to return after 2025.[37]

2026 Limit under OBBBA: The OBBBA reverses the planned reversion and makes the TCJA limitations permanent.[10] For tax year 2026 and beyond, a taxpayer may deduct the interest paid on up to

$750,000 of home acquisition debt ($375,000 for those married filing separately).[10]

Qualifying Debt and New Construction:

- To be deductible, the mortgage debt must be used to **buy, build, or substantially improve** a main or second home and must be secured by that property.[38]
- For a home under construction, interest paid on a construction loan is deductible for a period of up to 24 months, provided the structure becomes a qualified primary or secondary residence upon completion.[39]

B. State and Local Tax (SALT) Deduction

The SALT deduction allows taxpayers to deduct certain taxes paid to state and local governments. The TCJA imposed a highly restrictive $10,000 annual cap on this deduction, which was also scheduled to expire after 2025.[42]

2026 Limit under OBBBA: The OBBBA enacts a significant change to this provision. For tax year 2026, the cap on the SALT deduction is increased to **$40,400** ($20,200 for married filing separately).[8] This cap is indexed to increase by 1% annually in subsequent years.[9]

New High-Income Phase-Out: To target the relief, the OBBBA introduces a new limitation. The full $40,400 deduction is available only to taxpayers with a modified adjusted gross income (AGI) below a certain threshold. For 2026, this threshold is **$505,000**.[8] For every dollar of income above this threshold, the available SALT deduction is reduced by 30 cents, though it will not be reduced below the previous $10,000 cap.[4]

The Renewed Importance of Itemizing: The TCJA's combination of a high standard deduction and a low $10,000 SALT cap meant that many homeowners, even those with substantial property and income taxes, no longer benefited from itemizing. The OBBBA's new SALT rules reverse this dynamic. For a high-income individual building a new home in a state with an income tax like Nebraska, the ability to deduct up to $40,400 in state and local taxes, combined with a large mortgage interest deduction, makes it far more probable that their total itemized deductions will exceed the standard deduction. This shift makes meticulous tracking of all deductible expenses (including property taxes, state income taxes, mortgage interest, and charitable contributions) more financially impactful in 2026 than in recent years.

The following table illustrates this effect for a hypothetical married couple filing jointly in Nebraska in 2026 with an AGI below the phase-out threshold.

Table: Illustrative Itemized vs. Standard Deduction in 2026

Deduction Category	Estimated Annual Amount
State Income Tax (on $300,000 income)	$18,000
Property Tax (on $800,000 home)	$14,000
Total SALT Deduction (capped at $40,400)	**$32,000**
Mortgage Interest Deduction (on $750,000 loan)	**$45,000**
Total Itemized Deductions	**$77,000**
2026 Standard Deduction (Married Filing Jointly)	**$31,500** [44]
Conclusion	**Itemizing provides a $45,500 greater deduction**

V. Analysis of Nebraska State & Lincoln Municipal Incentives

Beyond federal incentives, state and local programs can offer additional financial benefits. However, their applicability to new construction must be carefully verified.

A. State of Nebraska: Dollar and Energy Saving Loan Program

The Nebraska Department of Environment and Energy (DWEE), formerly the Nebraska Energy Office, administers the Dollar and Energy Saving Loan program. This long-standing program provides low-interest financing for energy efficiency projects through partnerships with local Nebraska lending institutions, with rates typically in the 3.5% to 5% range.[46]

Applicability to New Construction: While many components of the program are geared toward retrofitting existing buildings, there is an explicit pathway for **new home construction** for pre-sold homes.[46] This makes it a valuable tool for financing the construction of an energy-efficient home.

Application Process for New Construction:

- **Designated Form:** The application is made using **Form M10, "Nebraska Energy Efficient Housing Application"**.[50]
- **Critical Prerequisite:** The most critical rule is that the completed Form M10 and all supporting documentation must be submitted to and approved by DWEE **before the builder applies for a building permit or begins any construction**, including ground-breaking.[50] Failure to adhere to this sequence will result in ineligibility.
- **Required Documentation:** The application package is extensive and requires significant coordination. It includes the completed Form M10 with original signatures, professional computer-generated house plans, equipment certificates (e.g., from AHRI for HVAC), and comprehensive Home Energy Rating System (HERS) reports from a certified rater. The builder, HERS rater, and design professional must all sign the form, attesting to their compliance and coordination.[50]
- **Loan Origination:** Once DWEE approves the project, the applicant can then secure the low-interest construction loan through a participating Nebraska bank, credit union, or savings institution.[47]

B. City of Lincoln & Lincoln Electric System (LES): Clarifying Rebate Ineligibility

Local utilities are often a source of rebates for energy-efficient appliances and systems. The City of Lincoln and Lincoln Electric System (LES) jointly offer several well-publicized incentives, including the Sustainable Energy Program (SEP) and a popular Heat Pump Combo Incentive that can provide thousands of dollars in rebates.[52]

Explicit Exclusion of New Construction: A thorough review of the eligibility criteria for these prominent local programs reveals a critical detail: **new residential construction is explicitly not eligible** for these rebates.[52] These programs are exclusively designed to incentivize energy efficiency upgrades in existing homes (retrofits).

This clarification is vital to prevent a common misconception. The homeowner should not budget for or expect to receive these local rebates for their new build. The builder's engagement with LES will be focused on establishing new service, installing the meter, and ensuring proper grid interconnection, particularly if a solar energy system is part of the project.[57] While LES has various programs, including those for renewable energy and demand response, the specific equipment rebates are targeted at the existing housing stock.

VI. Consolidated Action Plan and Recommendations

To maximize the financial benefits available for a new home completed in 2026, a proactive and coordinated approach is required. The following action plan outlines key steps organized by project phase.

Immediate Action (Contract Negotiation Phase)

- **Discuss the § 45L Tax Credit:** Open a dialogue with the builder specifically about the IRC § 45L credit. Frame it as a financial opportunity for them that results in a higher-quality home for the buyer.
- **Mandate ENERGY STAR Certification:** Insist that the home be built to, at a minimum, **ENERGY STAR SFNH National v3.2** standards. This specific version must be written into the construction contract to ensure eligibility for the $2,500 builder credit.
- **Evaluate ZERH Certification:** Request a cost-benefit analysis from the builder for pursuing the higher DOE Zero Energy Ready Home (ZERH) certification. The additional upfront cost may be justified by the larger $5,000 builder credit and superior long-term energy savings.
- **Establish the June 30, 2026, Deadline:** Make the **June 30, 2026, acquisition date** a key performance indicator in the contract. Discuss and include clauses that address potential construction delays and their impact on this critical

deadline.

Pre-Construction (Financing and Permitting Phase)

- **Apply for the Nebraska State Loan:** Initiate the application for the **Nebraska Dollar and Energy Saving Loan Program** using Form M10. This must be completed and approved by DWEE *before* the builder applies for a building permit.
- **Coordinate Documentation:** Work closely with the builder, a certified HERS rater, and the home's design professional to gather all required documentation for the Form M10 submission, including plans and preliminary HERS reports.

During Construction

- **Schedule EV Charger Installation:** If installing an EV charger, ensure the installation and "placed-in-service" date is contractually scheduled for **before June 30, 2026**, to secure the § 30C credit.
- **Document Renewable Energy Costs:** If installing solar panels or battery storage, obtain and retain detailed, itemized invoices for all equipment and labor costs. This documentation is essential for substantiating the 18% § 25D credit.
- **Obtain Product Identification Numbers (PINs):** For tax year 2026, the IRS requires a Product Identification Number (PIN) for many types of specified energy property to be claimed on a tax return. Ensure the builder obtains and provides the PIN from the manufacturer for all relevant equipment, including HVAC systems, water heaters, windows, and doors, as these are necessary for the builder's § 45L certification and are good practice for all record-keeping.[18]

Post-Construction (Tax Filing for 2026)

- **Essential Record Keeping:** Upon closing and for tax preparation purposes, a complete file of the following documents should be compiled and securely stored:
  - Final closing documents showing an acquisition date on or before June 30,

2026.
    - A copy of the final § 45L certification (either ENERGY STAR or ZERH) provided by the builder.
    - Itemized invoices for all property and installation costs related to the § 25D (solar/battery) and § 30C (EV charger) credits.
    - Form 1098 from the mortgage lender showing total mortgage interest paid during the year.
    - Records of all state and local property and income taxes paid throughout 2026.
- **Tax Form Filing:** It is strongly recommended to work with a qualified tax professional to prepare the 2026 tax return. The professional will need the above documentation to correctly file:
    - **Form 5695,** Residential Energy Credits, to claim the § 25D and § 30C credits.
    - **Schedule A (Form 1040),** Itemized Deductions, to claim the Home Mortgage Interest Deduction and the State and Local Tax (SALT) Deduction.

Disclaimer: This memorandum provides a general overview based on the provided research and an analysis of tax law as of its publication date. It is not a substitute for personalized legal and tax advice from a qualified professional who can take into account the full scope of an individual's financial situation. Tax laws are complex and subject to change and interpretation.

Works cited

1. One Big Beautiful Bill Act to Scale Back Clean Energy Tax Credits ..., accessed July 8, 2025, https://www.hklaw.com/en/insights/publications/2025/06/senate-moves-to-scale-back-clean-energy-tax-credits-latest-updates
2. Tax Credits for Energy-Efficient Home Improvements in 2025: What to Know | Kiplinger, accessed July 8, 2025, https://www.kiplinger.com/taxes/605069/inflation-reduction-act-tax-credits-energy-efficient-home-improvements
3. 8 major tax changes in the One Big Beautiful Bill Act - Wipfli LLP, accessed July 8, 2025, https://www.wipfli.com/insights/articles/8-major-tax-changes-in-the-one-big-beautiful-bill-act
4. KBKG Tax Insight: One Big Beautiful Bill - 2025 Tax Changes and Summary Chart, accessed July 8, 2025, https://www.kbkg.com/feature/house-passes-tax-bill-sending-to-president-for-signature
5. Solar Tax Credit News: Solar ITC Begins Phase-Out In 2026 - GreenLancer,

accessed July 8, 2025, https://www.greenlancer.com/post/solar-tax-credit-going-away
6. Understanding 45L and How to Earn the New Energy Efficient Home Tax Credit, accessed July 8, 2025, https://buildinginnovationhub.org/understanding-45l-and-how-to-earn-the-new-energy-efficient-home-credit/
7. §45L Energy-Efficient Home Credit - CG Moneta Consulting, accessed July 8, 2025, https://www.cgmoneta.com/newpagedfd966ea
8. SALT Deduction: How to Write Off State and Local Tax - NerdWallet, accessed July 8, 2025, https://www.nerdwallet.com/article/taxes/salt-tax-deduction
9. How Would the 2025 House Tax Bill Change the SALT Deduction?, accessed July 8, 2025, https://bipartisanpolicy.org/blog/how-would-the-2025-house-tax-bill-change-the-salt-deduction/
10. The One Big Beautiful Bill Act: Breaking Down Key Changes In The New Tax Legislation, accessed July 8, 2025, https://www.loeb.com/en/insights/publications/2025/07/the-one-big-beautiful-bill-act-breaking-down-key-changes-in-the-new-tax-legislation
11. Residential Clean Energy Credit | Internal Revenue Service, accessed July 8, 2025, https://www.irs.gov/credits-deductions/residential-clean-energy-credit
12. What Is the IRS Form 5695? - TurboTax Tax Tips & Videos - Intuit, accessed July 8, 2025, https://turbotax.intuit.com/tax-tips/going-green/what-is-the-irs-form-5695/L9D6ARQ0p
13. Form 5695: Instructions & Information - Community Tax, accessed July 8, 2025, https://www.communitytax.com/tax-form/popular-tax-form/form-5695/
14. One Big Beautiful Bill Act Cuts the Power - Frost Brown Todd, accessed July 8, 2025, https://frostbrowntodd.com/one-big-beautiful-bill-act-cuts-the-power-phase%E2%80%91outs-foreign%E2%80%91entity-restrictions-and-domestic-content-in-clean%E2%80%91energy-credits/
15. Form 5695 Instructions: Claiming the Solar Tax Credit - EnergySage, accessed July 8, 2025, https://www.energysage.com/solar/how-do-i-claim-the-solar-tax-credit/
16. About Form 5695, Residential Energy Credits | Internal Revenue Service, accessed July 8, 2025, https://www.irs.gov/forms-pubs/about-form-5695
17. Quick Guide To IRS Form 5695 for 2024 - GreenLancer, accessed July 8, 2025, https://www.greenlancer.com/post/form-5695?707e5c93_page=1
18. Federal Tax Credits for Energy Efficiency, accessed July 8, 2025, https://www.energystar.gov/about/federal-tax-credits
19. Updates to frequently asked questions about the Energy Efficient Home Improvement Credit (§ 25C) and the Residential Clean Ener - IRS, accessed July 8, 2025, https://www.irs.gov/pub/taxpros/fs-2025-01.pdf
20. Energy Efficient Home Improvement Credit | Internal Revenue Service, accessed July 8, 2025,

https://www.irs.gov/credits-deductions/energy-efficient-home-improvement-credit
21. Energy Efficient Home Improvement Credit: How It Works, Qualifying Expenses - NerdWallet, accessed July 8, 2025, https://www.nerdwallet.com/article/taxes/energy-efficient-home-improvement-credit
22. IRS Issues Updated Energy Efficient Home Improvement Credit and the Residential Clean Energy Property Credit Frequently Asked Questions - Current Federal Tax Developments, accessed July 8, 2025, https://www.currentfederaltaxdevelopments.com/blog/2025/1/17/irs-issues-updated-energy-efficient-home-improvement-credit-and-the-residential-clean-energy-property-credit-frequently-asked-questions
23. § 45L Tax Credit Frequently Asked Questions | ENERGY STAR, accessed July 8, 2025, https://www.energystar.gov/about/federal-tax-credits/ss-45l-tax-credits-home-builders/ss-45l-tax-credit-frequently-asked-questions
24. ENERGY STAR® Certified Homes and Apartments Can Earn Tax Credits of up to $2,500, accessed July 8, 2025, https://www.energystar.gov/sites/default/files/2025-01/51822_EPA_ES_New_Homes_ESRB_45L_Factsheet_FAQs_v06_Web_Release_508.pdf
25. Section 45L Tax Credits for Zero Energy Ready Homes, accessed July 8, 2025, https://www.energy.gov/eere/buildings/section-45l-tax-credits-zero-energy-ready-homes
26. Instructions for Form 8908 (Rev. December 2024) - IRS, accessed July 8, 2025, https://www.irs.gov/pub/irs-pdf/i8908.pdf
27. About Form 8908, Energy Efficient Home Credit | Internal Revenue Service, accessed July 8, 2025, https://www.irs.gov/forms-pubs/about-form-8908
28. Senate and House Pass BBB With Favorable Renewable Energy Credit Provisions, Bill Awaits Trump's Signature - McGuireWoods, accessed July 8, 2025, https://www.mcguirewoods.com/client-resources/alerts/2025/7/senate-and-house-pass-bbb-with-favorable-renewable-energy-credit-provisions-bill-awaits-trumps-signature/
29. Congress passes tax bill addressing TCJA extensions and business tax relief, accessed July 8, 2025, https://rsmus.com/insights/services/business-tax/big-beautiful-bill-tax.html
30. Instructions for Form 8908 (12/2024) | Internal Revenue Service, accessed July 8, 2025, https://www.irs.gov/instructions/i8908
31. § 45L Tax Credit for Home Builders | ENERGY STAR, accessed July 8, 2025, https://www.energystar.gov/about/federal-tax-credits/ss-45l-tax-credit-home-builders
32. Form 8908 Energy Efficient Home Credit - eFile.com, accessed July 8, 2025, https://www.efile.com/tax-service/forms/form-8908-energy-efficient-home-credit/
33. 45L Version Eligibility Tables for 2027-2028 Now Posted - Energy Star, accessed July 8, 2025,

https://www.energystar.gov/sites/default/files/2025-01/%C2%A7%2045L%20Version%20Eligibility%20Tables%20for%202027-2028%20Now%20Posted.pdf
34. A Guide to Zero Energy Ready Homes, accessed July 8, 2025, https://neep.org/sites/default/files/media-files/zerh_resource_guide.pdf
35. DOE Zero Energy Ready Home - Building America Solution Center, accessed July 8, 2025, https://basc.pnnl.gov/checklists/zero-energy-ready-home
36. DOE Zero Energy Ready Home (ZERH) Program Requirements, accessed July 8, 2025, https://www.energy.gov/eere/buildings/doe-zero-energy-ready-home-zerh-program-requirements
37. Major tax changes in 2026, accessed July 8, 2025, https://www.cato.org/sites/cato.org/files/2023-12/print-copy_amichel_2026-tax-changes_final.pdf
38. Real estate (taxes, mortgage interest, points, other property expenses) 2 | Internal Revenue Service, accessed July 8, 2025, https://www.irs.gov/faqs/itemized-deductions-standard-deduction/real-estate-taxes-mortgage-interest-points-other-property-expenses/real-estate-taxes-mortgage-interest-points-other-property-expenses-2
39. Mortgage Interest Deduction: How It Works - Bankrate, accessed July 8, 2025, https://www.bankrate.com/mortgages/mortgage-interest-deduction/
40. Home Mortgage Interest Deduction - IRS, accessed July 8, 2025, https://www.irs.gov/pub/irs-pdf/p936.pdf
41. Publication 936 (2024), Home Mortgage Interest Deduction | Internal Revenue Service, accessed July 8, 2025, https://www.irs.gov/publications/p936
42. Topic no. 503, Deductible taxes | Internal Revenue Service, accessed July 8, 2025, https://www.irs.gov/taxtopics/tc503
43. SALT Deductions: Important Changes Coming in 2026 - BLBB Advisors, accessed July 8, 2025, https://blbb.com/salt-deductions-important-changes-coming-in-2026/
44. 2025 Tax Reform Is Signed into Law: What to Know - Smith and Howard, accessed July 8, 2025, https://www.smith-howard.com/2025-tax-reform-is-signed-into-law-what-to-know/
45. One Big Beautiful Bill (OBBB): 100% Bonus Is Back & SALT Is Improved - WCG CPAs & Advisors, accessed July 8, 2025, https://wcginc.com/blog/one-big-beautiful-bill-obbb/
46. Dollar & Energy Saving Loans | NDEE NE, accessed July 8, 2025, https://dee.nebraska.gov/state-energy-information/dollar-energy-saving-loans
47. Dollar and Energy Saving Loans - Nebraska Energy Office, accessed July 8, 2025, https://catenergy.ne.gov/programs/loans/loans.html
48. Nebraska Dollar and Energy Saving Loans (DESL) Program - Environmental Protection Agency (EPA), accessed July 8, 2025, https://www.epa.gov/system/files/documents/2024-01/nebraska-energy-loan-program-profile_2024-01-26_508.pdf
49. About Nebraska Dollar and Energy Saving Loans - FAQs - Discount Window and

Door of Omaha, accessed July 8, 2025, https://www.discountwindowsanddoor.com/frequently-asked-questions-about-the-nebraska-dollar-and-energy-saving-loans/
50. Nebraska Energy Efficient Housing Application New Home ..., accessed July 8, 2025, https://dee.nebraska.gov/sites/default/files/publications/formM10.pdf
51. Dollar & Energy Saving Loans - Lender Forms and Procedures | NDEE NE, accessed July 8, 2025, https://dee.nebraska.gov/dollar-energy-saving-loans-lender-forms-and-procedures
52. Heat Pump Incentives – City of Lincoln, NE, accessed July 8, 2025, https://www.lincoln.ne.gov/City/Projects-Programs-Initiatives/Resilient-Lincoln/Heat-Pump-Incentives
53. Sustainable Energy Program | Lincoln Electric System, accessed July 8, 2025, https://www.les.com/sustainability/sustainable-energy-program
54. Energy - Climate and Emissions – City of Lincoln, NE, accessed July 8, 2025, https://www.lincoln.ne.gov/City/Projects-Programs-Initiatives/Resilient-Lincoln/How-You-Can-Impact-Sustainability/Energy-Climate-and-Emissions
55. Low-to-Moderate Income Heat Pump Combo Incentive | Lincoln Electric System, accessed July 8, 2025, https://www.les.com/low-moderate-income-heat-pump-combo-incentive-city-lincoln-and-les
56. Heat Pump Combo Incentive - Lincoln Electric System, accessed July 8, 2025, https://www.les.com/sites/default/files/sep-overview-city-low-moderate-heat-pump-2024.pdf
57. Residential rates | Lincoln Electric System, accessed July 8, 2025, https://www.les.com/rates/residential-rates
58. Construction & Contractors | Lincoln Electric System, accessed July 8, 2025, https://www.les.com/company/construction-contractors
59. Energy Efficient Home Improvement Credit – PIN requirements | Internal Revenue Service, accessed July 8, 2025, https://www.irs.gov/credits-deductions/frequently-asked-questions-about-energy-efficient-home-improvements-and-residential-clean-energy-property-credits-energy-efficient-home-improvement-credit-pin-requirements
60. Energy Efficient Home Improvement Credit qualified manufacturer requirements - IRS, accessed July 8, 2025, https://www.irs.gov/credits-deductions/energy-efficient-home-improvement-credit-qualified-manufacturer-requirements
61. FAQ: Energy Tax Credit for New Windows 2024 & Beyond - ImproveIt Home Remodeling, accessed July 8, 2025, https://www.improveitusa.com/blog/faq-energy-tax-credit-for-new-windows/