

Energy Efficiency Incentives for Middleborough Households



EFFICIENCY MEASURE	FEDERAL REBATES/FINANCING* (Expected June 2025)	FEDERAL TAX CREDITS	MASS. STATE ENERGY INCENTIVES	MGED/LOCAL ENERGY INCENTIVES*
Home Efficiency Rebates (HER): A one-time rebate, based on implementing efficiency measures that are projected to save 35% (higher rebate) or 20% (lower rebate) in household energy use when combined, e.g. whole-house weatherization and/or heat pump systems.	Low-income households can get a rebate of \$8,000 (if saving 35% in energy use) or \$4,000 (if saving 20%). Moderate-income households can get a rebate of \$4,000 (if saving 35%) or \$2,000 (if saving 20%). Administered by the state Dept. of Energy Resources; funded by the federal Inflation Reduction Act.			
Electric Panel Upgrade	Can qualify for federally funded Home Efficiency Rebates (above)	30% tax credit up to \$600/year if panel upgrade is combined with other upgrades, e.g. heat pump. No max if upgrade is combined with installation of solar.		
Electric Wiring (upgrade to support new energy-efficient appliances/equipment)	Can qualify for federally funded Home Efficiency Rebates (above)			
Heat Pump Heating & Cooling	Can qualify for federally funded Home Efficiency Rebates (above)	30% tax credit up to \$2,000/year .	Equipment purchases are exempt from state sales tax.	\$500 per ton cooling capacity, up to \$2,000 , plus additional \$500 if replacing a fossil fuel heating system. Low-income rebates are \$750 per ton up to \$3,000 , plus additional \$750 if replacing heating system (no replacement bonus for central a/c).
Weatherization (insulation, air sealing, ventilation)	Can qualify for federally funded Home Efficiency Rebates (above)	30% tax credit up to \$1,200/year . Insulation & air sealing up to \$1,200/year . Doors: \$500 . Windows: \$600 . Energy audits \$150 .		50% of cost up to \$1,000/year for insulation; 50% of cost up to \$500/year for air sealing. Low-income rebate is 100% of cost up to \$750 for air sealing; 100% up to \$1,500 for insulation.
Weatherization & Heating System Repairs for Income-Eligible Households				Families qualified for fuel assistance (LIHEAP) can receive 100% cost of weatherization and emergency heating system repairs from South Shore Community Action Council: www.sscac.org/weatherization .
Heat Pump Water Heater	Can qualify for federally funded Home Efficiency Rebates (above)	30% tax credit up to \$2,000/year .		50% of cost up to \$500 ; low-income rebate is 100% of cost up to \$750 .

* For federal rebates, low-income households are defined as households under 80% of Area Median Income (approx. \$97,800 for family of 4); moderate-income households are between 80% and 150% of AMI (under approx. \$183,375 for family of 4). AMI figures based on 2024 HUD Income Limits at www.huduser.gov. Final rebate limits may differ.

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Energy Efficiency Loans/Mortgages	Homeowners can qualify to borrow funds beyond a regular mortgage to finance energy-efficiency improvements through FHA, VA, and conventional mortgages and refinancing.		Energy Saver loan program from Mass. Community Climate Bank: Interest rates of 0.5% (household income up to \$131,600) or 2% (household income up to \$191,700) for improvements with projected energy savings of 20% or more, e.g. weatherization, heat pumps, solar panels; can also include roofs, appliances, electric upgrades, & more.	0% or low-interest loans through local credit union for weatherization, heat pumps, and heat pump water heaters. Households with incomes at or below state median can qualify for 0% loan ; higher-income households can get interest discounted by 3 percentage points .
Battery Storage Installation		30% tax credit for equipment and installation.		
Geothermal Heating Installation		30% tax credit for equipment and installation.		
Rooftop Solar Installation		30% tax credit (no max).	Tax credit for 15% of cost of renewable energy systems (solar panels, solar water heater, solar space heater, wind power), up to \$1,000 . Equipment purchases are exempt from sales tax. Increased home value may be exempt from property tax.	Up to \$15,000 . Based on \$0.60 per watt (dc), max size of 25kW (ac). Once system is installed, MGED pays for surplus power sent back to the grid, i.e., solar power not used at your home.
New Electric Vehicle		\$7,500 max credit for vehicles with MSRP of \$80,000 or less. Some income qualifications. Car must meet North American manufacturing requirements. Some credits available at dealership.	\$3,500 rebate for EVs less than \$55,000. Additional \$1,500 rebate for qualified low-income buyers. Additional \$1,000 rebate for trade-in of qualified gas-powered auto. Some rebates available at dealership.	
Used Electric Vehicle		\$4,000 for cars \$25,000 or less. Some income qualifications for credits. Some rebates available at dealership.	\$3,500 rebate for used EVs \$40,000 or less, for income-qualified buyers. Additional \$1,500 rebate for qualified low-income residents and \$1,000 rebate for trade-in of qualified gas-powered auto.	
Level 2 Electric Vehicle Charger		30% tax credit up to \$1,000 .		\$300 with proof of ownership of an electric vehicle. Low-income rebate is \$450 .
Other Appliances (Energy Star rated)				Dehumidifier: \$30 ; \$45 with disposal. Wi-fi thermostat: \$50 . Air conditioner: \$25 , \$45 with disposal. Air purifier: \$30 . All rebates doubled for low-income customers.
Cordless Electric Home & Lawn Equipment				Riding lawn mower: \$200 , \$300 low income. All other rebates doubled for low income. Push lawn mower and snow blower: \$100 each. Chain saw, hedge trimmer, pressure washer, rototiller: \$40 each. Leaf blower: \$30 . String trimmers: \$25 .

Note: Middleborough does not qualify for any Mass Save rebates or other benefits. In order to qualify for any MGED rebates, a home energy assessment is required within the past three (3) years. Get a free home energy assessment at www.ene.org/hea.

Sources: www.rewiringamerica.org; www.dsireusa.org/ (database of incentives for Renewables & Efficiency); Mass energyCENTS: Commonwealth Energy Tool for Savings (public.dep.state.ma.us/Doer/mesa/#/home); Middleborough Gas and Electric rebates page: www.mged.com/31. Mass. EV rebates page: mor-ev.org. Climate Bank: www.masshousing.com/en/mass-community-climate-bank/energy-saver-home-loan.