

Energy Efficiency Incentives for Middleborough Households

EFFICIENCY MEASURE	STATE AND FEDERAL ENERGY INCENTIVES	LOCAL MGED ENERGY INCENTIVES
Heat Pump Heating & Cooling	Equipment purchases are exempt from state sales tax. Make sure your installer doesn't charge you.	\$750 per ton cooling capacity, up to \$3,000 , plus additional \$750 if replacing an oil or gas heating system (no replacement bonus for central a/c). Low-income rebates: \$1,000 per ton up to \$4,000 , plus additional \$1,000 if replacing heating system. Multifamily buildings up to 5 units: \$500 per ton up to \$2,000 per unit, \$10,000 max total.
Weatherization (insulation & air sealing)	Households 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 . Single-family and multifamily buildings up to 4 units are eligible. MGED also contributes to these programs.	50% of cost up to \$1,500/year for insulation; 50% of cost up to \$750/year for air sealing. Low-income rebates: 100% of cost up to \$1,750 for insulation; 100% of cost up to \$1,000 for air sealing. Multifamily buildings up to 5 units: 50% of cost of insulation up to \$1,000 /per unit, \$5,000 max total; 50% of cost of air sealing up to \$500/year , \$2,500 max total.
Hot Water Heater	State tax credit for 15% of cost of solar water heater, up to \$1,000 .	50% of cost of heat pump water heater, up to \$750 ; low-income rebate: 100% of cost, up to \$1,000 .
Rooftop Solar Panels	State 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 power not used at your home and sent back to the grid.
New Electric Vehicle	\$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	\$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.	
Electric Vehicle Charger	Federal tax credit of 30% , up to \$1,000 , if in census block designated low-income or rural. Must be installed by 6/30/2026.	\$300 with proof of ownership of an electric vehicle. Low-income rebate: \$400 .
Home Appliances (Energy Star Rated)		Dehumidifier: \$30 ; \$45 with disposal of old unit. Wi-Fi thermostat: \$50 . Air conditioner: \$25 , \$45 with disposal. Air purifier: \$30 . All rebates doubled for low-income customers.
Cordless Electric Outdoor Equipment		Riding lawn mower: \$200 , \$300 low income. 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 . Rebates are 50% of cost, 100% for low-income. Limit one/year.
Window Insulation Kits (DIY)		100% of cost, up to \$75 , limit once/year
Weather Stripping (DIY)		100% of cost, up to \$25 , every 3 years

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. EV Charger tax credit: www.irs.gov/credits-deductions/alternative-fuel-vehicle-refueling-property-credit.

ENERGY EFFICIENCY FINANCING RESOURCES

Federal Financing Programs	Several federal programs offer Energy Efficient Mortgages (EEMs), which can be used to purchase or refinance a home that is already energy efficient, such as an Energy Star certified home, or to finance energy-efficient improvements to an existing home: Federal Housing Authority, Veterans Administration, US Dept. of Agriculture, Fannie Mae, & Freddie Mac. www.energystar.gov/newhomes/energy-efficient-mortgages .
State Financing Programs	Energy Saver loan program from Mass. Community Climate Bank: Interest rates of 0.5% (household income up to \$121,680) or 2% (household income up to \$205,335) for improvements with projected energy savings of 20% or more, e.g. weatherization, heat pumps, solar panels, roofs, appliances, electric upgrades, & more. Single-family and owner-occupied buildings of up to 4 units are eligible. Must be primary residence. www.masshousing.com/en/mass-community-climate-bank/energy-saver-home-loan . In fall 2025 Dept. of Energy Resources began accepting preapplications for 0% loans for up to \$25,000 in energy improvements for customers of municipal utilities. Single-family and owner-occupied buildings up to 4 units are eligible. www.mass.gov/info-details/massachusetts-municipal-light-plant-zero-interest-energy-efficiency-loan .
Local Financing Programs	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 . Single-family residential households only. www.mged.com/370 .

Notes: Middleborough Gas and Electric (MGED) customers do not qualify for MassSave rebates or programs. A free home energy assessment is required within the past 3 years in order to qualify for MGED rebates for heat pumps and weatherization. Assessments are not required for solar panels, window kits, weather stripping, appliances, or electric outdoor equipment. Federal tax credits for most energy-efficiency measures and federal funding for rebates ended on 12-31-25.

Commercial incentives: MGED offers businesses and nonprofits free energy assessments and three categories of rebates.

www.mged.com/342

- **LED lighting:** \$1,000/kW saved, up to **\$4,000-\$15,000**, depending on customer kW usage.
- **Heat pumps:** \$500/ton for heat pumps, up to **\$10,000**, for customers under 25,000 sq. ft.
- **Weatherization (insulation & air sealing):** 50% of cost up to **\$5,000**, for customers under 25,000 sq. ft.

Property-Assessed Clean Energy (PACE): Middleborough has opted into a MassDevelopment financial tool that allows commercial and multifamily building owners to borrow up to 20 years for large energy retrofits or rehabs (usually \$250,000+). The debt is treated as a lien and kept off the books. www.massdevelopment.com/products-and-services/financing/green-finance

Free energy assessments:

This is your key to rebates, 0% loans, and other financial incentives and will give you a road map to budget for improvements over several years. Sign up at www.ene.org/hea or call 888-772-4242.

Free weatherization navigation:

Sustainable Middleborough's Weatherization Navigator can answer your questions, help you make a plan that works for you, and guide you through the steps of your energy project. Contact 774-419-5250 or navigator@sustainablemiddleborough.org.



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