



Market Intelligence Guide | Massachusetts



# HELIO SOLAR

SAFE. SIMPLE. SUSTAINABLE.

## MARKET INTELLIGENCE GUIDE

# MASSACHUSETTS

**For: Energy Consultant • Energy Pro • Energy Specialist**

Utilities & Rates | Rate Crisis Context | Full Incentives Stack | Clean Energy Mandates | Project Timelines

*Updated: February 2026*



# Massachusetts

*3rd Highest Electricity Rates in the U.S. — Nation-Leading Incentive Stack*

## Read These First — Important Massachusetts Market Notes

1. **NET METERING IS INTACT** — Massachusetts still uses full 1:1 retail-rate net metering for residential systems under 60 kW. This is one of the strongest net metering policies in the country. Credits roll forward indefinitely and never expire.
2. **FEDERAL TAX CREDIT EXPIRED** — The 30% residential solar ITC (§25D) expired December 31, 2025. Lead with SMART 3.0, Mass Save rebates, state tax credit, and the rate hedge story.
3. **SMART 3.0 LAUNCHED** — Massachusetts redesigned its solar incentive program in late 2025. Battery-paired systems unlock the most SMART value. Solar-only SMART rate = \$0.00/kWh currently. Battery is the premium upsell in MA — leads to real SMART income.
4. **MASS SAVE = BEST HEAT PUMP PROGRAM IN THE COUNTRY** — Up to \$10,000 for whole-home heat pumps, plus \$275/kW battery demand response payments through ConnectedSolutions.
5. **SELLER COMPLIANCE** — Check for local Hawker's & Peddler's license requirements in your specific town or city before canvassing. Some municipalities require a solicitor's license.
6. **SYSTEMS >25 kW AC** — Require an Application for Cap Allocation (ACA) with a waitlist. Advise selling under 25 kW AC for regulated utility customers.

## Massachusetts Service Area

Helio supports solar installations throughout Massachusetts, including all major population centers and surrounding communities. Coverage may vary for remote or unusual site conditions — always submit with notes rather than self-disqualifying.

- **Major areas served:** Boston, Worcester, Springfield, Lowell, Cambridge, New Bedford, Brockton, Quincy, Lynn, Fall River, Newton, Somerville, Lawrence, Waltham, and surrounding towns
- **Speedy permit jurisdictions:** Kingston, Milton, Lynn, Burlington, Quincy, Framingham, Woburn, Weymouth — useful to flag for customers with tight timelines
- **Training note:** Do not self-disqualify a lead based on assumptions. Submit with notes for unusual conditions.



## SECTION 1 — THE RATE CRISIS: WHY EVERY DOOR IS AN OPPORTUNITY

### Massachusetts's Rate Reality

Massachusetts ranks as the 3rd most expensive state for electricity in the nation. All-in residential rates average ~31.22¢/kWh — 76% above the U.S. average of ~16¢/kWh. The average Massachusetts household pays \$167–\$178/month on electricity, despite using less electricity than the national average (only ~570–600 kWh/month). This means residents pay more for less.

The state's supply rate resets twice per year — February 1 and August 1 for Eversource, with similar cycles for National Grid and Unitil. August 2025 brought a 12.3% Eversource supply rate increase and a 5.5% National Grid increase. These are not anomalies — they are structural, baked into the region's natural gas dependency and pipeline constraints.

#### The Numbers That Open Doors

- Avg. all-in residential rate (late 2025): ~31.22¢/kWh
- U.S. national average: ~16¢/kWh → MA pays 76% above national average
- Average monthly bill: ~\$167–\$178 (even at below-average kWh usage of ~570 kWh/month)
- Rate reset schedule: February 1 AND August 1 every year — two built-in 'rate shock' moments
- Aug 2025 increase (Eversource): Supply up 12.3% — from 13.24¢ to 14.88¢/kWh
- Aug 2025 increase (National Grid): Supply up 5.5% — from 14.67¢ to 15.48¢/kWh
- Winter 2022–23: Supply rates spiked 30–64% for some customers — still fresh in memory
- Root cause: ~50% of New England's grid runs on natural gas; limited pipeline capacity amplifies every spike

#### Rep Talking Point

'Massachusetts has the 3rd highest electricity rates in the country. Your supply rate resets twice a year — February and August — and it's gone up every single year. The state itself launched an Energy Affordability Agenda in 2025 because bills are so high. Solar locks in your energy cost for 25 years. Your utility bill will never offer you that stability.'

### Current Rate Breakdown

Category	Details
<b>Eversource Supply (Aug 2025–Jan 2026)</b>	14.88¢/kWh (up 12.3% from prior period's 13.24¢/kWh)
<b>National Grid Supply (Aug 2025–Jan 2026)</b>	15.48¢/kWh (up 5.5% from prior period's 14.67¢/kWh)
<b>Unitil Supply</b>	~14–15¢/kWh (semi-annual reset; confirm current rate at time of proposal)
<b>Delivery / Distribution</b>	~8–11¢/kWh (set by DPU rate case — rising every few years)
<b>Transmission</b>	~2–3¢/kWh (ISO-NE / FERC — rising with data center demand)
<b>All-In Average Total</b>	~31.22¢/kWh (supply + delivery + transmission + program charges)



<b>National Comparison</b>	MA rate = 1.76× the U.S. average of ~16¢/kWh
<b>Avg. Monthly Bill</b>	~\$167–\$178 (570 kWh avg. usage — BELOW national avg. usage, yet bill is HIGH)
<b>What's driving it?</b>	~50% of NE grid is natural gas; ISO-NE capacity prices rising; pipeline constraints; SMART program costs
<b>Healey-Driscoll Response</b>	Energy Affordability Agenda (March 2025): goal to save ratepayers ~\$6B over 5 years



### Key Rate Insight for Reps

MA customers use LESS electricity than the national average — yet pay FAR more.

This is purely a rate problem, not a usage problem. Solar addresses the rate problem directly.

With net metering at full retail rate (~31¢/kWh), every solar kWh offsets a 31¢ bill charge.

As rates rise (they always do), the value of every solar kWh produced rises proportionally.

**SECTION 2 — MASSACHUSETTS UTILITIES & PROJECT TIMELINES****Who Serves Your Customers**

Massachusetts has three investor-owned utilities (IOUs) regulated by the DPU (Department of Public Utilities), plus dozens of municipal light plants serving about 12% of customers. Always confirm the utility before building a proposal — it determines which solar and battery programs apply.

Utility	Customers	Territory	Solar / Battery Program
<b>Eversource (Eastern MA)</b>	~1.47 million	Boston metro, Cape Cod, South Shore, MetroWest, Merrimack Valley	Net Metering + SMART 3.0 + ConnectedSolutions
<b>Eversource (Western MA)</b>	~230,000	Springfield, Northampton, Chicopee, Holyoke, Pioneer Valley	Net Metering + SMART 3.0 + ConnectedSolutions
<b>National Grid</b>	~1.1 million	Worcester, Middlesex, Essex, Bristol, Norfolk, Plymouth counties	Net Metering + SMART 3.0 + ConnectedSolutions
<b>Unitil</b>	~70,000	Fitchburg, Lunenburg, Ashby, Ayer, Townsend, Pepperell	Net Metering + SMART 3.0 + ConnectedSolutions
<b>Municipal Light Plants (MLPs)</b>	~400,000	Hudson, Reading, Concord, Wakefield, Hingham, Ipswich, others	Net Billing or own programs — confirm before quoting

**⚠ Municipal Light Plants (MLPs) — Know Before You Pitch**

MA has 41 municipal light plants serving ~12% of customers. They do NOT participate in SMART 3.0. Many have their own rebate programs — often very generous (some up to \$7,500 per installation).

Key MLP incentive programs to know:

- Hudson Light & Power: \$1.20/watt (DC), up to 50% of project cost, max \$7,500
- Reading Municipal Light Dept: \$600/kW (DC), up to \$12,000
- Hingham Municipal Lighting Plant: \$0.60/W (AC) up to 10 kW, max \$6,000
- Concord Municipal Light Plant: \$625/kW (DC), capped at \$3,125
- Wakefield Municipal Gas & Light: \$0.80/watt, one-time incentive
- Ipswich Utilities: \$0.30/watt, up to \$3,000

Always check the specific MLP's program before quoting — do not assume SMART 3.0 applies.

**How the Electric Bill Is Built**

Bill Component	Who Sets It	Typical Amount	Changes How Often
<b>Supply (Generation)</b>	Wholesale market via DPU	~14–16¢/kWh	Twice a year: Feb 1 & Aug 1 (Eversource)
<b>Distribution / Delivery</b>	DPU rate case	~8–11¢/kWh	Every 2–4 years



<b>Transmission</b>	FERC / ISO-NE	~2–3¢/kWh	Periodically
<b>SMART Program Charge</b>	DPU / DOER	~1–2¢/kWh	Annual adjustment
<b>Energy Efficiency (3-yr plan)</b>	Mass Save / DPU	~1–2¢/kWh	3-year program cycles

## Project Timelines — Setting Customer Expectations

Category	Details
<b>Contract → Installation</b>	~75 days (statewide average)
<b>Installation → PTO</b>	~20 days (after passing inspection)
<b>National Grid Utility Approval</b>	~30–45 days installation approval + 28 days to PTO
<b>Eversource Utility Approval</b>	~30–45 days installation approval + 28 days to PTO
<b>Unitil Utility Approval</b>	~30–45 days installation approval + 28 days to PTO
<b>Ground Mount Adder</b>	+90+ days (additional permitting and possible zoning review)
<b>Main Panel Upgrade Adder</b>	+up to 60 days
<b>Roof Work Adder</b>	+up to 60 days
<b>TPO Project Adder</b>	+30 days (additional audits, revisions, and approvals)
<b>Change Order Adder</b>	+30 days (adds at least 2–3 weeks to lifecycle)
<b>Historical District / Ground Mount</b>	May require additional zoning approval — flag early
<b>Rough Inspections (MA-specific)</b>	Required before final inspection — adds steps to timeline
<b>Transformer Upgrade (Western MA)</b>	Occasionally required; \$1,000–\$5,000 cost to homeowner; adds 2–4 weeks
<b>Boston Area Equipment Upgrades</b>	Older equipment upgrades common for utility approval — requires custom pricing
<b>AHJ Permitting (Avg.)</b>	30–45 days (varies widely by jurisdiction)

### Massachusetts Fire Code Setback Requirements

- At least two 3-foot pathways from eave to ridge on the residence.
- One must be on the driveway side of the home.
- Each roof plane with solar must have at least one 3-foot pathway from eave to ridge.
- 18-inch setback from the ridge required in most cases.
- If all roof planes have solar: 3-foot setback from the ridge required.
- Historical districts and certain jurisdictions may have additional restrictions — flag early.



### **! Systems >25 kW AC — Application for Cap Allocation (ACA) Required**

For regulated utilities (Eversource, National Grid, Unitil): systems >25 kW AC require an ACA. The ACA waitlist can last several years — this is a significant timeline risk.

Best practice: Sell projects UNDER 25 kW AC for all regulated utility customers.

Note: This does NOT apply to small municipal light plants.

If a project is sold over 25 kW AC and an ACA is required:

- Interconnection team will contact homeowner after preliminary approval.
- Homeowner creates a profile in the MA ACA portal and grants Helio access to submit.



## SECTION 3 — NET METERING & SOLAR INCENTIVES

### Net Metering — Massachusetts's Strongest Solar Foundation

Massachusetts still operates full 1:1 net metering for residential systems under 60 kW — one of the most consumer-friendly net metering policies in the country. Unlike Connecticut's RRES switch, MA customers benefit from simple, powerful credits every billing period.

#### Massachusetts Net Metering — Class I (Residential <60 kW)

How it works: Your solar system powers your home first. Excess production is exported to the grid and earns a full retail-rate credit — supply, distribution, transmission, and transition charges all included.

- Credit value: ~31¢/kWh — the full retail rate you currently pay.
- Credits are applied as a dollar-value credit on your bill (not kWh).
- Unused credits roll forward to the next billing period indefinitely — THEY NEVER EXPIRE.
- Customers should not expect a cash check for accumulated credits.

System sizing: Based on historical annual consumption. Include EVs and heat pump load for right-sizing.  
Class limit: Residential projects almost always fall under Class I (<60 kW). Class I = 1:1 full credit.

Municipal utilities: Net Billing applies instead of net metering. Credit rate may differ — always confirm.

### SMART 3.0 — Solar Massachusetts Renewable Target Program

#### SMART 3.0 — Additional Production-Based Income on Top of Net Metering

Launched October 2025 by the Healey-Driscoll Administration. SMART 3.0 is an annual program that pays solar owners for every kWh their system produces — on top of net metering credits.

IMPORTANT: Due to high utility rates in MA, the Value of Energy currently exceeds the base rate, resulting in a \$0.00/kWh SMART incentive for solar-only systems in most territories.

BATTERY-PAIRED SYSTEMS unlock positive SMART payments:

- Systems that include battery storage qualify for the Battery Adder.
- Residential rate (base): \$0.03/kWh for systems under 25 kW.
- Low-income residential: \$0.06/kWh (double the standard rate).
- Battery adder makes the math work — this is why battery is the premium pitch in MA.

How it works:

- Monthly payments for every kWh produced, for 10 years from activation.
- Paid by mail or direct deposit monthly.
- Rate is set at enrollment for Program Year 2025 (900 MW available capacity).

Eligibility: Eversource, National Grid, or Unitil customers. Systems under 25 kW residential.

Application: Submitted through your solar installer to the relevant utility.

Does NOT apply to municipal light plant (MLP) customers.



### ! Federal Tax Credit Update — Critical for 2026 Sales

The 30% Residential Clean Energy Credit (IRS §25D) expired December 31, 2025 for customer-owned systems.

Commercial/TPO systems (§48E) retain credits through ~2027, then phase down.

- Cash / loan customers: No 30% federal credit. Lead with net metering value + SMART + state incentives.
- Lease / PPA customers: Developer may pass through §48E value — confirm with your finance team.
- Battery storage (§48E commercial): Incentives remain — strong upsell angle.

## Class I RECs — Renewable Energy Certificates

Massachusetts solar customers served by Eversource, National Grid, or Unitil may be eligible to participate in the Massachusetts Class I REC market. RECs have value because utilities must purchase them to meet the state's Renewable Portfolio Standard.

- **How it works:** Each MWh of solar production generates one Class I REC that can be sold to utilities needing to meet their RPS obligations.
- **Eligibility:** Depends on the customer's utility. Not all utilities in MA participate in the Class I REC market — confirm with Operations before including in a proposal.
- **SMART interaction:** Under SMART 3.0, the program structure accounts for REC value. Confirm the interaction for specific systems with your operations team.

## Massachusetts State Tax Credits & Exemptions

Category	Details
<b>MA Residential Energy Tax Credit</b>	15% of net system cost, up to \$1,000, against MA state income tax. Primary residence only. 3-year carry-forward for unused credits.
<b>Sales Tax Exemption</b>	Full exemption from MA 6.25% sales tax on all solar equipment and installation — automatic.
<b>Property Tax Exemption</b>	Added home value from solar is exempt from property tax assessment for 20 years — statewide.
<b>Property Value Uplift</b>	Studies show solar adds ~\$15,000+ to home resale value in MA — not taxed.



## SECTION 4 — BATTERY STORAGE, HEAT PUMPS & EV INCENTIVES

### Battery Storage — ConnectedSolutions + SMART 3.0 Battery Adder

#### **ConnectedSolutions — \$275/kW Annual Demand Response Payments**

Operated by Mass Save utilities: Eversource, National Grid, Unitil, and Cape Light Compact.

How it works:

- Enroll your battery in ConnectedSolutions and allow the utility to draw stored energy during summer peak demand events (June–September, ~3–8 PM on high-demand days).
- Payment: \$275 per kW of average contribution during summer events — paid annually.

Example: A battery contributing an average 5 kW during summer events = ~\$1,375/year.

Over 5 years (minimum commitment): ~\$6,875 in total demand response income.

ADDITIONAL BENEFITS:

- Qualifies for 0% HEAT Loan financing on battery — up to \$25,000, interest-free for 7 years.
- 5-year commitment required to maintain the program rate.
- Battery recharges after each dispatch event — minimal impact on household.

SMART 3.0 Battery Adder (additional income):

- Battery-paired systems also earn SMART 3.0 payments on top of ConnectedSolutions.
- Battery is the unlock key for positive SMART income — solar only = \$0/kWh currently.

Eligibility: Eversource, National Grid, Unitil, or Cape Light Compact customers.

#### **The MA Battery Sales Pitch**

Battery storage in MA generates income from TWO sources simultaneously:

1. ConnectedSolutions: ~\$275/kW annually for 5+ years → ~\$1,000–\$1,500/yr on typical battery
2. SMART 3.0 Battery Adder: Monthly SMART payments for 10 years

Plus: 0% HEAT Loan makes the battery nearly cash-flow neutral from day one.

Plus: Peace of mind during winter rate spikes and ISO-NE grid stress events.

Battery storage in MA is not a luxury add-on — it's a revenue-generating, financing-friendly, grid-stress hedge that pays for itself faster than almost anywhere else in the country.



## Additional Battery Programs

Nextzeero Connected Homes Program (select areas):

- \$30/month bill credit for connecting battery + participating in peak events.
- \$5–\$10/month for EV chargers, electric water heaters, smart thermostats connected.
- Currently limited to Duracell and Emporia batteries — verify current eligibility.

Nextzeero Battery Program (add-on after Connected Homes enrollment):

- \$100/kWh upfront rebate for sharing battery capacity.
- Example: 15 kWh battery = \$1,500 upfront rebate.
- Currently limited to Duracell, Emporia, and Tesla batteries.

Utility-specific battery rebates (\$500):

- Available from some municipal utilities for battery installations.
- Submit application within 6 months of installation — appears as a bill credit.

## Heat Pumps — Mass Save (Best Program in the Country)



### Mass Save Heat Pump Rebates — Up to \$10,000+ for Whole-Home Systems

Mass Save is funded by utility customers and is consistently ranked one of the nation's best energy efficiency programs. Available to customers of Eversource, National Grid, Unitil, Berkshire Gas, Cape Light Compact, and Liberty Utilities.

WHOLE-HOME AIR SOURCE HEAT PUMP (ducted system, primary heating replacement):

- \$3,000 per ton of capacity, up to \$10,000 (effective January 1, 2025).
- Example: 3-ton whole-home ASHP = \$9,000 rebate.

PARTIAL-HOME / DUCTLESS MINI-SPLIT HEAT PUMP:

- \$1,250 per ton of capacity, up to \$10,000.

INCOME-QUALIFIED BONUS:

- Up to \$16,000 additional for households meeting Mass Save income guidelines.
- Total potential for income-qualified customers: \$26,000+ for a whole-home heat pump.

HEAT PUMP WATER HEATER: Up to \$750.

HOME ENERGY ASSESSMENT (required to unlock rebates):

- Free or low-cost in-home assessment — unlocks full rebate eligibility.
- Technician installs LEDs, air sealing, pipe wraps on-site during visit.

0% HEAT LOAN: Interest-free financing up to \$25,000 for 7 years.

- Covers heat pumps, batteries, weatherization, electrical panel upgrades.

Note: Federal §25C heat pump tax credit (\$2,000/yr cap) expired December 31, 2025.

## Electrification Sizing — Size for the Future Home

Standard solar sizing covers today's kWh usage. But most MA homeowners will eventually add a heat pump, EV, and heat pump water heater. Size the system for the electrified future home.

Typical additions:

- EV (home charging): +3,000–4,500 kWh/year
- Air source heat pump: +2,000–5,000 kWh/year (depends on insulation/home size)
- Heat pump water heater: +500–800 kWh/year

Upsizing now — while the financing is already in place — costs a fraction of adding panels later. Net metering allows all that extra production to roll forward with no expiration.

## EV Incentives — MOR-EV + Utility Charger Programs

### EV Incentives — MOR-EV + Eversource/National Grid Charger Rebates

MOR-EV (Massachusetts Electric Vehicle Incentive Program — MassCEC):

- Standard Rebate: Up to \$1,500 for qualifying battery electric or plug-in hybrid vehicles.
- MOR-EV+ Rebate: Additional \$1,500 for lower-income households and certain vehicle categories.
- Program managed by the MA Clean Energy Center (MassCEC).
- Federal §30D new EV credit (\$7,500) and §25E used EV credit (\$4,000): Expired Sept 30, 2025.

EV CHARGER REBATE — Eversource:

- Up to \$1,400 toward Level 2 charger wiring and hardware installation.
- \$25/month bill credit for enrolling in smart off-peak charging.
- Additional rebates for higher-income customers in EJ (environmental justice) communities.

EV CHARGER REBATE — National Grid:

- Wiring and charger rebates — confirm current amounts at time of proposal.

SOLAR + EV BUNDLE TIP:

- Net metering credits cover EV charging at the full retail rate (~31¢/kWh avoided).
- 'Your EV can run entirely on solar — and the excess charges your battery for the evening.'
- This closes deals. Size the system for EV demand from day one.

## SECTION 5 — CLEAN ENERGY MANDATES & SELLER COMPLIANCE

### Massachusetts Clean Energy Mandates — Why the Programs Are Durable

Massachusetts's solar and efficiency programs are backed by legally binding mandates. Every solar system installed helps utilities meet their RPS requirements. Understanding these mandates lets you speak with authority about why the programs exist and how durable they are.

Mandate	Requirement	Target Year	Status
<b>RPS — Overall</b>	35% of electricity from renewable sources (+1%/yr, no expiration)	2030+	In progress — binding
<b>SMART 3.0 Program</b>	900 MW capacity in Program Year 2025; annual reset	2025 PY	Active — applications open
<b>100% Clean Electricity</b>	100% Clean Act (HD.3348) — target 100% clean electricity	2035	Legislative push; not yet enacted
<b>Net Zero Economy</b>	Net zero greenhouse gas emissions	2050	Signed into law
<b>Offshore Wind</b>	5,600 MW procured (Vineyard Wind, Sunrise Wind, others)	2027	In construction / permitting
<b>GHG Reduction (Interim)</b>	50% below 1990 levels	2030	Executive Order — binding
<b>MOR-EV / EV Adoption</b>	Ongoing state EV incentive program	Ongoing	Active — MassCEC managed

#### What Mandates Mean for Your Sales Pitch

MA is legally required to hit 35%+ renewable electricity by 2030 and is pushing for 100% by 2035. Every year, utilities need MORE solar and wind to meet their RPS obligations. The SMART 3.0 program exists because the state NEEDS solar to be built — and funds it accordingly. These programs are not discretionary — they are mandated by law and reinforced by the Healey-Driscoll Energy Affordability Agenda, which specifically cited high electric bills as a crisis.

SMART 3.0 was designed to be market-responsive — rates reset annually to stay solvent even with federal ITC gone. The state is committed to keeping solar financially viable.

### What's Driving Future Rate Increases

- **Grid Modernization:** Eversource and National Grid are spending billions upgrading infrastructure for EV charging, heat pumps, and offshore wind integration. Delivery rates will continue rising.
- **ISO-NE Capacity Markets:** Regional capacity prices have surged due to data center demand and power plant retirements across New England. MA customers pay this directly.
- **Natural Gas Dependency:** Until the generation mix shifts materially away from gas (post-2035), winter supply price spikes will persist.
- **Offshore Wind Build-Out:** While offshore wind will eventually lower prices, near-term interconnection costs and construction delays keep rates elevated.



### Close With Urgency

- Every month a customer waits = another month paying MA's 3rd-highest-in-the-nation rates.
- The 30% federal tax credit is gone for customer-purchased systems. State incentives are intact — now.
- SMART 3.0 capacity is finite — 900 MW available in Program Year 2025. First-come, first-served.
- ConnectedSolutions battery payments are annual program funding — not guaranteed indefinitely.
- Mass Save heat pump rebates are funded in 3-year program cycles — availability can change.
- Net metering credits at 31¢/kWh today. Locking in production now maximizes lifetime value.

## Seller Compliance — Massachusetts



### Hawker's & Peddler's License — Door-to-Door Selling in MA

Certain areas in Massachusetts require identification or a license for door-to-door solicitation.

#### KEY RULES:

- A Hawker's & Peddler's license is only required if you COLLECT MONEY at the door.
- If no payment is exchanged, a statewide H&P license is NOT legally required for most areas.
- However: some towns or cities have LOCAL solicitor's license requirements — always check.
- Recommendation: Obtain an H&P license proactively to add credentials and homeowner confidence.

#### HOW TO APPLY (Boston example):

- Complete the H&P license form/application.
- Have your local police chief sign the Certificate of Character section.
- Boston Police charge \$50 for fingerprint/background check.
- Application fee: \$62. Payment by check or money order — no cash.
- Mail or deliver to: Director of Standards, One Ashburton Place, Room 1115, Boston, MA 02108.
- Offices open M–F, 9 AM – 4:30 PM.

#### CONTRACT REQUIREMENTS:

- Use Helio's multi-state Home Improvement Contract (HIC) in Massachusetts.
- Battery projects require the Battery System Acknowledgment Addendum — mandatory.
- Requesting contract documents with storage will automatically include the addendum.



## SECTION 6 — QUICK REFERENCE CHEAT SHEET

### Full Massachusetts Incentive Stack at a Glance

Incentive	Type	Value	Duration / Notes
<b>Net Metering (Class I)</b>	Bill credits	~31¢/kWh on net exports — full retail rate	Indefinite; credits never expire
<b>SMART 3.0 (battery-paired)</b>	Monthly production payment	\$0.03/kWh base + battery adder (10 years)	Battery required for positive SMART income
<b>SMART 3.0 (low-income)</b>	Monthly production payment	\$0.06/kWh (10 years)	Income-qualified; battery strongly recommended
<b>ConnectedSolutions</b>	Annual demand response	\$275/kW of avg. summer contribution	5-yr commitment; Eversource/NGrid/Unitil/Cape Light
<b>Mass Save — Whole-Home ASHP</b>	Cash rebate	\$3,000/ton up to \$10,000	Annual; requires free home energy assessment
<b>Mass Save — Ductless Mini-Split</b>	Cash rebate	\$1,250/ton up to \$10,000	Annual; requires assessment
<b>Mass Save — Income Qualified HP</b>	Cash rebate	Up to \$16,000 bonus (on top of standard)	Income-qualified households
<b>Mass Save — HP Water Heater</b>	Cash rebate	Up to \$750	Annual program
<b>0% HEAT Loan</b>	Financing	Up to \$25,000, 0% for 7 years	Covers HP, battery, weatherization, panel
<b>MA State Tax Credit</b>	Tax credit	15% of cost up to \$1,000	Primary residence; 3-yr carry-forward
<b>MA Sales Tax Exemption</b>	Tax savings	6.25% savings on system cost	Permanent — automatic
<b>MA Property Tax Exemption</b>	Tax savings	Zero added property tax for solar	20-year exemption — statewide
<b>MOR-EV Rebate</b>	EV rebate	Up to \$1,500 standard; + \$1,500 MOR-EV+	MassCEC managed — check current eligibility
<b>EV Charger (Eversource)</b>	Charger rebate	Up to \$1,400 wiring + \$25/mo off-peak	Ongoing — Eversource customers
<b>MLP Rebates (varies)</b>	Per-watt rebate	\$0.30–\$1.20/W depending on MLP	Municipal customers only — confirm individually

### Key Contacts & Resources

Category	Details
<b>DPU (rate regulator)</b>	mass.gov/orgs/department-of-public-utilities — Rate filings, utility oversight
<b>Mass Save</b>	masssave.com — Heat pumps, assessments, 0% HEAT Loan, ConnectedSolutions
<b>MassCEC</b>	masscec.com — SMART 3.0, MOR-EV, solar resources, community solar



<b>DOER (SMART 3.0)</b>	<a href="https://mass.gov/doer">mass.gov/doer</a> — SMART program details, SMART 3.0 regulations
<b>Eversource MA</b>	<a href="https://eversource.com">eversource.com</a> — Net metering, SMART, interconnection
<b>National Grid MA</b>	<a href="https://nationalgridus.com">nationalgridus.com</a> — Net metering, SMART, interconnection
<b>Unitil</b>	<a href="https://unitil.com">unitil.com</a> — Net metering, SMART, incentives
<b>DSIRE Database</b>	<a href="https://programs.dsireusa.org/system/program/ma">programs.dsireusa.org/system/program/ma</a> — All MA incentives, comprehensive
<b>ACA Portal</b>	<a href="https://aca.nationalgridus.com">aca.nationalgridus.com</a> (National Grid) — Cap allocation applications >25 kW AC

### **Municipal Utility (MLP) Quick Incentive Reference**

Always confirm current rates — these can change. Call the MLP directly or check their website.

Hudson Light & Power:	\$1.20/W (DC), max 50% of cost, up to \$7,500
Reading Municipal Light:	\$600/kW (DC), up to \$12,000
Hingham Municipal Lighting:	\$0.60/W (AC) up to 10 kW, max \$6,000 lifetime
Concord Municipal Light:	\$625/kW (DC), capped at \$3,125
Wakefield Municipal Gas & Light:	\$0.80/watt, one-time incentive
Ipswich Utilities:	\$0.30/watt, up to \$3,000

MLP customers do NOT participate in SMART 3.0. Use MLP-specific rebate + net billing in proposals.