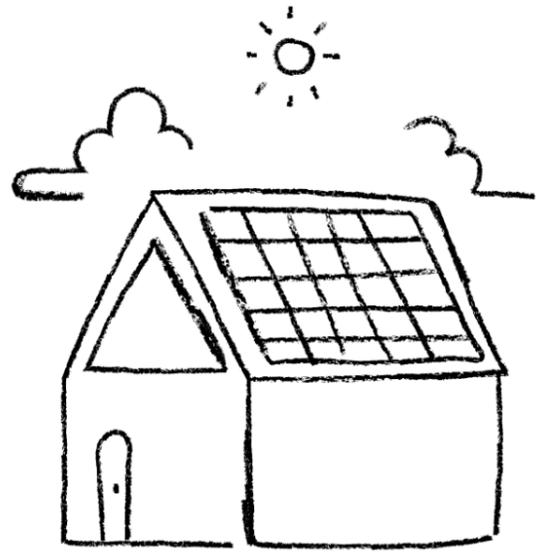


ASHFIELD'S RESIDENTIAL SOLARIZE CAMPAIGN



Incentives and Financial Support for a Residential Solar Installation

There are two new financing options to help Massachusetts residents with the costs of installing a solar system. Learn more below:

Massachusetts Community Climate Bank (MCCB)

<https://www.masshousing.com/mass-community-climate-bank>

This program has been developed to focus on low- to moderate- income households to support a variety of projects. Eligible homeowners may use Energy Saver loans to finance health and safety improvements such as roof replacement and oil tank removal, home weatherization, electrical system upgrades, heat pumps, new efficient appliances and fixtures, and installation of rooftop solar panels, battery storage and EV charging stations. To receive financing through the program, home improvements must reduce total energy usage by at least 20 percent. This is a \$50 million fund from the Commonwealth of Massachusetts to support the following projects in a home that is your primary residence.

The MCCB will connect you to a Concierge Service Provider for your community (CSP) to walk you through all phases. They determine your eligibility and connect you to an Energy Service Provider, who evaluates your house and creates a plan with a contractor.

Eligibility: household income depends on county, but some current examples are \$124,875 in Berkshire County, \$190,775 in greater Boston.

Financing Details: Low interest loans are given as second mortgages up to \$100,000; although you are helped to choose a lender, repayment is to MassHousing. The MCCB financing will come in the form of a low-cost, long-term subordinate mortgage. Interest rates will range from 0.5 percent to 2 percent, depending on household income. Mortgages will have a 240-month term, allowing for lower monthly payments. Loans will include an 18-month interest-only period, providing consumers with low-cost bridge financing for clean energy incentive and rebate programs, and will be serviced at MassHousing's Mortgage Servicing Center.

Turn over for more information!

Solar For All program

<https://www.mass.gov/info-details/massachusetts-solar-for-all-application>

This program launches this fall and will offer zero percent loans for solar projects on residential properties. Because this is still in the planning phase there may be changes to the program when it is rolled out.

The program is currently planning elements that include money for :

- Zero interest loans to individuals
- Leased systems with the possibility of ownership over time
- Multi-family buildings, both for public housing and affordable housing
- Community shared arrays
- Energy storage, structural repairs, electrical upgrades and efficiency

More information to come as details are available.

WANT TO LEARN MORE? READY TO GET STARTED?

Contact us at:

solar@ashfield.org

Visit the Ashfield Energy Committee's website:

<https://ashfield.org/2174/Energy-Committee>

Ashfield's Residential Solar Working Group members:

April West; Peyton Fleming; Ellen Leue; David Chandler; Kate McKenney; and Jena Duncan.