March 25, 2026

Municipal Report

WE ARE MASS SAVE®:

Berkshire Gas
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Cape Light Compact

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Municipal Report Legislative Requirement

The PAs published the Municipal Report with the Q4 Report as part of the annual reporting requirement* to provide:

i. The total number of ratepayers per municipality served;

ii. The total energy efficiency surcharge (EES) dollars paid by ratepayers as part of their utility bills per municipality served; and

iii. The total incentives provided by the program administrators by municipality served, delineated by utility and sector, including residential, residential low-income, commercial and industrial.

Data was provided for the 2019-2024 time period and also for 2024 by itself.

In addition to the requirements above, the PAs have also provided a table of data with just Residential and Low-Income incentives and contributions per household for each town along with demographics from Census data.

*Chapter 179: AN ACT DRIVING CLEAN ENERGY AND OFFSHORE WIND, Section 31

Incentives and Energy Efficiency Surcharge Contributions

Incentives

- Money paid to participants by PAs to encourage participation in energy efficiency programs.
  - Incentives amounts do not include other forms of direct customer support

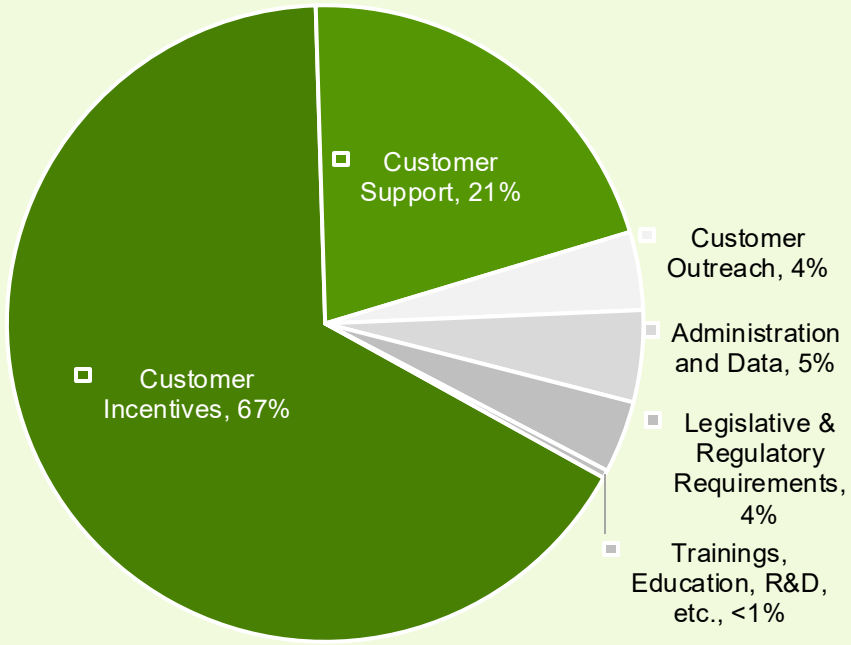
Contributions:

- Customer contributions are collected through the Energy Efficiency Surcharge (EES).
  - The EES is a fully reconciling mechanism used to recover any costs of the program that aren't collected from other funding sources, such as the forward capacity market, and is adjusted annually to reflect actual expenditures relative to plan.

Mass Save Incentives Catalyzed by Other Direct Customer Support Services

The majority of program costs (88%) are dedicated to customer incentives and support; equivalent to $3.9B of the planned $4.5B of spending.

2025-2027 Budget Costs by Category



Program Cost Categories	Plan Budget	% of Costs	Notes
Customer Incentives	$2,999 M	66.9%	Incentives and rebates paid directly to customers
Customer Support	$924 M	20.6%	No-cost customer home energy assessments, customer statewide call center, customer project facilitation, customer language access support, customer rebate processing and heat loan support.
Customer Outreach & Education	$166 M	3.7%	Traditional marketing and advertising, as well as in-person customer events, outreach to contractors, and tailored communications to residential and business customers, municipalities on program opportunities.
Administration & Data	$212 M	4.7%	Salaries for Program Administrator employees supporting administrative and data functions, internal tracking software, statewide database costs, required reporting, and regulatory compliance and legal costs
Legislatively & Regulatorily Mandated Funding	$168 M	3.7%	MassCEC workforce program funding, program evaluation, Energy Efficiency Advisory Council consultants, and DOER regulatory assessment.
Other Trainings, Education, R&D, etc.	$17 M	0.4%	Contractor training and limited workforce development, K-12 education efforts, research into new products and development of innovative offerings
Total	**$4,486 M**	**100.0%**	
Performance Incentive Design Level	$171 M		Utility PAs may earn a share of incentives based on achievement of targeted outcomes in the Plan; the level of actual performance incentives earned is based upon performance

Please note that these cost categories align with, but are different than, the categories reported in the tables filed with the Department as part of the 2025-2027 Plan.

Customers Receive Many Benefits from the Programs

The programs generate two times more benefits than the costs paid into the programs.

- By statute, the Mass Save programs are required to generate more benefits than costs, which means that residents and business receive greater benefits from the program as a whole than the costs paid into the program.

Benefits include:

- Lower energy bills and/or avoided energy costs;
- Improvements in indoor air quality, comfort, and other health indicators;
- Reductions in greenhouse gas emissions; and
- Reductions in the total system costs of building and maintaining the electric grid and the gas distribution network.

2019-2024 Program Years: Electric and Gas Cost-Effectiveness Analysis

Sector	Benefit-Cost Ratio
Electric – All Sectors	**2.26**
Residential	2.06
Income Eligible	1.96
Commercial & Industrial	2.57
Gas – All Sectors	**2.01**
Residential	1.50
Income Eligible	2.98
Commercial & Industrial	2.70

Munis Served by MLP or No Gas Access Contribute Less on Average per Household Relative to Other Munis

Towns served by a Municipal Light Plant ("MLP") and towns with no gas service contribute less on average per household relative to other municipalities.

Towns served by a MLP, whose residents and businesses do not pay into the Mass Save® programs based on their electric usage and towns with no gas service, and hence a high share of customers who heat with delivered fuels and do not pay into the programs based on that usage contribute less on average per household relative to other municipalities.

2019-2024 Residential and Low-Income Gas and Electric Energy Efficiency Surcharge Contributions by Household

Energy Efficiency Surcharge (EES) Per Household (HH) Quartiles (2019-2024 Cumulative)	Average Annual EES/HH	# of Munis in Grouping	# of Towns with Muni Electric	# of Towns with No Gas Access	% Heating with Gas
<$985 (1)	$99	86	39	38	23%
$985-$1,248 (2)	$183	86	3	26	26%
$1,248-$1,618 (3)	$232	86	1	6	43%
$1,618+ (4)	$351	86	0	18	44%

Note: The Energy Efficiency Surcharge contribution per Household is calculated by summing contributions for Gas as well as Electric and dividing that sum by the number of households in that town.

Towns With More Low-Income Customers Pay Less Per Household into the EE Fund Than Statewide Average

Towns with higher percentages of low-income customers contribute less on average per household than the statewide average.

Low-income customers on the discount rate contribute to the programs at a reduced rate, as the Energy Efficiency Surcharge is discounted along with the rest of the bill.

2019-2024 Residential and Low-Income Gas and Electric Energy Efficiency Surcharge Contributions by Household

Energy Efficiency Surcharge (EES) Per Household (HH) Quartiles (2019-2024 Cumulative)	Average Annual EES/HH, (Statewide = $213)	# of Munis in Grouping	% of Electric Discount Rate Customers*
<$985 (1)	$99	86	20%
$985-$1,248 (2)	$183	86	16%
$1,248-$1,618 (3)	$232	86	13%
$1,618+ (4)	$351	86	6%

Note: The Energy Efficiency Surcharge contribution per Household is calculated by summing contributions for Gas as well as Electric and dividing that sum by the number of households in that town.

** The calculation for Electric Discount Rate customers in each quartile only includes towns with Electric customers and removes towns fully served by a Muni Electric.*

Towns With Lowest Median Incomes Received More Incentives Relative to Their Contributions to the EE Fund

Towns with the lowest median incomes received higher incentives as a percent of EES Contributions (90%) vs. towns with the highest median incomes (76%).

Towns with the lowest median incomes pay the least Energy Efficiency Surcharge (EES) per household while towns with the highest median incomes pay the most.

2019-2024 Residential and Income Eligible Incentives as a Share of Contributions by Income and Municipality

Median Income Groupings*	Average Median Income in Grouping	# of Munis in Grouping	Average Annual EES/HH	Average Annual Incentives/HH	Avg Incentive / Avg Contribution
<80% SMI	$70k	56	$184	$164	90%
80-100% SMI	$92k	89	$211	$180	85%
100%-120% SMI	$111k	75	$221	$188	85%
120%-150% SMI	$133k	67	$209	$160	77%
150%+ SMI	$189k	57	$279	$212	76%

**Source: U.S. Census Bureau, 2019-2023 American Community Survey 5-Year Estimates*

Towns With Higher Share of Renters and Older Building Stock Receive Lower Incentives Per Household

Towns with higher percentages of renters and homes with older building stock tend to receive lower incentives per household, consistent with prior research.

Prior studies have found that renters are an underserved customer group. Consistent with this research, we also find that towns with a higher share of renters and older building stock have lower average incentives per household.

2019-2024 Residential and Low-Income Gas and Electric Energy Efficiency Incentives by Household

Incentive Per Household (HH) Quartiles (2019-2024 Cumulative)	Average Annual Incentives/HH	# of Munis in Grouping	% Renter	% Homes Built Before 1950
<$980 (1)	$117	86	29%	31%
$985-$1,269 (2)	$187	86	25%	30%
$1,269-$1,583 (3)	$231	86	19%	27%
$1,583+ (4)	$347	86	16%	25%

While More Work Needed to Address Disparities and Increase Uptake Among Underserved Communities, PA Efforts Are Leading to Improvements

More than half of Gateway Cities saw greater increases in incentives per household over the 2022-2024 term than the statewide average.

More than half of the Gateway Cities saw greater increases per HH over the 2022-2024 term than the statewide average (39%).

2019-2024 Residential and Income Eligible Incentives for Gateway Cities and the City of Boston

Gateway Cities & City of Boston	# of HH	Avg Annual Incentives/HH (Statewide = $177)	Incentive Change: 22-24 vs. 19-21 (Statewide=39%)
Boston (C,D)	279,216	$125	24%*
Worcester (C,D)	79,089	$148	40%*
Springfield (C,D)	58,046	$220	36%*
Quincy (C,D)	45,571	$142	102%
Lowell (C,D)	42,383	$111	33%*
New Bedford (C,D)	42,233	$195	154%
Fall River (C,D)	41,787	$80	96%
Lynn (C,D)	36,328	$159	73%*
Brockton (C,D)	35,610	$177	73%*
Lawrence (C,D)	31,009	$152	61%*
Malden (C,D)	26,319	$140	106%
Haverhill (C)	26,300	$197	56%

Gateway Cities & City of Boston	# of HH	Average Annual Incentives/HH	Incentive Change: 22-24 vs. 19-21
Chicopee (M)	24,192	$55	63%*
Taunton (M,C)	23,871	$47	27%*
Peabody (M)	22,469	$79	-8%*
Revere (C,D)	21,512	$138	-24%*
Barnstable	20,614	$315	17%
Salem (C,D)	19,789	$212	65%
Pittsfield (C,D)	19,566	$167	84%
Methuen (C)	18,816	$212	33%*
Leominster	18,210	$248	95%*
Attleboro (C)	17,781	$195	10%*
Everett (C,D)	17,262	$103	54%*
Fitchburg (D)	16,880	$134	23%*
Chelsea (C,D)	13,538	$131	-18%*

Note: Towns with a higher than 39% increase have been shaded in dark green.
M = Served by Municipal Light Plant (MLP), C = Community First Partner (CFP), D = Designated Equity Communities (DEC 2025+)

**Most of the Gateway Cities that did not see greater incentive increases than the Statewide average compared to the prior term did see increases when just looking at 2024 compared to 2023.*

A Deep Dive Look at Boston Neighborhoods

Reference Area	Average Annual EES/HH	Average Annual Incentives/HH	Households (2023 ACS)	Median Income (2023 ACS)
Statewide	$213	$177	2.8M	$101k
Boston	$167	$125	280k	$95k

Boston Neighborhood	Average Annual EES/HH	Average Annual Incentives/HH	Households (2023 ACS)	Median Income (2023 ACS)
Mattapan	$252	$311	8,862	$67,206
Roxbury	$160	$214	11,764	$43,255
West Roxbury	$256	$199	11,110	$139,545
Roslindale	$208	$177	12,449	$109,237
Dorchester	$201	$158	53,268	$70,018
Hyde Park	$184	$145	13,570	$96,862
Chinatown	$106	$144	3,614	$70,865
South End	$118	$144	14,185	$90,142
Mission Hill	$169	$137	4,564	$61,472
Jamaica Plain	$174	$132	17,928	$130,533
South Boston	$165	$119	17,895	$156,373
East Boston	$164	$99	17,619	$92,079

Boston Neighborhood	Average Annual EES/HH	Average Annual Incentives/HH	Households (2023 ACS)	Median Income (2023 ACS)
Charlestown	$151	$95	9,389	$157,192
Brighton	$140	$88	21,072	$88,208
Back Bay	$155	$57	12,350	$126,712
Allston	$148	$56	8,666	$75,258
Fenway	$94	$52	9,899	$53,398
North End	$140	$35	6,126	$132,977
West End	$118	$35	7,992	$135,057
Longwood	$88	$25	8,232	$65,827
Seaport District	$107	$15	4,306	$178,833
Beacon Hill	$226	$14	2,008	$212,664
Financial District	$137	$6	1,225	$132,239

Key Takeaways

- Towns with the lowest median incomes received more incentives relative to their contributions to the EE fund compared to towns at higher income levels.
- Towns with more renters and older homes received less incentives per household.
- Our efforts under the 2022-2024 plan show some progress in addressing these challenges. More than half of Gateway Cities, which have a high share of renters and older building stock, saw greater increases in incentives per household over the 2022-2024 term than the statewide average.
- The 2025-27 Plan works to further address these disparities by targeting renters and low- and moderate-income customers, including in designated equity communities with enhanced offers to overcome barriers.

Appendix

2019-2024 Residential and Low-Income Contributions and Incentives for Gateway Cities and the City of Boston

Gateway Cities	Average Annual EES/HH	Avg Contribution Change: 22-24 vs. 19-21	Average Annual Incentives/HH	Incentive Change: 22-24 vs. 19-21	# of HH	% Elec IE Rate Customers	Median Income	%HH Living in EJ Blocks	% Renter	% Heating with Gas
Statewide Averages	**$213/HH**	**42%**	**$177/HH**	**39%**	**2.8 million**	**13%**	**$101k**	**N/A**	**37%**	**52%**
Boston (C,D)	$167	50%	$125	24%	279,216	14%	$94,755	84%	65%	57%
Worcester (C,D)	$192	33%	$148	40%	79,089	20%	$67,544	92%	58%	51%
Springfield (C,D)	$222	34%	$220	36%	58,046	39%	$51,339	100%	51%	59%
Quincy (C,D)	$180	44%	$142	102%	45,571	12%	$95,711	90%	55%	55%
Lowell (C,D)	$209	45%	$111	33%	42,383	21%	$76,205	96%	56%	67%
New Bedford (C,D)	$189	43%	$195	154%	42,233	30%	$56,025	79%	60%	80%
Fall River (C,D)	$161	60%	$80	96%	41,787	27%	$53,933	81%	64%	80%
Lynn (C,D)	$195	43%	$159	73%	36,328	22%	$74,715	96%	50%	55%
Brockton (C,D)	$203	30%	$177	73%	35,610	24%	$77,089	100%	43%	54%
Lawrence (C,D)	$194	30%	$152	61%	31,009	34%	$57,903	100%	70%	69%
Malden (C,D)	$187	43%	$140	106%	26,319	14%	$95,298	100%	58%	61%
Haverhill (C)	$248	47%	$197	56%	26,300	17%	$87,675	57%	39%	69%

Note: M = Served by Municipal Light Plant (MLP), C = Community First Partner (CFP), D = Designated Equity Communities (DEC 2025+)

2019-2024 Residential and Low-Income Contributions and Incentives for Gateway Cities and the City of Boston (cont'd)

Gateway Cities	Average Annual EES/HH	Avg Contribution Change: 22-24 vs. 19-21	Average Annual Incentives/HH	Incentive Change: 22-24 vs. 19-21	# of HH	% Elec IE Rate Customers	Median Income	%HH Living in EJ Blocks	% Renter	% Heating with Gas
Statewide Averages	**$213/HH**	**42%**	**$177/HH**	**39%**	**2.8 million**	**13%**	**$101k**	**N/A**	**37%**	**52%**
Chicopee (M)	$68	42%	$55	63%	24,192	N/A	$66,927	77%	43%	42%
Taunton (M,C)	$78	46%	$47	27%	23,871	N/A	$79,715	51%	37%	51%
Peabody (M)	$75	63%	$79	-8%	22,469	N/A	$95,278	38%	34%	51%
Revere (C,D)	$205	44%	$138	-24%	21,512	14%	$81,121	100%	50%	59%
Barnstable	$443	43%	$315	17%	20,614	9%	$97,348	32%	25%	70%
Salem (C,D)	$195	40%	$212	65%	19,789	12%	$85,137	69%	49%	56%
Pittsfield (C,D)	$208	38%	$167	84%	19,566	23%	$68,386	49%	38%	59%
Methuen (C)	$265	34%	$212	33%	18,816	17%	$103,270	82%	27%	65%
Leominster	$183	34%	$248	95%	18,210	14%	$81,556	77%	37%	35%
Attleboro (C)	$211	32%	$195	10%	17,781	14%	$93,266	37%	34%	35%
Everett (C,D)	$211	48%	$103	54%	17,262	16%	$79,658	100%	63%	66%
Fitchburg (D)	$187	32%	$134	23%	16,880	28%	$70,659	86%	44%	48%
Chelsea (C,D)	$180	53%	$131	-18%	13,538	21%	$72,220	100%	71%	56%

Note: M = Served by Municipal Light Plant (MLP), C = Community First Partner (CFP), D = Designated Equity Communities (DEC 2025+)