

# Sunny Cambridge

*This flowchart is meant to guide landlords through the decision-making process that comes prior to having solar energy installed on the roof of a multi-family home. Depending on the answers to the questions, the chart will lead landlords to a solar scenario similar to their own. Each case provides the landlord with the steps necessary to achieve a successful solar installation.*

**Does the landlord live in one of the units?**

YES

NO

**Is there a common meter in the building?**

YES

NO

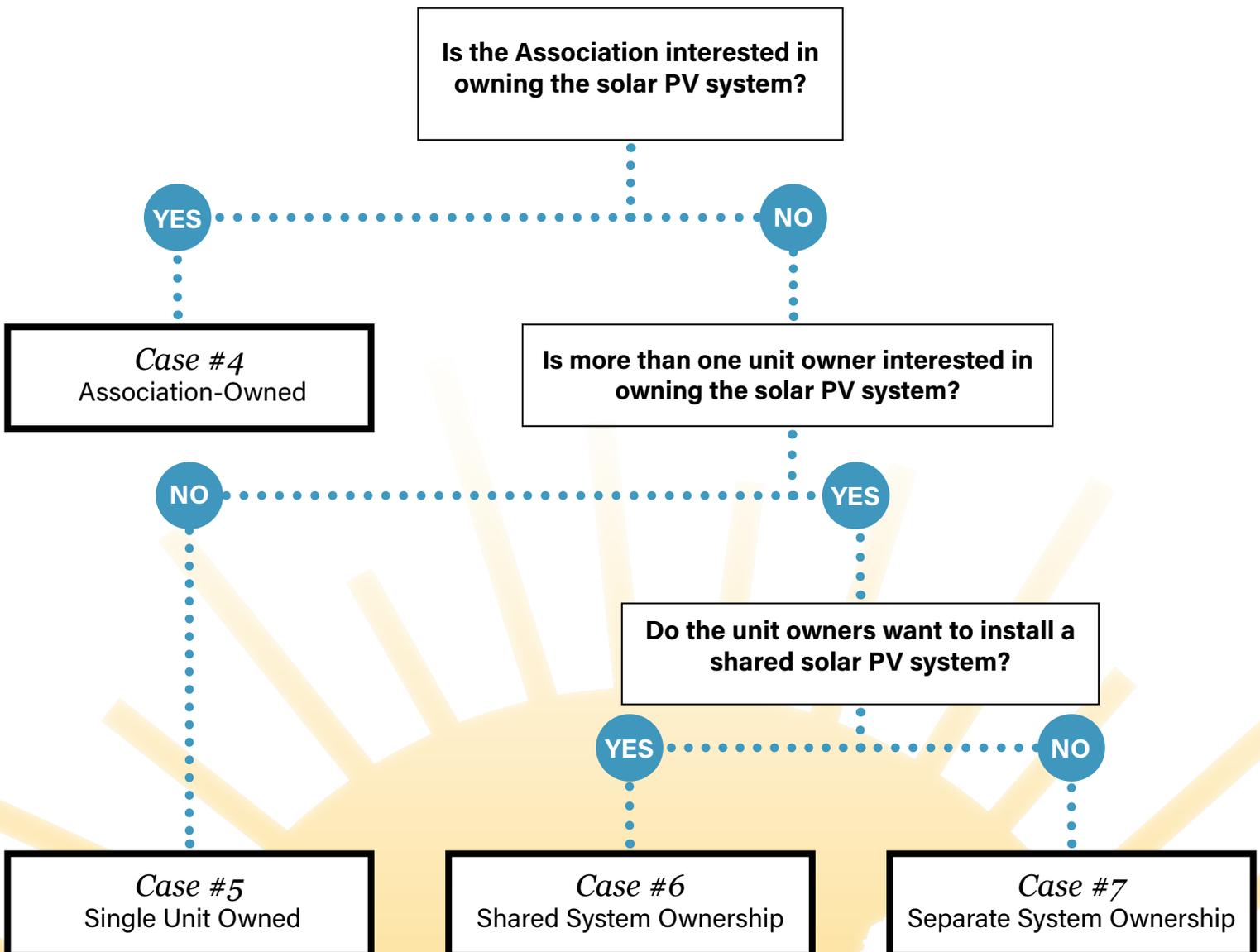
**Case #1:**  
Landlord-Owned & Occupied

**Case #2:**  
Landlord-Owned & Off-Site

**Case #3:**  
Landlord-Owned New Meter

# Sunny Cambridge

*This flowchart is meant to guide condominium owners through the decision-making process that comes prior to having solar energy installed on the roof of a condominium building. Depending on the answers to the questions, the chart will lead unit owners to a solar scenario similar to their own. Each case provides the unit owner with the steps necessary to achieve a successful solar installation.*





### Solar Energy for Condominiums & Multi-Family Homes

In Case #1, the landlord is the only decision-maker for the building and has full discretion to install a solar PV system on the roof. The landlord lives in one of the units on-site and is financially responsible for his or her independent electric meter.

#### **NEXT STEPS: LANDLORD-OCCUPIED MULTI-FAMILY HOME**

1. Work with installer to size the solar PV system based on the available roof space.
2. Install and interconnect the solar PV system to the landlord's unit meter or the common meter.
3. If there is excess generation from the solar PV system, complete a Schedule Z<sup>1</sup> form in order to transfer net metering credits to another Eversource account within the NEMA load zone.<sup>2</sup>
4. Consult a tax professional when filing with the IRS for the Federal Investment Tax Credit (ITC) and with the MA DOR for the state tax credit. (ITC - 30% and the state tax credit - 15% capped at \$1000).<sup>3</sup>
5. System owner<sup>4</sup> collects SRECs. Installers should help customers arrange for the brokerage of SRECs.<sup>5</sup>
6. Financing Options: Cash Purchase, Mass Solar Loan,<sup>6</sup> Home Equity Loan, Power Purchase Agreement (PPA)/Lease<sup>7</sup>

<sup>1</sup> Complete a [Schedule Z](#) form.

<sup>2</sup> The Northeast Massachusetts ([NEMA](#)) load zone is one of eight electric energy load zones in New England. Net metering credits can only be transferred to customers within the same load zone.

<sup>3</sup> Learn how to file for the [Federal Investment Tax Credit \(ITC\)](#) and the [state tax credit](#).

<sup>4</sup> This will most likely be the landlord, except if the landlord chooses to finance the PV system through a Power Purchase Agreement (PPA) or Lease. In the latter case, the third party entity would own the system and therefore see the federal and state financial incentives.

<sup>5</sup> The installer should guide the landlord through the application process for the [SREC II program](#) and submit a [Statement of Qualification Application \(SQA\)](#) to the Massachusetts Department of Energy Resources (DOER) and Massachusetts Clean Energy Center (MassCEC). To see a complete list of required documents, visit the DOER's website regarding the [online registration process](#). Note: The SREC II program is subject to change and will be replaced with an alternative incentive program in 2017.

<sup>6</sup> Apply for the [Mass Solar Loan](#). You should work with your installer to complete an online Mass Solar Loan [technical application](#). Once you receive your Technical Confirmation ID number from MassCEC, select a [participating lender](#) and submit a Mass Solar Loan application to that bank or credit union.

<sup>7</sup> For more information on solar financing, see the MA DOER's [Homeowner's Guide to Solar Leases, Loans & PPAs](#).

### Solar Energy for Condominiums & Multi-Family Homes

In Case #2, the landlord is the final decision-maker for the building and has full discretion to install a solar PV system on the roof. The landlord does not live in the building, but there is a common meter for which he or she is financially responsible. By connecting the PV system to the common meter, the landlord would be able to easily transfer net metering credits and provide justification for raising rent.

#### NEXT STEPS: LANDLORD OFF-SITE

1. Work with installer to size the solar PV system based on the available roof space.
2. Install and interconnect the solar PV system to the common meter.
3. If there is excess generation from the solar PV system, complete a Schedule Z<sup>1</sup> form in order to transfer net metering credits to another Eversource account within the NEMA load zone.<sup>2</sup> This could be the landlord's personal account, the tenants' electric accounts, or other customer accounts in the same load zone.
  - A. If net metering credits are allocated to tenants, then the landlord could justify increasing the value of rent.<sup>3</sup>
4. Consult a tax professional when applying for the Federal Investment Tax Credit (ITC). Because the landlord does not occupy a unit in the multi-family home, he or she is not able to collect the Federal ITC as a *personal* tax credit. Ask a tax professional if you would be eligible for the federal *business* tax credit.<sup>4</sup> In addition, the landlord is not eligible for the Massachusetts Residential Renewable Energy Income Tax Credit.<sup>5</sup> (ITC - 30% and the state tax credit - 15% capped at \$1000).
5. System owner<sup>6</sup> collects SRECs. Installers should help customers arrange for the brokerage of SRECs.<sup>7</sup>
6. Financing Options: Cash Purchase, Mass Solar Loan,<sup>8</sup> Home Equity Loan, Power Purchase Agreement (PPA)/Lease<sup>9</sup>

<sup>1</sup> Complete a [Schedule Z](#) form.

<sup>2</sup> The Northeast Massachusetts ([NEMA](#)) load zone is one of eight electric energy load zones in New England. Net metering credits can only be transferred to customers within the same load zone.

<sup>3</sup> To learn how to raise rent and maintain savings for tenants, click [here](#).

<sup>4</sup> In order to qualify for the Residential Renewable Energy Tax Credit, the [personal](#) Federal Investment Tax Credit (ITC), the solar PV system must serve "a dwelling unit in the United States that is owned and used as a residence by the taxpayer" (DSIRE). If you have established a business for your rental properties (i.e. LLC), then you should ask a tax professional if you are able to file for the Business Energy Investment Tax Credit, the [corporate](#) Federal Investment Tax Credit (ITC). If you think this could apply to you, consult a tax professional for more information.

<sup>5</sup> The [State Tax Credit](#), known as the Residential Renewable Energy Income Tax Credit, is only available for system owners who install a renewable energy system on his or her primary residence. Ask a tax professional if your multi-family home could be considered one of your primary residences. For more information, visit DSIRE's [program overview](#).

<sup>6</sup> This will most likely be the landlord, except if the landlord chooses to finance the PV system through a Power Purchase Agreement (PPA) or Lease. In the latter case, the third party entity would own the system and therefore see the federal and state financial incentives.

<sup>7</sup> The installer should guide the landlord through the application process for the [SREC II program](#) and submit a [Statement of Qualifications Application \(SQA\)](#) to the Massachusetts Department of Energy Resources (DOER) and Massachusetts Clean Energy Center (MassCEC). To see a complete list of required documents, visit the DOER's webpage regarding the [online registration process](#). Note: The SREC II program is subject to change and will be replaced with an alternative incentive program in 2017.

<sup>8</sup> Apply for the [Mass Solar Loan](#). You should work with your installer to complete an online Mass Solar Loan [technical application](#). Once you receive your Technical Confirmation ID number from MassCEC, select a [participating lender](#) and submit a Mass Solar Loan application to that bank or credit union.

<sup>9</sup> For more information on solar financing, see the MA DOER's [Homeowner's Guide to Solar Leases, Loans & PPAs](#).



### Solar Energy for Condominiums & Multi-Family Homes

In Case #3, the landlord is the final decision-maker for the building and has full discretion to install a solar PV system on the roof. The landlord does not live in the building and there is neither a common meter nor any other meter for which the landlord is financially responsible. In order to install a PV system, the landlord would need to have a new meter installed so he or she can control the net metering credit allocation and incentives.

#### NEXT STEPS: NEW METER INSTALLED FOR A LANDLORD-OWNED HOME

1. Work with installer to size the solar PV system based on the available roof space.
2. The installer would apply for a new meter during the interconnection application process for solar PV.<sup>1</sup>
3. Install and interconnect the solar PV system to the new meter.
4. The landlord can complete a Schedule Z<sup>2</sup> form in order to transfer net metering credits from the new meter/account to another Eversource account within the NEMA load zone.<sup>3</sup> This could be the landlord's personal account, the tenants' electric accounts, or other customer accounts in the same load zone.
  - A. If net metering credits are allocated to tenants, then the landlord could justify increasing the value of rent.<sup>4</sup>
5. Consult a tax professional when applying for the Federal Investment Tax Credit (ITC). Because the landlord does not occupy a unit in the multi-family home, he or she is not able to collect the Federal ITC as a *personal* tax credit. Ask a tax professional if you would be eligible for the federal *business* tax credit.<sup>5</sup> In addition, the landlord is not eligible for the Massachusetts Residential Renewable Energy Income Tax Credit.<sup>6</sup> (ITC - 30% and the state tax credit - 15% capped at \$1000).
6. System owner<sup>7</sup> collects SRECs. Installers should help customers arrange for the brokerage of SRECs.<sup>8</sup>
7. Financing Options: Cash Purchase, Mass Solar Loan,<sup>9</sup> Home Equity Loan, Power Purchase Agreement (PPA)/Lease<sup>10</sup>

<sup>1</sup> A Sunny Cambridge installer should talk to Eversource about requesting a new meter and electric service. The cost will vary depending on the amount of electrical work required. Talk to an electrician to receive a quote.

<sup>2</sup> Complete a [Schedule Z](#) form.

<sup>3</sup> The Northeast Massachusetts [\(NEMA\) load zone](#) is one of eight electric energy load zones in New England. Net metering credits can only be transferred to customers within the same load zone.

<sup>4</sup> To learn how to raise rent and maintain savings for tenants, click [here](#).

<sup>5</sup> In order to qualify for the Residential Renewable Energy Tax Credit, the [personal](#) Federal Investment Tax Credit (ITC), the solar PV system must serve "a dwelling unit in the United States that is owned and used as a residence by the taxpayer" (DSIRE). If you have established a business for your rental properties (i.e. LLC), then you should ask a tax professional if you are able to file for the Business Energy Investment Tax Credit, the [corporate](#) Federal Investment Tax Credit (ITC). If you think this could apply to you, consult a tax professional for more information.

<sup>6</sup> The [State Tax Credit](#), known as the Residential Renewable Energy Income Tax Credit, is only available for system owners who install a renewable energy system on his or her primary residence. Ask a tax professional if your multi-family home could be considered one of your primary residences. For more information, visit DSIRE's [program overview](#).

<sup>7</sup> This will most likely be the landlord, except if the landlord chooses to finance the PV system through a Power Purchase Agreement (PPA) or Lease. In the latter case, the third party entity would own the system and therefore collect any revenue from SRECs.

<sup>8</sup> The installer should guide the landlord through the application process for the [SREC II program](#) and submit a [Statement of Qualification Application \(SQA\)](#) to the Massachusetts Department of Energy Resources (DOER) and Massachusetts Clean Energy Center (MassCEC). To see a complete list of required documents, visit the DOER's webpage regarding the [online registration process](#). Note: The SREC II program is subject to change and will be replaced with an alternative incentive program in 2017.

<sup>9</sup> Apply for the [Mass Solar Loan](#). You should work with your installer to complete an online Mass Solar Loan [technical application](#). Once you receive your Technical Confirmation ID number from MassCEC, select a [participating lender](#) and submit a Mass Solar Loan application to that bank or credit union.

<sup>10</sup> For more information on solar financing, see the MA DOER's *Homeowner's Guide to Solar Leases, Loans & PPAs*.

## Solar Energy for Condominiums & Multi-Family Homes

In Case #4, the condominium association has agreed to install and own a solar PV system. The association is financially responsible for the building's common meter. The association would receive all benefits.

### **NEXT STEPS: ASSOCIATION-OWNED PV SYSTEM**

1. Review the Master Deed and/or condominium documents to determine roof ownership.<sup>1</sup>
  - A. If the roof is designated as common space, then consult a real estate attorney to add a description of the PV system to the list of common elements in the Master Deed.
  - B. If a single unit has exclusive rights to the roof, then create an easement to allow the condominium association to install and own the solar PV system.<sup>2</sup>
2. Work with installer to size the solar PV system based on the available roof space.
3. Install and interconnect the PV system to the condominium's common meter, or install a new meter if there is not already a common meter.<sup>3</sup>
4. If there is excess generation, complete a Schedule Z<sup>4</sup> form between all unit owners to be able to transfer net metering credits to individual unit accounts based on the unit owner's percentage in the condominium association.
5. SREC revenue would be collected by the condominium association and the value passed along to the unit owners via, for example, a reduction in condominium fees or reimbursement payments. Installers should help customers arrange for the brokerage of SRECs.<sup>5</sup>
6. Consult a tax professional when applying for and dividing the Federal Investment Tax Credit (ITC) and state tax credit. (ITC - 30% and the state tax credit - 15% capped at \$1000).  
*Note: Each unit owner would file with the IRS for their respective portion of the Federal Investment Tax Credit (ITC) and with the MA DOR for the state tax credit.<sup>6</sup>*
7. Financing Options: Cash Purchase, Mass Solar Loan,<sup>7</sup> Home Equity Loan, Power Purchase Agreement (PPA)/Lease<sup>8</sup>

<sup>1</sup> Consult your condominium documents to learn how to make an improvement. For example, it may take 75 percent of the unit owners' votes to approve an improvement. To access the condominium's Master Deed, visit the [Massachusetts Land Records](#) website and search in South Middlesex county for your property in Cambridge, MA.

<sup>2</sup> Sample [roof easements](#)

<sup>3</sup> If the condominium does not have a common meter, the solar PV installer should talk to Eversource about requesting a new meter and electric service. The cost will vary depending on the amount of electrical work required. Talk to an electrician to receive a quote.

<sup>4</sup> Complete a [Schedule Z](#) form.

<sup>5</sup> The installer should guide the condominium association through the application process for the [SREC II program](#) and submit a [Statement of Qualification Application \(SQA\)](#) to the Massachusetts Department of Energy Resources (DOER) and Massachusetts Clean Energy Center (MassCEC). To see a complete list of required documents, visit the DOER's webpage regarding the [online registration process](#). Note: The SREC II program is subject to change and will be replaced with an alternative incentive program in 2017.

<sup>6</sup> Learn how to file for the [Federal Investment Tax Credit \(ITC\)](#) and [state tax credit](#) as unit owners. The unit owner(s) "may claim a proportionate share of the renewable energy source expenditure of such a condominium association or cooperative housing corporation" (DOR, Section 3A).

<sup>7</sup> Work with your installer to apply for the [Mass Solar Loan](#). If there are five or more participating units, the project must be set up as a Community Shared Solar (CSS) project. The installer should work with MassCEC to arrange a CSS project for your condominium. Email [solarloan@masscec.com](mailto:solarloan@masscec.com) for more information.

<sup>8</sup> For more information on solar financing, see the MA DOER's Homeowner's [Guide to Solar Leases, Loans & PPAs](#). Note: This form of financing is not common for condominiums.



### Solar Energy for Condominiums & Multi-Family Homes

In Case #5, only one unit owner in the condominium is interested in installing a solar PV system. The unit owner has received approval from the association to install a PV system on the roof. He or she would receive all benefits as the system owner.

#### NEXT STEPS: SINGLE UNIT, SINGLE PV SYSTEM OWNERSHIP

1. Determine roof rights<sup>1</sup> of the building and develop a roof easement<sup>2</sup> that the condominium association or roof owner will grant to the single unit owner to allow for installation and ownership of a solar PV system, unless that individual unit owner has rights to the roof.
2. Work with installer to size the solar PV system based on the available roof space.
3. Install and interconnect the PV system to the unit owner's electric meter.
4. If there is excess generation from the solar PV system, complete a Schedule Z<sup>3</sup> form in order to transfer net metering credits to another Eversource account within the NEMA load zone.<sup>4</sup>
5. Consult a tax professional when filing with the IRS for the Federal Investment Tax Credit (ITC) and the MA DOR for the state tax credit.<sup>5</sup> (ITC - 30% and the state tax credit - 15% capped at \$1000).
6. System owner<sup>6</sup> collects SRECs. Installers should help customers arrange for the brokerage of SRECs.<sup>7</sup>
7. Financing Options: Cash Purchase, Mass Solar Loan,<sup>8</sup> Power Purchase Agreement (PPA)/Lease<sup>9</sup>

<sup>1</sup> To access the condominium's Master Deed, visit the [Massachusetts Land Records](#) website and search in South Middlesex county for your property in Cambridge, MA.

<sup>2</sup> Sample [roof easements](#)

<sup>3</sup> Complete a [Schedule Z](#) form.

<sup>4</sup> The Northeast Massachusetts ([NEMA](#)) load zone is one of eight electric energy load zones in New England. Net metering credits can only be transferred to customers within the same load zone.

<sup>5</sup> Learn how to file for the [Federal Investment Tax Credit \(ITC\)](#) and [state tax credit](#).

<sup>6</sup> This will most likely be the unit owner, except if the unit owner chooses to finance the PV system through a Power Purchase Agreement (PPA) or Lease. In the latter case, the third party entity would own the system and therefore see the federal and state financial incentives.

<sup>7</sup> The installer should guide the system owner through the application process for the [SREC II program](#) and submit a [Statement of Qualification Application \(SQA\)](#) to the Massachusetts Department of Energy Resources (DOER) and Massachusetts Clean Energy Center (MassCEC). To see a complete list of required documents, visit the DOER's webpage regarding the [online registration process](#). Note: The SREC II program is subject to change and will be replaced with an alternative incentive program in 2017.

<sup>8</sup> Apply for the [Mass Solar Loan](#). You should work with your installer to complete an online Mass Solar Loan [technical application](#). Once you receive your Technical Confirmation ID number from MassCEC, select a [participating lender](#) and submit a Mass Solar Loan application to that bank or credit union.

<sup>9</sup> For more information on solar financing, see the MA DOER's Homeowner's [Guide to Solar Leases, Loans & PPAs](#).



### Solar Energy for Condominiums & Multi-Family Homes

In Case #6, multiple unit owners in the condominium are interested in owning a solar PV system. The participating unit owners have received approval from the association to install one shared PV system. The system benefits would be divided among all of the system owners.

#### NEXT STEPS: SHARED PV SYSTEM OWNERSHIP

1. Determine roof rights<sup>1</sup> of the building and develop a roof easement<sup>2</sup> that the condominium association, or roof owner, will grant to the participating unit owners to allow for the installation and ownership of a solar PV system.
2. Work with installer to size the solar PV system based on available roof space. The installer would apply for a new meter during the interconnection application process for solar PV.<sup>3</sup>
3. Install a single PV system and interconnect it through the new meter.
4. Complete a Schedule Z<sup>4</sup> form with all participating unit owners in order to transfer net metering credits to individual electric accounts. The amount of electricity being transferred to each account should be based on stakeholder percentage in the system cost. If there is excess generation from the PV system, participating unit owners could transfer net metering credits to another Eversource account within the NEMA load zone.<sup>5</sup>
5. Consult a tax professional when filing with the IRS for the Federal Investment Tax Credit (ITC) and the MA DOR for the state tax credit. (ITC - 30% and the state tax credit - 15% capped at \$1000).

*Note: Each system owner would file with the IRS for their respective portion of the Federal Investment Tax Credit (ITC) and the state tax credit.<sup>6</sup>*

6. The installer should help customers arrange for the division and brokerage of SRECs.<sup>7</sup>
7. Financing Options: Cash Purchase, Mass Solar Loan,<sup>8</sup> Power Purchase Agreement (PPA)/ Lease<sup>9</sup>

<sup>1</sup> To access the condominium's Master Deed, visit the [Massachusetts Land Records](#) website and search in South Middlesex county for your property in Cambridge, MA.

<sup>2</sup> Sample [roof easements](#)

<sup>3</sup> A Sunny Cambridge installer should talk to Eversource about requesting a new meter and electric service. The cost will vary depending on the amount of electrical work required. Talk to an electrician to receive a quote.

<sup>4</sup> Complete a [Schedule Z](#) form.

<sup>5</sup> The Northeast Massachusetts ([NEMA](#)) load zone is one of eight electric energy load zones in New England. Net metering credits can only be transferred to customers within the same load zone.

<sup>6</sup> Learn how to file for the [Federal Investment Tax Credit \(ITC\)](#) and the [state tax credit](#) as unit owners. Participating unit owners "may claim a proportionate share of the renewable energy source expenditure of such a condominium association or cooperative housing corporation" (DOR Section 3A).

<sup>7</sup> The installer should guide the participating unit owners through the application process for the [SREC II program](#) and submit a [Statement of Qualification Application \(SQA\)](#) to the Massachusetts Department of Energy Resources (DOER) and Massachusetts Clean Energy Center (MassCEC). To see a complete list of required documents, visit the DOER's webpage regarding the [online registration process](#). Note: The SREC II program is subject to change and will be replaced with an alternative incentive program in 2017.

<sup>8</sup> Work with your installer to apply for the [Mass Solar Loan](#). If there are five or more participating units, the project must be set up as a Community Shared Solar (CSS) project. The installer should work with MassCEC to arrange a CSS project for your condominium. Email [solarloan@masscec.com](mailto:solarloan@masscec.com) for more information.

<sup>9</sup> For more information on solar financing, see the MA DOER's *Homeowner's Guide to Solar Leases, Loans & PPAs*. Note: This form of financing is not common for condominiums.



### Solar Energy for Condominiums & Multi-Family Homes

In Case #7, multiple unit owners in the condominium are interested in owning a solar PV system. The owners would like to install separate PV systems, which are independent from each other and are independently owned. This means that system benefits would be independently accrued. Installing multiple net meters on a single parcel of land, however, may make an installation more complex.

#### NEXT STEPS: SEPARATE PV SYSTEM OWNERSHIP

1. Determine roof rights<sup>1</sup> of the building and develop an easement<sup>2</sup> between the condominium association, or roof owner, and participating unit owners to allow for the installation and ownership of multiple solar PV systems.
2. Work with installer to size the solar PV systems based on the available roof space.
3. Install a separate solar PV system for each participating unit owner, with each system interconnected to the respective unit's electric meter.
4. Due to the Single Parcel Rule,<sup>3</sup> system owners must choose which account should be connected to the "main" net meter. This decision should be based on electricity usage (i.e. the unit that consumes the least electricity).<sup>4</sup> Alternatively, system owners could petition the DPU for an exemption from the rule.<sup>5</sup>
5. If there is excess generation from the solar PV system, complete a Schedule Z<sup>6</sup> form in order to transfer net metering credits to another Eversource account within the NEMA load zone.<sup>7</sup>
6. Consult a tax professional when filing with the IRS for the Federal Investment Tax Credit (ITC) and with the MA DOR for the state tax credit.<sup>8</sup> (ITC - 30% and the state tax credit - 15% capped at \$1000).
7. Each system owner<sup>9</sup> collects SRECs separately. Installers should help customers arrange for the brokerage of SRECs.<sup>10</sup>
8. Financing Options: Cash Purchase, Mass Solar Loan,<sup>11</sup> Power Purchase Agreement (PPA)/ Lease<sup>12</sup>

<sup>1</sup> To access the condominium's Master Deed, visit the [Massachusetts Land Records](#) website and search in South Middlesex county for your property in Cambridge, MA.

<sup>2</sup> Sample [roof easements](#)

<sup>3</sup> **Single Parcel Rule:** According to the DPU, there is only one incentivized net meter allowed on a single parcel of land. This unit will receive net metering credits at the retail rate (about \$0.20/kWh). The remaining meters will receive wholesale net metering credits (about \$0.02-0.06/kWh). All system owners will still see full savings on their electricity bills for the solar electricity they use in each month, but only the "main" net meter will receive the retail net metering credit rate for excess electricity generated in a month.

<sup>4</sup> The Single Parcel Rule will not impact system owners whose solar electricity generation is less than the amount of electricity consumed on a monthly basis.

<sup>5</sup> If system owners wish to petition the Massachusetts Department of Public Utilities (DPU) for an exemption from the Single Parcel Rule, then they should follow the DPU's [Filing Instructions](#) and visit the DPU's [Frequently Asked Questions](#) webpage (Section VII Petitioning the Department, questions 58-59).

<sup>6</sup> Complete a [Schedule Z](#) form.

<sup>7</sup> The Northeast Massachusetts ([NEMA](#)) load zone is one of eight electric energy load zones in New England. Net metering credits can only be transferred to customers within the same load zone.

<sup>8</sup> Learn how to file for the [Federal Investment Tax Credit \(ITC\)](#) and [state tax credit](#).

<sup>9</sup> This will most likely be the unit owner, except if the unit owner chooses to finance the PV system through a Power Purchase Agreement (PPA) or Lease. In the latter case, the third party entity would own the system and therefore see the federal and state financial incentives.

<sup>10</sup> The installer should guide the system owner through the application process for the [SREC II program](#) and submit a [Statement of Qualification Application \(SQA\)](#) to the Massachusetts Department of Energy Resources (DOER) and Massachusetts Clean Energy Center (MassCEC). To see a complete list of required documents, visit the DOER's webpage regarding the [online registration process](#).

<sup>11</sup> Apply for the [Mass Solar Loan](#). You should work with your installer to complete an online Mass Solar Loan [technical application](#). Once you receive your Technical Confirmation ID number from MassCEC, select a [participating lender](#) and submit a Mass Solar Loan application to that bank or credit union.

<sup>12</sup> For more information on solar financing, see the MA DOER's [Homeowner's Guide to Solar Leases, Loans & PPAs](#). Note: This form of financing is not common for condominiums.