



# HEAT Loan Information




0% interest. 100% easy.



WE ARE MASS SAVE®:



A photograph of a woman with dark hair, smiling warmly as she washes her hands in a white sink. A young child with blonde hair is leaning in from the left, looking at the woman's hands. The scene is brightly lit, suggesting a clean and healthy environment. A white tablecloth is visible on the left side of the sink.

<b>3</b>	<b>Overview</b>
<b>4</b>	<b>How to apply</b>
<b>5</b>	<b>Loan options and eligibility requirements</b>
<b>6</b>	<b>Heat pumps</b>
<b>8</b>	<b>Water heaters</b>
<b>10</b>	<b>Insulation</b>
<b>12</b>	<b>Enhanced incentives</b>
<b>14</b>	<b>ENERGY STAR® certified replacement windows</b>
<b>16</b>	<b>Residential batteries</b>
<b>18</b>	<b>Terms and conditions</b>
<b>19</b>	<b>HEAT Loan Program Administrators and Sponsors</b>



## From attic to basement, we're here to help with your home energy upgrades.

The Mass Save® HEAT Loan offers zero-interest financing opportunities up to \$50,000 total for energy-efficient home upgrades. Up to \$25,000 of which can be used for the installation of insulation, heat pumps, and more. For up to an additional \$25,000, please see the table on page 5 for details.

### The HEAT Loan can help you:

- Afford more efficient upgrades by avoiding potential extra costs from credit cards or higher-interest loans
- Increase your home's comfort
- Boost the value of your home

### Energy efficiency for a better tomorrow

The Sponsors of Mass Save are proud to offer this zero-interest loan in addition to a wide variety of rebates and incentives.

### WE ARE MASS SAVE®:



## How to apply

Applying for a HEAT Loan is easy. Follow the steps below and flip ahead for specific details about your planned upgrade(s).



- Step 1: Choose a contractor.** Make sure to get a signed proposal from your chosen contractor on their official letterhead. We recommend getting quotes from multiple licensed and insured contractors before choosing one. Some upgrades require use of participating program contractors. You can find lists of participating contractors at [MassSave.com/FindAContractor](https://www.mass.gov/info-details/mass-save-find-a-contractor)



- Step 2: Complete and submit** a signed copy of the enclosed intake form to your HEAT Loan Program Administrator, shown on page 24. Include your signed contractor proposal and any additional required documentation. If your work meets program eligibility requirements, you will receive an Authorization Form.



- Step 3: Secure the loan.** Submit your Authorization Form to your selected participating lender. If approved, the lender will provide you with a two-party check made payable to you and your contractor(s). For a list of participating lenders, visit [MassSave.com/HEATLoan](https://www.mass.gov/info-details/mass-save-heat-loan)



- Step 4: Complete the upgrade(s).** To pay your contractor, simply sign over the bank check.



- Step 5: Apply for a rebate.** Visit [MassSave.com/Rebates](https://www.mass.gov/info-details/mass-save-rebates) to apply for any available rebates.



- Step 6: Complete your verification inspection.** Call **866-527-SAVE (7283)** for details on completing this required verification.



# Loan options and eligibility requirements

## Loan options

Loan types and amounts can vary by lender. Based on your needs and qualifications, you could be eligible for financing up to \$50,000.

Customers can receive up to \$25,000 for all eligible measures and up to an additional \$25,000 if pursuing electrification through the installation of heat pumps.

Building Type	Loan Amount	Term Length
Owner occupied	≤ \$2,000	2 years
	≤ \$50,000	Up to 7 years
Non-owner occupied	\$5,000-\$50,000	Up to 7 years

0% Financing	
Up to \$25,000 total	• Weatherization*
	• Pre-weatherization barriers*
	• ENERGY STAR certified replacement windows**
	• Residential batteries enrolled in ConnectedSolutions
Up to \$50,000 total	• Heat pump projects
	• Heat pump water heaters

\* Up to \$50,000 when installed in conjunction with a program eligible heat pump project.

\*\* Must be in conjunction with completed weatherization recommendations.

Note: The maximum loan amount is over the lifetime of a customer's energy efficiency upgrades. Eligible energy efficiency measures can be financed until the maximum loan amount is reached.

## Eligibility requirements

- The HEAT Loan is available to qualified customers participating in the Mass Save Home Energy Assessment Program
- Loan applicant must be the homeowner
- Residents must have a current residential electric or gas account through a participating Mass Save Sponsor
- Financing is only available for the qualifying energy-efficient improvements outlined within this packet
- **Financing is contingent upon loan approval from a participating lender**

## Heat pumps

Heat pumps can efficiently heat your home in the winter and double as a cooling system in the summer—while lowering greenhouse gas emissions.

### Required documentation to submit with your HEAT Loan Intake Form:

- Signed proposal from a participating Mass Save Heat Pump Installer that includes:**
  - Manufacturer and equipment model number
  - Scope of work and pricing
  - Total cost per heat pump system installed
  
- Matching Air-Conditioning, Heating, and Refrigeration Institute (AHRI) certificate or AHRI reference number. AHRI certificates can be found at [ahridirectory.org](http://ahridirectory.org) using the equipment model number**

Please note: customers must complete weatherization recommendations made during a Home Energy Assessment or provide proof of sufficient weatherization in order to qualify for Whole-Home rebates.

### Notes:

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# Heat pumps

## Minimum efficiency standards

Pre-Existing Fuel Type	Equipment Type	Rebate Type	Efficiency Requirement	Rebate Amount
Electric Resistance, Oil, Propane and Natural Gas	Air Source Heat Pumps	Partial-Home	Refer to <a href="https://www.mass.gov/info-details/mass-save-heat-pump-rebate-program">MassSave.com/HPQPL</a>	\$1,250 per ton
		Whole-Home		\$10,000 per home
	Air to Water Heat Pumps	Whole-Home		\$10,000 per home
	Ground Source Heat Pumps	Partial-Home	ENERGY STAR® certified	\$2,000 per ton
		Whole-Home		\$15,000 per home

## Financing details

- If you're installing a heat pump, you must obtain a proposal from and have work completed by a contractor participating in the Mass Save Heat Pump Installer Network. Visit [MassSave.com/FindAHeatPumpInstaller](https://www.mass.gov/info-details/mass-save-heat-pump-rebate-program) for a list of qualified contractors
- Equipment that does not meet the efficiency standards above as well as Do-It-Yourself (DIY) installations do not qualify
- Financing of electrical panel replacements or upgrades associated with heat pump installations may not exceed \$5,000
- Please provide an itemized cost for ineligible work, including removal or replacement of an oil/propane tank and installation of a humidifier, electronic air cleaner or an air filtration system. Those costs will be deducted from the loan total on your Authorization Form

Please note:

- If pursuing Whole-Home rebate:
  - Heat pumps must be used as the sole source of heating during heating season
  - Homes must be individually owned 1-4 unit buildings or townhouses, and must be occupied full time during the winter heating season
  - Weatherization recommendations made during a Home Energy Assessment must be completed prior to installation or proof of sufficient weatherization must be provided
- If pursuing Partial-Home or supplemental rebates, integrated controls are required for homes with a pre-existing natural gas, oil or propane heating system

## Heat Pump Water Heaters

Water heating is typically the second biggest source of energy use homeowners face. Help offset these costs by upgrading to a more efficient heat pump water heater.

### Required documentation to submit with your HEAT Loan Intake Form:

- Signed contractor proposal that includes:**
  - Manufacturer and complete model number of the water heater
  - Unified Energy Factor (UEF) efficiency rating
  - Scope of work and pricing

### Notes:

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# Water heaters

## Minimum efficiency standards

Existing Fuel Type	Equipment Type	Efficiency Requirement	Rebate Amount
Electric Resistance, Oil, Propane and Natural Gas	Heat Pump Water Heater	ENERGY STAR® certified	\$750 per unit*
	Heat Pump Water Heater (120volt/15amp circuit)		\$750 per unit*
	Split-System Heat Pump Water Heater		\$1,500 per system*

\*Instant savings applied at the time of checkout from participating distributors and retailers. Some restrictions apply.

## Financing details

- Equipment that does not meet the efficiency standards above as well as DIY installations do not qualify

## Insulation

Proper insulation goes a long way toward lowering your energy costs, reducing drafts and keeping your home cooler in the summer and warmer in the winter.

### Required documentation to submit with your HEAT Loan Intake Form:

- Please include the signed insulation and/or air sealing contract(s) provided by your Mass Save Energy Specialist
- Contractor proposal for any pre-weatherization barrier work as applicable
- Permit authorization form, enclosed cavity form and/or lead safety form as applicable

### Notes:

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# Insulation

## Insulation

Insulation upgrades decrease your energy use, save you money and increase your home comfort year round, keeping you cooler in the summer and warmer in the winter.

If your home has a barrier preventing you from moving forward with insulation, you may be able to finance the removal of that barrier along with your insulation work.

## Barriers to insulation

Knob and tube wiring, vermiculite, mold abatement, structural concerns and combustion safety are eligible for up to \$10,000 maximum financing.

## Financing details

- Insulation financing is only available when specified and installed by a participating contractor of the Mass Save Home Energy Services Program.  
Visit [MassSave.com/FindAContractor](https://www.masssave.com/FindAContractor) for a list of qualified contractors
- DIY installations and major structural repairs do not qualify
- Recommended air sealing and insulation work must be completed if financing pre-weatherization barriers

## Enhanced incentives

Based on your household income, you may be eligible for additional savings on energy-efficient home improvements, including:

- Enhanced weatherization incentive
  - Up to 100% off approved insulation and air sealing improvements
- Up to \$10,000 toward the removal of knob & tube and vermiculite
- Enhanced HVAC incentives
  - See qualifying heat in tables on pages 15 and 16

Visit [MassSave.com/Enhanced](https://www.mass.gov/info-details/mass-save-com/enhanced) or reference the tables on the following pages to see if you qualify.

### Notes:

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# Enhanced incentives

## Heat pumps

Pre-Existing Fuel Type	Equipment Type	Rebate Type	Efficiency Requirement	Enhanced Amount (Income-Qualified)**
Electric Resistance, Oil and Propane*	Air Source Heat Pumps	Partial-Home	Refer to MassSave.com/HPQPL	\$16,000 per home
		Whole-Home		
	Air to Water Heat Pumps	Whole-Home	\$16,000 per home	
	Ground Source Heat Pumps	Partial-Home	ENERGY STAR® certified	\$25,000 per home
Whole-Home				

\*Customers with pre-existing natural gas heating are not eligible for income-qualified rebates.  
 \*\*Cape Light Compact moderate income-qualified heat pump rebates differ from the amount listed. Customers are eligible for 80% of the installed cost of qualifying heat pump systems.

## Financing details

- If you're installing a heat pump, you must obtain a proposal from and have work completed by a contractor participating in the Mass Save Residential Heat Pump Installer Network. Visit [MassSave.com/FindAHeatPumpInstaller](https://masssave.com/FindAHeatPumpInstaller) for a list of qualified contractors
- Income needs to be verified prior to installation or applying to rebates
- Weatherization recommendations made during a Home Energy Assessment must be completed to qualify
- Equipment that does not meet the efficiency standards above as well as DIY installations do not qualify
- Electrical panel replacements or upgrades associated with heat pump installations may not exceed \$5,000
- Please provide the cost for ineligible work, including removal or replacement of an oil/propane tank and installation of a humidifier, electronic air cleaner or an air filtration system. Those costs will be deducted from the loan total on your Authorization Form

Please note:

- If pursuing Whole-Home rebate, heat pumps must be used as the sole source of heating during heating season
- If pursuing Partial-Home or supplemental rebates, integrated controls are required for homes with pre-existing oil or propane heating systems

## ENERGY STAR® certified replacement windows

The difference is clear: ENERGY STAR certified windows can enhance your home's comfort and air quality while reducing outside noise and ultraviolet (UV) damage.

### Required documentation to submit with your HEAT Loan Intake Form:

- A signed contractor proposal that includes:**
  - Count of windows being installed
  - Manufacturer and complete model number and NFRC certified product directory number of replacement window(s)
  - Scope of work
  - Itemized cost per replacement window, including labor

Customers must also complete weatherization recommendations made during a Home Energy Assessment prior to the installation of the windows to qualify for both financing and rebates.

Only for the replacement of single-pane windows with ENERGY STAR "Most Efficient" certified windows. The type of window and quantity must be verified as part of the Home Energy Assessment prior to application.

### Notes:

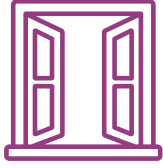
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# ENERGY STAR<sup>®</sup> certified replacement windows

## Financing details

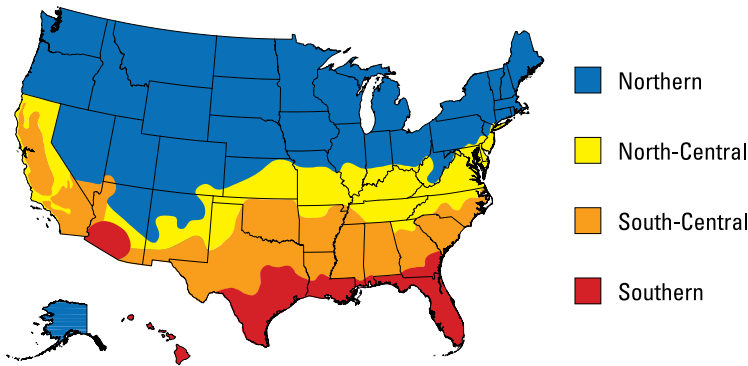
- A \$75 rebate is available for eligible replacement ENERGY STAR "Most Efficient" certified windows
- Qualifying windows must be ENERGY STAR certified for the Northern Climate Zone and be installed as replacements for single-pane windows. Eligible models can be found here: <https://www.energystar.gov/most-efficient/me-certified-windows>
- DIY installations, replacement of existing double-pane windows, new construction windows and major structural repairs or finish work do not qualify
- Existing single-pane windows must be pre-qualified for financing or rebates by your Energy Specialist during your Mass Save Home Energy Assessment. Refer to your HEAT Loan Intake Form for the number of pre-qualified windows. Quantity of windows financed or rebated cannot exceed the number determined by your Energy Specialist

## Performance criteria

ENERGY STAR<sup>®</sup> for Windows, Doors, and Skylights

CLIMATE ZONE MAP

LEARN MORE AT [energystar.gov](http://energystar.gov)



WINDOWS			
CLIMATE ZONE	U-FACTOR <sup>1</sup>	SHGC <sup>2</sup>	
Northern	≤0.27	Any	Prescriptive
	≥0.28	≥0.32	
	≥0.29	≥0.37	Equivalent Energy Performance
	≥0.30	≥0.42	
North Central	≤ 0.30	≤ 0.40	
South Central	≤ 0.30	≤ 0.25	
Southern	≤ 0.40	≤ 0.25	

SKYLIGHTS		
CLIMATE ZONE	U-FACTOR <sup>1</sup>	SHGC <sup>2</sup>
Northern	≤ 0.50	Any
North Central	≤ 0.53	≤ 0.35
South Central	≤ 0.53	≤ 0.28
Southern	≤ 0.60	≤ 0.28

Air Leakage ≤ 0.3 cfm/ft<sup>2</sup>  
<sup>1</sup> Btu/h ft<sup>2</sup> °F  
<sup>2</sup> Solar Heat Gain Coefficient

Source: [energystar.gov](http://energystar.gov)

## Residential batteries

You can use the HEAT Loan to finance the installation of a residential battery when you enroll the system in the Mass Save ConnectedSolutions program. By applying for the HEAT Loan for a battery storage system, the customer is agreeing to enroll in Connected Solutions once the battery storage system is online and interconnected.

Once enrolled, you can continue earning incentives for allowing your Sponsor to draw energy from it during times of peak electric demand—normally in the summer.

Learn more at [MassSave.com/ConnectedSolutions-Batteries](https://masssave.com/connectedsolutions-batteries)

### Required documents:

**An installer quote**

- The battery costs must be broken out separately if other items, such as solar, are included
- Only the cost of the battery system and its installation may be financed





# Battery storage

## ConnectedSolutions program details

ConnectedSolutions program details	
Performance incentive	<b>\$275 per kW</b>
Discharge events per season	30 to 60
Months discharge events can occur	June through September
Time discharge events can occur	3 p.m. to 8 p.m.

Customers with battery inverter capacity of 50 kW or less are eligible for the incentives in this table. Larger systems should enroll in the Commercial Daily Dispatch program.

## Which battery storage systems qualify?

A device called an inverter will control your battery. Some inverters are integrated into a battery as a single unit, and some inverters are a separate device. The inverters supported\* by this offering are:

- Enphase
- Fortress Power
- FranklinWH
- Generac (formerly Pika Energy)
- SolarEdge
- Sol-Ark
- Sonnen (paired with Outback inverter)
- Sunnova
- SunPower
- Panasonic
- Tesla

\*These systems may not be available for all customers. Refer to your Sponsor's website for more information.

# Terms and conditions

## Loan applicant acknowledgment:

I certify that I have read and understand the Minimum Standards and Requirements information provided and have shared a copy with the individual contractor(s) whose proposal(s) are submitted with this HEAT Loan Intake Form for eligibility approval.

If desired, I can contact a Participating Lender for pre-approval before obtaining firm contractor estimates. I understand that I cannot apply for a HEAT Loan until I submit proposals to my HEAT Loan Administrator noted below and receive a HEAT Loan Authorization Form.

I understand that after receiving the HEAT Loan Authorization Form, I must formally apply for the HEAT Loan at a Participating Lender. A listing of Participating Lenders, including a summary of applicable fees and charges, can be obtained at [MassSave.com/HEATLoan](https://www.masssave.com/HEATLoan)

The actual amount of the HEAT Loan will be determined by the actual costs of all of the approved energy efficiency improvements. The HEAT Loan amount shall be minus any additional rebates available through the Mass Save® Sponsor.

I understand that receipt of a HEAT Loan Authorization Form does not guarantee approval for a HEAT Loan. HEAT Loans may only be provided directly from a Participating Lender. **I understand that I should not complete any energy efficiency improvements or otherwise rely on the funds of the HEAT Loan until I receive a formal commitment from a Participating Lender.**

## Terms and conditions:

**The Sponsors of Mass Save** are the following utilities and program administrators, and will henceforth in this document be referred to as “the Sponsors”: Berkshire Gas, Cape Light Compact, Eversource, Liberty, National Grid and Unitil.

This authorization is valid for only one (1) completed loan from one (1) Participating Lender. Applicants attempting to secure multiple loans using the same authorization will be subject to payment of the subsidized interest as well as payment terms of each lender agreement.

**Customer eligibility:** Resident of the unit must be a current residential customer eligible to participate in the Mass Save program. The applicant must be the owner of the home receiving the energy efficiency improvements. Under certain conditions, customers can take advantage of this loan program multiple times, and may be able to exceed the loan maximum of \$25,000. Contact your HEAT Loan Administrator for details.

**Municipal electric customers that heat with natural gas** provided by Eversource, National Grid and Liberty are eligible to participate in the HEAT Loan Program for all improvements.

**All residential customers with sponsoring electric and natural gas, individually metered condo units are eligible** to apply for HEAT Loan financing for eligible upgrades. Condominiums that are master metered in condo complexes are NOT eligible to participate in the HEAT Loan Program.

**No warranties:** The Sponsors do not warranty the performance of any installed equipment. The Sponsors expressly disclaim any and all warranties or representations of any kind, whether oral, statutory, expressed or implied, including, without limitation, warranties of merchantability, usage, suitability or fitness for a particular purpose. The Sponsors do not make any representation of any kind regarding the results to be achieved by the installation of any energy efficiency improvement.

**Contractor selection:** The HEAT Loan Program requires that selected contractors are licensed and insured. It is your responsibility to verify the license and insurance coverage of your chosen contractor(s) before installing energy efficiency improvements. If financing heat pumps or insulation, the contractor selected must be a program-participating contractor. Visit [MassSave.com/FindAContractor](https://www.masssave.com/FindAContractor). If financing residential storage batteries, visit [MassSave.com/ConnectedSolutions-Batteries](https://www.masssave.com/ConnectedSolutions-Batteries) for contractor details.

**Limitation of liability:** The Sponsors' liability is limited to the amount of the rebate and loan interest rate subsidy. The Sponsors are not liable for any indirect or consequential damages or for any damages connected with or resulting from participation in this offer.

**Post installation work verification:** The Sponsors reserve the right to withhold payment of any rebate until the installed improvements have undergone a verification and inspection of the specified installation to ensure compliance with program requirements. All customers who successfully receive financing will need this verification inspection.

**Upgrades not installed or not meeting program requirements: If the upgrades installed do not meet the program requirements or are not installed, the customer is only liable for the interest costs and the repayment to the Sponsors (via your HEAT Loan Administrator) for the amount of the HEAT Loan interest buy down associated with the upgrade, which can be paid out of the balance of the job. Interest costs for HEAT loans are prepaid for the entire term by the program administrator once the loan is closed. Prepaying the lender does not satisfy the interest cost reimbursement for non-installed or ineligible upgrades. The customer must contact their HEAT Loan Administrator to work out repayment details.**

**Utility energy benefit:** The Sponsors are entitled to 100% of the energy benefits associated with this incentive, excluding the value of energy cost savings to you, our customer, but including all rights to all associated Independent Systems Operator — New England, Energy, Capacity and Reserves Products, and you, our customer, agree to provide us with such further documentation as we may request to confirm the ownership of such benefits and Products. This statement does not apply to the customer rebate.

**Changes in program:** Rebate and financing offer is for a limited time. Participation in the HEAT Loan Program is contingent on being approved for a loan from a Participating Lender. Rebates and financing are subject to funding availability, and the program Terms and Conditions are subject to change or cancellation without notice. This program will end on the last calendar day of the year.

## HEAT Loan Program Administrators and Sponsors

Please submit your signed HEAT Loan Intake Form and all required documents to your HEAT Loan Administrator based on your location and program administrator:

Cape Light Compact	
Territory	Cape Cod & Martha's Vineyard
HEAT Loan Administrator	RISE Engineering
Address	765 Attucks Lane, Hyannis, MA 02601
Email Address	EELoanCape@RISEengineering.com
Phone	508-568-1926
Eversource Electric and/or Gas	
Territory	All except Cape & Vineyard
HEAT Loan Administrators	CLEAResult & RISE Engineering
HEAT Loan Support	MassSave.com/HEATLoan
Phone	866-527-SAVE (7283)
Municipal Electric with National Grid Gas	
Territory	All except Cape & Vineyard
HEAT Loan Administrator	CLEAResult
Address	112 Turnpike Road, Suite 111, Westborough, MA 01581
HEAT Loan Submission Link	myHEATLoan.com
Phone	800-696-8077
Municipal Electric with Liberty	
Territory	All
HEAT Loan Administrator	Rise Engineering
Address	1341 Elmwood Avenue, Cranston, RI 02910
Email Address	EELoanMA@RISEengineering.com
Phone	339-502-6335
National Grid Electric	
Territory	All except Cape & Vineyard
HEAT Loan Administrator	CLEAResult
Address	112 Turnpike Road, Suite 111, Westborough, MA 01581
HEAT Loan Submission Link	myHEATLoan.com
Phone	800-696-8077
Unitil Electric	
Territory	All
HEAT Loan Administrator	Rise Engineering
Address	1341 Elmwood Avenue, Cranston, RI 02910
Email Address	EELoanMA@RISEengineering.com
Phone	339-502-6335



Together, we make good happen for Massachusetts: Berkshire Gas, Cape Light Compact, Eversource, Liberty Utilities, National Grid and Unitil. As one, we form Mass Save®, with the common goal of helping residents and businesses across Massachusetts save money and energy, leading our state to a clean and energy-efficient future.

WE ARE MASS SAVE®:

