

Mass Save® HEAT Loan

Program FAQs

I. Product Questions

- How does a customer find out about the HEAT Loan program?
 - As part of the Mass Save Home Energy Assessment, a customer will receive an Intake Form, Steps to the Process and Minimum Standards for the Eligible Measures, and a Participating Lender list. A Mass Save Representative will answer questions about the HEAT Loan program and will make energy efficiency recommendations as part of the Home Energy Assessment visit.
- Who is eligible for a HEAT Loan program?
 - Customers with a 1-4 unit residential dwelling are generally eligible to apply for a HEAT Loan. Please note: condo complexes are not served under the Residential Mass Save HEAT Loan program, but rather the Mass Save C&I Loan program.
- Who determines the eligibility for a HEAT Loan?
 - The Mass Save Program determines the eligibility for a customer to participate in the HEAT Loan program. The participating Lender determines the credit-worthiness for a customer to undertake a loan through the HEAT Loan program.
- What is eligibility based on in order for a customer to participate in the HEAT Loan program?
 - Residential customers must have a Mass Save Energy Assessment completed, submit contractor proposals and associated documents for eligibility review to the HEAT Loan administrator, and upon successful review, receive a Mass Save HEAT Loan Authorization Form to take to the Lender. The customer then proceeds with the Lenders' underwriting process.
- Who pays for the Mass Save Residential Energy Assessment? How much does it cost?
 - The Mass Save Residential Energy Assessment is free to all Residential customers served by the participating electric and gas utilities.
- Which Municipalities are not eligible for the HEAT Loan program? Can a borrower that is a non-eligible municipal electric customer but is a gas customer of a participating utility obtain a loan through the HEAT Loan program?
 - Yes, a participating gas utility customer may be eligible for a loan through the HEAT Loan program for gas-only measures. A customer must first obtain a Mass Save HEAT Loan Authorization form (for Residential customers) through their participating gas utility. Participating gas utilities include:

- Columbia Gas of Massachusetts
- Liberty Utilities
- NSTAR Gas
- Unitil Gas

A list of Municipalities that are not eligible for the HEAT Loan program will be sent to the Lenders shortly.

- Is there a list of qualified inspectors & contractors we can provide to customers?
 - No. Please direct customers to the Mass Save website at www.masssave.com or have them call 1-866-527-7283 to have a Mass Save representative assist them with scheduling a Mass Save Residential Energy Assessment first. Measures that are being financed through the HEAT Loan program receive a post inspection by the Mass Save representative after the work is installed.
- Can a HEAT Loan be granted to a tenant?
 - Financing is not offered to residential tenants. However, residential tenants should discuss energy efficiency upgrades with their landlord. Landlords can take advantage of the new energy efficiency financing programs. The HEAT Loan program is eligible for owners of 1-4 unit houses. Please note: condo complexes are not served under the Residential Mass Save HEAT Loan program, but rather the Mass Save C&I Loan program.
- Can alternative energy systems be financed through this program (i.e. financing solar systems)?
 - No. Financing is only available for energy efficiency projects. Please refer to the list of eligible measures (listed on www.masssave.com), which includes heating systems, hot water systems, solar hot water, insulation upgrades and window replacements.