



HEAT Loan information



0% interest. 100% easy.



WE ARE MASS SAVE®:



A photograph of a woman with dark hair, smiling and washing her hands in a white sink. She is holding a young child with blonde hair. Water is running from a chrome faucet into the sink. The scene is brightly lit, suggesting a sunny day.

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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 can be used for the installation of insulation, combustion heating equipment, and more as well as up to an additional \$25,000 for air source and ground source heat pumps.

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®:



EVERSOURCE



nationalgrid



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 multiple quotes from 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



- ☐ **Step 2: Complete and submit** a signed copy of the enclosed intake form to your HEAT Loan Program Administrator, shown on page 25. 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



- ☐ **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 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 \$25,000.

| 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 |

*Additional financing of up to \$25,000 available for heat pumps

Eligibility requirements

- The HEAT Loan is available to qualified customers participating in the Mass Save 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 program-approved contractor that includes:**
 - Manufacturer and equipment model number
 - Scope of work and pricing
 - Itemized cost per heat pump system installed
- ☐ **Matching AHRI certificate or AHRI reference number. AHRI certificates can be found at 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:



Heat pumps

Minimum efficiency standards

| Air Source Heat Pumps | | | |
|---------------------------------------|---|---|--|
| Equipment | Rebate Type | Efficiency Requirements | Rebate Amount |
| Air Source Heat Pumps | Whole-Home | Refer to MassSave.com/HPQPL | \$10,000 per home |
| | Partial-Home | | \$1,250 per ton, ² up to \$10,000 per home |
| Integrated Controls | Add on to existing air source heat pump installation | Refer to MassSave.com/ICQPL | \$500 per indoor unit, up to \$1,500 per home ³ |
| Air to Water Heat Pumps | | | |
| Equipment | Efficiency Requirements | | Rebate Amount |
| Air to Water Heat Pumps | Refer to MassSave.com/HPQPL | | \$10,000 per home |
| Ground Source Heat Pumps | | | |
| Equipment | Rebate Type | Efficiency Requirements | Rebate Amount |
| Ground Source Heat Pumps ¹ | Partial-Home | Refer to the ENERGY STAR® Certified Product List | \$2,000 per ton |
| | Whole-Home | | \$15,000 per home |

¹ Heat Pumps installed for Whole-Home heating and cooling that do not meet the weatherization requirement may be eligible for Partial-Home rebate amounts.

² Actual tons are calculated based on AHRI cooling capacity divided by 12,000 BTUs. Rebate amount based on actual tons.

³ Integrated Controls are either approved control packages or dual fuel thermostats that switch between a heat pump and a central heating system.

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://masssave.com/FindAHeatPumpInstaller) for a list
- Equipment that does not meet the efficiency standards above as well as Do-It-Yourself (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, 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
- Equipment installed in individual units in residential 5+ unit complexes, including 1-4 unit buildings that are part of larger complexes, are not eligible for whole-home rebates but may receive the partial-home rebate amounts

Please note:

- If pursuing Whole-Home rebate:
 - Heat pumps must be used as the sole source of heating during 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 pre-existing natural gas, oil or propane heating system

Condensing boilers & furnaces

Heating upgrades can lower your home's energy use while keeping you cozy through the winter months.

Required documentation to submit with your HEAT Loan Intake Form:

- ☐ **For pre-screening eligibility, contact your HEAT Loan provider noted on page 25**
- ☐ **Signed contractor proposal that includes:**
 - Manufacturer and complete model number of the heating equipment
 - AFUE and/or COP (Coefficient of Performance) efficiency rating
 - Scope of work and pricing
- ☐ **A contractor proposal with scope of work and pricing for asbestos removal, if applicable**

Notes:



Condensing boilers & furnaces

Minimum efficiency standards

| EQUIPMENT INSTALLED | | | | |
|--|-------------|--------------|----------------|-----------------|
| Heating Equipment | Fuel Type | Minimum AFUE | Tier I Rebates | Tier II Rebates |
| Furnace with ECM | Natural Gas | ≥ 95% | \$200 | \$750 |
| Furnace with ECM | | ≥ 97% | \$200 | \$1,250 |
| Hot Water Boiler | | ≥ 95% | \$200 | \$2,750 |
| Combined Condensing Furnace with On-Demand Hot Water | | ≥ 97% | \$950 | |
| Combined Condensing Boiler with On-Demand Hot Water | | ≥ 95% | \$1,600 | |
| Heating Equipment | Fuel Type | Minimum AFUE | Tier I | Tier II |
| Furnace with ECM | Oil | 86% | \$650 | |
| Furnace with ECM | Propane | 95% | \$200 | \$750 |
| Hot Water Boiler | | 95% | \$200 | \$2,300 |
| Combined Condensing Furnace with On-Demand Hot Water | | 95% | \$950 | |
| Combined Condensing Boiler with On-Demand Hot Water | | 95% | \$1,600 | |

ECM: Electronic Commutated Motor. AFUE: Annual Fuel Utilization Efficiency.

Note: Customers replacing existing condensing furnaces or boilers are not eligible for Tier II rebates. If pursuing Tier II rebates, pre-verification of pre-existing heating systems is required prior to installation. Pre-verification is not required for combined condensing furnaces and boilers. For more information, visit [MassSave.com/GetVerified](https://www.mass.gov/masssave/getverified)

Financing details

- New equipment must be condensing. Pre-screening of existing equipment is required when replacing non-condensing with condensing
 - *For pre-screening eligibility contact your HEAT Loan provider noted on page 25*
- Equipment that does not meet the efficiency standards as well as Do-It-Yourself (DIY) installations do not qualify
- New equipment must be right-sized for the home and follow state and local codes
- Any new oil, propane or gas furnace must come equipped with an ECM
- If necessary, **you may be eligible to finance up to \$4,000 for asbestos removal** on or around your existing heating system if required for the replacement of your equipment. A contractor proposal for this work must be submitted with your application
- Please provide the cost for ineligible work, including removal or replacement of an oil/propane tank, 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

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 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:



Water heaters

Minimum efficiency standards

| Rebate | Water Heating Equipment | Minimum Standards |
|--------------------------|---|--|
| Natural Gas Equipment | | |
| \$100 | ENERGY STAR® Certified Storage Water Heater | ≥ .64 UEF Medium Draw ≥ .68 UEF High Draw |
| \$700 | ENERGY STAR Certified On-Demand Tankless Water Heater | UEF ≥ .87 |
| \$500 | ENERGY STAR Certified Condensing Water Heater | UEF ≥ .80 |
| Propane Equipment | | |
| \$400 | Indirect Water Heater | Connected to water boiler |
| \$700 | On-Demand Tankless Water Heater | UEF ≥ .87 |
| Oil Equipment | | |
| \$400 | Indirect Water Heater | Connected to water boiler |
| Electric Equipment | | |
| \$750 Instant Incentive* | Heat Pump Water Heater | ≥ 3.2 UEF |

*Instant incentives are available for qualified heat pump water heaters and are applied to your invoice by a licensed contractor who purchased the equipment through a participating distributor. Speak to your contractor to ensure your instant incentive is being applied.

Financing details

- Equipment that does not meet the efficiency standards above as well as Do-It-Yourself (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:

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

| Barrier | Allowable Financing |
|----------------------|---------------------|
| Knob and Tube Wiring | Up to \$10,000 |
| Vermiculite | Up to \$10,000 |
| Mold Abatement | Up to \$4,000 |
| Structural Concerns | Up to \$1,000 |
| Combustion Safety | Up to \$1,000 |

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://masssave.com/FindAContractor)
- Do-It-Yourself (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 \$7,000 toward the removal of knob & tube and vermiculite
- Enhanced HVAC incentives
 - See qualifying heat pumps, condensing furnaces and boilers in tables on pages 16 and 17

Visit MassSave.com/saving/income-based-offers or reference the tables on the following pages to see if you qualify.

Notes:

Enhanced incentives

| Number of Household Members | Annual Household Income 2022–2023 Heating Season |
|-----------------------------|--|
| | Enhanced residential program |
| 1 | \$42,411.00–\$56,548.00 |
| 2 | \$55,461.00–\$73,948.00 |
| 3 | \$68,511.00–\$91,348.00 |
| 4 | \$81,561.00–\$108,748.00 |
| 5 | \$94,610.00–\$126,146.67 |
| 6 | \$107,660.00–\$143,546.67 |

Enhanced incentives

Heat pumps

| Air Source Heat Pumps | | | |
|--------------------------------------|--|--|-------------------|
| Equipment | Rebate Type | Efficiency Requirements | Rebate Amount* |
| Air Source Heat Pumps | Partial-Home | Refer to MassSave.com/HPQPL | \$8,000 |
| | Whole-Home | | \$16,000 |
| Air to Water Heat Pumps | | | |
| Equipment | Efficiency Requirements | | Rebate Amount* |
| Air to Water Heat Pumps | Refer to MassSave.com/HPQPL | | \$15,000 per home |
| Ground Source Heat Pumps | | | |
| Equipment | Rebate Type | Efficiency Requirements | Rebate Amount* |
| Ground Source Heat Pumps—Closed Loop | Partial-Home | Refer to the ENERGY STAR Certified Product List | \$15,000 |
| | Whole-Home | | \$30,000 |
| Ground Source Heat Pumps—Open Loop | Partial-Home | | \$10,000 |
| | Whole-Home | | \$20,000 |

* Cape Light Compact moderate income heat pump rebates differ from the amount listed. Customers are eligible for 80% of the installed cost of qualifying heat pump systems

* Only available where pre-existing fuel type is oil, propane, electric resistance

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
- 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
- Equipment that does not meet the efficiency standards above as well as Do-It-Yourself (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, 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

Enhanced incentives

Condensing boilers & furnaces

| EQUIPMENT INSTALLED | | | | | |
|---|-------------|--------------|-------------------------|--------------------------|--|
| Heating Equipment | Fuel Type | Minimum AFUE | Enhanced Tier I Rebates | Enhanced Tier II Rebates | |
| Furnace with ECM | Natural Gas | ≥ 95% | \$1,000 | \$6,000 | |
| Furnace with ECM | | ≥ 97% | \$1,000 | \$6,500 | |
| Hot Water Boiler | | ≥ 95% | \$1,000 | \$6,600 | |
| Combined Condensing Furnace with On-Demand Hot Water | | ≥ 97% | \$7,300 | | |
| Combined Condensing Boiler with On-Demand Hot Water | | ≥ 95% | | | |
| Heating Equipment | Fuel Type | Minimum AFUE | Enhanced Tier I Rebates | Enhanced Tier II Rebates | |
| Furnace with ECM | Oil | 86% | \$6,000 | \$6,000 | |
| Furnace with ECM | Propane | 95% | \$1,000 | | |
| Hot Water Boiler | | | \$1,000 | | |
| Combined Condensing Furnace with On-Demand Hot Water | | | \$6,000 | | |
| Combined Condensing Boiler with On-Demand Hot Water | | | | | |
| ECM: Electronic Commutated Motor. AFUE: Annual Fuel Utilization Efficiency. | | | | | |

ECM: Electronic Commutated Motor. AFUE: Annual Fuel Utilization Efficiency.

Note: Customers replacing existing condensing furnaces or boilers are not eligible for Tier II rebates. If pursuing Tier II rebates, pre-verification of pre-existing heating systems is required prior to installation. Pre-verification is not required for combined condensing furnaces and boilers. For more information, visit [MassSave.com/GetVerified](https://masssave.com/GetVerified)

Financing details

- Equipment that does not meet the efficiency standards as well as Do-It-Yourself (DIY) installations do not qualify
- New equipment must be right-sized for the home and follow state and local codes
- Any new oil, propane or gas furnace must come equipped with an ECM
- If necessary, **you may be eligible to finance up to \$4,000 for asbestos removal** on or around your existing heating system if required for the replacement of your equipment. A contractor proposal for this work must be submitted with your application
- Please provide the cost for ineligible work, including removal or replacement of an oil/propane tank, 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
- Weatherization recommendations made during a Home Energy Assessment must be completed to qualify

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 UV damage.

Required documentation to submit with your HEAT Loan Intake Form:

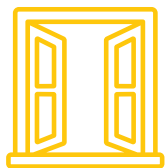
☐ **A signed contractor proposal that includes:**

- 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 install of the windows to qualify for both financing and rebates.

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

Notes:

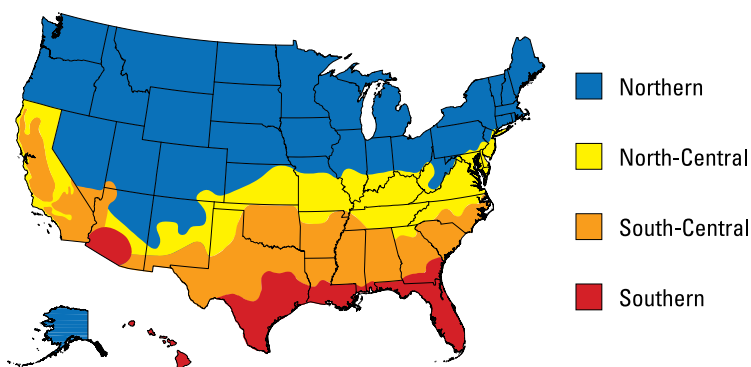


ENERGY STAR certified replacement windows

Financing details

- A \$75 rebate is available for eligible replacement triple-pane windows
- Qualifying triple-pane 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: essearch.nfrc.org/ but must have a glazing layer of 3 to qualify
- Do-It-Yourself (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 number of pre-qualified windows. Quantity of windows financed or rebated can not exceed the number determined by your Energy Specialist
- Customers must also complete weatherization recommendations made during a Home Energy Assessment prior to the install of the windows to qualify for both financing and rebates

Performance criteria



| WINDOWS | | | |
|---------------|-----------------------|-------------------|-------------------------------|
| CLIMATE ZONE | U-FACTOR ¹ | SHGC ² | |
| Northern | ≤ 0.27 | Any | Prescriptive |
| | ≤ 0.28 | ≥ 0.32 | Equivalent Energy Performance |
| | ≤ 0.29 | ≥ 0.37 | |
| | ≤ 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 ¹ | SHGC ² | |
| 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/ft²

¹ Btu/h ft² °F

² Solar Heat Gain Coefficient

Source: 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.

Once enrolled, you can earn 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/saving/residential-rebates/connectedsolutions-batteries](https://masssave.com/saving/residential-rebates/connectedsolutions-batteries)

Required documents:

☐ **Completed ConnectedSolutions application**

- Make sure to check the HEAT Loan request box

☐ **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

| | |
|-----------------------------------|---|
| Performance incentive | For National Grid and the Cape Light Compact customers: \$275 per kW |
| | For Eversource customers: \$225 per kW |
| Discharge events per season | 30 to 60 |
| Months discharge events can occur | June through September |
| Time discharge events can occur | 2 p.m. to 7 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
- Generac PWRCell
- Sol-Ark
- SolarEdge
- Outback Connected to Sonnen
- Sonnen
- Tesla

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

Notes

WE ARE MASS SAVE®:



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.

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 Sponsors, and will henceforth in this document be referred to as “the Sponsors”: Berkshire Gas, Cape Light Compact, Eversource, Liberty, National Grid, and Unitil.

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 efficient improvements. If financing heat pumps or insulation, the contractor selected must be a program participating contractor. Visit MassSave.com/FindAContractor. If financing residential storage batteries, visit MassSave.com/en/saving/residential-rebates/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 sponsor 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 Sponsor:

| 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 |
| Municipal Electric with National Grid Gas | |
| Territory | All except Cape & Vineyard |
| HEAT Loan Administrator | CLEAResult |
| Address | 41 Brigham St. Unit 10, Marlborough, MA 01752 |
| 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 | 41 Brigham St. Unit 10, Marlborough, MA 01752 |
| 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.

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