Central Air Conditioning/Air Source and Ductless Mini-Split Heat Pumps

REQUIREMENTS

2013 HEAT Loan Program

MINIMUM STANDARDS & REQUIREMENTS

Eligible equipment rebates offered on this form are made available by the COOL SMART program.

REQUIREMENTS

1. Air Conditioning equipment and Air Source Heat Pumps must meet all of the following requirements, including the Minimum Efficiency Standards listed in the chart below.
2. The customer is responsible for obtaining a proposal from a Quality Installation Verification (QIV) trained contractor for the eligible equipment. COOL SMART trains contractors to install and test equipment to ensure it meets the manufacturer's specifications. For a list of QIV trained contractors, visit MassSave.com/COOLSMART.
   For Ductless Mini-Split Systems, refer to #6.
3. Proposal(s) MUST state
   - Name of manufacturer
   - Coil & condenser model numbers
   - Size in tons
   - Location of installation
   - Total installation cost
   - Efficiency Rating (SEER, EER) of the new equipment; Air Source and Ductless Heat Pumps must also include the HSPF rating
4. Copy of Load (sizing) Calculation "ACCA approved version 8 Manual J" must be submitted with the proposal.
5. Copy of AHRI certificate must be submitted with proposal.
6. Ductless Mini-Split Heat Pump systems do not require a QIV test or a Load Calculation and can be installed by any licensed HVAC contractor.

RESTRICTIONS

1. Do-It-Yourself (DIY) installations are NOT eligible for HEAT Loan financing.
2. Ductless Mini-Split cooling only units are NOT eligible for HEAT Loan financing or COOL SMART rebates.
3. Municipal Electric customers that heat with natural gas do not qualify for any central air conditioning/heat pump upgrades.
4. Humidifiers, air filtration systems are not eligible for financing. Electrical panel replacement/upgrades over $500 are not eligible for financing.

REBATE	QUALIFYING PRODUCT	SEER	EER	HSPF
$150	Central AC / Air Source Heat Pumps	≥14.5	≥12	≥8.2*
$300	Central AC / Air Source Heat Pumps	≥15	≥12.5	≥8.5*
$500	Central AC / Air Source Heat Pump	≥16	≥13	≥8.5*
$150	Ductless Mini-Split Heat Pumps	≥16	≥12	≥8.2*
$300	Ductless Mini-Split Heat Pumps	≥19	≥12.5	≥10
$500	Ductless Mini-Split Heat Pumps	≥20	≥13	≥10

SEER: Seasonal Energy Efficiency Ratio. EER: Energy Efficiency Ratio is a measure of instantaneous cooling efficiency.
*HSPF is only required for heat pump equipment. HSPF: Heating Seasonal Performance Factor.

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For more information about the COOL SMART Program, including Participating Contractors and rebate forms, visit MassSave.com/COOLSMART.

IF YOU HAVE QUESTIONS REGARDING HEAT LOAN MINIMUM STANDARDS AND REQUIREMENTS, CONTACT YOUR MASS SAVE HEAT LOAN ADMINISTRATOR.

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STEPS TO FINANCING

✓ **To apply for a HEAT Loan, follow the steps outlined below to obtain a HEAT Loan Authorization Form.**

- ☐ **Review both sides of this sheet, Eligibility page and the HEAT Loan Intake Form** provided during your Mass Save Home Energy Assessment.
- ☐ **If installing a Central AC unit or an Air Source Heat Pump you must select a COOL SMART Quality Installation Verification (QIV) trained contractor from the list at MassSave.com/COOLSMART**
  To qualify for the HEAT Loan for this equipment, you must use one of these trained contractors. Your contractor will ensure you select rebate-eligible equipment that qualifies for the HEAT Loan and will do the required system testing.
- ☐ **Obtain signed, itemized contractor proposals** for qualified Central Air Conditioning or Air Source Heat Pump systems you want to finance. All proposals must be from COOL SMART QIV certified contractors, *except for* ductless Mini-Splits which can be installed by any licensed HVAC Contractor.
- ☐ **Complete Section 2 of the HEAT Loan Intake Form**
  Sign the bottom and and send it with contractor proposal(s) to your Mass Save HEAT Loan Administrator for eligibility review and approval.

  Your Mass Save HEAT Loan Administrator may contact you if any paperwork is incomplete or improvements do not meet the eligibility requirements. The review process can take several days depending on the completeness of the submitted documents.
- ☐ **Your Mass Save HEAT Loan Administrator will email you a HEAT Loan Authorization Form upon successful review for you to take to a Participating Lender to apply for a loan**
  The lender determines loan approval or denial. A list of Participating Lenders can be found at MassSave.com/HEATLoan.
- ☐ **Check disbursement for the work**
  If loan approval is granted from the lender, applicants will receive a two party check(s) from the lender made out to the customer and contractor(s) for the amount of the loan, minus any sponsor rebates.
- ☐ **Work and completion**
  Work must be installed within 90 day of receiving the check(s). Please contact your Mass Save HEAT Loan Administrator if changes to the work scope have been made.
- ☐ **Notify your Mass Save HEAT Loan Administrator and schedule a verification inspection after all of the work financed through the HEAT Loan is complete**
  If a financed measure was not installed, or does not meet the efficiency requirements, the customer is held liable for the prepaid interest cost on that portion of the loan.
- ☐ **Apply for any rebates for the installed equipment**
  See Rebates information below. You must apply separately for any rebates you are seeking for the installed equipment.

COOL SMART REBATES AND INCENTIVES

To apply for and obtain rebates for new equipment:
Central Air Conditioning, Air Source Heat Pumps and Ductless Mini-Split Heat Pump equipment Rebate Forms are available online at MassSave.com/COOLSMART.

Refer to the Qualifying Products table (reverse side) for 2013 rebate amounts. Only the equipment that meets the standards in the table is eligible for a rebate or HEAT Loan financing. Other terms and conditions may apply.

If you have questions on the COOL SMART rebates, call 1-800-473-1105.