Insulation Upgrades & Replacement Windows

REQUIREMENTS

2013 HEAT Loan Program

MINIMUM STANDARDS & REQUIREMENTS

Insulation and Air Sealing Improvements

REQUIREMENTS

1. Insulation and Air Sealing work must be installed to the Mass Save Program's specifications and standards.
2. Work must be completed by a contractor on the Mass Save Participating Contractor list available at MassSave.com. These contractors are eligible to provide program-approved weatherization services. You can choose a contractor or one will be assigned to your job.
3. The Mass Save insulation contract must be signed to show your approval and agreement with the weatherization measures spec'd out by your Mass Save Energy Specialist. Sign the front of these contracts before submitting.

RESTRICTIONS

1. New Construction insulation measures are NOT covered by the HEAT Loan.
2. Insulation measures for gut rehab homes are NOT covered by the HEAT Loan.
3. Do-It-Yourself (DIY) installations are NOT eligible for HEAT Loan financing.

PRE-WEATHERIZATION BARRIERS

Some pre-weatherization repair costs may be eligible for financing if the repair removes the barrier to installing insulation measures. Examples of pre-weatherization barriers are: Knob & Tube wiring, combustion safety issues, and moisture problems. Contact your Mass Save HEAT Loan Administrator, for more details.

ENERGY STAR® Replacement Windows

REQUIREMENTS

1. New for 2013: Customer can finance up to the total installed costs of $500 per window for every type of eligible replacement windows.
2. ENERGY STAR qualified windows must have a U-factor of .30 or less.
3. The ENERGY STAR qualified windows must be installed as replacements for existing single glazed windows.
4. Proposal MUST state: number of windows being replaced, manufacturer, model number, and individual window costs with U-factor.
5. If insulation and/or air sealing measures are recommended by your Mass Save Energy Specialist, then the recommended measures must be completed in order to be eligible to finance the windows. (Insulation can be done before or after the window installation.)

RESTRICTIONS

1. No existing double pane windows are eligible for financing.
2. New construction windows are NOT eligible to be financed.
3. Do-It-Yourself (DIY) installations are NOT eligible for HEAT Loan financing.
4. Major structural repairs or finish work associated with window replacement is NOT covered by the loan.

REBATES

Insulation
Rebates/incentives for air sealing and insulation improvements (75% up to $2,000) are instant incentives provided to the customer's Mass Save contractor upon completion/inspection of the job. Customers do not need to apply for insulation rebates.

Replacement Windows
Rebates are not available for replacement windows.

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.

- [ ] **Sign the Air Sealing and Insulation contracts** provided by your Mass Save Energy Specialist at the Assessment. These contracts need to be signed and submitted.

  If replacing windows: obtain signed, contractor proposals, with each window costs itemized, for the program eligible windows to be replaced and financed.

- [ ] **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 full amount of the loan, minus any sponsor rebates.

- [ ] **Work and completion**
  Work must be installed within 90 days 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 requirements the customer is held liable for the prepaid interest costs on that portion of the loan.

FOR QUESTIONS REGARDING THE HEAT LOAN PROGRAM, CONTACT YOUR MASS SAVE HEAT LOAN ADMINISTRATOR.

More information, along with a list of Participating Lenders, is available at MassSave.com/HEATLoan.

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