



HEAT Loan

Minimum Standards and Requirements

The HEAT Loan is available to qualified customers participating in the Mass Save® Program and is designed to promote the installation of high efficiency improvements. To be eligible for the HEAT Loan, the energy efficiency improvements must meet the following requirements and standards.

Customer Eligibility

To be eligible to apply for the HEAT Loan, you must:

- Be an owner of a one to four family residence
- Have completed a Home Energy Assessment through the Mass Save Program

Heating Systems and Thermostat Controls:

Heating systems proposal(s) must have state manufacturer, model, Efficiency Rating (AFUE, HSPF, or COP) of the proposed heating system.

For all Heating systems, the new system must be sized based on actual heating load calculations for the building according to ACCA Manual J, Manual S, IBR load calculations, or equivalent sizing methods.

A copy of the heat loss/sizing calculation MUST be provided with the contractor's proposal.

Distribution system upgrades are LIMITED and can only be covered when:

- Switching from Electric baseboard or Electric Radiant heat to a fossil fuel
- Switching from a STEAM boiler to a HOT WATER boiler.

When switching from Electric Baseboard or Electric Radiant heat the new heating system must meet the minimum efficiency standards as listed in the table below.

When switching from a steam boiler to a hot water boiler you must meet the following minimum standards listed below.

- New natural gas or propane boilers must be at least 90% AFUE to be eligible.
- New oil boilers must be at least 85% AFUE and an outdoor weather responsive control must be installed.

Not Covered: Oil tanks, propane tanks, and air conditioning.

Heating Systems and Controls	Minimum Standard
Furnace — Natural Gas with ECM*	AFUE ≥ 95%
Furnace — Propane	AFUE ≥ 90%
Furnace — Propane with ECM*	AFUE ≥ 92%
Furnace — Oil	AFUE ≥ 83%
Furnace — Oil with ECM*	AFUE ≥ 83%
Steam Boiler — All Fuels	AFUE ≥ 82%
Hot Water Boiler — Propane	AFUE ≥ 85%
Hot Water Boiler — Natural Gas	AFUE ≥ 90%
Hot Water Boiler — Oil	AFUE ≥ 85%
Combined High Efficiency Boiler and Water Heater — Natural Gas	AFUE ≥ 90%
Air Source Heat Pump — Electric	HSPF ≥ 8.2
Ground Source Heat Pump	COP ≥ 3.3
Oil/Propane Boiler's Weather Responsive Controls	
Natural Gas — Market Boiler Reset Controls (After Market)	

*Electronic Commutated Motor HSPF (Heating Seasonal Performance Factor)
 AFUE (Annual Fuel Utilization Efficiency) COP (Coefficient of Performance)

Insulation, Air Sealing, and Duct System Improvements

Insulation, air sealing, and ductwork (duct sealing and insulation) improvements must be installed to the Mass Save material and insulation standards. Work must be completed by a contractor on the approved contractor's list provided by your Energy Specialist or on the Mass Save website. These contractors have met all the requirements and are currently eligible to provide program-approved weatherization services.

Insulation contracts must be signed and initialed to show your approval and agreement with the weatherization measures spec'd out by your Mass Save Energy Specialist.

New construction insulation measures are NOT covered by the HEAT Loan program.

Domestic Hot Water Systems:

Domestic hot water systems must meet the minimum efficiency standards as noted in the following table to be eligible for the HEAT Loan.

Domestic Hot Water System Type and Fuel	Minimum Standard
Indirect Water Heater	Meets Massachusetts State Code Requirements
Freestanding Electric Water Heater	Energy Factor (EF) ≥ .92
On-Demand Tankless Water Heater – Natural Gas or Propane	Energy Factor (EF) ≥ .82 with Electronic Ignition
Freestanding Gas, Oil, or Propane Water Heaters	Energy Factor (EF) ≥ .67
Heat Pump Water Heater	Energy Factor (EF) ≥ 2.3
Solar Hot Water	Collectors must be certified by SRCC (Solar Rating Certification Corporation)
Condensing Water Heater – Natural Gas	Thermal Efficiency ≥ 95%

ENERGY STAR® Qualified Replacement Windows:

ENERGY STAR qualified windows with a U-factor of .30 or less are eligible for the HEAT Loan only when:

- **The ENERGY STAR qualified windows are installed as replacements for existing single glazed windows**
- If insulation and/or air sealing measures are recommended by your Mass Save Energy Specialist, then the recommended measures MUST be completed by a Mass Save approved contractor in order to be eligible to finance the windows. (Insulation can be done before or after the window installation.)

Please refer to the HEAT Loan Steps on the other side of this sheet for information about how to apply for the loan.