

# Insulation Upgrades & Replacement Windows

# REQUIREMENTS

## 2017 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 requires a signature to show your approval and agreement with the weatherization measures recommended 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 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 (up to a maximum of \$1,000) may be eligible for financing if the repair removes the barrier to installing insulation measures. Examples of pre-weatherization barriers are: knob and tube wiring, combustion safety issues, and moisture problems.

#### ENERGY STAR® Replacement Windows

##### REQUIREMENTS

1. Customer can finance up to the total installed costs of \$500 per window for every type of eligible replacement windows. The maximum loan amount that can be financed for replacement windows is \$10,000.
2. Windows must be ENERGY STAR® certified for Climate Zone 5.
3. The ENERGY STAR certified windows must be installed as replacements for existing single-glazed windows.
4. 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. Existing double pane windows are NOT eligible for replacement with financing.
2. New construction windows are NOT eligible to be financed.
3. DIY installations are NOT eligible for HEAT Loan financing.
4. Major structural repairs or finish work associated with window replacement are NOT covered by the loan.
5. Windows can only be determined eligible at the time of the Home Energy Assessment.

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

# Insulation Upgrades & Replacement Windows

## LOAN PROCESS CHECKLIST



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



**Review both sides of this sheet:** (Minimum Standards & Requirements page on back.)

### If financing the recommended Insulation:



Loan Applicant needs to sign the Air Sealing and (or) Insulation contracts provided by the Energy Specialist during the Assessment and submit them to the HEAT Loan Program.

**Important Note:** If financing insulation only, the contract total after incentive deduction must be a minimum of \$500.

### If financing replacement windows:



Select any MA contractor to do the work. The Mass Save Program recommends the customer verifies that the contractor is licensed and insured. Although not required, Mass Save suggests getting bids from multiple contractors.



After selecting a contractor, please obtain a signed proposal on contractor letterhead that states the following:

1. Make and model of replacement window.
2. Itemized cost per replacement window, including labor.
3. Windows must be ENERGY STAR certified for Climate Zone 5.

### Important Notes:

- Under the HEAT Loan Program, customers can only finance up to \$500 per window.
- Maximum loan amount to be financed for replacement windows is \$10,000.
- If there is any recommended insulation work, that work must be done in conjunction with financing windows with the HEAT Loan Program.
- Contacts for insulation work must be submitted before window financing is approved.



Once all of the necessary documentation has been obtained, refer back to the How to Apply insert for information on submitting the application.



More information, along with a list of Participating Lenders, is available at [MassSave.com/HEATLoan](http://MassSave.com/HEATLoan) and in the HEAT Loan folder.