

## 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:

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# 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.

## **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:**
  - Manufacturer and complete model number of replacement window(s)
  - Scope of work
  - Itemized cost per replacement window, including labor

### **Notes:**

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## ENERGY STAR<sup>®</sup> certified replacement windows

### Financing details

- If insulation and/or air sealing upgrades were also recommended by your Mass Save Energy Specialist, they must be completed by a Mass Save participating contractor to be eligible for window financing.
- You may finance up to \$500 for each eligible replacement window, up to a total of \$10,000.
- Windows must be ENERGY STAR certified for Climate Zone 5 and be installed as replacements for single-pane windows.
- 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 by your Energy Specialist during your Mass Save Home Energy Assessment. Refer to your HEAT Loan Intake Form for number of pre-qualified windows.