

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 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.