



Loan options and eligibility requirements

Loan options

Loan types and amounts can vary by lender. Based on your needs and qualifications, you could be eligible for financing up to \$25,000.

Building type	Loan amount	Term length
Owner occupied	≤\$2,000	2 years
	≤\$25,000	Up to 7 years
Non-owner occupied	\$5,000–\$25,000	Up to 7 years

Eligibility requirements

- The HEAT Loan is available to qualified customers participating in the Mass Save Program.
- Loan applicant must be the homeowner.
- Residents must have a current residential electric account.
- Municipal electric customers can take advantage of the HEAT Loan offer if the home is heated with natural gas, provided by a Mass Save Program Sponsor. Municipal electric customers can apply for the HEAT Loan for all upgrades with the exception of central air conditioning, heat pumps, and heat pump water heaters.
- Financing is only available for the qualifying energy-efficient improvements outlined within this packet.
- **Financing is contingent upon loan approval from a participating lender.**