

ENERGY SAVER HOME LOAN PROGRAM

The ESHLP provides eligible homeowners with the following benefits:



Low interest rate, second mortgage loans ranging from \$10,000 - \$100,000 that support a variety of energy-related home improvements



Financing at your project's start. No cash down, no waiting for rebates or incentive payments



Free end-to-end support through all aspects of the home improvement process, loan closing and post-construction



Identification and coordination of all available incentives, rebates and other credits

WHO IS ELIGIBLE FOR THE ESHLP?

The program is open to income-eligible 1-4 family homeowners with a primary residence in the home. Borrowers must be under 135% of median income to qualify. **Note: Condominiums and cooperatives do not qualify. Trusts will be reviewed on a case-by-case basis.**

HOW THE ESHLP WORKS

1. You contact the Concierge Service Provider (CSP) for your community, who determines your eligibility and connects you with an Energy Service Provider (ESP).
2. The ESP conducts a free assessment of your home, works with you to create a plan to reduce your energy usage by at least 20%, and helps you identify all available rebates, incentives and tax credits.
3. You engage with a network of pre-approved contractors to obtain quotes for your project. The ESP helps you review quotes and prepare a project budget and schedule.
4. The CSP helps you find a lender that serves your area and prepare to apply for the loan.
5. Once your loan has been approved and closed, you make monthly payments to MassHousing, who manages the disbursement of your funds.

ELIGIBLE HOME IMPROVEMENTS

ESHLP loans provide flexible financing for a wide range of residential clean energy projects that support emissions reduction and healthier homes. Eligible homeowners may use Energy Saver loans to finance health and safety improvements such as roof replacement and oil tank removal, home weatherization, electrical system upgrades, heat pumps, new efficient appliances and fixtures, and installation of rooftop solar panels, battery storage and EV charging stations.

To receive financing through the program, home improvements must reduce total energy usage by at least 20 percent.

For the full list of eligible improvements, see reverse.

BENEFITS OF HOME ENERGY IMPROVEMENTS

Home energy improvements can result in:

- Lower energy usage
- Increased comfort and improved indoor air quality
- Reduced carbon footprint



TABLE OF ELIGIBLE IMPROVEMENTS

Legend:

Major Energy Reduction Measure	Clean Energy & Electrification Measure	Enabling Measure	Site Restoration Measure
Minor Energy Reduction Measure			

Health and Safety Improvement	Mold remediation	Basement moisture
	Knob and Tube wiring remediation	Structural and non-structural repair (including leak repair)
	Vermiculite remediation	Asbestos remediation
	Combustion safety repair	Oil tank removal
Energy Efficiency/Weatherization	Mass Save equivalent weatherization	Unvented attic spray foam
	Basement floor insulation (slab)	Additional targeted air sealing
	Basement wall insulation (Foundation)	Additional duct sealing and insulation
	Basement ceiling insulation and air sealing	Windows & Doors
	Double-pane windows	Exterior doors
	Triple-pane windows	Roofing
Retrofit Packages	Wall package 1 - Deep retrofit	Flat Roof Package 2 - Light retrofit
Electrical Upgrade	Electrical service upgrade (above ground)	Electrical service upgrade (below ground)
	Electric Panel Upgrade and Wiring	
HVAC	Air-to-air heat pumps	Thermostats
	Air-to-water heat pumps	Bathroom ventilation
	Ground source heat pumps	Kitchen ventilation
	Whole house ventilation (ERV or HRV)	

Domestic Hot Water	HPWH – Heat Pump Water Heater	Solar Thermal
	Solar Assisted HPWH	
Appliances, Lighting, Fixtures	Low flow faucets and toilets	Heat pump clothes dryer
	LED lighting	Induction Range/Cooktop
Clean Energy Technologies	Solar PV	EV Charging Station
	Battery storage	
Site work/ Outdoor	Arborist-approved shade trees	Tree pruning

CLEAN ENERGY AND ELECTRIFICATION MEASURES

Once the 20% energy reduction requirement is met with eligible energy reduction measures, then Clean Energy & Electrification Measures and their eligible enabling measures can be financed. Site restoration measures will be reviewed by Abode on a case-by-case basis.

ELIGIBLE CLEAN ENERGY AND ELECTRIFICATION MEASURES:

- Solar PV Enabling measure(s) may include: electrical panel upgrades, roofing repairs or replacement, tree pruning or removal
- Battery storage enabling measure(s) may include: electrical panel upgrades
- Electric Vehicle (EV) charger enabling measure(s) may include: electrical panel upgrades
- Pre-wiring for future electrification, for example: EV Charger, induction stove, heat pump water heater

To learn more and find out if you are eligible, visit massclimatebank.com or scan the QR code below:

