



Save energy & money through the **ENERGY SAVER HOME LOAN PROGRAM**



The Energy Saver Home Loan Program (ESHLP) helps eligible Massachusetts homeowners cut their energy use and reduce or eliminate their reliance on fossil fuels.

Benefits include:



Low interest rate, second mortgage loans to support energy-related home improvements



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



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



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

Who is eligible for the ESHLP?

To be eligible for an Energy Saver Home Loan, you must meet several requirements:

- **Income Limits:** Income limits vary by county and are based on total gross income of all owners listed on your home's deed.
- **Property Type:** Single-family homes and 2-, 3- and 4-family properties are eligible for the ESHLP. Please note that condominiums, trusts and cooperatives do not qualify.
- **Primary Residence:** The home must be your primary residence in order to be eligible.

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

Your Energy Service Provider (ESP) will discuss options.

What are the benefits of home energy improvements?

Residential and commercial buildings are responsible for 30% of greenhouse gas emissions in Massachusetts! Home energy improvements can result in lower energy usage, increased comfort and improved indoor air quality, and a reduced carbon footprint.

ESHLP loans provide flexible financing for a wide range of residential clean energy projects that support emissions reduction and healthier homes. CET will review potential improvements as part of the intake and evaluation process.

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. The program does not fund the installation of new fossil fuel equipment.



Here's how financing energy improvements with the ESHLP works:

1. CET will connect you with an Energy Service Provider (ESP).
2. The ESP conducts a free assessment, creates a plan to reduce 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. CET 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 your monthly payments to MassHousing, who manages the disbursement of your funds.

Contact CET to confirm your eligibility for the ESHLP and discuss next steps:

energysaver@cetonline.org

413.303.0667