



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
- 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



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