

# ENERGY SAVER HOME LOAN PROGRAM (ESHLP)

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



## ELIGIBLE IMPROVEMENTS

- Major contributors to 20% energy reduction requirement
- Minor contributors to 20% energy reduction requirement
- Add-on measures (once 20% energy reduction is met)

<p><b>HVAC</b></p> <ul style="list-style-type: none"> <li>• Ventilation</li> <li>• <b>Air Source Heat Pumps</b></li> <li>• <b>Ground Source Heat Pumps</b></li> <li>• Thermostats</li> </ul>	<p><b>APPLIANCES, LIGHTING, FIXTURES</b></p> <ul style="list-style-type: none"> <li>• Electrical/Induction Cooking (cooktop, range, oven)</li> <li>• <i>Heat Pump Clothes Dryer</i></li> <li>• Low Flow Faucets and Toilets</li> <li>• LED Lighting</li> </ul>
<p><b>HEALTH AND SAFETY IMPROVEMENTS</b></p> <ul style="list-style-type: none"> <li>• Combustion Safety Repair</li> <li>• Mold Remediation</li> <li>• Knob and Tube Wiring Remediation</li> <li>• Asbestos Remediation</li> <li>• Oil Tank Removal</li> <li>• Basement Moisture</li> <li>• Non-structural Leak Repair (cladding, roofing, window, door)</li> <li>• Structural Repair</li> </ul>	<p><b>ENERGY EFFICIENCY/ WEATHERIZATION</b></p> <ul style="list-style-type: none"> <li>• <b>Air Sealing and Insulation</b></li> <li>• <i>Duct Sealing and Insulation</i></li> <li>• Roofing</li> <li>• Fortified Roofing</li> <li>• White Roofing</li> <li>• <b>Windows</b></li> <li>• <i>Exterior Doors</i></li> </ul>
<p><b>DOMESTIC HOT WATER</b></p> <ul style="list-style-type: none"> <li>• <b>Heat Pump Water Heater</b></li> <li>• <b>Solar Thermal</b></li> </ul>	<p><b>SITE WORK</b></p> <ul style="list-style-type: none"> <li>• Arborist-Approved Shade Trees</li> <li>• Tree Pruning</li> </ul>
<p><b>CLEAN ENERGY TECHNOLOGIES</b></p> <ul style="list-style-type: none"> <li>• Electric Panel Upgrade and Wiring</li> <li>• EV Charging Station</li> <li>• Solar PV</li> <li>• Battery Storage</li> </ul>	<p><b>INELIGIBLE IMPROVEMENTS</b></p> <p>No Fossil Fuel Allowed - Only Electric</p> <p>Eligible Improvements will be determined by the Energy Service Provider (not the Lender)</p>

