



# HEAT Loan

## Minimum Standards and Requirements

The HEAT Loan is available to qualified customers participating in the Mass Save® Program and is designed to promote the installation of high efficiency improvements. To be eligible for the HEAT Loan, the energy efficiency improvements must meet the following requirements and standards.

### Customer Eligibility

To be eligible to apply for the HEAT Loan, you must:

- Be an owner of a one to four family residence
- Have completed a Home Energy Assessment through the Mass Save Program

### Heating Systems and Thermostat Controls:

Heating systems proposal(s) must have state manufacturer, model, Efficiency Rating (AFUE, HSPF, or COP) of the proposed heating system.

**For all Heating systems, the new system must be sized based on actual heating load calculations for the building according to ACCA Manual J, Manual S, IBR load calculations, or equivalent sizing methods.**

A copy of the sizing calculation must be provided with the contractor's proposal.

Distribution system upgrades are limited and can only be covered when a customer is switching from Electric baseboard, Electric Radiant heat or when a customer is switching from a steam boiler to a hot water boiler.

When switching from Electric baseboard or Electric radiant heat the new heating system must meet the minimum efficiency standards as listed in the following table.

When switching from a steam boiler to a hot water boiler you must meet the following minimum standards listed below.

- To finance a distribution upgrade with the Heat Loan, new natural gas or propane boilers must be at least 90% AFUE to be eligible.
- To finance a distribution upgrade with the Heat Loan, new oil boilers must be at least 85% AFUE and an outdoor weather responsive control must be installed in conjunction with the boiler to be eligible.

Not Covered: Oil tanks and air conditioning.

Heating Systems and Controls	Minimum Standard
Furnace — Natural Gas with ECM*	AFUE ≥ 92%
Furnace — Propane	AFUE ≥ 90%
Furnace — Propane with ECM*	AFUE ≥ 92%
Furnace — Oil	AFUE ≥ 83%
Furnace — Oil with ECM*	AFUE ≥ 83%
Steam Boiler — All Fuels	AFUE ≥ 82%
Hot Water Boiler — Natural Gas or Propane	AFUE ≥ 85%
Hot Water Boiler — Oil	AFUE ≥ 85%
Combined High Efficiency Boiler and Water Heater — Natural Gas	AFUE ≥ 85%
Air Source Heat Pump — Electric	HSPF ≥ 8.2
Ground Source Heat Pump	COP ≥ 3.3
Oil/Propane Boiler's Weather Responsive Controls	
Natural Gas — Market Boiler Reset Controls (After Market)	

\*Electronic Commutated Motor      HSPF (Heating Seasonal Performance Factor)  
 AFUE (Annual Fuel Utilization Efficiency)      COP (Coefficient of Performance)

### Insulation, Air Sealing, and Duct System Improvements

Insulation, air sealing, and ductwork (duct sealing and insulation) improvements must be installed to the Mass Save material and insulation standards. Work must be completed by a contractor that has met all of the requirements and is currently eligible to provide program approved weatherization services in the Mass Save program.

**Insulation proposals need to be itemized by type of work, insulation area, square footage, costs, and inches installed.**

### Domestic Hot Water Systems:

Domestic hot water systems must meet the minimum efficiency standards as noted in the following table to be eligible for the HEAT Loan.

Domestic Hot Water System Type and Fuel	Minimum Standard
Indirect Water Heater	Meets Massachusetts State Code Requirements
Freestanding Electric Water Heater	Energy Factor (EF) ≥ .92
On-Demand Tankless Water Heater – Natural Gas or Propane	Energy Factor (EF) ≥ .82 with Electronic Ignition
Freestanding Gas, Oil, or Propane Water Heaters	Energy Factor (EF) ≥ .61
Heat Pump Water Heater	Energy Factor (EF) ≥ 2.0
Solar Hot Water	Collectors must be certified by SRCC (Solar Rating Certification Corporation)
Condensing Water Heater – Natural Gas	Thermal Efficiency ≥ 95%

### ENERGY STAR® Qualified Replacement Windows:

ENERGY STAR qualified windows with a U-factor of .30 or less are eligible for the HEAT Loan only when:

- **The ENERGY STAR qualified windows are installed as replacements for existing single glazed windows**
- The recommended insulation and/or air sealing upgrades must be completed by a contractor that has met all of the requirements and currently eligible to provide program approved weatherization services in the Mass Save program. (See insulation section above for details).

**Please refer to the HEAT Loan Steps on the other side of this sheet for information about how to apply for the loan.**