

Save your energy for what really matters with the

ENERGY SAVER HOME LOAN PROGRAM



Working With CET

- ❖ Nearly 50 Years of Experience
- ❖ This is Our Mission
- ❖ Customer-Oriented



Agenda

- ❖ Introduction to ESHLP
- ❖ Role of Concierge Service Provider (CSP)
- ❖ Role of Energy Service Provider
- ❖ Eligibility Requirements
- ❖ Eligible Improvements
- ❖ The Customer Journey
- ❖ FAQ
- ❖ Q&A





Why it matters?

60% of all building emissions in Massachusetts come from 1-4 family homes.





The Energy Saver Home Loan Program (ESHLP)

Helps eligible Massachusetts homeowners cut their energy use through proven decarbonization measures through a 2nd mortgage loan.



Benefits include:



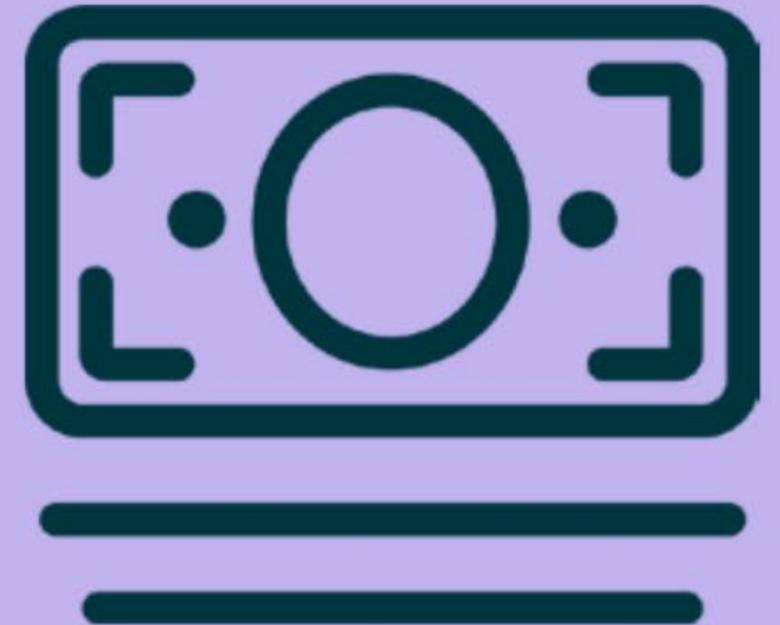
Low Interest Rate Loan



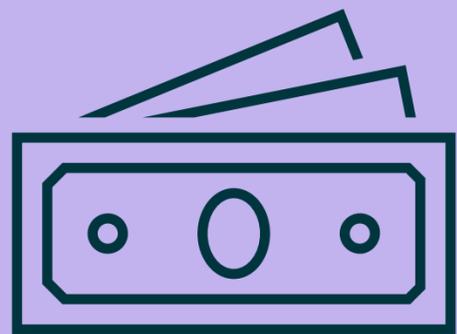
Guidance & Support



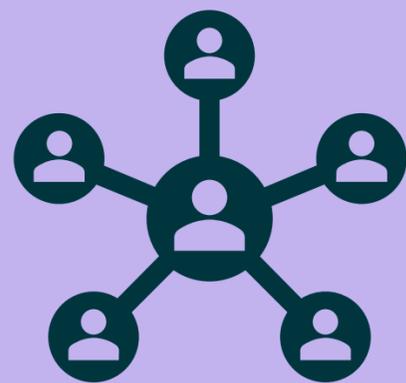
Comprehensive
Rebate and Incentive
Coordination



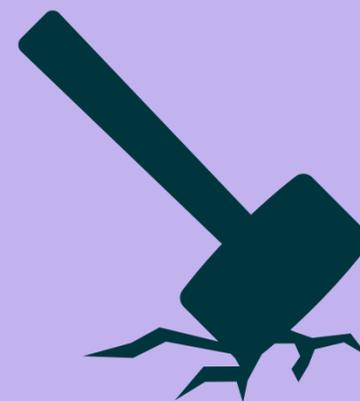
Financing at the
Project's Start



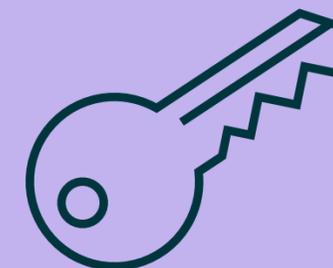
**Helping
Families Afford
Upgrades**



**Reaching
Underserved
Communities**



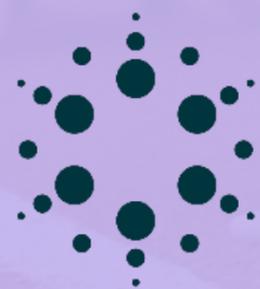
**Breaking Down
Barriers**



**Making Climate
Solutions
Accessible**

Here's our track record:

- ❖ Nearly 250 customers served
- ❖ Average loan amount: \$70,000





Meet the ESHLP Team



The **Concierge Service Provider (CSP)** is with you from interest to implementation.

**Andover,
Cambridge,
Haverhill, Lawrence,
Methuen, North
Andover**

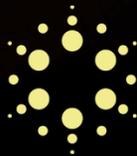
All In Energy
energysaver@allinenergy.org
978-574-7283

**Barnstable County,
Dukes County,
Nantucket County**

Cape Light Compact
energysaver@capelightcompact.org
800-797-6699

**All other
Massachusetts
communities**

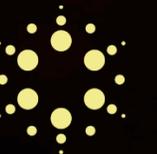
CET
energysaver@cetonline.org
413-303-0667

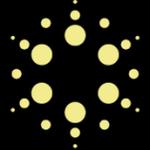




The Role of Energy Service Providers (ESP)

- Abode
- Performs Decarbonization Assessment
- Access to a vetted contractor network





The Role of Lenders

- The CSP will help the customer select a lender that will best work for them
- There are a team of lenders across the state that the customer can choose from



Who is Eligible?



- ❁ **Income Limits**
- ❁ **Property Type**
- ❁ **Primary Residence**
- ❁ **20% Energy Saving Feasibility**

ENERGY SAVER HOME LOAN - INCOME LIMITS* BY COUNTY

(Effective May 20, 2025)

	80% max	135% max		80% max	135% max
BARNSTABLE Barnstable, Bourne, Brewster, Chatham, Dennis, Eastham, Falmouth, Harwich, Mashpee, Orleans, Provincetown, Sandwich, Truro, Wellfleet, Yarmouth	\$99,280	\$167,535	HAMPSHIRE Amherst, Belchertown, Chesterfield, Cummington, Easthampton, Goshen, Granby, Hadley, Hatfield, Huntington, Middlefield, Northampton, Pelham, Plainfield, South Hadley, Southampton, Ware, Westhampton, Williamsburg, Worthington	\$95,200	\$160,650
BERKSHIRE Adams, Alford, Becket, Cheshire, Clarksburg, Dalton, Egremont, Florida, Great Barrington, Hancock, Hinsdale, Lanesborough, Lee, Lenox, Monterey, Mt. Washington, New Ashford, New Marlborough, North Adams, Otis, Peru, Pittsfield, Richmond, Sandisfield, Savoy, Sheffield, Stockbridge, Tyringham, Washington, West Stockbridge, Williamstown, Windsor	\$81,520	\$137,565	MIDDLESEX Acton, Arlington, Ashby, Ashland, Ayer, Bedford, Belmont, Billerica, Boxborough, Burlington, Cambridge, Carlisle, Chelmsford, Concord, Dracut, Dunstable, Everett, Framingham, Groton, Holliston, Hopkinton, Hudson, Lexington, Lincoln, Littleton, Lowell, Malden, Marlborough, Maynard, Medford, Melrose, Natick, Newton, North Reading, Pepperell, Reading, Sherborn, Shirley, Somerville, Stoneham, Stow, Sudbury, Tewksbury, Townsend, Tyngsborough, Wakefield, Waltham, Watertown, Wayland, Westford, Weston, Wilmington, Winchester, Woburn	\$121,680	\$205,335
BRISTOL Acushnet, Attleboro, Berkley, Dartmouth, Dighton, Easton, Fairhaven, Fall River, Freetown, Mansfield, New Bedford, North Attleborough, Norton, Raynham, Rehoboth, Seekonk, Somerset, Swansea, Taunton, Westport	\$92,080	\$155,385	NANTUCKET Nantucket	\$130,800	\$220,725
DUKES Chilmark, Edgartown, Aquinnah, Gosnold, Oak Bluffs, Tisbury, West Tisbury	\$122,640	\$206,955	NORFOLK Avon, Bellingham, Braintree, Brookline, Canton, Cohasset, Dedham, Dover, Foxborough, Franklin, Holbrook, Medfield, Medway, Millis, Milton, Needham, Norfolk, Norwood, Plainville, Quincy, Randolph, Sharon, Stoughton, Walpole, Wellesley, Westwood, Weymouth, Wrentham	\$121,680	\$205,335
ESSEX Amesbury, Andover, Beverly, Boxford, Danvers, Essex, Georgetown, Gloucester, Groveland, Hamilton, Haverhill, Ipswich, Lawrence, Lynn, Lynnfield, Manchester, Marblehead, Merrimac, Methuen, Middleton, Nahant, Newbury, Newburyport, North Andover, Peabody, Rockport, Rowley, Salem, Salisbury, Saugus, Swampscott, Topsfield, Wenham, West Newbury	\$121,680	\$205,335	PLYMOUTH Abington, Bridgewater, Brockton, Carver, Duxbury, East Bridgewater, Halifax, Hanover, Hanson, Hingham, Hull, Kingston, Lakeville, Marion, Marshfield, Mattapoisett, Middleborough, Norwell, Pembroke, Plymouth, Plympton, Rochester, Rockland, Scituate, West Bridgewater, Wareham, Whitman	\$121,680	\$205,335
FRANKLIN Ashfield, Bernardston, Buckland, Charlemont, Colrain, Conway, Deerfield, Erving, Gill, Greenfield, Hawley, Heath, Leverett, Leyden, Monroe, Montague, New Salem, Northfield, Orange, Rowe, Shelburne, Shutesbury, Sunderland, Warwick, Wendell, Whately	\$99,760	\$168,345	SUFFOLK Boston, Chelsea, Revere, Winthrop	\$121,680	\$205,335
HAMPDEN Agawam, Blandford, Brimfield, Chester, Chicopee, East Longmeadow, Granville, Hampden, Holland, Holyoke, Longmeadow, Ludlow, Monson, Montgomery, Palmer, Russell, Southwick, Springfield, Tolland, Wales, West Springfield, Westfield, Wilbraham	\$76,960	\$129,870	WORCESTER Ashburnham, Athol, Auburn, Barre, Berlin, Blackstone, Bolton, Boylston, Brookfield, Charlton, Clinton, Douglas, Dudley, East Brookfield, Fitchburg, Gardner, Grafton, Hardwick, Harvard, Holden, Hopedale, Hubbardston, Lancaster, Leicester, Leominster, Lunenburg, Mendon, Milford, Millbury, Millville, New Braintree, North Brookfield, Northborough, Northbridge, Oakham, Oxford, Paxton, Petersham, Phillipston, Princeton, Royalston, Rutland, Shrewsbury, Southbridge, Southborough, Spencer, Sterling, Sturbridge, Sutton, Templeton, Upton, Uxbridge, Warren, Webster, West Boylston, West Brookfield, Westborough, Westminster, Winchendon, Worcester	\$98,160	\$165,645

*There are 2 income limits listed.

The income limit determines the interest rate the customer could be eligible for.

If the income does not exceed the 80% max, the customer could be eligible for the lowest program interest rate.

If the income exceeds the 80% max, but does not exceed the 135% max, the customer could be eligible for the higher program rate.

The CSP will provide additional information about the loan terms.

CUSTOMER EXAMPLE #1



Jessica

County: Hampden

Total Gross Income: \$70,000

80% AMI for County: \$76,960

Property Type: 4-family home

Primary Residence? Yes

Jessica is eligible for the lowest interest rate.

CUSTOMER EXAMPLE #2



Bob

County: Essex

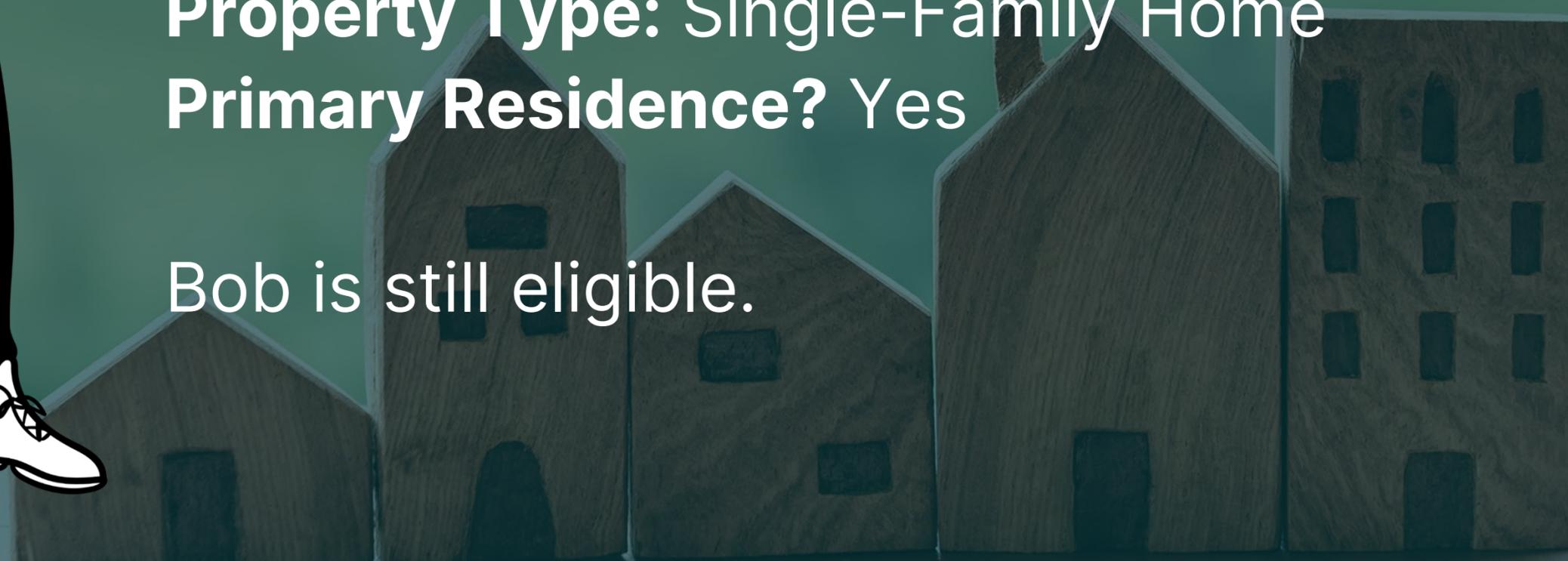
Total Gross Income: \$135,000

135% AMI for County: \$205,335

Property Type: Single-Family Home

Primary Residence? Yes

Bob is still eligible.



CUSTOMER EXAMPLE #3

Patrice

County: Plymouth

Total Gross Income: \$150,000

135% AMI for County: \$205,335

Property Type: Duplex

Primary Residence? No

Patrice is not eligible for this program.



CUSTOMER EXAMPLE #4

Sarah

County: Worcester

Total Gross Income: \$85,000

135% AMI for County: \$165,645

Property Type: Single-Family Home

Primary Residence? Yes

While Sarah is otherwise eligible, she cannot attain the 20% energy reduction, so she is ineligible.



Eligible Improvements: Major Contributors

ENERGY EFFICIENCY/ WEATHERIZATION

Air Sealing and Insulation

Window Replacement

HVAC

Air Source Heat Pumps

Ground Source Heat Pumps

DOMESTIC HOT WATER

Heat Pump Water Heater

Solar Thermal

Eligible Improvements: Minor Contributors

ENERGY EFFICIENCY/ WEATHERIZATION

Duct Sealing and Insulation

Exterior Doors

APPLIANCES, LIGHTING, FIXTURES

Heat Pump Clothes Dryer

Add-on Measures

Eligible once the 20% energy reduction requirement is met, must be tied to energy reduction measures.

HEALTH AND SAFETY IMPROVEMENTS

- Combustion Safety Repair
- Mold Remediation
- Knob and Tube Wiring Remediation
- Asbestos Remediation
- Oil Tank Removal
- Basement Moisture
- Non-structural Leak Repair (cladding, roofing, window, door)
- Structural Repair

SITE WORK

- Arborist-Approved Shade Trees
- Tree Pruning

HVAC

- Ventilation
- Thermostats

ENERGY EFFICIENCY/ WEATHERIZATION

- Roofing
- Fortified Roofing
- White Roofing

ELECTRICAL/CLEAN ENERGY TECHNOLOGIES

- Electric Panel Upgrade and Wiring
- EV Charging Station
- Solar PV
- Battery Storage

APPLIANCES, LIGHTING, FIXTURES

- Electrical/Induction Cooking (cooktop, range, oven)
- Low Flow Faucets and Toilets
- LED Lighting

Ineligible Improvements

No Fossil Fuel Allowed – Only Electric
Eligible Improvements will be determined by the
Energy Service Provider (not the Lender)

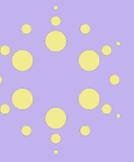


A photograph of a two-story blue house with a gabled roof. The roof is covered with a large array of dark blue solar panels. A brick chimney is visible on the roof. The house has several white-framed windows. The sky is a clear, bright blue. In the bottom right corner, there is a dark green semi-transparent box containing text. In the top right corner, there is a yellow starburst graphic containing the text 'Updated Date'.

**Updated
Date**

Solar Exception Pathway

- ❖ Heat Pumps Installed After **January 1, 2019**
- ❖ 20% PV Reduction Requirement



**Here's How Financing
Energy Improvements
with the ESHLP Works:**





Step 1

Eligibility
Screening



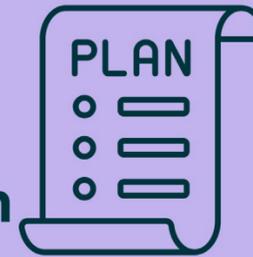
Step 2

Lender's
conditional
approval



Step 3

Decarbonization
Plan (ESP)



Step 4

Engage with
pre-approved
contractors



Step 5

ESP Reviews
Quotes



Step 6

Final Loan
Application



Step 7

Once Approved,
Payments made
to MassHousing



Customer Journey

Roles in Intake and Eligibility

CSP

CSP conducts initial screening and connects customer to ESP

Customer

Contact the Lender to start the application and request Conditional Approval

Lender

Assesses application and issue Conditional Approval

Customer Journey

Roles in Assessment Process

ESP

Conducts in-home site visit and generates decarbonization plan.

Supports customer with contractor engagement and quotes.

ESP will create and send the loan package and goes over final quotes.

Customer

Collect contractor quotes and submit quotes to ESP for review.

CSP: Available for support and on-going questions.

Customer Journey

Roles in Closing

Customer

Submit Loan Project Summary to lender

Apply for rebates/incentives once projects are completed (CSP can help!)

Lender

Starts underwriting process

Loan closing – Initial disbursements

MassHousing

Disburses final payments after project-specific QA is completed

Customer escrow account will close after final, on-site inspection is completed by Abode

ESP

Coordinate project-specific QA with contractors

Conduct final, on-site inspection/education visit after all ESHLP projects are completed

Meet Jill & Steve



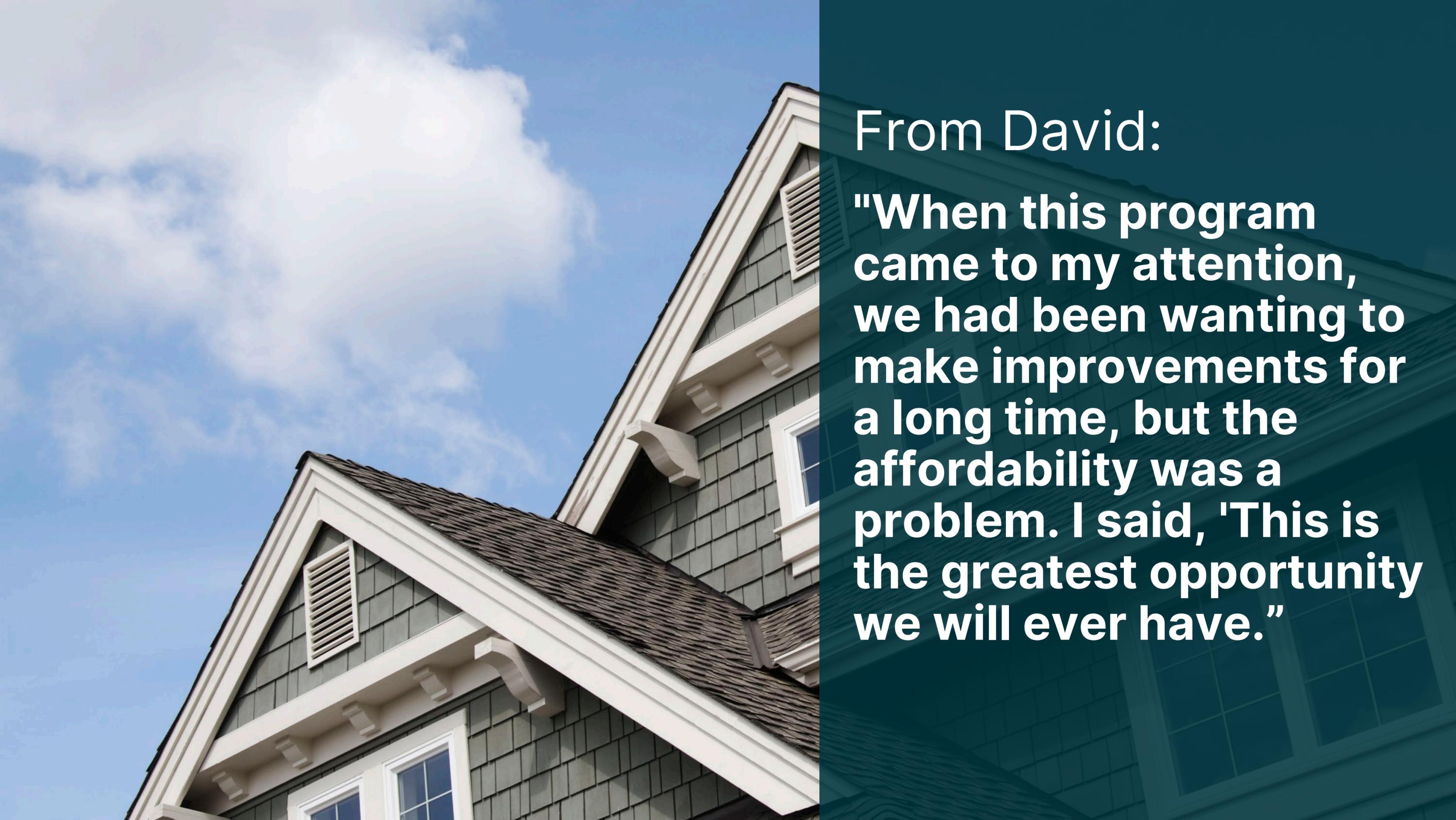


From Jill:

“We had no idea where to start, but CET walked us through everything. It felt like having a personal guide for the whole process...”

Meet David





From David:

"When this program came to my attention, we had been wanting to make improvements for a long time, but the affordability was a problem. I said, 'This is the greatest opportunity we will ever have.'"

Energy Saver Home Loan Program Powers Long-Awaited Decarbonization Project





FAQ

- Is this program impacted by federal budgets?
- What is the average ESHLP loan size?
- Can customers do their project in phases?
- Can customers combine this with other programs to reach 20% energy reduction?
- Are customers going to get two audits?
- Do customers need to remove their fossil fuel equipment?
- Can customers use their own contractor?





It Takes a Village



Step 1

This webinar!

Step 2

Get the word out!

Step 3

CSP guides customers through improvements

Step 4

Massachusetts meets and exceeds our commonwealth's climate goals



Here's What We Provide

Here are a few ways we've made it easy to spread the word to your networks.

Available at: cetonline.org/masshousing-toolkit/

Facebook & Instagram Post

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

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

→ [Download post slides – Example 1](#)
→ [Download post slides – Example 2](#)

Copy And Paste For Your Local Paper

[Your Name]
Chairman of Sustainability
[Your Town] Sustainability Committee
[Date]
Editor
[Local Newspaper Name]

Dear Editor,

As we continue to work toward a more sustainable and energy-efficient future for our community, I am excited to highlight a new opportunity for homeowners in [Your Town] that can help reduce energy consumption and combat climate change. The **Massachusetts Community Climate Bank (MCCB)** has launched the Energy Saver Home Loan Program, offering flexible financing to support low- and moderate-income homeowners in making energy-efficient improvements to their homes.

This program is a vital step in achieving our climate goals and improving home comfort for residents. With affordable loan terms, this initiative will allow homeowners to finance critical upgrades, such as roof replacements, heat pumps, and solar panels, with no upfront costs. The program's focus on reducing energy usage by at least 20% aligns with our ongoing efforts to lower carbon emissions in our community.

I encourage all eligible homeowners in [Your Town] to take advantage of this unique financing option to help reduce their energy use, make their homes healthier, and contribute to a more sustainable future.

The program is open immediately and homeowners may check their eligibility and begin the application process by visiting www.massclimatebank.com.

Sincerely,

Download Printable Program Information

→ [Bill Stuffer](#)

Newsletter Or Website Content

Subject: Transform Your Home with the Energy Saver Home Loan Program

Dear [Recipient's Name],

We're excited to share an incredible opportunity for Massachusetts homeowners to make their homes more energy-efficient and **save on energy use** with the [Energy Saver Home Loan Program](#). This initiative provides low-interest loans for energy-saving upgrades like solar panels, heat pumps, and roof replacements once your scope of work meets the program minimum 20% energy savings requirement.

Here's why you should consider taking part:

- **Low-interest loans** to make essential energy-efficient improvements.
- **Free support** throughout the process to ensure your project is a success.
- **A chance to contribute to a greener**, more sustainable future for Massachusetts.

By reducing energy usage in your home, you'll not only lower your bills but also play an important role in our community's efforts to combat climate change.

Ready to get started? Visit www.massclimatebank.com to learn more about the program and how to apply.

Let's work together to build a more sustainable future!

Warm regards,

01. Shareable graphics and captions for social media

02. Letter to the editor to send to your local publications

03. Printable program information and bill stuffers

04. Newsletter or website content



Recorded Live Info Session

[Unlocking Clean Energy Access for Every Community on Vimeo](#)





Any Questions?



Our Contact Information



413-303-0667



energysaver@cetonline.org



<https://www.cetonline.org/programs/energy-saver-home-loan-program/>





THANK
YOU

