



**A GREENER
FUTURE STARTS
WITH HOMES**

Energy Saver Home Loan Program

Contractor Webinar

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APPROVED VENDOR

**ENERGY SAVER HOME
LOAN PROGRAM**

Energy Saver Home Loan Program Overview

ESHL assists homeowners to reduce their energy use and reliance on fossil fuels.

It provides low-cost financing and technical support for projects beyond those covered by Mass Save® and other programs.

- Available to MA owner-occupants of 1-4 family homes with less than 135% AMI.
- Requires $\geq 20\%$ energy savings
- Launched April 29, 2024
- \$20 Million in funding

MCCB – ESHLP Website

Key Program Features



Project Planning

Decarbonization assessment and roadmap, implementation support



Design Review and Ongoing Support

Customers receive feedback on proposed systems and project oversight



Financial Incentives

Very low interest rates on 20-year loans up to \$100,000
Guidance on rebates, and other incentives



Participating Contractor Network

Basic application Listing on program website

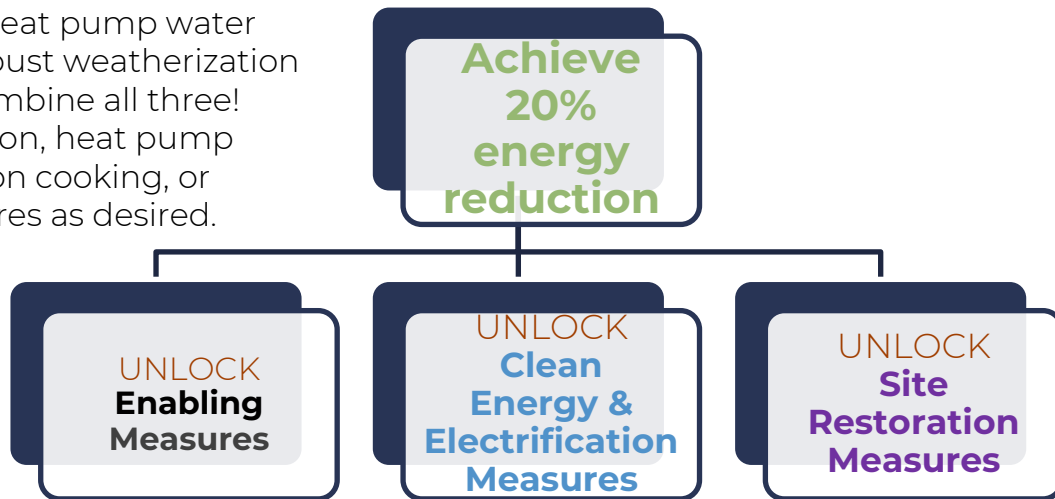
Energy Saver Home Loan Program

Program Structure and Project Options

Achieve 20% Energy Reduction, Then Unlock Other Measures

Start by meeting the 20% Energy Reduction.

Heat pumps alone or heat pump water heaters paired with robust weatherization will achieve 20%. Or combine all three! Add more weatherization, heat pump dryers, electric/induction cooking, or other efficiency measures as desired.



Measures that enable an energy reduction measure to be started or completed. Includes health & safety improvements.

- Electric Panel Upgrade and Wiring
- EV charging
- Batteries
- Solar PV

Measures returning the site to original condition after work is complete are approved on a case-by-case basis by Abode.

Eligible Measures

Energy Reduction Measures to hit 20%
energy reduction: major contributors in
bold & minor contributors unbolded

Enabling Measures in black
Clean Energy & Electrification
Measures in blue

HVAC

- **Air Source Heat Pumps**
- **Ground Source Heat Pumps**
- Ventilation
- Thermostats

DOMESTIC HOT WATER

- **Heat Pump Water Heater**
- **Solar-assisted heat pump water heaters**

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
- Radon Remediation

APPLIANCES, LIGHTING, AND FIXTURES

- **Electric/Induction Cooking (cooktop, range, oven)**
- **Heat Pump Clothes Dryer**
- Low Flow Faucets, Showers, and Toilets
- LED Lighting

ENERGY EFFICIENCY/ WEATHERIZATION

- **Air Sealing and Insulation**
- **Windows**
- Exterior Doors
- Duct Sealing and Insulation
- Roofing, including fortified roofing and white roofing

ELECTRICAL/CLEAN ENERGY TECHNOLOGIES

- Electric Panel Upgrade and Wiring
- **EV Chargers**
- **Solar PV**
- **Battery Storage**

SITE WORK

- Tree pruning
- Arborist-approved shade trees

Fossil Fuel Projects are NOT eligible. Other improvements will be determined by Abode, not the lender.

Solar Exception Pathway: Using ESHL to Pay for Solar PV

Can I use the Energy Saver Home Loan for a new solar PV installation?

Yes, in some cases.

IF

- ☐ heat pumps installed since Jan. 1, 2019

AND

- ☐ the new solar PV will cover at least 20% of annual energy use,

THEN, ESHL can be used!

Energy Saver Home Loan Program

Loan Details and Customer Journey

Additional Loan Requirements

Transaction Type	<ul style="list-style-type: none">• Second Mortgage for Energy Improvements (could go into 3rd position after 1st and DPA)
Loan Limits	<ul style="list-style-type: none">• Min \$10,000 up to a Max of \$100,000
Contingency Amount	<ul style="list-style-type: none">• 5% contingency amount required. <i>(The contingency is a part of a project's budget put aside to cover any unforeseen costs, risks, events, or changes in scope that may affect the project's cost over the course of its life.)</i>
Closing Costs and Fees	<ul style="list-style-type: none">• Borrowers responsible for all closing costs and fees which may be rolled into the loan. Closing Costs may include, but not limited to, Recording Fees, MERs Fee, Credit Report, Attorney/Title Rundown, Flood Cert, Overnight Fees, Application Fee.
Eligible Borrower	<ul style="list-style-type: none">• Owner Occupied/Must meet Program Income Limits
Min Credit Score	<ul style="list-style-type: none">• 620 - Anything below 620 may be submitted for review.
Max Debt to Income ratio	<ul style="list-style-type: none">• 50%
Max Combined loan to value	<ul style="list-style-type: none">• 105% of assessed or appraised value, based on a drive-by appraisal with external pictures and comps. Value determined is based on as-complete of expected improvements, including expected rehab.
Property Type	<ul style="list-style-type: none">• Single Family & 2-4 Units – no condominiums or cooperatives

Loan Model

REBATES/INCENTIVES

Borrower is qualified at the full amortized rate. Rebates are not part of the loan.

Months 1-18 bridging the gap until the Borrower receives the Rebate.

We are strongly encouraging Borrowers to paydown their principal balance with the Rebates but they are not required to.

There are no pre-payment penalties and additional payments can be made as a single payment. Loans can be recast with a minimum principal payment of \$2,500 with no fee.

			LOAN AMOUNT	LOAN AMOUNT
			\$50,000	\$100,000
BORROWERS UP TO 80% AMI				
Term	Rate	Amort Type	Payment	Payment
1-18 Months	0.50%	Interest Only	\$20.83	\$41.67
19-240 Months	0.50%	Amortizing	\$235.85	\$471.70
BORROWERS ABOVE 80% AMI- 135% AMI				
Term	Rate	Amort Type	Payment	Payment
1-18 Months	2.00%	Interest Only	\$83.33	\$166.67
19-240 Months	2.00%	Amortizing	\$269.64	\$539.28

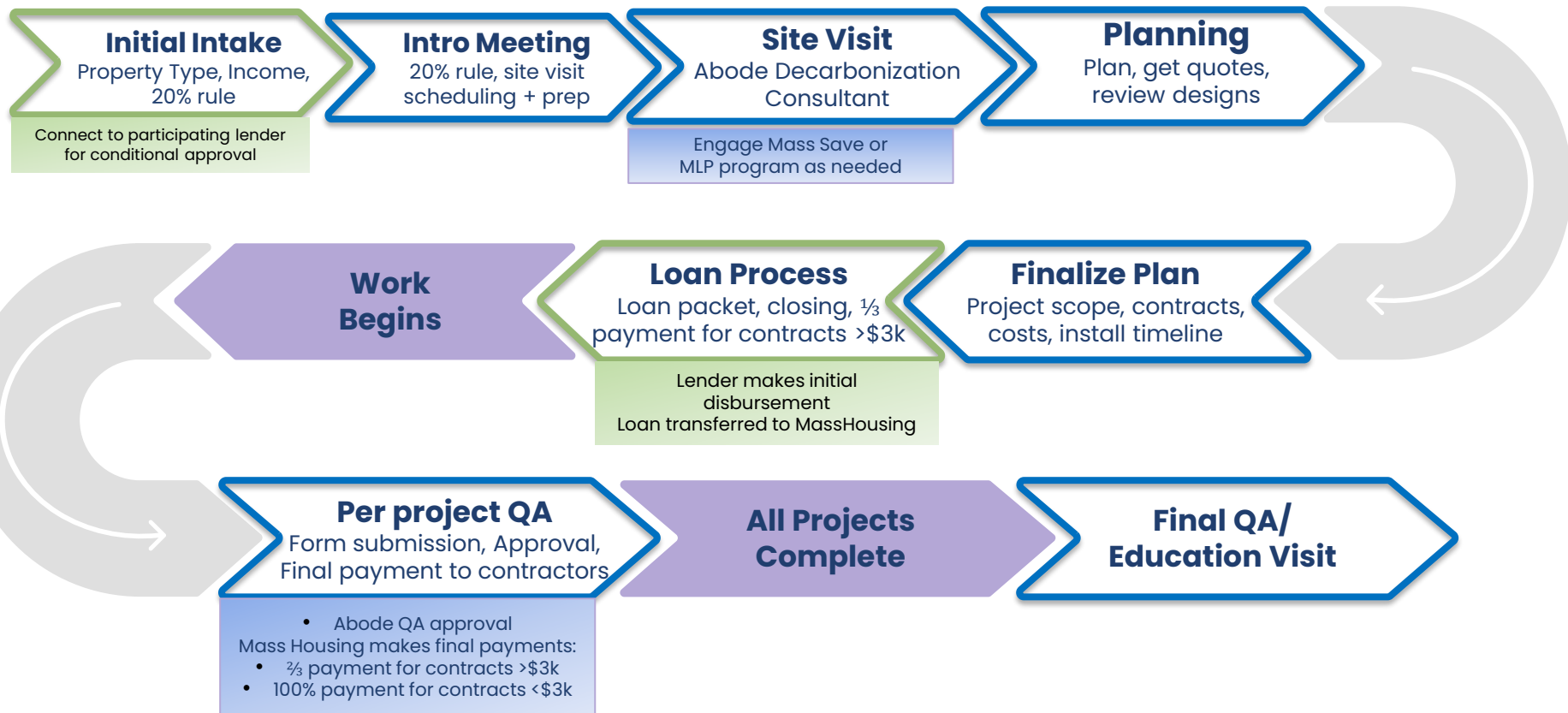
ENERGY SAVER HOME LOAN - INCOME LIMITS* BY COUNTY

(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	<i>*There are 2 income limits listed.</i> <i>The income limit determines the interest rate the customer could be eligible for.</i> <i>If the income does not exceed the 80% max, the customer could be eligible for the lowest program interest rate.</i> <i>If the income exceeds the 80% max, but does not exceed the 135% max, the customer could be eligible for the higher program rate.</i> <i>The CSP will provide additional information about the loan terms.</i>
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	

Customer Journey

CSP step
ESP (Abode) step



Energy Saver Home Loan Program

QA & Disbursement Process

What to Expect for Quality Assurance and Payment

- After the loan closes, we send the Quality Assurance forms for all contracted components of the work.
 - TIP: You'll need pictures before, during, and after installation.
- At the end of a project, fill in and submit the QA form to verify that the finished work is high quality. Abode reviews QA form submissions.
 - **For solar contractors:** QA Form + Solar PTO Form. Solar PTO form can be submitted after final disbursement is made.
- When the homeowner confirms that work is complete and QA is done, final payment is released.



When and How You're Paid



Small jobs less than \$3000 are paid with one payment at project completion

Big Jobs are over \$3,000 and have two payments

- ✓ 1/3 at closing of the loan to start work
 - This payment is sent to the customer in the form of a 2-party check
- ✓ 2/3 at project completion
 - Read on!

Final Payment - Step 1: Finish the Project (with approved changes)



Complete the Approved Contract Work as Agreed

- If there are no changes, that's it! Proceed to Step 2.
- **Got changes?** Homeowners need an approved Change Order for any changes in cost, materials, type of work, etc.
 - **Homeowners:** Download Change Order from MassHousingConnect portal. Upload the completed form using the same portal or email it to eshlp@masshousing.com.
 - **Contractors:** Help homeowners complete the Change Order
 - **MassHousing and Abode** review the Change Order. MassHousing notifies homeowner of approved changes.

Final Payment, Step 2: Collect Materials for QA

Before you start the QA Form, collect photos and documents

Generally, we want to see that

- Installed work matches contract or change forms
- There are no major quality issues
- The site is left in good condition

Photos (2-3 minimum):

- Before, during, and after photos
- Key details

Other documents:

- Any permits or inspection reports
- Clear, itemized invoices for all work done





Final Payment, Step 3: QA Form with Conditional Waiver & Lien Release

What is this for?

- The Quality Assurance (QA) Form documents the installed work.
- The Conditional Waiver and Release of Lien is part of the QA process. It confirms that the contractor will not place a lien (legal claim) on the property if payment is made for the work.
 - Abode, working with MassHousing, will confirm the Waiver Lien Release is submitted before releasing final payment.

What to do:

1. Confirm the work matches the approved decarbonization plan
2. Open the QA form using the link sent to you via email from Abode. It will be sent after the loan closes with the homeowner.
3. Complete the QA form and attach photos, permits, and invoices online
4. Sign and submit the QA form



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Quality Assurance Form

Project Information

Customer Name *

Street Address *

Town/City *

State *

Zip *

Company Name *

Lead Installer Name *

Crew Lead or lead technician for the install

Date of Project Completion *

Install date (if install was multiple days, please indicate the date of the final day of install)

HVAC Photos for Submission

Pre-Installation:

- Photos of the existing HVAC system and surrounding area.
- Images of the site prepared for installation, including supports or pads for the outdoor unit.

During Installation:

- Photo of outdoor and indoor unit placement during installation
- Photos of refrigerant lines, electrical connections, and condensate drain installation
- Close-ups of sealing and insulation of refrigerant lines
- Progress photos of any wall, ceiling, or flooring modifications for ductwork or wiring

Post-Installation:

- Full shot of the installed outdoor and indoor system
- Photos showing the system in operation (thermostat screen or system in use).
- Photos of any unique challenges addressed
- Final clean-up photos of the work area.

Pre-Installation HVAC Heat Pumps

Browse Files
Drag and drop files here

During Installation HVAC Heat Pumps

Browse Files
Drag and drop files here

Post-Installation HVAC Heat Pumps

Browse Files
Drag and drop files here

General Requirements (Applicable to All Contractor Types) *

	Yes	No	N/A
Verify the scope of work aligns with the approved project plan and program guidelines.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Confirm materials and equipment meet program standards and manufacturer specifications.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ensure proper safety measures are taken during installation (e.g. site protection).	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Complete a thorough site cleanup after the installation.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Collect necessary permits or approvals before beginning work (if applicable).	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Document Upload

Permits & Inspection Documentation

Browse Files
Drag and drop files here

Appliance Receipt Documentation

Browse Files
Drag and drop files here

Lien Release Waiver - must be signed by the contractor and then uploaded in the field below.

If you have not already done so, please fill out the waiver form [here](#). Upon submission of the Lien Release Waiver form you will be sent a confirmation email with the Release PDF attached; download that PDF from the email and attach the PDF copy below.

Signed Lien Release Waiver *

Browse Files
Drag and drop files here

Must be signed by the contractor

Signatures of Acknowledgement

Date *

Date

Did a change order occur? *

- ☐ Yes
☐ No

Challenges or Deviations Noted/ Additional Work Performed

Final Invoice: If Change Orders & Additional Scope of Work Occurred

Browse Files
Drag and drop files here

Contractor Submission: "I hereby certify that all work submitted, documentation provided, and statements made in this form are accurate and complete to the best of my knowledge." *

Sign Here

Clear

Email Address *

example@example.com



Final Payment, Step 4: Confirmation, then You Get Paid!

1) Abode reviews the QA form and documents

- Abode completes our review in 2 to 3 days
- If everything is approved, Abode tells MassHousing

2) Homeowners confirm that the work is done by submitting "Borrower Completion and Consent Form" using the MassHousingConnect portal

3) MassHousing sends payment *after the action above are completed.*

- Plan on 5–10 business days for processing
- The check will be mailed to the homeowner's address
- It will be a 2-party check made out to both the contractor and the homeowner



Tips for a Smooth Process

☐ Talk to Your Bank Early On

Make sure your bank accepts 2-party checks. You may need to work with the homeowner to get the check signed and cashed or deposited.

☐ Be Accurate

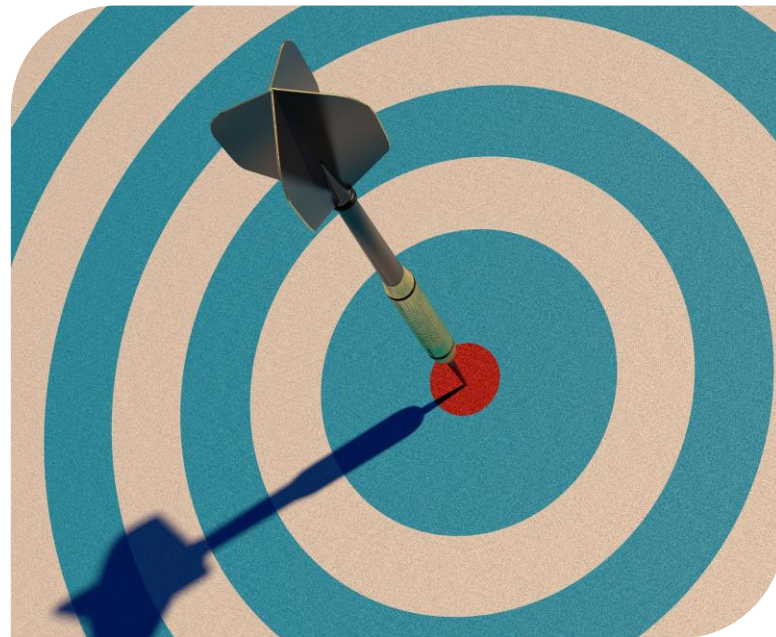
Fill out every section of the QA form and attach all required documents.

☐ Be Timely

Send in the QA form as soon as the job is done.

☐ Nudge Nicely

Remind the homeowner to submit the Borrower Completion and Consent Form via MassHousingConnect.



Energy Saver Home Loan Program

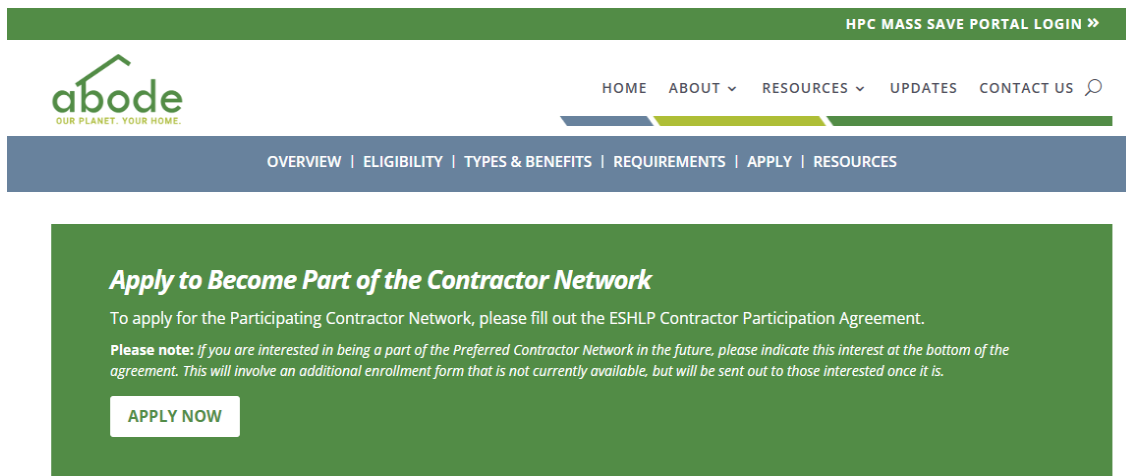
Joining the Contractor Network

Participating Contractor Network Requirements

Contractor	Sample Onboarding Requirements
<ul style="list-style-type: none">• General or multi-service contractors• Insulation (non-Mass Save)• Exteriors (windows, doors, siding, roofing)• Electricians• HVAC/Plumbing (opportunity for sizing data sharing)• Clean Energy• Environmental (Barriers)• Insulation (Mass Save)• Other: Basement waterproofing, Mason, Drywall, Arborist	<ul style="list-style-type: none">• Appropriate licenses• Certificate of insurance• W9• Other program eligibility (e.g. Mass Save HPIN network) <p><i>NOTES:</i></p> <ul style="list-style-type: none">• <i>We are aligning with other existing program network requirements</i>• The contractor network<ul style="list-style-type: none">• participation agreement• follow marketing rules• 1/3-2/3 payment milestones• virtual QA requirements

Installer Network Application and Questions

Join the Participating Contractor Network on Abode's website



Contact the Abode's Energy Saver Team with questions

-  (339) 244-9002
-  Energysaver@abodeenergy.com

Contact Us



339-244-9002



energysaver@abodeenergy.com