



# ENERGY SAVER HOME LOAN PROGRAM

ENERGY EFFICIENCY  
UPGRADES HAVE NEVER  
BEEN MORE ATTAINABLE

Cape Light Compact offers the Energy Saver Home Loan in partnership with **MassHousing** and the **Massachusetts Community Climate Bank**.



## To get started or for more information:

-  1-800-797-6699
-  [energysaver@capelightcompact.org](mailto:energysaver@capelightcompact.org)
-  [CapeLightCompact.org](http://CapeLightCompact.org)



## Program

The Energy Saver Home Loan Program assists homeowners with reducing their energy use and reliance on fossil fuels. The Program provides financing and technical support to households for upgrades, in conjunction with other programs such as Mass Save@.

## Loan Overview

**\$10,000 - \$100,000** loan amounts

**240** month term

**First 18 months** Interest only

Borrowers must be owner-occupants and income-qualified making less than 135% of Area Median Income (AMI), and the home must be the primary residence in a 1-4 unit building. Please note that condominiums, trusts and cooperatives do not qualify.

## Eligible Improvements

Work performed must lead to at least 20% modeled energy savings.\* Below are **major** and **minor** improvements aimed at reaching that minimum.

- **Air Source Heat Pumps**
- **Ground Source Heat Pumps**
- **Heat Pump Water Heater**
- **Solar Thermal Water Heater**
- **Air Sealing and Insulation**
- **Windows**
- **Exterior Doors**
- **Duct Sealing and Insulation**
- **Heat Pump Clothes Dryer**

Additional measures including solar PV, EV charging stations, battery storage, electrical and induction cooking, and roofing may be added on after the 20% reduction is met.

*\*Eligible improvements are determined by Energy Service Provider, no fossil fuels allowed*



## How it Works

**Step 1:** Contact the Compact to set up a call or in-person meeting. Compact staff will review the program and help you determine if the upgrades you are interested in meet the required 20% savings.

**Step 2:** Complete the intake form and submit proof of residency, income verification documents, and a copy of the deed.

**Step 3:** Receive an in-person assessment from the Energy Service Provider (ESP). They will confirm that the proposed upgrades meet the 20% energy reduction, and connect you with installers and incentives.

**Step 4:** After selecting an installer, the ESP will connect you back with the Compact to submit any outstanding documents and connect you to your chosen participating lender.

**Step 5:** Funds are disbursed to the installer.

## Income Guidelines

County	80% AMI Limit 0.5% Interest Rate	135% AMI Limit 2% Interest Rate
Barnstable	\$98,160	\$166,645
Dukes	\$110,000	\$185,625
Nantucket	\$122,480	\$206,685