

The Mass Save 3-Year Plan aims to save energy, reduce greenhouse gas emissions, and support the state’s climate goals. The 2025-2027 plan is currently under review by the Massachusetts Department of Public Utilities (DPU). Starting January 1, 2025, certain incentives and the HEAT Loan will be updated. Additional changes may follow, pending DPU approval.

This information is subject to change at any time. For the most up to date information, visit [MassSave.com/Rebates](https://MassSave.com/Rebates) for full details, eligibility requirements and submission dates.

## Confirmed: January 1, 2025 - February 28, 2025

Rebate not to exceed total install cost. Limit one (1) whole-home rebate per home.

Pre-existing Fuel Type	Equipment Type	Rebate Type <sup>1</sup>	Rebate Amount <sup>2</sup>	Enhanced Amount <sup>3</sup> (Moderate Income)
Electric Resistance, Oil, Propane, Natural Gas	Air Source Heat Pump (ASHP)	Whole-Home	\$3,000/ton, up to \$10,000	\$16,000/home
		Partial-Home	\$1,250/ton, up to \$10,000	
	Air to Water Heat Pump (AWHP)		\$3,000/ton, up to \$10,000	\$25,000/home
	Ground Source Heat Pump (GSHP)	Whole-Home	\$15,000	
Partial-Home		\$2,000/ton		

<sup>1</sup> Customers in homes with 5 or more units may qualify for the whole-home rebate if all the requirements outlined on the Whole-Home Verification Form are met.

<sup>2</sup> Tons calculated based on Air-Conditioning, Heating, and Refrigeration Institute (AHRI) cooling capacity divided 12,000 BTUs. (1 ton = 12,000 BTUs)

<sup>3</sup> Not served by the Residential Turnkey Services program.

### Effective January 1, 2025, the limit for the HEAT Loan will decrease to \$25,000.

- Customers who apply for the HEAT Loan in 2024, regardless of 2024/2025 install date, will receive an authorization form in accordance with the 2024 HEAT Loan cap (\$50,000) and 2024 rebate amounts.
- Customers who apply for the HEAT Loan in 2024 but install in 2025 may realize a discrepancy between the rebate amount noted on the HEAT Loan Authorization Form and the rebate amount they receive.
  - For example, a 2024 HEAT Loan Authorization letter for a 2-ton whole-home project would list an expected rebate amount of \$10,000, however, the rebate amount the customer will receive in 2025 is \$6,000.

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The below changes were proposed in the 3-Year Plan and are pending approval by the DPU.

## Heat Pump Rebates Proposed: Date TBD

Pre-existing Fuel Type	Measure	Incentive Amount <sup>1</sup>	Enhanced Amount (Moderate Income <sup>2</sup> )
	Tier 1 <sup>3</sup> : ASHP Base	\$250/ton, up to \$2500	
Electric Resistance, Oil, Propane, Natural Gas	Tier 2 <sup>4</sup> : ASHP Hybrid (Partial-Home)	\$1,250/ton, up to \$10,000	\$16,000/home
		\$500 Weatherization bonus; \$500 full heating load bonus	
	Tier 3 <sup>5</sup> : Whole-Home (includes ASHPs & AWHPs)	\$3,000/ton, up to \$10,000	\$16,000/home
	Whole-Home GSHP	\$15,000	\$25,000/home
	Partial-Home GSHP	\$2,000/ton	\$25,000/home

<sup>1</sup> Tons calculated based on AHRI cooling capacity divided 12,000 BTUs. (1 ton = 12,000 BTUs)

<sup>2</sup> Not served by the Residential Turnkey Services program.

<sup>3</sup> Base heat pump rebate is designed to incentivize customers for installing heat pumps (1) in previously unconditioned spaces such as a basement or a three-season porch; (2) to replace an existing heat pump system; or (3) to replace a central air conditioning system.

<sup>4</sup> Hybrid heat pump rebate, which offers a rebate for Partial-Home heat pump installations, will continue to provide a \$500 weatherization bonus for customers who complete weatherization before or within six months of their heat pump installation. Additionally, customers can qualify for a \$500 full heating load bonus, designed to encourage those not yet ready to disconnect their existing fossil fuel system to install a heat pump capable of covering the home's full heating load.

<sup>5</sup> Terms and Conditions on the Whole-Home Verification Form still apply.

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## HEAT Loan

Proposed: April 1, 2025

Household Income as a Percentage of State Median Income (SMI)*	Interest Rate	Loan Limit	Income-Based Repayment Term
81 - 135% SMI	0%	\$25,000	7 years
135 - 300% SMI	0%	\$25,000	5 years
300% and above SMI	0%	\$25,000	3 years

\* Customers can contact a Participating Lender for pre-approval before obtaining contractor proposals, however, they cannot apply for a HEAT Loan until receipt of an Authorization Form.

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