

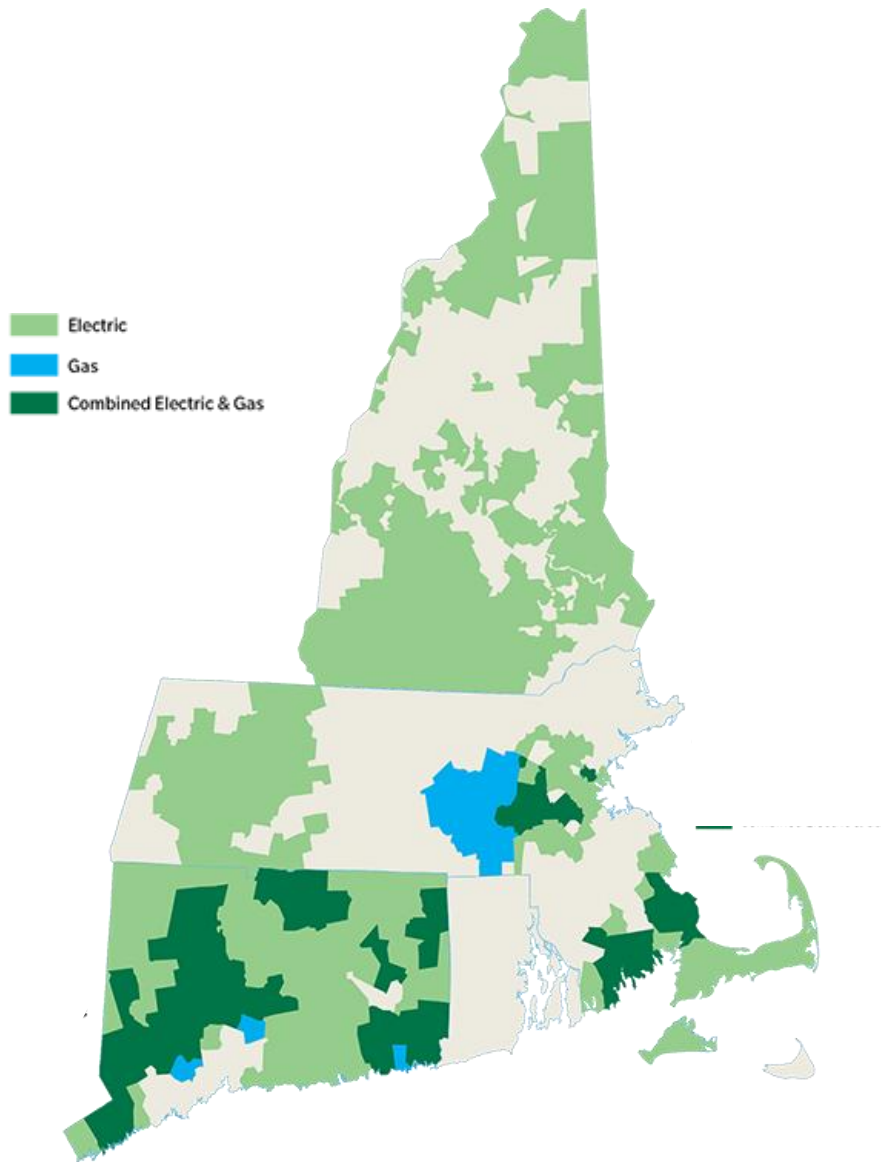
The Mass Save HEAT Loan: New Success and New Channels

James Siegel, Product Manager

Eversource Energy

5/23/16

Eversource is the largest energy provider in New England



- Large electric and gas presence in **3 states** (CT, MA, NH)
- **>3MM** electric customers
- **>500K** gas customers

In MA, Innovative Programs are Needed to Achieve High Savings Goals



- **The offer:**
 - 0% loan (up to \$25K over 7 years)
 - HVAC, weatherization, water heating
 - Leverage loan **AND** financial incentives

MA STATEWIDE DATA (2015)

Number of loans ¹	10,186
Total amount loaned ¹	\$99,859,646
Average loan amount ¹	\$9,486
Number of lender partners ²	79

¹ Source: EFI, 2016

² Source: MassSave website, 2016

Participants Must First Receive a Free Home Energy Assessment

Home Energy Assessment



HEAT Loan Administrator Approvals

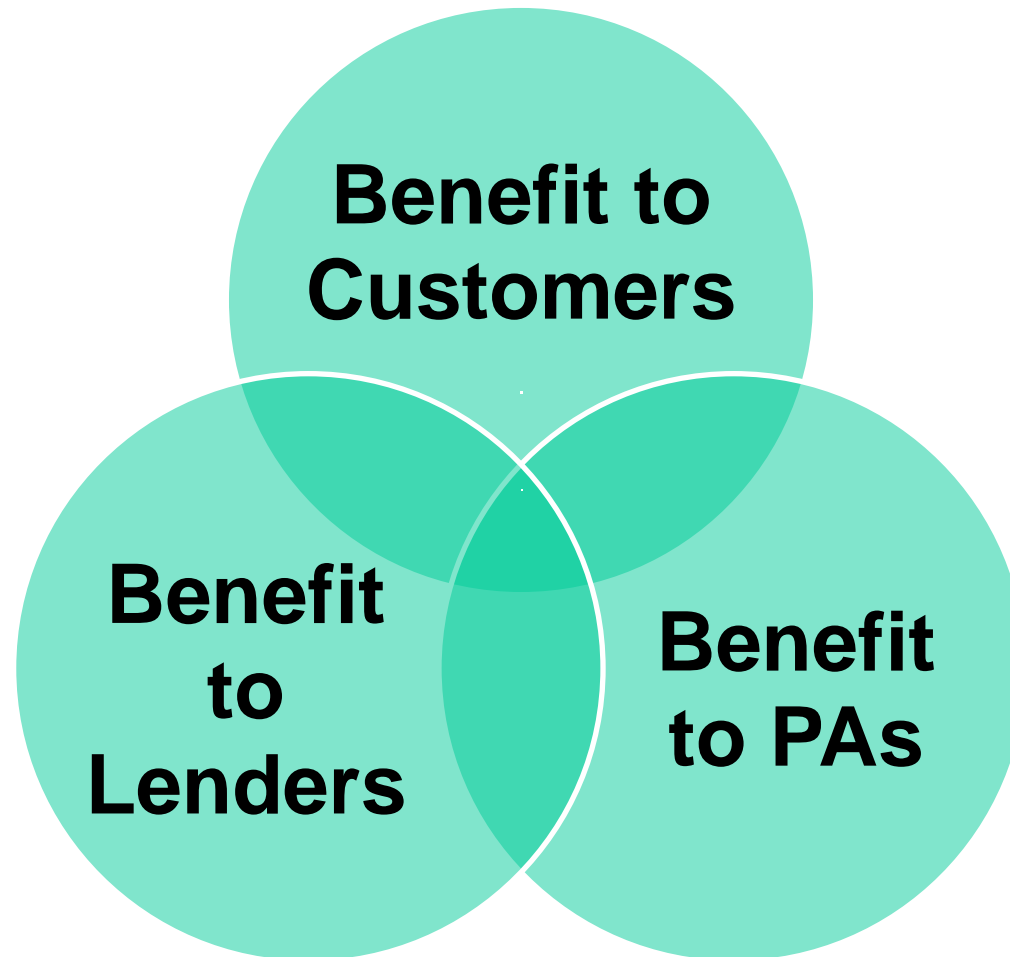


Loan Application with Participating Lender

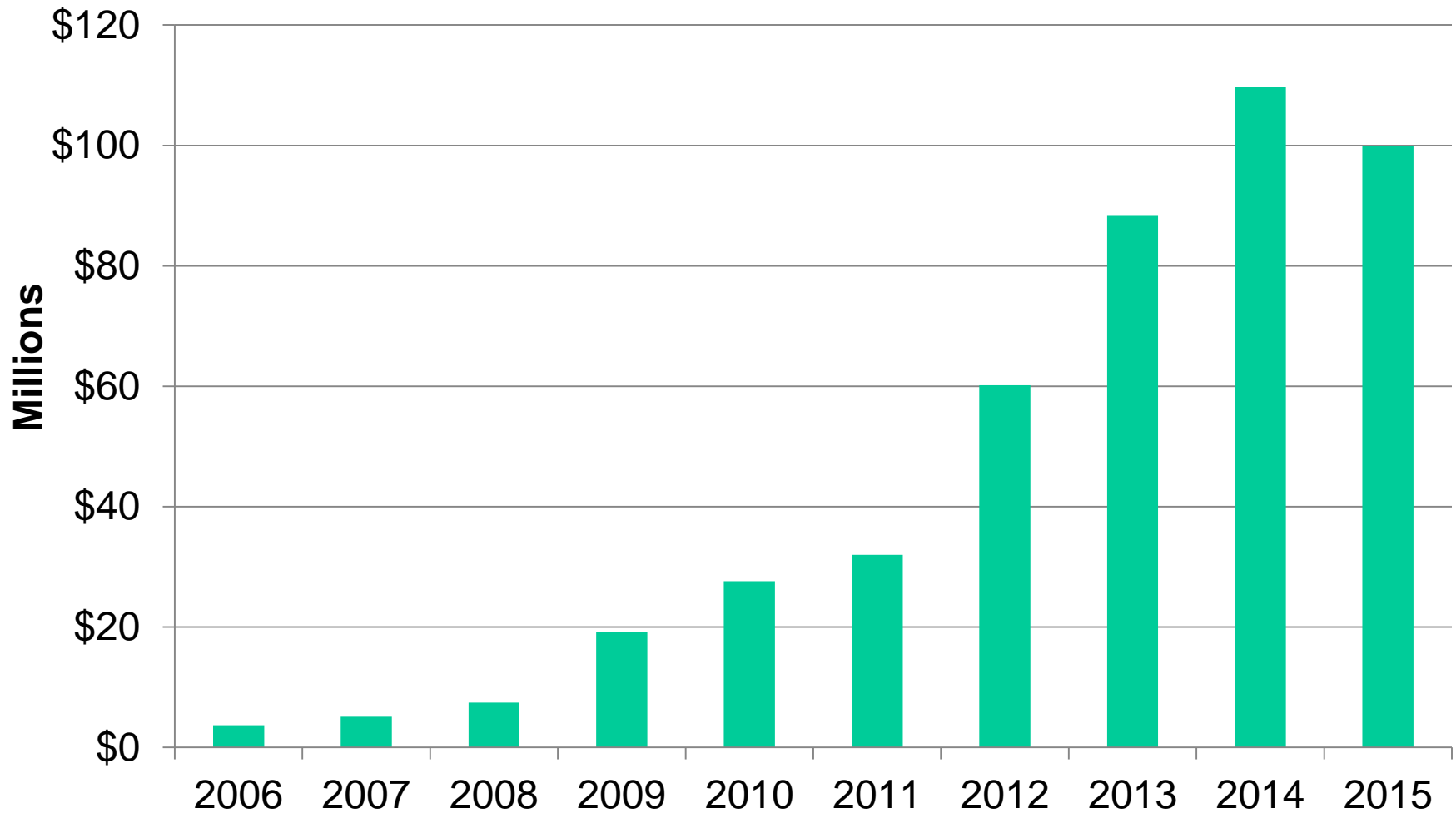


PA Pays Interest Buy Down to Lender

A Distributed Lending Model is the Best Solution for Energy Efficiency Financing Because:



Since 2006, the Amount Loaned Has Increased by 52% Per Year



Source: EFI, 2016

The Customer Engagement Platform enables us to...

Customer Insights

Personalized Interactions

**Proactive
Communications**

Customers See the Specifics of How They Use Energy Plus Ways to Save



Welcome
PAUL FREEMAN
XXXX , MILTON, MA 02186
246 xxx

Tour

Logout

MY ENERGY

WAYS TO SAVE

FINANCING

PROFILE

ENERGY REPORT

How You
Compare

Costs
\$7,789

Electricity
37,331 kWh

Energy Use
Analysis

Compare
Bills

\$62/yr
Plan Savings

MY ESTIMATED ANNUAL ELECTRICITY COSTS BY CATEGORY

Costs ▼

Heating contributed about 31% to your annual electricity cost.

Complete your Profile for a more accurate breakdown of your energy usage.

Find ways to save in each category.



Heating	31%
Lighting	19%
Electronics	17%
Cooling	16%
Refrigeration	7%
Laundry	6%
Kitchen	4%
Other	0%

Estimates are based on similar homes in your area.

Customers Can click the Financing Tab at the Top of the page to see Financing Options

Welcome
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XXXX , MILTON, MA 02186
246 XXXX

Tour Logout

MY ENERGY WAYS TO SAVE **FINANCING** PROFILE ENERGY REPORT

FINANCING

\$62/yr
Plan Savings

Mass Save Heat Loan

Get 0% financing on energy-efficient heating system equipment, insulation and more.

Mass Save Heat Loan

The Mass Save Heat Loan helps you complete the energy improvements you need. Energy upgrades improve your family's comfort, health and reduce your monthly utility bills.

You can finance almost any measure that reduces your home's fuel or electricity use or increases on-site energy production from clean energy sources.

- Loan Limits: Up to \$25,000
- Interest Rate: 0%
- Terms: Up to 7 years

Eligible equipment includes:

- Attic, Wall, and Basement Insulation
- High Efficiency Heating Systems
- Central Air Conditioning/Air Source Heat Pumps
- Ductless Mini Split Heat Pumps
- High Efficiency Domestic Hot Water Systems
- Solar Hot Water Systems
- 7-Day Digital and Wi Fi Thermostats
- ENERGY STAR® Qualified Replacement Windows

Contact

Apply Now

All loan products are subject to eligibility requirements and available funding.

Detailed information
about this loan →

Click here to get
started on a loan
application →

For More Information

EVERSOURCE
ENERGY

www.masssave.com

www.masssave.com/HEATloan

