



[The MassSave zero-interest Loan process can be a bit confusing. Here is what we know about the steps:](#)

<p>You call for energy audit; mention all programs that you want to participate in, like the loan (and also early replacement rebate, if applicable – we’ll have told you if you qualify).</p>
<p>Currently there is a waiting list to schedule audit: They put you on list; call you back to schedule. For loan and/or early replacement: audit must take place before installation. CALL ASAP. For CEC mini-split rebate only: audit can be before, or within 6 months after. CALL ASAP.</p>
<p>Auditor comes; remind them to leave documentation for the programs you’re pursuing. They’ll leave you with a green folder. There is some confusing wording re: getting three estimates – which is a peace-of-mind <i>recommendation</i>, not a requirement. You submit one proposal from your contractor of choice – and it truly doesn’t matter to them if you got 1 or 101 estimates.</p>
<p>Moving forward, with Seaside Gas as your installer:</p>
<p>Contact Seaside Gas for additional documentation to submit with loan application.</p>
<p>At this point, also send early replacement rebate form(s) to us – separate forms for heat, and AC. These are needed for filing your rebate when job complete, so we like to make sure we have those.</p>
<p>Loan processing goes through Rise Engineering initially – so you submit your loan paperwork to them. Then they’ll tell you that you’re ready for the next step: going to the bank. They will give you a list of lending banks. <i>NOTE: If this is for a second home, or a rental property, don’t bother applying to CapeCod Five. For some reason, that one bank will not provide heat loans for second/rental homes.</i></p>
<p>Then bank calls to tell you that your checks are ready. Traditionally, they give two checks – made out to both you and Seaside Gas, so make sure you endorse before mailing (then we also endorse / deposit); one loan check generally for 50% of our estimate total, and the other check for the remainder of the <i>loan</i> amount. <i>NOTE: They will deduct rebates from your loan check. So, when job complete, you will send in final loan check, and your own check for the rest of Seaside Gas balance.</i></p>
<p>Mail in 50% deposit, and our signed estimate. When received, we’ll schedule your work date. Or you can email us the signed estimate(s) beforehand, at any point.</p>
<p>When work complete, final Seaside Gas balance due in full. For rebate processing, we will also need, with final payment: -Most recent National Grid natural gas utility bill (or your other heating fuel, if not natural gas). -Most recent Eversource electric bill. These are for the property where work was done; and need to be copies of the actual bills. <i>For CEC rebates only: Additional form to be signed; and rough \$-figure for last year’s heating costs.</i></p>
<p>We’ll then submit your rebates, and register your equipment for warranty coverage. Rebates will come directly to you. All state rebates take some time to process; no less than 12 weeks, from what we’ve been hearing. We will get you all available rebates for your new equipment.</p>
<p>Then we’ll send you annual maintenance reminders, to schedule your systems check-ups.</p>