



HOMEOWNER CHECKLIST: GETTING STARTED WITH HEAT PUMPS

Thinking about installing heat pumps? This checklist will help you plan your project, ask the right questions, and compare quotes from contractors. It covers key topics like system design, installation details, and available rebates and incentives — so you can make confident, informed decisions for your home.

QUESTIONS FOR CONTRACTORS: EQUIPMENT AND DESIGN

Electrical Needs:

- Will my electrical panel need an upgrade to accommodate an increased electrical use? If yes, what would that process and cost look like?

System Sizing:

- Did you perform a Manual J calculation for my home? (This estimates the heating/cooling load. Compare this across quotes to ensure consistency.)

Ducted or Ductless?

- Do you recommend a ducted or ductless system for my home?
 - **Ducted** – a centralized system with limited options for zoning temperatures.
 - **Ductless** – units in each room, requires refrigerant lines, allows temperature control by room. Discuss the pros and cons for your home with the contractors.
- For homes with existing ducts: Is my existing ductwork properly sized and insulated for a heat pump? Would you recommend any air sealing or other duct improvements?

Equipment:

- What is the expected lifespan of this system in my home's conditions?
- What brand(s) of equipment do you use, and why? (e.g., Mitsubishi, Fujitsu, Quilt, etc.)
- What warranty options are available for the system and its components?
- What kind of maintenance does is needed, how often, and can you do it?
- What are system control options? (Smartphone app, physical remote, thermostat, etc.)

Outdoor Condenser Units:

- Where would you recommend placing the outdoor unit(s)?
- Will it be protected from snow, roof runoff, or other obstructions? (Avoid placing it near dryer vents, roof edges, or social areas.)
- Would it need additional protection from rain? (Usually not, unless it's under a direct roof runoff.)

Line Sets (Refrigerant Lines):

- Where will the refrigerant lines run? How will you minimize the amount of them on the outside of the house?
- For the line sets on the exterior of the house, will you use paintable conduits?

Hybrid Systems:

- If I keep a backup fossil fuel system for heating, what outdoor temperature would you recommend for switching over? Can I adjust that myself?

QUESTIONS FOR CONTRACTORS: THEIR COMPANY AND THE PROJECT

- What's your reasoning for the proposed system layout? (Compare explanations between contractors.)
- Are you on the Mass Save Approved Contractor List? (Required for rebates.) Will you submit the Mass Save rebate application, and does your quote include the rebate?
- What is the estimated project timeline? When can you start?
- What is your warranty on your labor?
- Will you handle the removal of my old heating system?

ADDITIONAL TIPS & RECOMMENDATIONS

Schedule a free Decarbonization Consultation to get help comparing quotes and system options from a professional (masssave.com/decarbonization-consultations).

- **Get Several Estimates and Pick the Best**
 - Request at least three quotes — prices and system recommendations can vary widely. Ask for *itemized* quotes to make comparisons easier.
 - Contact past customers to learn about their experience with the contractor.
- **Find Qualified Installers**
 - Approved installers can be found through the Mass Save Heat Pump Installer Network (masssave.com/residential/find-a-contractor/find-a-heat-pump-installer). To narrow your search to contractors with proven quality installations, check the Heat Pump Leaders Network on the site.
- **Take Advantage of Rebates and Financing**
 - To qualify for heat pump rebates, you'll need to complete a no-cost Mass Save Home Energy Assessment and any recommended upgrades, typically related to improved insulation in your home (masssave.com/HeatPumps).
 - For low- or no-interest financing, explore the Mass Save Heat Loan (masssave.com/HeatLoan) and the Energy Saver Home Loan Program (masshousing.com/mass-community-climate-bank/energy-saver-home-loan).
- **Understand Energy Costs**
 - Heat pumps may increase or decrease your heating bills depending on your home, insulation, and existing fuel type.
 - National Grid offers a discounted electricity delivery rate for heat pump users (nationalgridus.com/MA-Home/Rates/Heat-Pump-Rate).
 - Use the Mass Save Heating Comparison Calculator to estimate potential energy savings and carbon reductions (masssave.com/residential/heating-comparison-calculator).

Learn more and get help from Worcester's Smart Energy Advice program by calling 508-456-5752 or emailing energyadvice@worcesterma.gov.