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CAPE COD HOME

Heat Pump and Mini Split Installation on Cape Cod: Coastal Homeowner's Guide

A free field guide from the people who actually live here.



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Heat pumps have gone from niche to nearly default on Cape Cod, and for good reason: they heat *and* cool, they run on electricity (no oil deliveries), they're efficient, and Massachusetts incentives have made them far more affordable to install. But a Cape installation isn't quite like an inland one — salt air, older homes, and coastal conditions all factor in. Here's what a Cape Cod homeowner should know before installing a heat pump or ductless mini-split. (Rebate programs, codes, and costs change — confirm current Mass Save incentives, permits, and quotes with licensed local installers before you commit.)

What a heat pump actually does

A heat pump moves heat rather than burning fuel — pulling warmth from outside air even in winter to heat your home, and reversing in summer to cool it. That means **one system for heating and cooling**, running on electricity. Two common types on the Cape:

Type	How it works	Good for
Ductless mini-split	Wall/ceiling units, no ductwork	Older Cape homes without ducts; zoned comfort
Ducted / central heat pump	Uses or adds ductwork	Homes with existing ducts; whole-house

Mini-splits are especially popular on the Cape because so many older homes have no ductwork — a mini-split adds efficient heating and cooling without tearing the house apart.

Why the Cape is a great fit

- **No oil deliveries or tanks** — a real plus for second homes and year-rounders alike.
- **Air conditioning included** — increasingly wanted as Cape summers warm.
- **Efficiency** — modern cold-climate heat pumps perform well through New England winters.
- **Incentives** — Massachusetts' **Mass Save** program has offered substantial rebates and financing for heat pumps; these can significantly cut installed cost (confirm current offers).

Coastal considerations that matter here

This is where a Cape install differs:

- **Salt-air corrosion.** Outdoor units near the coast face salt exposure; ask installers about **coastal/corrosion-resistant units and coatings** and proper siting to extend equipment life.
- **Older, leakier homes.** Many Cape homes are old and under-insulated. **Air-sealing and insulation** first make a heat pump far more effective — and Mass Save often incentivizes those too.
- **Proper sizing.** An oversized or undersized system underperforms; insist on a real load calculation, not a rule-of-thumb.
- **Backup heat.** Consider whether you want backup for the coldest snaps or a cold-climate unit rated for it.

The incentive angle (do this first)

Before you buy, **look into Mass Save rebates and financing** — they've made heat pumps dramatically more affordable in Massachusetts, sometimes covering a large share of cost, and often reward pairing the install with

insulation/air-sealing. A good installer will help you navigate the current programs. (Programs and amounts change — verify what’s available now.)

Hiring the install

- **Use a licensed, insured HVAC contractor** experienced with heat pumps *and* coastal conditions.
- **Get multiple quotes** and compare equipment, sizing approach, and warranty.
- **Confirm permits** — HVAC work needs a permit; the contractor should handle it.
- **Ask about corrosion protection** for coastal siting and maintenance to keep the warranty valid.

Don’t-miss cautions

- **Insulate/air-seal first** where it makes sense — it improves comfort and lets you install a smaller, cheaper system.
- **Verify current Mass Save offers** — don’t assume last year’s rebate still applies.
- **Site the outdoor unit thoughtfully** for salt exposure, snow, and drainage.

Don’t miss: checking Mass Save incentives and getting a proper load calculation before you buy. On Cape Cod, a well-sized, coastal-appropriate heat pump — ideally paired with air-sealing and the current rebates — delivers efficient heating and cooling, no oil, and lower bills. Rushing it (wrong size, no corrosion protection, or missing the incentives) leaves comfort and real money on the table.

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