Lease vs. Cash Comparison

Choose the right payment option for your ground source heat pump system

Making the Right Choice

Choosing the right way to pay for your ground source heat pump (GSHP) system is a significant decision. Upstream Lease offers flexible options to fit your financial situation and long-term goals. Below is a comparison of Cash Sale versus the Upstream Lease program.

Feature	Cash Sale	Upstream Lease
Upfront Cost	Full cost of the system and installation paid upfront.	**Zero upfront cost** for qualified customers.
Monthly Payments	N/A	**Low, fixed monthly lease payments.**
Tax Credits	No tax credit available.	The **40% tax credit is used to lower your monthly lease payment**, and Upstream handles all the paperwork.
Ownership	You own the system from day one.	Upstream Lease owns the system during the lease term.
Maintenance & Support	OEM warranty standard for all units. Homeowner is responsible for all other maintenance and repair costs.	OEM warranty standard for all units. Homeowner is responsible for all other maintenance and repair costs.
Buyout Option	Not applicable.	You have the **option to buy out your lease at year 6 and year 12**, with two buyout opportunities during the term of the 20-year lease.
Flexibility	Low. Your capital is tied up in the system.	**High.** You have the flexibility to buy the system or continue with the lease.
Total Cost of Ownership	Potentially the lowest over the 20+ year life of the system, but requires a large initial investment.	**Predictable and manageable costs** throughout the lease term, with the potential for a lower total cost than cash purchase when factoring in tax credits.

Which Option is Right for You?

Cash Sale

This option is best for homeowners who have the available capital and want to own their system outright from the beginning. It offers the lowest long-term cost but comes with the highest initial investment and the full responsibility of ownership, including all maintenance and repair costs.

Important: Residential cash sales stopped receiving ITC tax credits on 12/31/2025.

Upstream Lease

RECOMMENDED

The lease is ideal for homeowners who want to avoid a large upfront cost and enjoy the benefits of a GSHP system with predictable, low monthly payments. It is a hassle-free option that includes all maintenance and support, making it a worry-free choice for the long term. The 40% tax credit is automatically applied to reduce your monthly payment.

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