



## Special Features

If you are a residential customer of Eversource or The United Illuminating Company (UI), you may be eligible for a low-interest loan to purchase and install an energy efficient heating system.

### 0.99% APR

Financing for residential heating equipment upgrades or conversions for life of loan.

### LOANS UP TO \$15,000

### ON-BILL PAYMENTS

The loan is repaid through your electric bill and will display the original loan amount less loan payments. If the property is sold, the unpaid loan may be paid off in full or transferred to the new owner.

### LOAN TERMS UP TO 10 YEARS

Low monthly payments on loan terms from 3 to 10 years that will result in a monthly payment equal to or less than your projected monthly energy savings.

### FINANCE UP TO 90% OF

The heating system equipment and installation depending on projected energy savings - more energy savings equal a lower down payment.

BROUGHT TO YOU BY



PROUD SPONSORS OF



10 ALEXANDER DRIVE  
WALLINGFORD, CT 06492

855.656.5500 | [CTHEATLOAN.COM](http://CTHEATLOAN.COM)

Energize Connecticut helps you save money and use clean energy. It is an initiative of the Energy Efficiency Fund, the Connecticut Green Bank, the State and your local electric and gas utilities with funding from a charge on customer energy bills. Capital for Change, Inc. is the originator, underwriter, and service company for all loans under the CT Heat Loan program.

## 0.99% APR HEATING LOAN





## Who Is Eligible?

- ✓ Applicant must own the property
- ✓ Residential rate customers of participating utilities
- ✓ Applicant must have their electric account with Eversource or United Illuminating
- ✓ The primary borrower must be the property owner & be listed on the electric account
- ✓ Applicants must be current on their electric utility bill and have had either:
  - No late payments for the most recent six (6) consecutive months **OR**
  - No more than two (2) late payments for the last twelve (12) consecutive months

There are no other credit qualifications required, we will not be inquiring about your credit score.

## CONTRACTOR REQUIREMENTS

All work must be completed by Capital For Change registered contractors. To participate, contractors must meet program standards, including proper licenses and insurance.

## Qualifying Improvements

### ENERGY STAR® CERTIFIED AND OTHER QUALIFYING IMPROVEMENTS:



Air Source Heat Pumps



Oil Boilers  
Oil Furnaces



Natural Gas or Propane Boilers  
Natural Gas or Propane Furnaces  
Natural Gas Steam Boilers  
Propane Tank Purchases



Ground Source Heat Pumps  
(ENERGY STAR Certified)

**FOR MORE INFORMATION VISIT  
CTHEATLOAN.COM**

All measures must meet current program criteria. See your contractor and/or CTheatLoan.com for qualification of specific systems.



## How To Apply

### GET AN ESTIMATE

Contact a Capital For Change registered Energize CT Heating Loan Contractor to get an estimate for qualifying improvements. Visit CTheatLoan.com or call 855.656.5500 to find registered contractors in your area.

### FAST APPROVAL

Mobile-friendly, web-based tools allow your contractor to instantly quote your monthly payment and down payment based on projected energy savings of the proposed heating system. Fast and easy approval based on program guidelines and verification of electric utility bill payment history. You may apply online or by phone.

### INSTALLATION & PAYMENT

Your contractor will send us a copy of their estimate/proposal and Contractor Submission Sheet identifying final price & qualifying improvements. Sign a few simple closing documents. We pay the contractor upon receipt of a signed Completion Certificate from you, the customer, that the work has been done to your satisfaction.



**PLEASE VISIT [WWW.CTHEATLOAN.COM](http://WWW.CTHEATLOAN.COM) TO APPLY OR CALL 855.656.5500 FOR MORE INFORMATION.**