

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%

Get financing on heating system equipment and installation depending on projected energy savings - more energy savings equals a lower down payment.

0.99% APR Energize CT Heating Loan Program



For Residential Heating System Upgrades



**CAPITAL
FOR CHANGE**

10 Alexander Drive
Wallingford, CT 06492
855.656.5500 | CTHeatLoan.com

BROUGHT TO YOU BY
EVERSOURCE



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energize CT
CONNECTICUT

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 and be listed on the electric account
- ✓ Applicants must be current on their electric utility bill and have had either:
 - No late payment charges for the most recent six (6) consecutive months **OR**
 - No more than two (2) late payment charges 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® Rated and Other Qualifying Improvements:

Oil Boilers AFUE \geq 87.00%
Oil Furnaces AFUE \geq 85.00%

Natural Gas or Propane Boiler
ENERGY STAR certified 94% AFUE or greater and AHRI Rated with boiler reset control

Natural Gas or Propane Furnace
ENERGY STAR certified 95% AFUE or greater and AHRI Rated with ECM air handler motor

Natural Gas Steam Boiler AFUE \geq 82.00%

Air Source Heat Pumps

- Centrally-Ducted: \geq 16 SEER, \geq 9.5 HSPF, 60% Heating Capacity Ratio (17° F/47° F), and AHRI rated
- Ducted and/or Ductless Multi-Zone: \geq 16 SEER, \geq 9.5 HSPF, 58% Heating Capacity Ratio (17° F/47° F), and AHRI rated
- Ductless Single-Zone: \geq 18 SEER, \geq 10 HSPF, 58% Heating Capacity Ratio (17° F/47° F), and AHRI rated

Ground Source (Geothermal) Heat Pumps

- Closed Loop Water to Air: 17.1 EER, 3.6 COP, and ENERGY STAR certified
- Direct Expansion Refrigerant: 16 EER, 3.6 COP, and ENERGY STAR certified
- Water to Water: 16.1 EER, 3.1 COP, and ENERGY STAR certified
- ENERGY STAR ratings are the average of high/low speed on 2 systems

Propane Tanks (purchase only)

How to Apply

1 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 800.992.3665 to find registered contractors in your area.

2 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.

3 Installation & Payment

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

Please visit www.CTHeatLoan.com to apply or call 855.656.5500 for more information.