

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 and 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**

BRUGHT TO YOU BY
EVERSOURCE

CT&UI
part of the avangard family

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energize CT
CONNECTICUT



**CAPITAL
FOR CHANGE**

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

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 ≥ 87.00%
- Oil Furnaces** AFUE ≥ 85.00%
- Natural Gas or Propane Boiler** AFUE ≥ 90.00%
- Natural Gas or Propane Furnace** AFUE ≥ 95.00%
- Natural Gas Steam Boiler** AFUE ≥ 82.00%

Air Source Heat Pumps

- Energize CT Criteria: SEER ≥ 16.0, EER ≥ 12.5, HSPF ≥ 10.00 for split systems
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Geothermal Heat Pumps

- Closed Loop Water to Air EER ≥ 17.1, COP ≥ 3.6
- Closed Loop Water to Water EER ≥ 16.1, COP ≥ 3.1
- Direct Expansion Refrigerant EER ≥ 16.0, COP ≥ 3.6

AHRI Rated Ductless Heating and Cooling System of Matched Assembly*

- Single indoor unit SEER ≥ 20.0, EER ≥ 12.5, HSPF ≥ 10.0
- Multiple indoor unit SEER ≥ 18.0, EER ≥ 12.5, HSPF ≥ 9.0

*Multi-zone indoor unit ductless systems with only one outdoor condenser unit are not subject to the 12.5 EER requirement.

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.