

# 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 the 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

**0.99% APR  
EnergizeCT  
Heating Loan**



**For Residential Heating  
System Upgrades**



**CAPITAL  
FOR CHANGE**

10 Alexander Drive  
Wallingford, CT 06492

855.656-5500 | [CTHeatLoan.com](http://CTHeatLoan.com)

**energize**   
CONNECTICUT

**EVERSOURCE**  
ENERGY

Empowering you to make  
smart energy choices



## 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® Rated and other Qualifying Improvements:

**Oil Boilers** AFUE  $\geq 87.00\%$

**Oil Furnaces** AFUE  $\geq 85.00\%$

**Natural Gas or Propane Boiler** AFUE  $\geq 90.00\%$

**Natural Gas or Propane Furnace** AFUE  $\geq 95.00\%$

**Natural Gas Steam Boiler** AFUE  $\geq 82.00\%$

### Air Source Heat Pumps

- SEER  $\geq 16.00$ , EER  $\geq 12.50$ , HSF  $\geq 10.00$  for split systems
- SEER  $\geq 16.00$ , EER  $\geq 12.50$ , HSF  $\geq 10.00$  for packaged systems

### Geothermal Heat Pumps

- Closed Loop Water to Air EER  $\geq 17.1$ , COP  $\geq 3.6$
- Closed Loop Water to Water EER  $\geq 16.1$ , COP  $\geq 3.1$
- Direct Expansion Refrigerant EER  $\geq 16$ , COP  $\geq 3.6$

### AHRI Rated Ductless Heating and Cooling System of Matched Assembly\*

- Single indoor unit SEER  $\geq 20.00$ , EER  $\geq 12.50$ , HSPF  $\geq 10.00$
- Multiple indoor unit SEER  $\geq 18.00$ , EER  $\geq 12.50$ , HSPF  $\geq 9.00$

\*Multi-zone indoor unit ductless systems with only 1 outdoor condenser unit are not subject to the 12.50 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](http://CTHeatLoan.com) or call 855.656.5500 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 & qualifying improvements. Sign a few simple documents to close your loan. We pay the contractor upon receipt of a signed Completion Certificate from you, indicating the customer, 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.