




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.

% 2.99% APR* financing for residential heating equipment upgrades or conversions for life of loan

 Loans up to \$15,000

 Installments on your loan will be billed conveniently on your monthly electric bill

 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

 Up to 90% of the heating system equipment and installation may be financed depending on projected energy savings - the greater the energy savings, the lower the down payment

HOW TO APPLY

1. GET AN ESTIMATE
Contact a Renew Financial Registered Energize CT Heating Loan Contractor to get an estimate for qualifying improvements. Visit CTEnergyloan.com or call 855.803.3090 to find a registered contractor in your area.

2. FAST APPROVAL
Mobile and 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. Quick 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 TO CONTRACTOR
Your contractor sends us a copy of their estimate/proposal and Contractor Submission Sheet identifying final price and qualifying improvements. We provide you with a few simple documents to sign including a one page loan note. We pay the contractor upon receipt of a signed Completion Certificate and verbal confirmation from you, the customer, that the work has been done to your satisfaction.

 **Call Renew Financial at 855.803.3090**
 **Visit us online at CTEnergyloan.com**



FOR RESIDENTIAL ENERGY EFFICIENT HEATING SYSTEM UPGRADES

energize 
CONNECTICUT

HEATING LOAN

EVERSOURCE
ENERGY

UI

ONG

Southern Connecticut Gas
Service First!

UIL HOLDINGS COMPANIES

WHAT IMPROVEMENTS QUALIFY?

ENERGY STAR® Rated and other Qualifying Improvements:

Oil Boilers AFUE ≥ 87%

Oil Furnaces AFUE ≥ 85%

Natural Gas or Propane Boiler AFUE ≥ 90%

Natural Gas or Propane Furnace AFUE ≥ 95%

Natural Gas Steam Boiler AFUE ≥ 82%

Air Source Heat Pumps

- SEER ≥ 15.00, EER ≥ 12.50, HSPF ≥ 8.50 for Split Systems

- SEER ≥ 15.00, EER ≥ 12.00, HSPF ≥ 8.20 for Packaged Systems

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, COP ≥ 3.6

AHRI Rated Ductless Heating and Cooling System of Matched Assembly*

- SEER ≥ 14.5, EER ≥ 12, HSPF ≥ 8.2

AHRI Rated Ductless Cooling System of Matched Assembly

- SEER ≥ 14.5, HSPF ≥ 8.2

*Multi-zone indoor unit ductless systems with only 1 outdoor condenser unit are not subject to the 12 EER requirement.

WHO MAY PERFORM THE WORK?

All work must be completed by Renew Financial Registered Contractors. To participate, contractors must meet program standards, including proper licenses and insurance.

WHO IS ELIGIBLE?

- Residential rate customers of participating utilities
- Must own the property
- 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**

ON-BILL PAYOFF

No Separate Loan Bill

The loan is repaid through the customer's 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. To obtain your loan payoff amount, call 855.803.3090.

INFORMATION



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