



0.00% APR
HEATING
LOAN
SPECIAL
FINANCING

FOR RESIDENTIAL ENERGY EFFICIENT
HEATING SYSTEM UPGRADES

energize  SM
CONNECTICUT
HEATING LOAN

EVERSOURCE
ENERGY



UIL HOLDINGS COMPANIES

Unsecured, ***True Fixed Rate™***
On-Bill Financing for
ENERGY STAR Heating Upgrades



0.00% APR, Low Monthly Payment On-Bill Financing to Help Connecticut Contractors Drive Sales of Energy Efficiency Home Heating Systems

- **Boilers - Natural Gas, Propane, Steam or Oil**
- **Furnaces - Natural Gas, Propane or Oil**
- **Split System Heat Pumps**
- **Single Packaged Unit Heat Pumps**
- **Ductless Heat Pumps**
- **Geothermal Heat Pumps**



UL HOLDINGS COMPANIES

A Great Financing Plan for Connecticut

- Supported by participating utilities in their service areas
- Administered by AFC First, a national energy efficiency lender and a leader in Connecticut energy lending
- Only for work performed by Approved Contractors



UIL HOLDINGS COMPANIES

Current and Prospective Contractors

- **All Contractors currently approved by AFC First are already eligible to offer the Energize CT Heating Loan**
- **Approved Contractors can also offer AFC's National Energy Loan for other non-qualifying improvements**
- **Simple sign up for new contractors**



UL HOLDINGS COMPANIES

AFC First – A National Leader in Home Energy Efficiency Lending and Programs

- **Contractor-driven, energy related home improvement lending is our primary business.** Founded in 1947, our complete focus since 1999 has been assisting high-quality contractors and motivated consumers to affordably install energy related home improvements
- AFC First was an early leader in the Fannie Mae Energy Loan program and one of its top three lenders in the U.S.
- National footprint with over 5,000 Approved Contractors, Manufacturer, Utility and State and Municipal Partners and Sponsors
- **Administrators of CT Solar Lease, CT Cozy Home Loan and the original CT Energy Loan**
- **Creating new Green Energy Federal Credit Union for program expansion**
- **Nation's first non-utility private Home Performance with ENERGY STAR sponsor by US DOE**
- **Exclusive Originator/Service for national WHEEL program**
- **Selected as one of 18 national Power Saver pilot lenders by HUD and DOE**



What is the Energize CT Heating Loan Program?

- Residential customers of Eversource Energy formerly known as Connecticut Light & Power (CL&P) or The United Illuminating Company (UI) may be eligible for a low-interest loan to purchase and install an energy efficient heating system.



UIL HOLDINGS COMPANIES

What is the Energize CT Heating Loan Program?

- **0.00% APR financing For Residential Heating Equipment Upgrades or Conversions** – for applications received from October 1, 2014 through May 31, 2015
- **Loans up to \$15,000**
- **Installments on the loan will be billed conveniently on the customer's monthly electric bill**
- **Low monthly payments on loan terms from 3 to 10 years which will result in a monthly payment equal to or less than the 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 savings, the lower the down payment. *(Required down payment may also be financed using off-bill financing including AFC First programs – credit standards apply)***



Who is Eligible?

- Residential rate customers of participating utilities
- Must own the property
- Applicants must be current on their electric utility bill and have had *either*
 - no late payment charges over the most recent six (6) consecutive months *or*
 - no more than two (2) late payment charges over the last twelve (12) consecutive months
 - ***There are no other credit qualifications***
 - Primary loan applicant must be primary on the utility bill
- The loan is repaid through the customer's electric bill. If the property is sold, the unpaid loan may be paid off in full or transferred to the new owner



UL HOLDINGS COMPANIES

What Improvements Qualify?

ENERGY STAR[®]-Rated and Other Qualifying Products:

Meets or exceeds specifications listed below as verified by 1)energystar.gov 2) AHRI certificate 3)Manufacturer product specification documentation

- **Oil Boilers** - AFUE \geq 85%
- **Oil Furnaces** - AFUE \geq 85%
- **Natural Gas or Propane Boiler** - AFUE \geq 85%
- **Natural Gas or Propane Furnace** - AFUE \geq 95%
- **Natural Gas Steam Boiler** - AFUE \geq 82%
- **Air Source Heat Pumps**
 - SEER \geq 14.5, EER \geq 12, HSPF \geq 8.2 for Split Systems
 - SEER \geq 14, EER \geq 11, HSPF \geq 8.0 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***
 - SEER \geq 14.5, EER \geq 12, HSPF \geq 8.2
 - *Multi-zone indoor unit ductless systems with only 1 outdoor condenser unit are not subject to the 12 EER requirement
- **AHRI Rated Ductless Cooling System of Matched Assembly**
 - SEER \geq 14.5, HSPF \geq 8.2



UL HOLDINGS COMPANIES

Who Can Perform the Work?



Only AFC First Energize CT Heating Loan Approved Contractors may perform the work.



- **Minimum 3 years in business, history of financial stability and evidence of \$50,000 net worth or compensating factors**
- **Satisfactory company and personal credit histories**
- **Satisfactory Better Business rating**
- **Satisfactory customer and trade references**
- **Overall reputation for a high level of service and workmanship**



UL HOLDINGS COMPANIES

Marketing Tools for Contractors

- **Simple Mobile and Web-Based tool to allow contractors to instantly quote customers monthly payment and down payment based on projected energy savings of proposed heating system**
- **Integrated custom loan on-line application with instant conditional approval (based on program guidelines and verification of utility bill payment history)**
- **Co-branded contractors marketing material**
- **No loan fees, charges or discounts to contractor!**



UL HOLDINGS COMPANIES

Marketing Tools for Contractors

SPECIAL FOR CT HOMEOWNERS

0% APR*

FINANCING FOR ENERGY EFFICIENT HEATING SYSTEM UPGRADES


REPAID THROUGH YOUR ELECTRIC BILL

energize CT
CONNECTICUT

HEATING LOAN

EVERSOURCE ENERGY | **ui** | **CG** | **State of Connecticut**

UIL HOLDINGS COMPANIES



ON APPLICATIONS RECEIVED THROUGH MAY 31, 2015.

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.

- 0.00% 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

*0.00% APR available for applications received starting October 1st, 2014 through May 31st, 2015.

Call AFC First at 855.803.3090
Visit us online at CTEnergyloan.com

AFCFIRST
ENERGY FINANCING SOLUTIONS SINCE 1947

UIL HOLDINGS COMPANIES



UIL HOLDINGS COMPANIES



ENERGIZE CT HEATING LOAN RATE REDUCED TO
0.00% APR* FINANCING
FOR ENERGY EFFICIENT HEATING SYSTEM UPGRADES.

[LEARN MORE >](#)

*0.00% APR available for applications received starting October 1st, 2014 through May 31st, 2015.

Special Financing for Residential Energy-Efficient Heating System Upgrades

0.00% APR Financing for Energy-Efficient Heating Systems

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.

- 0.00% 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

[Google™ Custom Search](#)

Financing By

AFC First Financial Corporation is a national leader in residential energy-efficiency and renewable lending programs through its EnergyLoan® program, in partnership with states, utilities, manufacturers and municipalities. A licensed Connecticut lender, AFC First has specialized in residential energy

Consumer “Find a Contractor”



UL HOLDINGS COMPANIES

[ABOUT](#) [GETTING A LOAN](#) [APPLY ONLINE](#) **[FIND A CONTRACTOR](#)** [CONTRACTOR TOOLS](#) [EVENTS](#)

Give Us A Call: 855.803.3090



Home » Find a Contractor

Find a Contractor

Enter your Zip Code below to find an Approved Contractor near you.

Your Zip Code	<input type="text"/>
Distance	5 Miles <input type="button" value="v"/>
<input type="button" value="Search by Location"/>	

These contractors are authorized to perform work under the Energize CT Heating Loan Program. If you are thinking about using a Contractor who is not listed, have them contact us about becoming an Approved Contractor.

Please note that many Contractors specialize in only a limited number of services. Please contact them directly to learn more about the specific services they provide.

[Click here if you would like information on becoming an Approved Contractor](#)



Financing By

AFC First Financial Corporation is a national leader in residential energy-efficiency and renewable lending programs through its EnergyLoan® program, in partnership with states, utilities, manufacturers and municipalities. A licensed Connecticut lender, AFC First has specialized in providing energy financing to Connecticut homeowners through the CT Solar Lease program with CEFIA, the Cozy Home Loan program with HDF and the pilot HES financing program with Eversource and UI.



A HUD Approved PowerSaver Lender



UL HOLDINGS COMPANIES

Custom Loan Application Link for Each Contractor from Your Website

energize CT
CONNECTICUT
HEATING LOAN

EnergizeCT Heating Loan Online Loan Application

Apply Online
It's easy to get a fast approval with our secure online application.

Your Online Loan Application

Are you applying with a co-applicant? Yes No

Total Loan Amount: \$

Estimated Project Completion Date:

Property Location

Street Address *

City *

State *

Zip Code *

Is your mailing address the same as the property address above? Yes No

Approved Contractor

Have you selected a contractor for your project? Yes No

Name of the contractor you are working with?

Sales Person

[Continue Application](#)

Mobile and Web-based Contractor Tool to Instantly Calculate Monthly Payment and Required Down-Payment

- <http://secure2.afcfirst.com/ctobf>
- Monthly payment and down payment required (minimum 10%) will be based on the projected energy savings of the proposed heating system. Annual energy savings will be calculated in accordance with the Connecticut Program Savings Document (CPSD) 9th Edition for 2014 Program Year dated 11/08/2013 for the list of qualified measures.



UL HOLDINGS COMPANIES

Simple Drop Down Inputs on Current and Proposed System

Please Tell Us About Your Property & Project

Property Zip-code

06840

What Year Was Your Property Built?

1950

What is the Heated Square Footage of Your Property?

1500 - 1999 sq/ft

What is Your Current Primary Fuel Used to Heat Your Property?

Fuel Oil (No. 2)

What is Your Total Estimated Project Cost?

\$ 6000

Your Current Heating System

What is Your *Current* Heating System?

Furnace

What is the AFUE?

65 AFUE

Do You Have Air Conditioning?

No

Your Proposed Heating System

What is Your *Proposed* Heating System?

Furnace

What is Your Proposed Heating Fuel?

Fuel Oil (No. 2)

What is the AFUE?

95 AFUE

Instant Results to Validate Improvement, Show Monthly Payment and Required Down Payment

Your EnergizeCT Heating Loan Summary

Financing is available under the EnergizeCT Heating Loan Program.

Confirmation Code: ECT545WEMZFP

Please save your confirmation code. Your Energy Lending Specialist, who is processing your loan, will ask for your confirmation code to verify the qualifying loan term, monthly payment and required down payment for your proposed heating system.

Project Cost:	\$6000.00
Monthly Fuel Savings:	\$78.14
Maximum Loan Term:	108 Months
Loan Amount:	\$5400.00
Down Payment:	\$600.00
Monthly Payment:	\$57.09

Monthly Payment:

[Click Here to Apply Online](#)



Sample Results

- A Great Option for Many – But Not For Everyone or Every Case
- Some Projects May Not Qualify or Require a Very Large Down Payment (which may potentially be financed under other AFC programs subject to credit qualification)

	Good	Good	Marginal
House Age	1950	1950	1970
Square Footage	1750	2250	4000
Current System	65% Oil Furnace	65% Oil Furnace	70% Gas Boiler
Proposed System	95% Gas Furnace	95% Oil Furnace	95% Gas Boiler
Project Cost	\$6,000	\$6,000	\$8,000
Projected Monthly Fuel Savings	\$247	\$100	\$49
Calculated Loan Term	60	84	120
Monthly Payment	\$90	\$64	\$49
Required Down Payment	\$600	\$600	\$2083

Simple Consumer & Contractor-Friendly Loan Process

Customer contacts an AFC First Approved Energize CT Heating Loan Contractor to get an estimate for qualifying improvements.

- **Customer Gets Estimate**

Mobile and Web-Based tool allows contractors to instantly quote customers monthly payment and down payment based on projected energy savings of proposed heating system or applications accepted by phone

- **Easy Customer Application**

Instant conditional approval (based on program guidelines and verification of utility bill payment history) – Online or by phone

- **Fast Approval**

Contractor sends us a copy of their estimate/proposal and Contractor Submission Sheet identifying final price and qualifying improvements.

- **Contractor Provides Job Info**

Customer signs the simple one page loan note we will provide to them (or to the contractor for delivery to the customer).

- **Customer Signs Note**

We pay the Contractor same day upon receipt of Completion Certificate and verbal customer confirmation that the work has been done to their satisfaction.

- **We Pay the Contractor**



UL HOLDINGS COMPANIES



(888) 232 -3477
ctenergyloan.com
afcfirst.com



-
- **Greg Burns**
Business Development Manager
gburns@afcfirst.com (207) 451-5012
 - **Tessa Shin**
Director of Programs
tshin@afcfirst.com ext 2692
-
- **Peter Krajsa**
Chairman and CEO
pkrajsa@afcfirst.com ext 2685
 - **John Hayes**
President and COO
jhayes@afcfirst.com ext 2683
 - **Laura Nelson**
Executive Vice President and CFO
lnelson@afcfirst.com ext 2696
 - **Ken Yeager**
VP - National Accounts
kyeager@afcfirst.com (443) 739-6939
 - **Jennifer Allen**
Director of Production
jallen@afcfirst.com ext 2701
 - **Pat Stumpp**
VP, Senior Credit Officer
pstumpp@afcfirst.com ext 2691



UL HOLDINGS COMPANIES