




## 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 1<sup>st</sup>, 2014 through May 31<sup>st</sup>, 2015.

## HOW TO APPLY

**1. GET AN ESTIMATE**  
Contact an AFC First Approved Energize CT Heating Loan Contractor to get an estimate for qualifying improvements. Visit [CTEnergyloan.com](http://CTEnergyloan.com) or call 855.803.3090 to find an approved 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. Instant conditional approval is 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. You sign the simple one page loan note we provide to you. 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 AFC First at 855.803.3090**

 **Visit us online at [CTEnergyloan.com](http://CTEnergyloan.com)**



**0.00% APR  
HEATING  
LOAN  
SPECIAL  
FINANCING**

**FOR RESIDENTIAL ENERGY EFFICIENT  
HEATING SYSTEM UPGRADES**

**energize**   
CONNECTICUT

**HEATING LOAN**

**EVERSOURCE**  
ENERGY

**UI**

**CNG**

**Southern  
Connecticut  
Gas  
Service First!**

UIL HOLDINGS COMPANIES

## WHAT IMPROVEMENTS QUALIFY?

### ENERGY STAR® Rated and other Qualifying Improvements:

**Oil Boilers** AFUE ≥ 85%

**Oil Furnaces** AFUE ≥ 85%

**Natural Gas or Propane Boiler** AFUE ≥ 85%

**Natural Gas or Propane Furnace** AFUE ≥ 95%

**Natural Gas Steam Boiler** AFUE ≥ 82%

### Air Source Heat Pumps

- SEER ≥ 14.5, EER ≥ 12, HSPF ≥ 8.2 for Split Systems
- SEER ≥ 14, EER ≥ 11, HSPF ≥ 8.0 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?

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



A HUD  
Approved FHA  
PowerSaver  
Lender



## 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 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 AFC First at 855.803.3090.

## INFORMATION



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