



**Connecticut
Light & Power**

The Northeast Utilities System



The United Illuminating Company



**Southern
Connecticut
Gas**
Service First!



The Northeast Utilities System

Connecticut's Energy Efficiency Programs are funded by a Charge on Customer energy bills.
The Programs are designed to help customers manage their energy usage and cost.

Residential Energy Efficiency Financing

Eligible measures and qualifying criteria as of February 1, 2012

To qualify for the interest rates below and obtain a loan, a customer must participate in the Home Energy Solutions Program (HES) through a Connecticut Energy Efficiency Fund approved HES contractor. All measures or equipment financed must meet the criteria set forth below including the Home Energy Solutions (HES) participation criteria and the Connecticut Energy Efficiency Fund rebate and criteria where noted.

If 4.99% and 2.99% measures are bundled together, the entire package qualifies for 2.99% (with the exception noted below for oil or propane heated homes).

Special offer of 0% financing for insulation jobs from \$1,000 to \$2,500 with a maximum loan term of 36 months; the offer lasts until June 30, 2012. Applies to homes heated by all fuel types for CL&P customers. Applies to homes heated by electricity or natural gas for UI customers.

Advanced air sealing and/or duct sealing can be financed only when air sealing or duct sealing is necessary to increase the energy efficiency of the qualifying measure. The interest rate is set based on the qualifying measure installed.

Measures that have unproven or questionable savings (including but not limited to fuel oil catalyst products, radiant barriers, and power correction devices) will NOT be financed.

Minimum Loan Amount is \$1,000 for Special offer; Minimum Loan Amount is \$2,500 for all other loans

Maximum Loan Amount is \$2,500 for Special offer; Maximum Loan Amount is \$20,000 for all other loans

Maximum Loan Term is 36 months for Special offer; Maximum Loan Term is 10 years for all other loans

100% of work being financed shall apply to qualifying measures as listed below. Non-listed work directly related and necessary to the installation of the listed qualifying measures may be financed along with the qualifying measure at the applicable interest rate.

Qualifying Measures and Requirements for 2.99%

Measure	HES	Efficiency Requirements	Additional Criteria	Other
High Efficiency Insulation For Natural Gas or Electric heated homes	✓	<ul style="list-style-type: none"> Ceilings with less than R-30 insulation must install a minimum of R-19 and the final R-value of the ceiling must be equal to or greater than R-38 Walls that have no insulation or an R-value of 4 or less must install a minimum of R-13 	<ul style="list-style-type: none"> Insulation applies to above grade walls or ceilings as part of the homes conditioned envelope Basement ceilings, below grade walls, or insulation installed within interior walls do not qualify Accepted insulation materials: fiberglass batts, blown-fiberglass, cellulose, dense pack cellulose, spray foam or rigid foam or rigid spray foam products 	<ul style="list-style-type: none"> Oil or propane heated homes in CL&P service territory will be financed at the current market rate. See below.
ENERGY STAR® Ductless Heat Pumps	✓	<ul style="list-style-type: none"> Ductless Heat Pump must be AHRI rated and ENERGY STAR qualified Must meet or exceed: 14.5 SEER, 12 EER, 8.2 HSPF 	<ul style="list-style-type: none"> Must meet Energy Efficiency Fund equipment performance criteria for the \$1,000 incentive level Must be installed in a zone that has electric resistance heat as the primary source of heat 	
ENERGY STAR Electric Heat Pump Water Heaters	✓	<ul style="list-style-type: none"> Must meet or exceed: Energy Factor (EF) of 2.0 or greater 	<ul style="list-style-type: none"> Replacement of an operating electric resistance hot water heater with ENERGY STAR Electric Heat Pump Water Heater 	

ENERGY STAR Tankless Natural Gas Hot Water Heaters	✓	<ul style="list-style-type: none"> ENERGY STAR Tankless Natural Gas Water Heater 0.82 EF or greater with Electronic Ignition High Efficiency Indirect Water Heater attached to a natural gas ENERGY STAR qualified boiler (90% AFUE or greater) 	<ul style="list-style-type: none"> Replacement of an operating hot water heater 	
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Qualifying Measures and Requirements for 4.99%

Measure	HES	Efficiency Requirements	Additional Criteria	Other
ENERGY STAR Central Air System	✓	<ul style="list-style-type: none"> Must meet or exceed: 14.5 SEER, 12 EER, for split systems: 14 SEER , 11 EER for single packaged systems 	<ul style="list-style-type: none"> Replacement of an operating Central Air Conditioning system Participate in Energy Efficiency Fund High Efficiency Heating and Cooling System Rebate Must meet the Energy Efficiency Fund Quality Installation and Verification Program criteria 	
ENERGY STAR Air to Air Heat Pump	✓	<ul style="list-style-type: none"> Must meet or exceed: 14.5 SEER, 12 EER, 8.2 HSPF for split systems: 14 SEER , 11 EER, 8.0 HSPF for single packaged systems 	<ul style="list-style-type: none"> Replacement of an operating heating system Participate in Energy Efficiency Fund High Efficiency Heating and Cooling System Rebate Must meet the Energy Efficiency Fund Quality Installation and Verification Program criteria 	
ENERGY STAR Natural Gas Furnaces and Boilers	✓	<ul style="list-style-type: none"> Furnace: AHRI rated 95% AFUE with Air Handler Performance Level EAE of 2% or lower Boiler: 90% AFUE or greater with temperature reset or purge control 	<ul style="list-style-type: none"> Replacement of an operating heating system 	

Windows (Natural Gas and Electric heated homes only)	✓	<ul style="list-style-type: none"> Must have: ENERGY STAR U-factor < or = 0.30 	<ul style="list-style-type: none"> Must replace single-pane (no storm) windows Applies to existing window(s) part of the primary building envelope only 	<ul style="list-style-type: none"> Basement and attic windows (in unheated areas) do not qualify Garage windows (in unheated areas) do not qualify
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Qualifying Measures and Requirements for Market Rate¹-(CL&P Customers only)

Measure	HES	Efficiency Requirements	Additional Criteria	Other
High Efficiency Insulation (Oil or Propane heated homes)	✓	<ul style="list-style-type: none"> Ceilings with less than R-30 insulation must install a minimum of R-19 and the final R-value of the ceiling must be equal or greater than R-38 Walls that have no insulation or an R-value of 4 or less must install a minimum of R-13 	<ul style="list-style-type: none"> Insulation applies to above grade walls or ceilings as part of the homes conditioned envelope Basement ceilings, below grade walls, or insulation installed within interior walls do not qualify Accepted insulation materials: fiberglass batts, blown-fiberglass, cellulose, dense pack cellulose, spray foam or rigid foam or rigid spray foam products 	
ENERGY STAR Oil or Propane Furnaces and Boilers	✓	<ul style="list-style-type: none"> Oil Furnace: 86% AFUE with Air Handler Performance Level EAE of 2% or lower Propane Furnace: 95% AFUE with Air Handler Performance Level EAE of 2% or lower Oil Boilers: 86% AFUE with temperature reset or purge control Propane Boiler: 90% AFUE with temperature reset or purge control 	<ul style="list-style-type: none"> Replacement of an operating oil, propane, or electric resistance furnace or boiler system 	

Geothermal Systems	✓	<ul style="list-style-type: none"> • GLHP Closed Loop Water to Air 17.1 EER, 3.6 COP • DX Direct Expansion Refrigerant 16.0 EER, 3.6 COP • Water to Water 16.1 EER, 3.1 COP 	<ul style="list-style-type: none"> • A Geothermal Prequalification Application must be submitted to the electric utility and approved by the Geothermal Project Coordinator (Visit http://www.cl-p.com/home/saveenergy/rebates/heatpumprebate.aspx for an application) 	
Windows (Oil or Propane heated homes)	✓	<ul style="list-style-type: none"> • Must have: ENERGY STAR U-factor < or = 0.30 	<ul style="list-style-type: none"> • Must replace single-pane (no storm) windows • Applies to existing window(s) part of the primary building envelope only 	<ul style="list-style-type: none"> • Basement and attic windows (in unheated areas) do not qualify • Garage windows (in unheated areas) do not qualify

¹ The current market rate is 9.25% (June 1, 2011).