



RESIDENTIAL FINANCING

2.99% or 4.99% FINANCING FOR ENERGY SAVING HOME IMPROVEMENTS*

To qualify for low interest Residential Financing, a customer must own and occupy a single- or two-family home (includes condos) or a vacation home and be a customer of Connecticut Light & Power (CL&P) or United Illuminating Company (UI). You must also have an approved contractor implementing one or more efficiency improvements recommended during a Home Energy Solutions (HES) Energy Assessment conducted within 18 months of the date of the loan application.

- From \$2,500 to \$20,000**
- Up to a Ten-Year Term
- No fees, no prepayment penalty
- Unsecured, Fixed Rate Loans
- No Home Equity needed
- Easy, Quick Application Process

CL&P customers can choose to pay through their utility bill or through CT Housing Investment Fund Inc. (CHIF). UI customers will pay their loan through their utility bill.

** Subject to credit approval administered by CHIF.

Qualified Improvements and Pricing

In addition to participating in a HES Energy Assessment, all improvements financed must meet the criteria set forth below.

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

Improvements that have unproven savings (including fuel oil catalyst products, radiant barriers, and power correction devices) will not be financed.

Improvements Qualifying for 2.99%

High Efficiency Insulation - Must conform to current HES rebate requirements. This only applies to natural gas or electric heated homes (oil or propane heated homes may be financed at the current market rate; see below).

ENERGY STAR®¹ Ductless Heat Pumps - Must meet the Connecticut Energy Efficiency Fund Ductless Heat Pump criteria for the \$1,000 incentive level and must be installed in a zone that has electric resistance heat as the primary source of heat.

ENERGY STAR® Electric Heat Pump Water Heaters - **Efficiency Requirement: Energy Factor (EF) 2.0 or greater**

ENERGY STAR® Tankless Natural Gas Hot Water Heaters - **Efficiency Requirement: Energy Factor (EF) 0.82 or greater.**

Improvements Qualifying for 4.99%

ENERGY STAR® Central Air and Heat Pumps - Must participate in HES and meet HES early retirement criteria, utilize Central A/C Rebate and QIV Rebate programs. Minimum rating of 14.5 SEER, 12 EER

ENERGY STAR® Natural Gas Furnaces and Boilers:

- **Furnaces (CEE Tier II): 92% AFUE with air handler performance level of 2% or lower**
- **Boilers 90% AFUE with temperature reset or purge control**

ENERGY STAR® Air to Air Heat Pump - replacing electric resistance heat. Minimum rating of 14.5 SEER, 12EER, 8.2 HSPE.

Windows - Gas and Electric heated homes only - ENERGY STAR® replacement windows - Must meet HES program eligibility and replacement criteria

and available only for the replacement of single pane windows.

Improvements Qualifying for Market Rate - CL&P Customers only

Geothermal Systems (Must meet 2012 ENERGY STAR® criteria) - Home must meet current HES program guidelines.

CL&P may offer financing at the current market rate for the following qualifying energy efficiency improvements for oil or propane heated homes:

High Efficiency Insulation - Must conform to current HES requirements (does not qualify for HES rebate).

Oil/Propane Heating Equipment - Propane furnaces: 92% AFUE with air handler performance level of 2% or lower. Propane boilers: 90% AFUE with temperature reset or boiler purging. Oil furnaces and boilers must be **ENERGY STAR® (85% AFUE)**. Furnaces must have an air handling performance level of 2% or less. Boilers must have temperature reset or purge control.

Windows - ENERGY STAR® replacement windows - Must meet HES program eligibility and replacement criteria - available only for the replacement of single pane windows.

Guidelines effective for all applications received on or after June 1, 2011.¹ For more information on ENERGY STAR® please go to www.energystar.gov. HES and Residential Financing are low-cost initiatives supported by the Connecticut Energy Efficiency Fund.
*Some measures are eligible for financing to CL&P customers at market rates.



Step One: Get an Energy Assessment

Call 1-877-WISE-USE (877-947-3873) to schedule a professional HES Energy Assessment. The HES contractor will test your home's efficiency, conduct valuable energy improvements and recommend further improvements to achieve even greater savings.

Step Two: Apply for Financing

If you wish to conduct any HES recommended improvements, obtain an estimate from an approved contractor. Apply online at www.CHIF.org or by phone at 1-800-992-3665. CHIF will provide a prompt preliminary decision and answer any questions you may have.

Step Three: Start Saving...It's Easy

When the work is completed to your satisfaction, we pay your contractor directly and you start saving. Your first payment will be due 30 days from completion.

If you have a HVAC Emergency:

If your boiler, furnace, heat pump or A/C needs immediate replacement, your contractor can suggest a qualified replacement system for installation. Have a HES Energy Assessment completed within 14 days.

RESIDENTIAL FINANCING APPLICATION

An application is also available online at www.chif.org
Do you have a co-applicant? Yes No

Please Tell Us About Yourself

Applicant Name: First _____
M. _____ Last _____
Social Security Number: _____
Birthday:(MM/DD/ YYYY) _____
Co-applicant Name: First _____
M. _____ Last _____
Social Security Number: _____
Birthday:(MM/DD/ YYYY) _____
Location Where Work Is Being Done:
Address _____
City _____ State _____ Zip _____
Mailing Address (If Different Than Property Address):
Address _____
City _____ State _____ Zip _____
Home Phone _____
Alternate Phone _____
Preferred Email _____
Alt. Email _____

Please Tell Us About Your Home

Is This Your Primary Residence? Yes No
Estimated Year Your Home Was Built _____
Year You Purchased Your Home _____
Number of People Who Live In Your Home _____
Total Household Income _____
Property Type Single Family 2 Unit Vacation

Utility Company Information

Primary Heating Source
 Electricity Natural Gas Fuel Oil Propane
 Other
Select your Electric Utility Company
 Connecticut Light and Power Co.
 United Illuminating Company
Account Number _____ Required
Select your Gas Utility Company
 Connecticut Natural Gas Yankee Gas Services Co.
 Southern Connecticut Natural Gas
Account Number _____ Required if applicable

Please Tell Us About Your Project

Name of Company Doing Your Work _____
Contractor Representative _____
 I have not selected a contractor.
Estimated Total Project Cost \$ _____
Amount You Would Like to Borrow \$ _____
Which Qualifying Improvements Are You Installing?
 Insulation Water Heater Duct Sealing
 Windows Central Air Conditioning
 Heat Pump (Air) Geothermal Heat Pump
 Gas Boiler Gas Furnace Oil Boiler Oil Furnace
 Other (Recommended by Energy Assessment)
Please Describe Any "Other" Recommended Qualifying Improvements You Will Be Making _____
Expected Project Completion Date (MM/DD/YYYY) _____



Connecticut
Light & Power
The Northeast Utilities System



The United Illuminating Company



Applicant's Employment Information

Applicant's Employer _____
Applicant's Position/Title _____
How Long Have You Worked with this Employer?
_____ Years _____ Months
Previous Employer Name (If less than 2 years at current)

Work Phone Number _____
Atl. Phone Number _____
Gross Monthly Salary \$ _____
Other Monthly Incomes \$ _____
Employment Status _____
Have You Ever Declared Bankruptcy? Yes No
If Yes, Year Declared _____
Obligated to Pay Alimony or Child Support? Yes No
If Yes, Monthly Amount \$ _____

Property & Mortgage Information

First Mortgage Lender _____
Mortgage Payment \$ _____
Estimated Value of Your Property \$ _____
Is Your Annual Homeowners Insurance Included
w/ Your Mortgage Payment? Yes No
If No, Estimated Annual Amount \$ _____
Are Your Property Taxes Included
w/ Your Mortgage Payment? Yes No
If No, Estimated Annual Amount \$ _____
Applicant Signature _____ Date _____
Co-applicant Signature _____ Date _____

All Applicants Please Read

By submitting this application I(We) agree to the following 1) that any information I(We) furnish to you is true and complete and authorize you to investigate my(our) credit and employment history; 2) I(We) will advise you of any material changes in my(our) financial condition. 3) I(We) also authorize you to provide information on the approval status of my (our) application with the Approved Contractor of my(our) choice and utility if requested. 4) I(We) agree to allow a post installation inspection of the work completed. 5) I(We) also agree that this application can be used to qualify for other types of financing made available by CHIF or its affiliates.