



Residential Energy Efficiency Financing

Eligible measures and qualifying criteria as of September 1, 2020

To be eligible for the 0.00% interest rate, a customer must participate in the Home Energy Solutions Program (HES) or Home Energy Solutions Income Eligible Program (HES-IE) through an approved HES or HES-IE contractor. Measures or equipment financed at the 0.00% rate must meet the criteria set forth below including the HES or HES-IE participation and rebate criteria where noted.

A special offer of 0.00% financing for Type 1 Measures is available for loan sizes of \$500.00 to \$3,000.00 with a maximum loan term of 36 months. This offer applies to homes heated by electric, natural gas, oil or propane.

Minimum Loan Amount is \$500 for the Special offer; Minimum Loan Amount is \$3,000 for all other loans

Maximum Loan Amount is \$3,000 for the Special offer; Maximum Loan Amount is \$40,000 for all other loans

Maximum Loan Term is 3 years for the Special offer; Maximum Loan Term is 12 years for all other loans

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.

At least 80% of the funding must be used for conducting qualified Type 1 improvements (appendix). The remaining 20% may be used toward non-listed items directly related and necessary to the installation of the listed qualifying measures.

HES-IE projects participating in the 0% loan may be able to utilize more than 20% towards non-qualified items required for job completion with utility approval (requested by C4C as applicable)

Qualifying Measures and Requirements – Type 1 Measures

Measure	Efficiency Requirements	Additional Criteria	Other
High Efficiency Insulation	<ul style="list-style-type: none"> Ceilings or Attic Floors with less than or equal to R-19 insulation must achieve a final R-value equal to or greater than R-38 Walls that have no insulation or an R-value of 4 or less must achieve a final R-value equal to or greater than R-13 For basements, crawl spaces and attached garages with room(s) above the existing insulation must be equal to or less than R-6 and end with equal to or greater than R-19 	<ul style="list-style-type: none"> Insulation applies to above grade walls or ceilings as part of the homes conditioned envelope 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® Ductless Heat Pumps	<ul style="list-style-type: none"> Ductless Heat Pump must be AHRI rated and ENERGY STAR® qualified Single indoor systems must meet or exceed: 20 SEER, 12.5 EER, 10 HSPF Multipoint indoor systems with one outdoor unit must meet or exceed: 18 SEER, 12.5 EER, 9 HSPF 	<ul style="list-style-type: none"> Must be installed in a zone that has electric, gas, oil or propane 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 3.0 or greater 	<ul style="list-style-type: none"> Replacement of hot water heater with ENERGY STAR Electric Heat Pump Water Heater 	
ENERGY STAR® Natural Gas Hot Water Heating	<ul style="list-style-type: none"> ENERGY STAR® Tankless Natural Gas Water Heater 0.94 EF or greater with Electronic Ignition High Efficiency Natural Gas Combo Space-Heating and Water Heating (90% AFUE or greater) ENERGY STAR® Natural Gas Condensing Storage Tank – 95% Thermal Efficiency or greater 	<ul style="list-style-type: none"> Replacement of hot water heater 	
Replacement Windows	<ul style="list-style-type: none"> Replacement of single-pane (no storm) windows with double-pane windows requires ENERGY STAR® U-factor $\leq .27$ Replacement of double-pane windows with triple-pane windows requires ENERGY STAR® U-factor $\leq .20$ 	<ul style="list-style-type: none"> 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

Qualifying Measures and Requirements - Type 2 Measures

Measure	Efficiency Requirements	Additional Criteria	Other
ENERGY STAR® Central Air System	<ul style="list-style-type: none"> Must meet or exceed: 16 SEER, 12.5 EER, for split systems; Must meet or exceed: 16 SEER , 12 EER for single packaged systems 	<ul style="list-style-type: none"> New or Replacement Central Air Conditioning system 	
ENERGY STAR® Air to Air Heat Pump	<ul style="list-style-type: none"> Must meet or exceed: 16 SEER, 12.5 EER, 10 HSPF for split systems; Must meet or exceed 16 SEER , 12 EER, 8.2 HSPF for single packaged systems 	<ul style="list-style-type: none"> New or Replacement heating system 	
ENERGY STAR® Furnaces and Boilers	<ul style="list-style-type: none"> Natural Gas or Propane Furnace: AHRI rated \geq 95% AFUE Oil Furnace: AHRI rated \geq 85% AFUE Natural Gas Boiler: AHRI rated \geq 94% AFUE with temperature reset or purge control Propane Boiler: AHRI rated \geq 90% AFUE with temperature reset or purge control Oil Boiler: AHRI rated \geq 86% AFUE with temperature reset or purge control 	<ul style="list-style-type: none"> Replacement of existing heating system 	
ENERGY STAR® Natural Gas Hot Water Heater	<ul style="list-style-type: none"> ENERGY STAR® Natural Gas Storage Tank – 0.67 Energy Factor or greater 		
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"> Must meet recommended energy efficiency measure requirements and equipment performance requirements for the Geothermal Rebate. 	A Geothermal Eligibility Application must be completed by HES contractor/customer and submitted to the electric utility and approved by the Geothermal Project Coordinator.
Solar PV Systems	<ul style="list-style-type: none"> Reviewed on a case by case basis 	<ul style="list-style-type: none"> Must meet any requirements for rebates through EnergizeCT or the CT Green Bank, if applicable 	