



SIMPLE ▪ TRANSPARENT ▪ EXPERT ▪ TRUSTED

# National Energy Improvement Fund

## 2020 Benefit & Impact Report

FINANCING THE TRANSITION TO EFFICIENT AND RESILIENT HOMES & BUILDINGS

Certified



Corporation

This company meets the highest standards of social and environmental impact

U.S. DEPARTMENT OF  
**ENERGY**

HOME IMPROVEMENT EXPERT™



# NEIF

NATIONAL ENERGY IMPROVEMENT FUND

A Certified B Corp™

## WE FOCUS ON ENVIRONMENT AND CLIMATE

Every NEIF loan reduces carbon emissions and energy costs. 71% of NEIF's loans have been for efficient heating, cooling and related improvements and 29% have been for roofing, insulation and other energy and resilience measures.



## WE MAKE ENERGY AND RESILIENCE IMPROVEMENTS AFFORDABLE

NEIF serves all income levels including low-moderate income borrowers, where access to affordable energy improvements is vital. Low and moderate-income households account for 43% of all loans.

Low	Moderate	Above moderate
18.54%	24.92%	56.54%

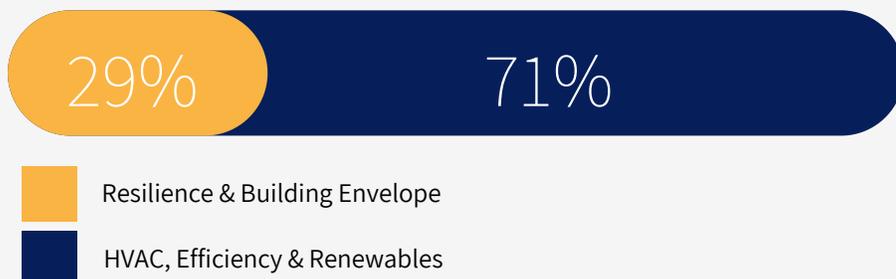


## WE PROVIDE AFFORDABLE FINANCING TO SMALL BUSINESS, COMMERCIAL & NON-PROFIT PROJECTS

A typical financed residential project reduces energy use by 5-10% and commercial energy use by 15% or more. NEIF has completed almost 5,000 residential projects and commercial projects.



### Residential Improvement by Type



# 881

**TOTAL APPROVED  
CONTRACTOR  
BUSINESS PARTNERS**

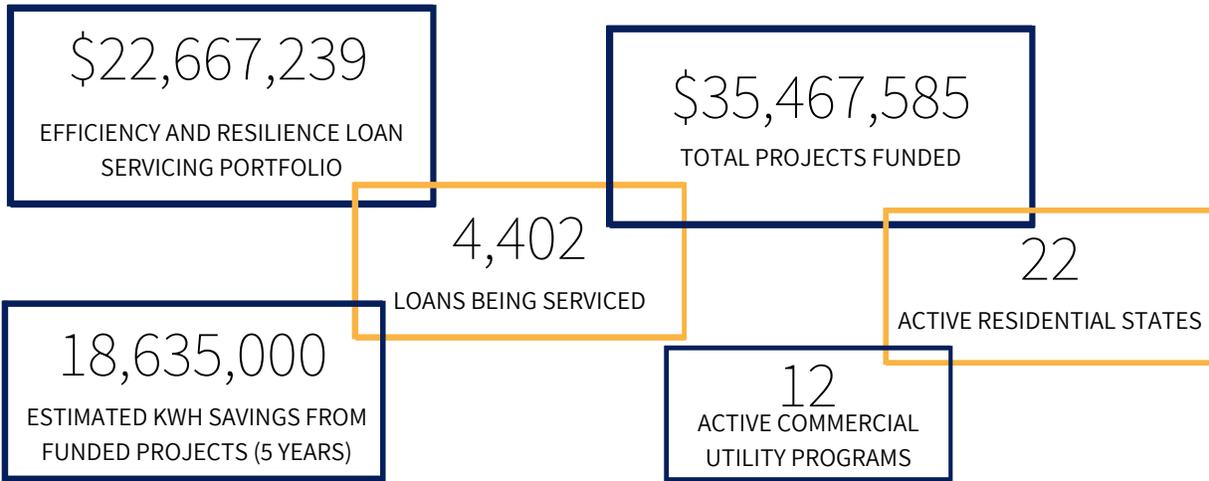
## WE PRIORITIZE RESILIENCE

NEIF recently completed the acquisition of MyStrongHome. The MyStrongHome platform finances and insures home roofing, windows, and exteriors against hurricanes and other extreme weather events.



## WE SUPPORT SMALL BUSINESS & JOB DEVELOPMENT

NEIF currently supports over 850 contractors, the vast majority of which are small businesses. NEIF helps small businesses grow by offering trusted financing to contractors' customers to help increase contractor sales.



## Your investment's energy impact

**\$1,000**



Reduced greenhouse gas emissions equivalent to 1,228 miles driven by an average car

**\$5,000**



Carbon sequestered equivalent to 40 tree seedlings grown for 10 years

**\$10,000**



Reduced CO2 emissions equivalent to 5,453 pounds of coal burned



Estimates are derived from [epa.gov/energy/greenhouse-gas-equivalencies-calculator](http://epa.gov/energy/greenhouse-gas-equivalencies-calculator) based on 5 year kwh savings of 10% of original baseline usage on an average U.S. home.



## About the National Energy Improvement Fund

- With a management and lending heritage dating to 1947, NEIF was organized as a for-profit Benefit Corporation, commencing operations in July 2018.
- Providing fair and transparent financing for essential energy and resilience improvements like HVAC, roofing, lighting & battery storage.
- Led by a seasoned team of energy financing innovators responsible for over \$800 million in financing.
- Delivered through partnerships with contractors, distributors, manufacturers, utilities and governments.
- Supervised as a consumer lender and servicer in 22 states and operating a commercial financing platform nationally in partnership with 12 utilities.
- Acquired the MyStrongHome financing and insurance platform in May 2020, providing services to the growing resilience market in the Southeast U.S.
- Earned Certified B Corporation® status and was named a Home Improvement Expert Partner by the U.S. Department of Energy in 2019.
- To date, NEIF has financed over 5,000 energy and resilience projects for over \$35 million and services an energy efficiency loan portfolio of almost \$23 million.

**The National Energy Improvement Fund, LLC (NEIF) is the nation's only Certified B Corp™ lender specializing in improvements that make homes and buildings stronger and more energy-efficient.**

**NEIF is committed to affordability, climate impact and job development.**

NEIFUND.org  
Allentown, PA | Denver, CO

