



Energy Smart Homes Program

Upgrade your home with simple, transparent
and trusted fixed rate, low payment financing.



neifund.org

Upgrade your home's efficiency, strength, health and comfort with simple, transparent and trusted fixed rate, low payment financing.

- The California Energy-Smart Homes Program provides incentives to adopt advanced energy measures and transition to all-electric residential construction.
- The program supports California's focus on building electrification to meet its climate objectives. Energy-Smart Homes is available to utility customers in the San Diego Gas & Electric Company (SDG&E®), Pacific Gas and Electric Company (PG&E®), and Southern California Edison Company (SCE®) territories.

Home improvements can be expensive – and short term “promotional” financing may not be the best option for your monthly budget.

- Upgrades to your heating and cooling systems can pay big dividends through energy savings, making your home more resilient to bad weather and improving your home’s livability and comfort.
- Especially if they are installed by a contractor who has earned the NEIF Seal of Approval, from the nation’s only Certified B Corp™ , meeting the highest standards of accountability and social and environmental impact and a U.S. Department of Energy Home Improvement Expert lender partner.

For California Single and Multi-Family Energy Improvements

- **100% Financing of Project** - Wide variety of qualifying improvements
- **From \$2,500 to \$35,000** - Larger projects available for multi-family
- **Simple Interest Unsecured Loan** – No lien on property
- **Low Guaranteed Fixed Monthly Payments** - Not a credit card or teaser rate
- **Customer Has Complete Flexibility** on how much interest they pay as they can pay off or pay ahead with no penalty
- **Up to 10 Year Low- Fixed Monthly Payment Option** – NO CONTRACTOR FEE
- **0% for 12 Month Fixed Monthly Payment Option** – LOW CONTRACTOR FEE
- **Custom Multi-Family Financing Programs**
- **Simple, Transparent, Expert, Trusted Financing** from the nation's most experienced energy and resilience improvement lender

What Improvements are Eligible?



Go Greener.
Affordably.



All makes and models of most installed products and services that improve a home's energy efficiency, safety, health or comfort installed by contractor who holds the NEIF Seal of Approval. Additional work can be part of the financed project if at least 50% of the improvements include:

- Air Conditioning (Central) - Any efficiency rating
 - Furnaces & Boilers – All Fuels - Any efficiency rating
 - Heat Pumps - Any efficiency rating
 - Gas Line Extension
 - Generators
 - Geothermal - Any efficiency rating
 - Electrical Work
 - Kitchens & Baths
 - Lighting & Controls
 - Plumbing Work
 - Solar
 - Tank Removal & Replacement
 - Water Heaters – All Fuels - Any efficiency rating
 - Water Treatment
 - Roofing - Any efficiency rating
 - Roofing – FORTIFIED and Code
 - Air Sealing & Insulation
 - Awnings & Shading
 - Carpet, Flooring, Tile
 - Siding - Any efficiency rating
 - Windows & Doors - Any efficiency rating
 - Whole House (Home Performance)
 - EV Charging & Battery Storage
 - Other Energy Improvements - Case by case
- **Featured Improvements:**
 - **Heat Pump Clothes Dryer replacing Gas clothes dryer**
 - **Ductless Mini-Split Heat Pump**
 - **Heat Pump replacing A/C and Furnace**
 - **Heat Pump Water Heater replacing NG Water Heater**

Who is eligible?

- California residents
- 1 to 4-unit primary or secondary (vacation) home - deeded properties and co-operative housing communities
- Owner-occupied
- Multi-family properties, case by case
- Must be affixed to a permanent foundation
- Unsecured loans – property type is for qualification purposes only—no lien is filed



Broad Credit Qualification with “Know Before You Go” Pre-Screen



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SINGLE FAMILY – OWNER OCCUPIED

MULTI – FAMILY



Low Fixed Payment Option

0% for 12 Months
Option

Contractor Fee	NO COST TO CONTRACTOR					5.99%
Fixed Rate to Customer	7.99%	8.99%	9.99%	12.99%		0.00%
Credit Qualification based on lower of applicant and co-applicant credit score. DTI <=50%., 42% for loans > \$25,000. No BK in last 5 years	720 Plus	700-719	680-699	640-679		680 Plus
Loan Amount	\$2,500 to \$35,000	\$2,500 to \$20,000	\$2,500 to \$15,000	\$2,500 to \$10,000		\$2,500 to \$35,000 based on credit
Terms	3, 5 or 10 Year Simple interest, fixed rate, unsecured installment loan with a locked in rate for full term. The customer may pay the loan off or pay additional principal at any time without penalty.					12 equal payments of principal to pay the loan off in 12 months.
Income Verification	Stated, No verification of income* Income verification may be required for <680 and loans above \$25,000.					
Qualifying Properties	Primary residence or vacation home , Customers of investor-owned utilities throughout California, as identified by TRC. 1 to 4 unit on permanent foundation. Unsecured, no lien is placed on the property or the improvement.					

- NEIF multi family financing provides capital for energy projects from \$2,500 and up.
- The NEIF system uses a simple, fast portal to enable contractors to generate finance proposals quickly and simply
- Completed applications are reviewed, with credit decisions provided in 1-2 days from complete application
- Contractors are paid via electronic payment within 1 day of submitted invoice
- Project pre-funding is available for most contractors, at 50% of financed amount





Three simple steps

1 Get an Estimate

Contact a NEIF-Approved Contractor to get an estimate for qualifying improvements.

2 Fast Approval

Find a NEIF-Approved Contractor and apply via their application link for an instant credit decision. If you don't have a contractor selected apply online directly for a no-obligation credit pre-approval.

3 Installation & Payment to Contractor

Your contractor will send us a copy of your estimate/proposal identifying final price and qualifying improvements. You will receive electronic loan documents for your signature. NEIF pays the contractor when the work is completed to your satisfaction.

Become a NEIF-Approved Contractor



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- The NEIF Seal of Approval means:
- **Reputational enhancement** for your company by association with the nation's only Certified B-Corp, US DOE Home Improvement Expert and FORTIFIED partner lender
- **Benefit from NEIF's Alliances** with green banks, utilities, manufacturers & associations for special insights and programs
- **Expert sales training, sales tools and support** for your team to increase closing rates
- **Marketing and branding programs** to help you differentiate your company, broaden your market and promote fair, trusted affordable financing options to your customer
- **Access to Small Business and Commercial Financing** and Rebate Advance Funding



Join Us!

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contractor](http://www.neifund.org/become-approved-contractor)

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With a lending legacy from 1947, NEIF is a privately-owned, American-based Certified B-Corp lender where contractors have full access to the decision makers.

Led by energy financing pioneers Peter Krajsa , Matthew Brown, Laura Nelson, Tessa Shin, Teri Stoffey and a team responsible for over \$800 million in innovative energy financing programs.