

New Hampshire Residential Clean Energy Loan

**Trusted 0.00% APR Fixed
Monthly Payment Financing
for Qualifying Home
Energy Upgrades**

0.00% APR fixed monthly payment
financing for qualifying residential
heating system upgrades



Go Greener. Affordably.

APPROVED CONTRACTOR

Eversource offers homeowners access to trusted, transparent and affordable monthly payment options for upgrades that make your home more energy efficient. All loans are made directly to the consumer by National Energy Improvement Fund, LLC.

Convenient No-Cost, Low-Payment Financing

- 100% financing, instant credit decision, easy paperless process and responsive communication with you and your contractor
- Simple installment loan, not a credit card, guaranteed payment for life of loan with no lien on your home and no hidden costs.
- You may pay off at any time or pay ahead without penalty.
- From NEIF a B Corporation™, certified to meet the highest standards of compliance & fair lending and a U.S. Department of Energy Home Improvement Expert.

0.00% APR fixed monthly payment financing for qualifying home energy efficiency upgrades

No Contractor Fee

Monthly Payment Examples

	36 Months	60 Months	84 Months	120 Months
\$1,000	\$28	\$17	\$12	\$8
\$2,500	\$69	\$42	\$30	\$21
\$5,000	\$139	\$83	\$60	\$42
\$7,500	\$208	\$125	\$89	\$63
\$10,000	\$278	\$167	\$119	\$83

- All loans are made directly to the consumer by National Energy Improvement Fund, LLC (NEIF) for program-qualifying upgrades performed by NEIF-Approved Contractors.
- Limited Availability: Loan funding is available on a first come, first serve basis, based on the application date of receipt.
- Borrower(s) make all loan payments on their utility bill. If the property is sold, a borrower can either pay off the amount remaining or transfer to the new homeowner.
- Payment estimates based on 0.00% APR. Exact payment will be based on actual loan amount. Minimum loan \$1,000, maximum loan \$10,000.
- 3, 5, 7, or 10-year terms available.

Property Eligibility

- Applicant must have their electric account with Eversource.
- Primary, owner-occupied residence.
- The primary borrower must be the property owner and be listed on the electric account.
- The Eversource account holder must be on the loan.
- Borrower(s) must be current in their electric utility bill, with at least one year of utility bill payment history and have had either of the following:
 - No late payment charges for the most recent 6 consecutive months, **AND**
 - No more than 2 late payment charges for the last 12 consecutive months.

Qualifying Improvements Include:

- **Air Source Heat Pumps**
 - SEER \geq 16.00, EER \geq 12.50, HSPF \geq 10.00 for Split Systems
 - SEER \geq 16.00, EER \geq 12.50, HSPF \geq 10.00 for Packaged Systems
- **Geothermal Heat Pumps**
 - Closed Loop Water to Air EER \geq 17.1, COP \geq 3.6
 - Closed Loop Water to Water, EER \geq 16.1, COP \geq 3.1
 - Direct Expansion Refrigerant EER \geq 16, COP \geq 3.6
- **Ductless Heating and Cooling System of Matched Assembly**
 - Single indoor unit SEER \geq 20.0, EER \geq 12.5, HSPF \geq 10
 - Multiple indoor unit SEER \geq 18.0, EER \geq 12.5, HSPF \geq 9
- **Battery Energy Storage System**
 - Manufacturer/Installation Partner
Sonnen
 - Ecobatteries (generation 2 or above)
 - Ecolinx battery (all generations)
 - Sonnencore (all generations)
 - Sonnencore+

NEIF is an Eversource-approved partner for energy efficiency financing.

The Clean Energy Fund is separately funded by Eversource, distinct from the customer-funded NHSaves® programs. The Clean Energy Fund does not use any NHSaves® resources to fund its programming.

LOAN APPROVAL & FUNDING

EVERSOURCE



1

Customer Proposal and Instant Credit Decision

- Propose an upgrade that qualifies for Eversource financing.
- Direct the customer to your company's custom financing application link, provided by NEIF.
- Credit approvals are valid for 120 days from application.

2

Project Submission and Final Credit Approval

- Upload a picture or pdf of the customer contract/proposal, specifying the qualifying equipment, to your company's NEIF Contractor Portal as soon as possible.
- NEIF's Energy Lending Specialists will work with the customer and contractor to expedite final approval and job funding.
- Upon final credit approval NEIF will email the customer an approval letter and email the contractor a Notice to Proceed.
- Electronic loan docs are sent directly to the customer by NEIF for their signature.



3


Loan Proceeds Payment to Contractor










- Upon job completion customer and contractor electronically sign off on job completion.
- NEIF pays the contractor the full price via ACH within 2 business days after the work is completed to the customer's satisfaction.

Process Overview – Credit Application

- Each NEIF-Approved contractor has its own unique application URL for the program
- The customer can apply directly for an instant credit decision

 (484) 838-4560  lending@neifund.org

 Residential Application



ContractorBorrower(s) InformationCredit Application - BorrowerLMIProject InformationPreview & SubmitStatus

BORROWER INFORMATION

First NameMiddle NameLast NameSuffix

SSN
e.g. 123-45-6789

StreetZip CodeCityState
Zip Code must be a valid zip code

☐ Has co-borrower

BackNext

Contractor Marketing Resources

EVERSOURCE



- Each NEIF-Approved Contractor has a unique application URL which can be used on its website or in-home on mobile devices
- Contractors can also access program brochures, which can be customized with their logo and unique application URL
- Contractors also have access to a library of web banners which they can link to their unique application URL



Next Steps: Become a NEIF-Approved Contractor



Go Greener.
Affordably.

- The NEIF Seal of Approval for Contractors means:
- **Access to all NEIF's financing programs**
 - Special utility and government programs for targeted improvements
 - No contractor-fee EnergyPlus financing for all types of home improvements
 - Small Business and Commercial Financing and Rebate Advance Funding
- **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



Join Us!

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

<https://www.neifund.org/become-approved-contractor/>

Become a NEIF-Approved Contractor

Provide your customers simple, transparent and trusted financing options, from the nation's only Certified B-Corp™ energy lender at no cost to you!



Become a NEIF Approved Contractor

Eversource/AVANGRID

Offer simple, transparent and trusted financing options to your customers. At no cost to you!



NEIF - Approved Contractor Standards

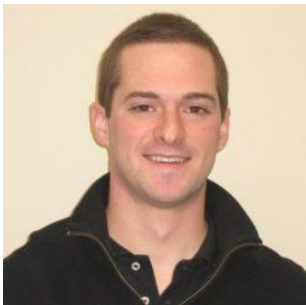
- There is no charge to become a NEIF - Approved Contractor
- Minimum 3 years in business (or relevant experience), history of financial stability, satisfactory insurance and your certification of a minimum \$50,000 company net worth or compensating factors
- Satisfactory company, Better Business and personal credit (if required) histories
- Overall reputation for a high level of service and workmanship

Next Steps: Program Training for Your Sales Team



Go Greener.
Affordably.

Chris Schielke and our Business Development and Contractor Support and Marketing teams will provide you with clear, simple training on how to use this great program and additional financing options from NEIF.



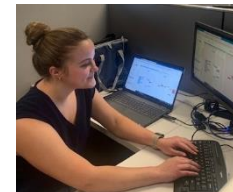
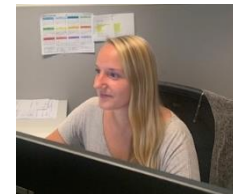
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201-618-0878



Contractor Support /Marketing Team
contractors@neifund.org
484-838-5460 Option 3

Training & Program Contacts at NEIF



- NEIF specializes in working with contractors to integrate fair, transparent financing into their sales process to help increase the affordability of energy efficient upgrades
- We offer on-site and on-line training for contractors and their sales teams
- The Eversource financing program is backed by a dedicated and experienced operations and management team ready to assist with any questions



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