



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.

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

## Monthly Payment Examples

|                 | 36 Months | 60 Months | 84 Months | 120 Months |
|-----------------|-----------|-----------|-----------|------------|
| <b>\$1,000</b>  | \$28      | \$17      | \$12      | \$8        |
| <b>\$2,500</b>  | \$69      | \$42      | \$30      | \$21       |
| <b>\$5,000</b>  | \$139     | \$83      | \$60      | \$42       |
| <b>\$7,500</b>  | \$208     | \$125     | \$89      | \$63       |
| <b>\$10,000</b> | \$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.

## How to Apply

Ask your contractor for their application link or visit: [www.neifund.org/nh-residential-clean-energy/](http://www.neifund.org/nh-residential-clean-energy/)

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.



## New Hampshire Residential Clean Energy Loan

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



Go Greener. Affordably.

Trusted financing for upgrades that make your home or building efficient, safe, healthy and comfortable

[neifund.org](http://neifund.org)

# 0.00% APR fixed monthly payment financing

for qualifying improvements that make your home more energy efficient.

## 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.

## Three Simple Steps

- 1 **Choose the payment that fits your budget.** You can pay off early or pay ahead with no penalty.
- 2 **Apply to NEIF for an instant credit decision** through your contractor's application link. Your contractor will work with you to complete and submit the required program rebate form.
- 3 **Sign electronic loan documents from NEIF.** NEIF pays your contractor when the work is completed to your satisfaction.

## Convenient No-Cost, Low-Payment Financing

**100% financing**, instant credit decision, easy paperless process and responsive communication with you and your contractor.

**Simple interest installment loan**, not a credit card, guaranteed fixed rate and 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.

**Contractors with the NEIF Seal of Approval** have met NEIF's standards of commitment to quality work and customer service, financial stability and personal integrity.



**APPROVED CONTRACTOR**



U.S. DEPARTMENT OF  
**ENERGY**  
HOME IMPROVEMENT EXPERT™



SIMPLE ■ TRANSPARENT ■ EXPERT ■ TRUSTED