



JCP&L offers homeowners access to trusted, transparent and affordable monthly payment options for upgrades that make your home **more energy efficient.**

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

Monthly Payment Examples

	36 Months	60 Months	84 Months	120 Months
\$2,500	\$69	\$42	\$31	--
\$5,000	\$139	\$83	\$63	--
\$7,500	\$208	\$125	\$94	--
\$10,000	\$278	\$167	\$125	\$83
\$15,000	\$417	\$250	\$188	\$125

- All loans are made directly to the consumer by National Energy Improvement Fund, LLC. for program-qualifying upgrades performed by NEIF-Approved Contractors.
- **Payment estimates based on 0.00% APR.**
- Minimum loan \$2,500. Maximum loan \$15,000. Loan amount is net of program rebate.
- An approved rebate for qualifying equipment is required to access 0.00% financing. Please note: The maximum 0.00% financing for a project is \$15,000 through one utility program. Customers may not use multiple utility financing programs for multiple improvements and the rebate must be processed only for the improvement through the utility subsidizing the financing for that improvement.
- **Qualifying HVAC** - 36 and 60 month terms only, some applicants may qualify for 84 months based on income.
- **Home Performance with ENERGYSTAR** - 60 and 84 month terms only for loan amounts \$10,000 or less. 120 month term available for loan amounts \$10,001 to \$15,000.

How to Apply

Ask your contractor for their application link or visit: www.neifund.org/jcpl-residential/



JCP&L Residential Energy Efficiency Program Financing

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



Go Greener. Affordably.

APPROVED CONTRACTOR

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

neifund.org

0.00% APR fixed monthly payment financing

for qualifying improvements that make your home more energy efficient

Eligibility

The JCP&L Energy Efficiency Programs provide access to no-cost financing to promote easy and cost-effective access to energy efficiency measures by JCP&L customers. 1-4 unit primary or secondary (vacation) home - deeded properties* and co-operative housing communities. Owner-occupied, no investment properties. Must be affixed to a permanent foundation. Unsecured loans - property type is for qualification purposes only - no lien is filed. Improvements must qualify for a rebate. Applicant must be a JCP&L customer and meet all credit guidelines. Borrower(s) must be the JCP&L utility account holder and provide a copy of their utility bill prior to loan approval.

*Properties owned or held in trust are not eligible.

- Heat Pumps
- Central Air-Conditioning
- Gas Furnaces and Boilers
 - when installed with qualifying electric Heat Pump, Central Air-Conditioning or Water Heater
- Heat Pump Water Heaters
- Home Performance with ENERGYSTAR

Visit <https://products.energysavenj.com> for detailed information on qualifying improvements

100% financing (net of rebate) available, 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.

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 electric loan documents from NEIF. NEIF pays your contractor when the work is completed to your satisfaction and your program rebate has been approved and processed.

Please note: The maximum 0.00% financing for a project is \$15,000 through one utility program.

- Customers may not use multiple utility financing programs for multiple improvements and the rebate must be processed only for the improvement through the utility subsidizing the financing for that improvement.
- NEIF's EnergyPlus financing, which is a non-utility subsidized program, may be used in conjunction with a utility financing program to a **total maximum loan amount of \$35,000** – so a customer could finance up to \$15,000 using utility subsidized financing and up to \$20,000 using NEIF EnergyPlus. depending on credit, for the rest of a project.

SEPTEMBER 2023

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