



Zero interest, zero fees and zero early-payment penalties.

Through the **FlexMarket Program**, you can qualify for a **zero-interest loan** when you make efficiency upgrades to your home. It's all about **helping you make energy-saving improvements today**, so you can enjoy comfort, reliability, and an increased home value over the long term.

WHAT IS THE FLEXMARKET PROGRAM?

Authorized by the state of California, the FlexMarket Program was developed to help people save energy and reduce grid demand when it matters most. At the center of this offering is a zero-interest loan, which homeowners can use to fund home efficiency projects, such as upgrading to a high-efficiency HVAC system or a heat pump water heater.

WHY TAKE ADVANTAGE OF THIS OFFERING?

Benefits include:

0% Interest Loan Most home improvements loan rates are around 7.99%.

Comfort and Efficiency Many homeowners say their homes are more comfortable and efficient right away.

Increased Home Value Homes with upgraded, efficient systems are highly sought after in today's competitive market.

Long-term Reliability No more worrying about equipment failures. Enjoy the peace of mind of new, efficient systems.

No More Waiting The zero-interest offering allows homeowners to get started right away.

Improved Air Quality and Resiliency Efficiency improvements like these reduce energy use when it's most costly, reducing emissions and taking pressure off the grid.

Supports a Cleaner Environment Lowering energy use during peak times allows utilities to use cleaner energy sources, such as solar.

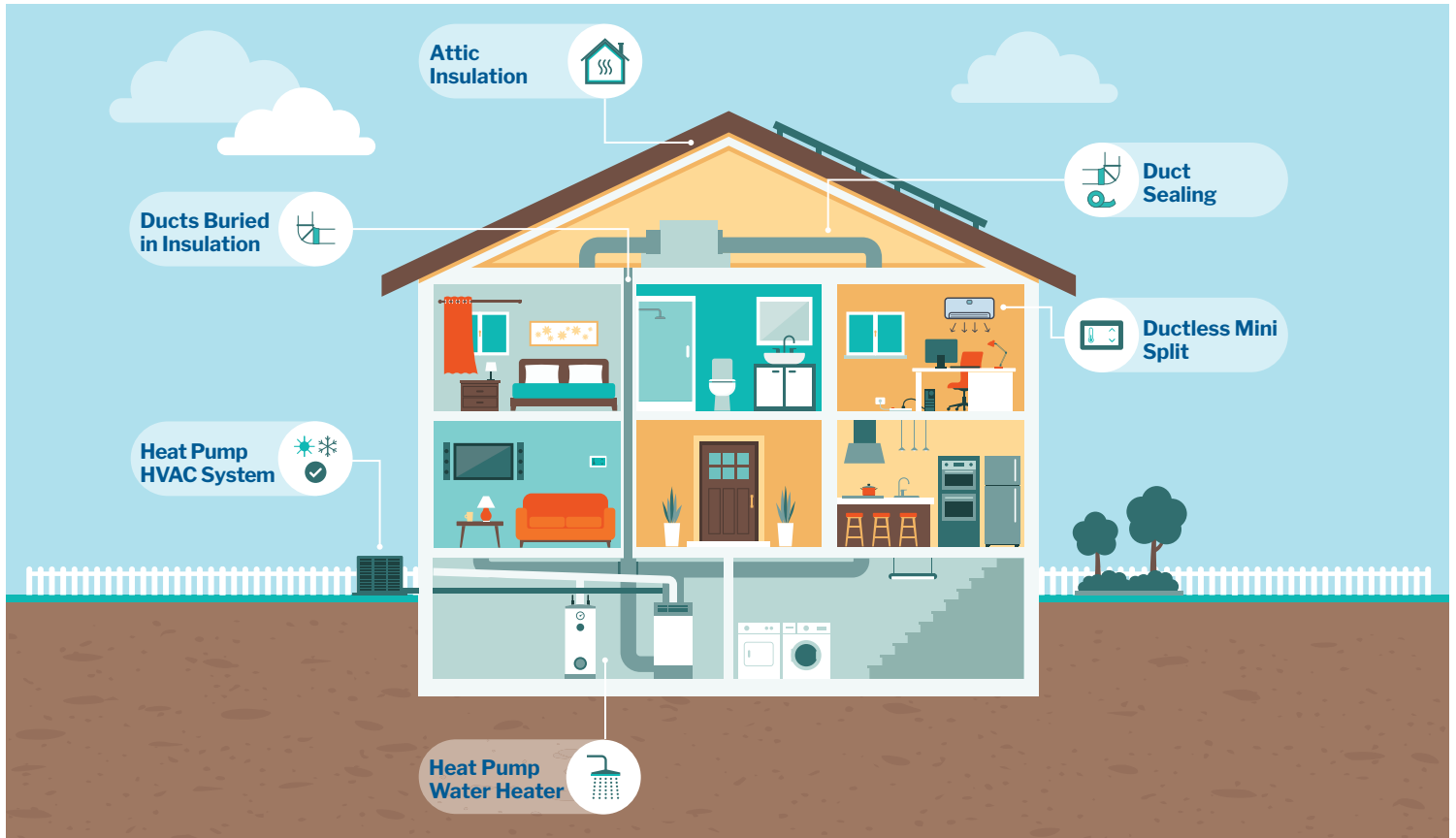
Reputable Lender National Energy Improvement Fund (NEIF) meets the highest standards of social and environmental performance, public transparency and legal accountability.



WHO IS MANAGING THIS PROGRAM?

NEIF, the nation's only Certified B-Corp energy efficiency and resiliency lender, has partnered with Franklin Energy to deliver a 0% financing option for homeowners that want a high-quality, highly efficient home. NEIF serves residential conservation efforts in 29 states, and Franklin Energy implements energy conservation programs across 33 states nationwide.

WHICH EFFICIENCY PROJECTS ARE ELIGIBLE?



The Comfort Package Service

- **Attic Insulation** Helps your home maintain your desired temperature. Air sealing, or “pest sealing,” is also included.
- **Duct Sealing** Ensures your conditioned air makes it into your home instead of being wasted through leaky ductwork.
- **Ducts Buried in Insulation** Burying ductwork in insulation can protect ducts from extreme temperature in attics or crawlspaces.

Heat Pump HVAC System Uses the latest technology and provides both heating and cooling. Three to four times more efficient than traditional HVAC systems.

Heat Pump Water Heater Uses up to three times less energy than a traditional water heater. Savings are increased when combined with solar power.



See if you qualify for a zero-interest loan today!*
Visit neifund.org/apply-online or scan this QR code:

