

Trusted Low Monthly Payment Financing for Qualifying Home Energy Upgrades

FEBRUARY 2025

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U.S. DEPARTMENT OF
ENERGY
HOME IMPROVEMENT EXPERT™



Con Edison Weather Ready Residential Financing

Fixed low monthly payment
financing for qualifying home
energy efficiency upgrades



Go Greener. Affordably.

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

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Participating
Financing
Provider

ID: CE2024-F010



NATIONAL ENERGY IMPROVEMENT FUND

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

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.

Low monthly payment financing for qualifying home energy efficiency upgrades

Monthly Payment Examples

	24 Months	36 Months	60 Months
\$2,500	\$110	\$75	\$47
\$5,000	\$219	\$150	\$94
\$7,500	\$329	\$225	\$141
\$10,000	\$439	\$300	\$189
\$15,000	\$658	\$449	\$283

***Payment estimates based on 4.99% APR.**

- 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 4.99% APR.**
- Minimum loan \$2,500. Maximum loan \$15,000.
- 24, 36, and 60-month loan terms available.
- Loan amount is net of program rebate.

ELIGIBILITY

Who is Eligible?

The Con Edison Weather Ready Residential Financing Program provides access to low-cost financing to promote easy and cost-effective access to energy efficiency measures by Con Edison customers. Eligible properties include:

- **1-4 unit primary or secondary (vacation) homes**, deeded* properties, and co-operative housing communities.
- **Property must be owner-occupied** and not an investment property, and it must be affixed to a permanent foundation.
- **Unsecured loans** — property type is for qualification purposes only — no lien is filed.

**Properties owned or held in trust are not eligible.*

Eligible Measures

- **Air Sealing**
- **Insulation**
- **Duct Sealing**

LOAN APPROVAL & FUNDING

1

Customer Applies for Financing Pre-Qualification

Contractor then submits to Con Edison's Weather Ready program for project approval and uploads a copy of the estimate to NEIF.

2

NEIF Receives Pre-Approval from Con Edison's Weather Ready Program

3

NEIF Issues Loan Approval

Contractor completes installation and both customer and contractor sign NEIF completion certificate upon satisfactory completion of the work. Contractor uploads final documents to program for rebate approval.

4

Upon Program Approval, NEIF Funds Contractor

NEIF funds contractor within two business days.

LOAN & REBATE APPROVAL PROCESS



- 1. Contractor reviews project with customer and offers financing.**
- 2. Contractor submits to program for pre-approval.**
- 3. NEIF receives pre-approval from program.**
- 4. NEIF issues final loan approval and notice to proceed.**
- 5. Contractor completes project and submits documentation to program.**
- 6. Customer and contractor sign NEIF completion certificate.**
- 7. NEIF receives final project approval from program and funds contractor within two business days.**

Contractor Marketing Resources

- Each NEIF-Approved Contractor has a unique application URL which can be used on contractor's 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



Brochure



Con Edison Weather Ready Residential Financing

Fixed Low Monthly Payment Financing for Con Edison Customers

The Con Edison Weather Ready Financing Program provides access to low-cost financing to promote easy and cost-effective access to energy efficiency measures by Con Edison customers. Administered by the National Energy Improvement Fund (NEIF), a U.S. DOE Home Improvement Expert Partner and Certified B Corporation™. All work must be performed by a NEIF-Approved Contractor and be part of Con Edison's contractor network to be eligible.

Low Monthly Payment Examples*

	24 Months	36 Months	60 Months
\$2,500	\$130	\$75	\$47
\$5,000	\$219	\$150	\$94
\$7,500	\$329	\$225	\$139
\$10,000	\$439	\$300	\$189
\$15,000	\$658	\$449	\$283

*All loans are made directly to the consumer by National Energy Improvement Fund, LLC. For program qualifying eligibility performed by NEIF-Approved Contractors. Payment estimates based on 6.99% rate.

PROGRAM OVERVIEW:

- 100% financing (net of rebate) available
- Minimum Loan: \$2,500
- Maximum Loan: \$15,000
- 24, 36, and 60-month loan terms available
- Simple, low-interest payments
- You may pay off at any time or pay ahead without penalty

IMPROVEMENTS INCLUDE:

- Air Sealing
- Insulation
- Duct Sealing

Customer applies for financing pre-qualification. Contractor then submits to Con Edison's Weather Ready program for project approval.

Contractor will upload a copy of the estimate and the pre-approval from the Weather Ready program to NEIF.

NEIF issues loan approval. Contractor completes installation and both customer and contractor sign NEIF completion certificate upon satisfactory completion of the work.

Upon program approval, NEIF funds contractor within two business days.

APPLY TODAY!

Ask your contractor for their application link, scan the QR code, or visit: www.neifund.org/con-edison-weather-ready/

FEBRUARY 2025

NEIF FUND

Participating Financing Provider

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One Pager

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!

Apply to be a NEIF-Approved Contractor

Select Your Trade Ally

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)

Next Steps: Program Training for Your Sales Team

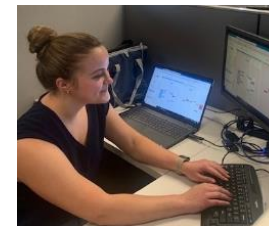
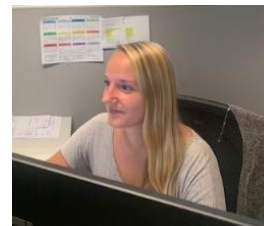


Go Greener.
Affordably.

Brittany Heller, along with NEIF's Business Development, 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.



**Brittany Heller, Senior Specialist
Business Development**
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978-766-7348



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 online training for contractors and their sales teams.
- The Con Edison Weather Ready Residential Financing program is backed by a dedicated and experienced operations and management team ready to assist with any questions.



Brittany Heller, Senior Specialist — Business Development

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Contractor Support Team

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