FOR PENNSYLVANIA MUNICIPALITIES

Trusted, transparent and affordable monthly payment options for upgrades that make Pennsylvania municipal properties more energy efficient.

The MORE Loan is supported by the Pennsylvania Energy Development Authority (PEDA).

Pennsylvania Energy Development Authority

Certified B Corporation

U.S. DEPARTMENT OF ENERGY HOME IMPROVEMENT EXPERT™

As an approved contractor of the National Energy Improvement Fund, we have met NEIF's standards of commitment to quality work and customer service, financial stability and personal integrity.

NATIONAL ENERGY IMPROVEMENT FUND NEIF Certified B Corporation

APPROVED CONTRACTOR

NEIF NATIONAL ENERGY IMPROVEMENT FUND A Certified B Corp™

Municipal Opportunities for Retrofits and Energy Efficiency (MORE) Loan Program

APPROVED CONTRACTOR

Special Financing for Energy Efficiency Upgrades for Pennsylvania Municipalities

neifund.org

As Low As 0.00% Interest Financing For Pennsylvania Municipalities

Eligibility

- Municipalities in the state of Pennsylvania who did not receive an Energy Efficiency and Conservation Block Grant (EECBG) award directly from the U.S. Department of Energy (DOE)* including:
  - Counties
  - Cities
  - Boroughs
  - Towns
  - Townships
  - Municipal Authorities

***A full list of EECBG awardees can be found:**
https://bit.ly/eecbg-recipients

Qualifying Improvements

- All projects must improve energy efficiency.
- Renewable energy is allowed if accompanied by energy efficiency measures.
- Terms available up to 12 years or the end of a project's useful life.

100% Financing Available

Cash Flow Positive Financing Options - For many municipalities, energy upgrades will immediately lower their monthly energy costs and will often exceed their finance payment.

Stay Liquid - Save cash for your core operations. Budget for a fixed monthly payment.

Stay Flexible - NEIF financing coexists with existing or new debt.

From NEIF, a B Corporation™, certified to meet the highest standards of compliance & fair lending practices.

Supported by the Pennsylvania Energy Development Authority (PEDA)'s Pennsylvania Energy Accelerator Program.

Lending is administered by National Energy Improvement Fund (NEIF), a Pennsylvania-based B Corporation™, certified to meet the highest standards of compliance and fair lending.

Local Government Unit Debt Act Approval
The borrower must provide NEIF with a copy of the proceedings submitted to, as well as the approval from, the Pennsylvania Department of Community and Economic Development ("DCED") stating that the debt to be incurred by the borrower, or by any local government unit guaranteeing its debt, in connection with the project funding is approved under the Local Government Unit Debt Act ("LGUDA"), 53 Pa.C.S. § 8001 et seq. The loan cannot be closed without prior approval by DCED. More information about the LGUDA approval requirements and process can be found on DCED's website at http://dced.pa.gov/local-government-unit-debt-act-lguda and questions should be directed to DCED at RA-DCLGUDA@pa.gov or (717) 783-8452.

Monthly Payment Examples

Loan Amount	84 Months	120 Months	144 Months
$25,000	$298	--	--
$50,000	$595	--	--
$75,000	$893	--	--
$100,000	$1,190	$833	$694
$125,000	$1,488	$1,042	$868
$150,000	$1,786	$1,250	$1,042
$175,000	$2,083	$1,458	$1,215
$200,000	$2,381	$1,667	$1,389
$250,000	$2,976	$2,083	$1,736

All loans are made directly to the municipality. Fixed interest rates for terms up to 12 years at rates as low as 0%. Payment estimates based on 0% APR. Final interest rate will be established at the time of loan approval and will be determined based on grant funding available.

JUNE 2026

Steps For Municipal Financing

1. **Apply for the MORE Grant Offered by PEDA.**
   Apply for the MORE Grant to receive up to $50,000 to cover costs related to your MORE Loan application preparation, including an ASHRAE Level 2 Energy Audit, Energy Conservation Measures (ECM) project design and MORE Loan application development, and interest rate buydown to give you access to funds for as low as a 0% loan.
2. **Complete Energy Audit.**
   After receiving the grant approval, work with your contractor to have your energy audit completed.
3. **Finalize ECM Project Design/Scope of Work.**
   Work with your contractor and/or a contracted party to finalize your ECM project design/scope of work based on the audit results.
4. **Confirm Your Interest Rate Buydown.**
   Contact your PEDA project advisor to confirm the amount of grant funds you have available to buy down the interest rate on your MORE Loan.
5. **Apply for the MORE Loan.**
   Apply for the MORE Loan through NEIF.
6. **Begin Work.**
   After getting approval for the loan, sign closing documents and begin work.