Navigating NEIF’s New Residential Lending Experience & Contractor Portal

NEIF Business Development Team

2026

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What Are the New Portal Enhancements?

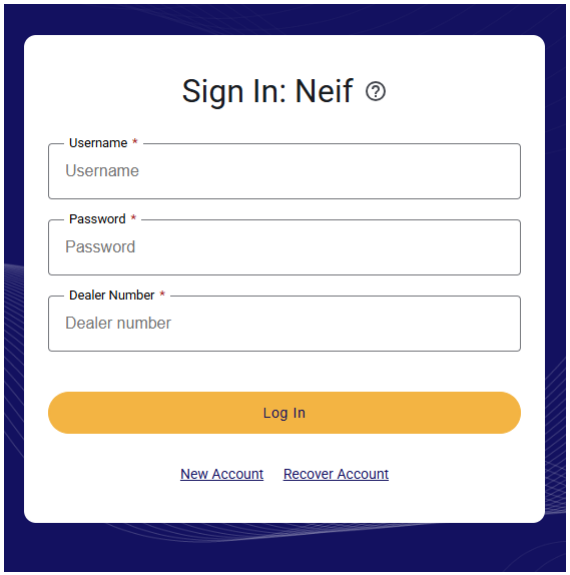
NEIF's new residential lending platform and contractor portal allows for:

- **Faster, smoother workflows:** financing applications can be submitted by the customer and tracked in real-time by the contractor
- **Streamlined engagement with your customers:** send customers your financing application link, upload workscope docs, and initiate the completion certificate directly from your portal— in just one click
- **Easier team & branch management:** easily add portal users, monitor branch activity, and track progress at every step
- **Trusted NEIF process, enhanced experience:** use the same NEIF Financing Gateway you know, now with a new & improved application link and portal experience

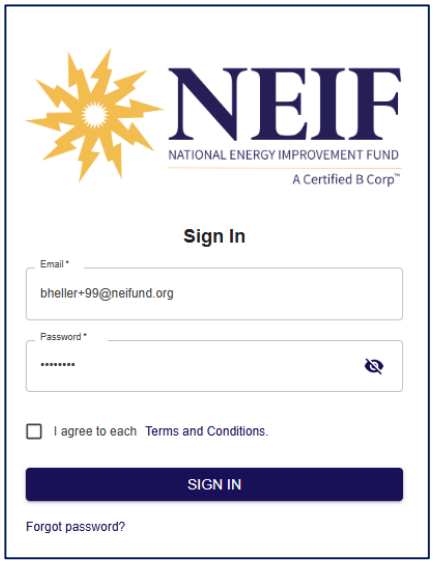
How to Log Into Your Portal

For new customer applications received on or after May 26, 2026— you will log into NEIF's new Residential Contractor Portal to view and track.

For open customer applications submitted prior to May 26, 2026— you will still be able to log into NEIF's existing (old) Contractor Portal to view and track until funded.



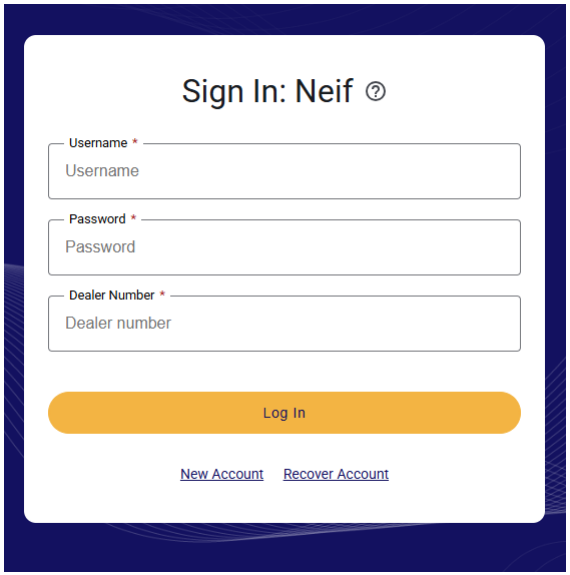
NEIF's Existing Contractor Portal:
https://dealer.neifund.org/Home/Login



NEIF's New Contractor Portal:
https://contractor.neifund.org/login

How to Log Into Your Portal

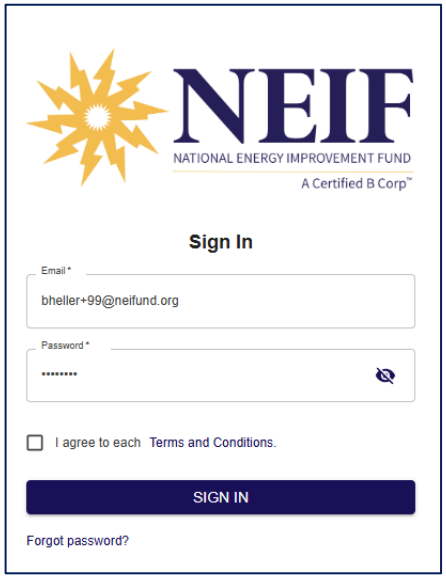
Existing Contractor Portal Instructions



NEIF-Approved Contractors will continue to use the same credentials to log into NEIF's existing (old) portal.

If you are unable to login or need to reset your password, please contact contractors@neifund.org.

New Contractor Portal Instructions



Existing NEIF Portal users have received an email with password reset instructions for the new Residential Portal.

You will then use your **email address, password, and agree to the Terms & Conditions** to login each time after.

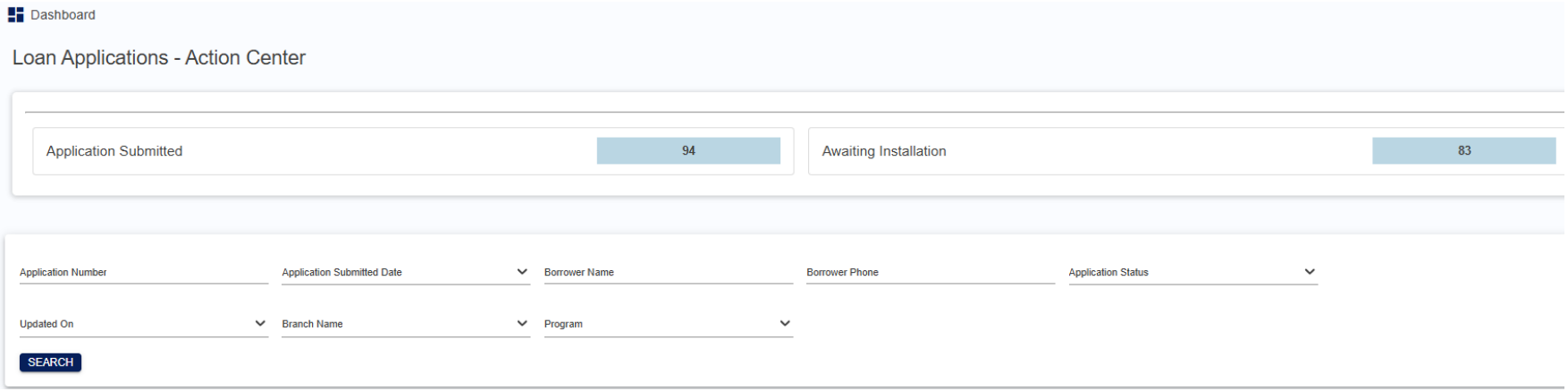
If you need to reset your password at any time, click *'Forgot Password?'* to receive an email with new login instructions.

How to Navigate the Main Dashboard

This is the primary dashboard and screen you will see after first logging in.

Each box shows different phases of customer applications, as well as how many applications fall into each status.

Clicking on each box opens a new window that shows customer information.



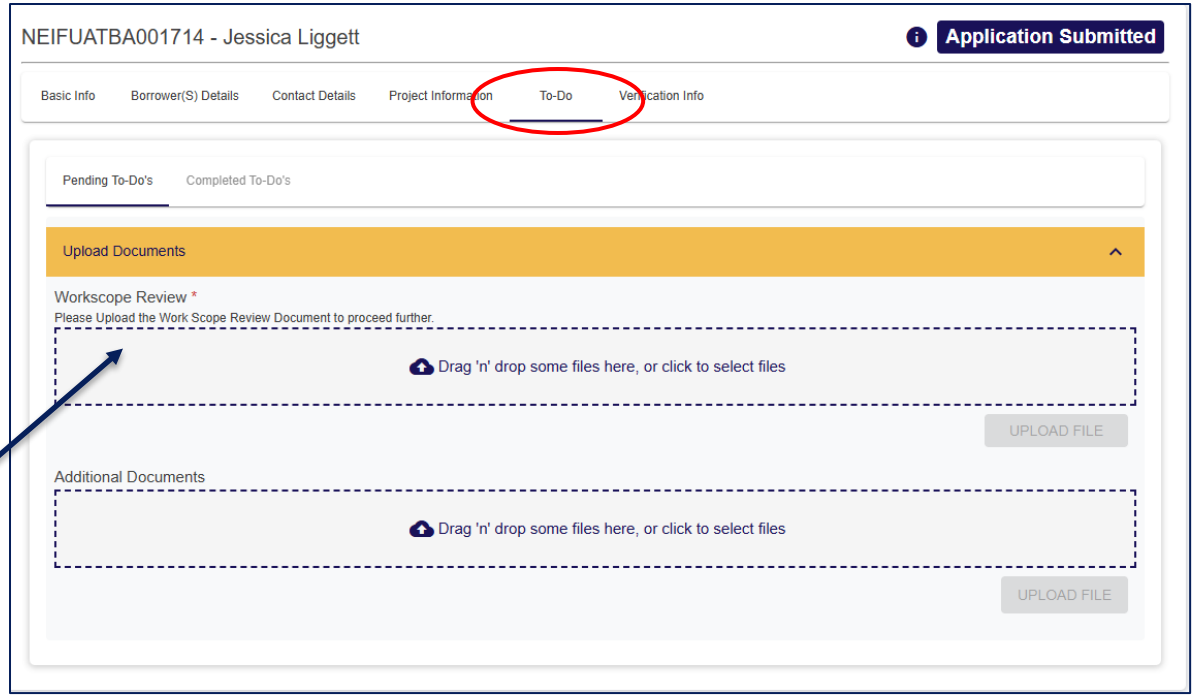
Application Submitted Phase

The workscope should be attached **by the contractor** in applications that fall into the **Application Submitted** phase.

Once you've entered into your customer's application, by clicking on the Application Number link, click on the **To-Do** tab.

Click on the arrow next to Upload Documents tab to open **the Workscope Review** box.

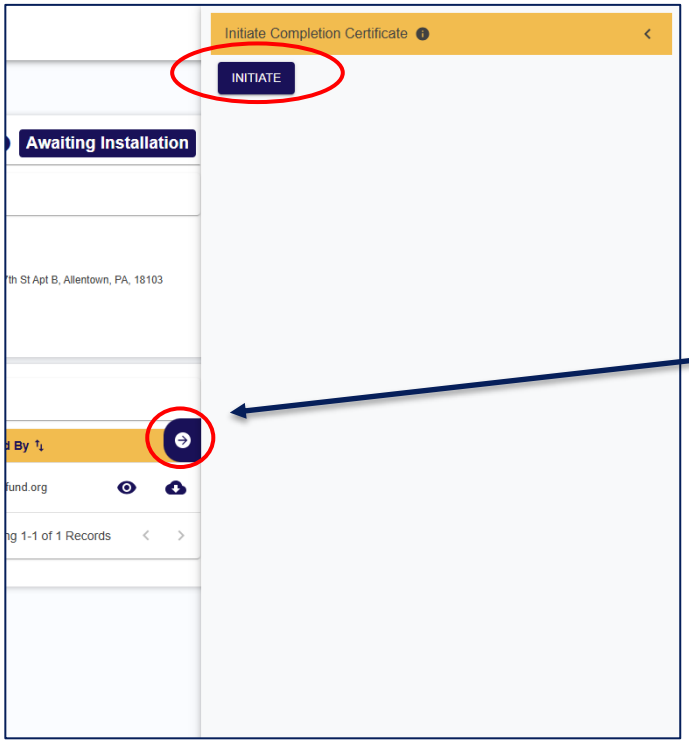
The workscope will be attached here for NEIF Lending team's review.

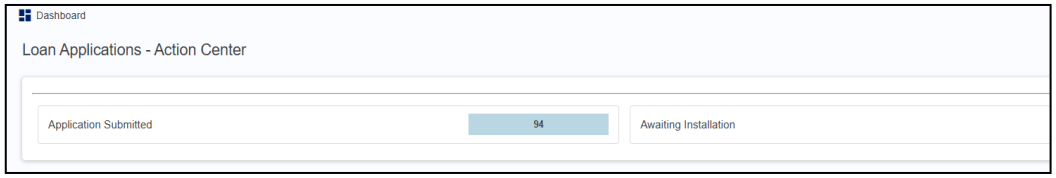


Awaiting Installation Phase

The official Notice to Proceed will go out when borrower applications are in **Awaiting Installation** phase. Any borrower in this status is able to have the installation completed.

The Completion Certificate **must be initiated by the contractor** on all customer applications. This will also be done on applications in the **Awaiting Installation** phase.





Once you've entered into your customer's application, by clicking on the Application Number link, click on the **BLUE ARROW** on the right-hand side of the screen.

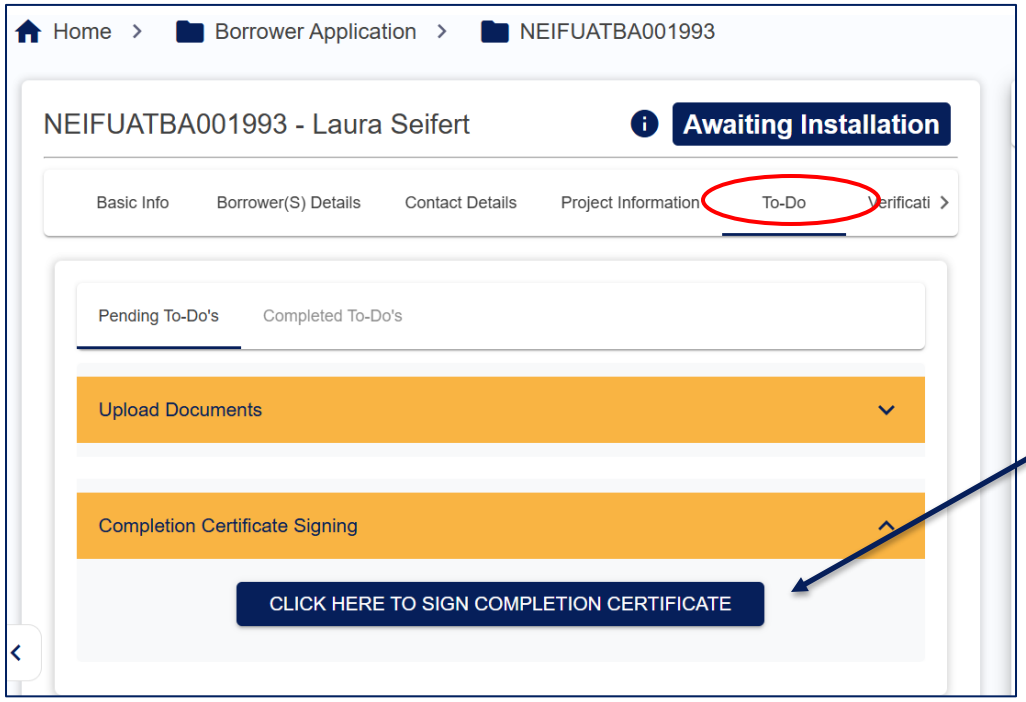
This will open a new window, where you will click the drop-down arrow next to **Initiate Completion Certificate.**

Click on the blue **INITIATE** button. The completion certificate must be signed by both contractor & customer(s).

Awaiting Installation Phase

Once the Completion Certificate is initiated, you will see it appear as a **To-Do** in your portal.

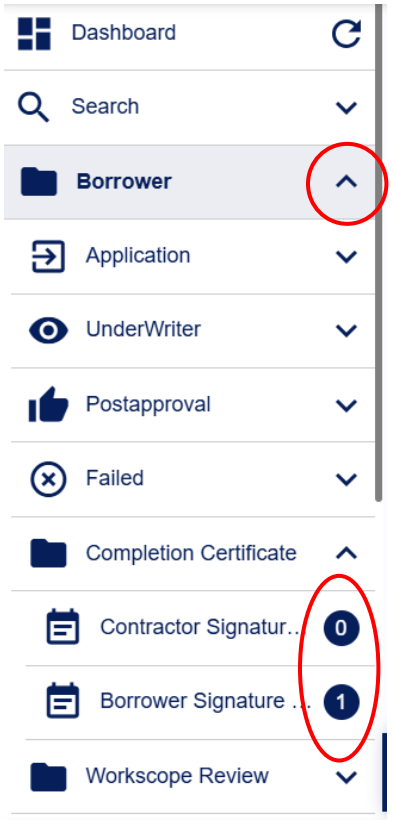
To electronically sign the Completion Certificate document, click To-Do tab— and then the blue **CLICK HERE TO SIGN** button.



Completion Certificate Details

You can also quickly see whether the Completion Certificate is awaiting a signature from a **Contractor** or **Borrower** in your portal.

The Completion Certificate must first be initiated for this information to appear.

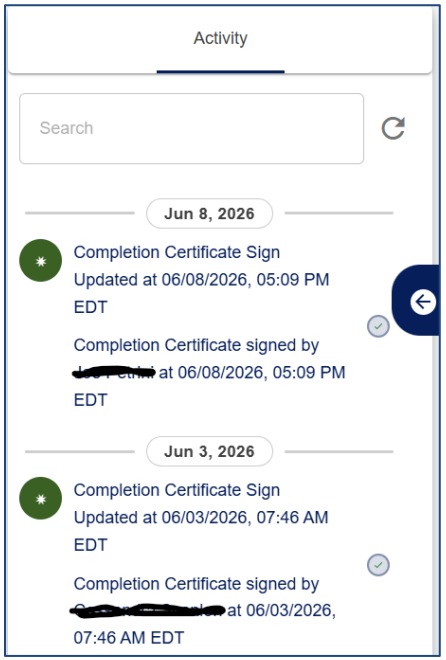


Click on the dropdown next to the **Borrower** folder in your lefthand menu.

Under **Completion Certificate**, you'll see two sections that indicate whether a Contractor or Borrower Signature is pending on the Completion Certificate.

***IF there is a Co-Borrower** on the application, this field will not specify which borrower needs to sign the Completion Certificate.

Check the **Activity Log** to see more details on who has signed.



How to Search for All Borrowers

On the main dashboard, click the blue **SEARCH** box, all customer applications will appear in a list view.

To sort applications, click on each column header.

Application Number | Application Submitted Date | Borrower Name | Borrower Phone | Application Status

Updated On | Expiry On | Branch Name | Program | Funded Date From: MM/DD/YYYY

Funded Date To: MM/DD/YYYY

SEARCH

Application#	Borrower Name	Amount Requested	Disbursement Amount	Status	Application Expiry Date	Funded Date	Last updated on
NEIFUATBA003795	Bowman, Nancy	$10,000.00	-	Application Initiated	-	-	09/16/2026, 01:29 PM EDT
NEIFUATBA003788	Hunter, Tracy	$15,000.00	-	Loan Funded	01/07/2027	09/09/2026	09/09/2026, 11:22 AM EDT
NEIFUATBA003774	Pell, Andrew	$15,000.00	-	Not Interested	-	-	09/10/2026, 10:06 AM EDT
NEIFUATBA003742	Pena, Cynthia	$10,000.00	-	Awaiting Installation	12/29/2026	-	09/27/2026, 02:16 PM EDT
NEIFUATBA003731	Wynn, Susan	$9,000.00	-	Application Submitted	12/26/2026	-	09/28/2026, 02:05 PM EDT

All Customer Application Statuses

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Refer to the following definitions to understand where a customer is at in NEIF's loan application process— and **what each status means.**

Lead
A borrower has partially completed application information, or the contractor has initiated a lead.

Pre Qualified
The applicant(s) passed the soft credit pull, meeting NEIF's minimum FICO score requirement.

Pending Proposal Review
The contractor has sent a financing proposal to the borrower.

Application Initiated
Borrower has initiated their app and needs to complete Plaid Identity Verification to move forward. Once passed, status moves to Identity Verified.

Identity Verified
Borrower has successfully completed Plaid and needs to accept disclosures on their portal. They also select program or contractor, if not previously established.

Application Submitted
Borrower has submitted their full application and NEIF Lending team begins their review. Contractor or borrower should upload Workscope in their portal.

Pending Income Verification
For apps that require additional income verification, this status indicates that income verification has been requested from the borrower.

Under Review
This status indicates that verifications have not passed or that DTI is over allotted ratio. NEIF team member is reviewing & in touch with the borrower.

Pending Workscope Review
The workscope has been uploaded and is under review. Once accepted, the application moves to Approved status.

Approved
All necessary verifications have passed and the workscope has been accepted. Eligible loan offers are being generated.

Offer Presented
Borrower has been presented with eligible loan offers. Once borrower accepts, app moves to Offer Selected.

Offer Selected
This status indicates that the offer has been selected. Loan documents will be generated.

Documents Pending Signature
The loan agreement package has been sent to borrower(s) and is awaiting signature. Once borrower(s) sign, app moves to Agreement Signed.

Agreement Signed
Loan agreement package has been signed by borrower(s). Borrower needs to enter repayment info in their portal to move to Awaiting Installation.

Awaiting Installation
Notice to Proceed is issued, meaning all loan docs have been signed by the customer & contractor may start work. Contractor initiates Completion Certificate once the work is completed.

Pending Rebate Approval
For loans requiring rebate approval, this status indicates that an app is awaiting rebate approval. App remains in this status until approval is received by NEIF program partner.

Ready for QA Review
The Lending team has received signed copies of the Completion Certificate from contractor and borrower(s). NEIF is ready to begin QA review.

QA Review in Process
The NEIF Quality Assurance (QA) review process has begun but has not yet been completed.

Ready for Funding
The application has officially entered the funding process. Once funded, the app moves to the Loan Funded status.

Loan Funded
The loan has been funded. Funds should be received within 1-2 business days.

Expired
The application is beyond the 120-day window for credit approval. At this point, an applicant needs to re-apply for financing.

Rejected
Application has been denied for financing.

Not Interested
Borrower has advised that they do not wish to move ahead in the financing process.

Lead Expired
After 30 days, if a borrower has not proceeded with their application, the lead will expire.

Click here to watch full demos of NEIF's residential borrower application and process.

***Indicates an action step within the portal that requires contractor's attention before moving to the next status.**

Types of Users in the Portal

There are two different types users set up in the Portal:

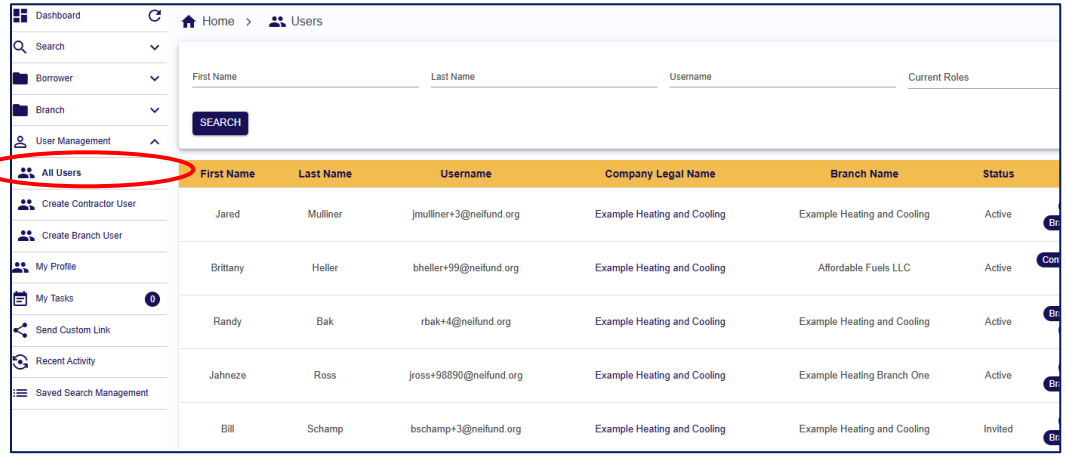
1. **Administrator —** these are users that:
    - Receive a copy of the **Completion Certificate** to sign
    - Can **add, edit, and remove** other users on the account
    - **There can be more than one admin set up in the Portal

2. **User** — these are portal users that:
    - Will **not receive** a copy of the Completion Certificate to sign

How to View, Add & Remove Portal Users

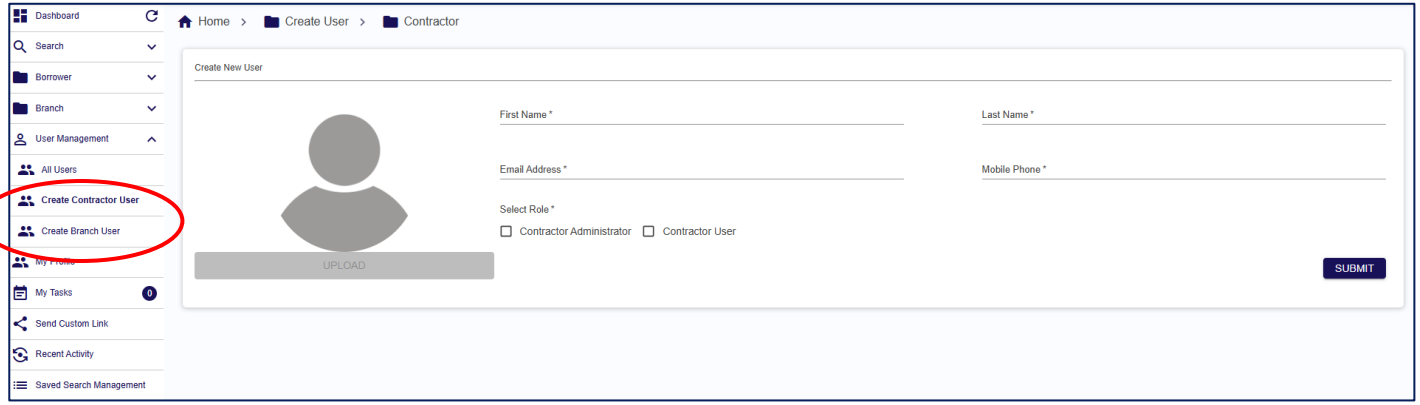
Remember: only Admins can add, edit and remove Portal users.

Click on **All Users** under the User Management dropdown to view and remove current portal users.



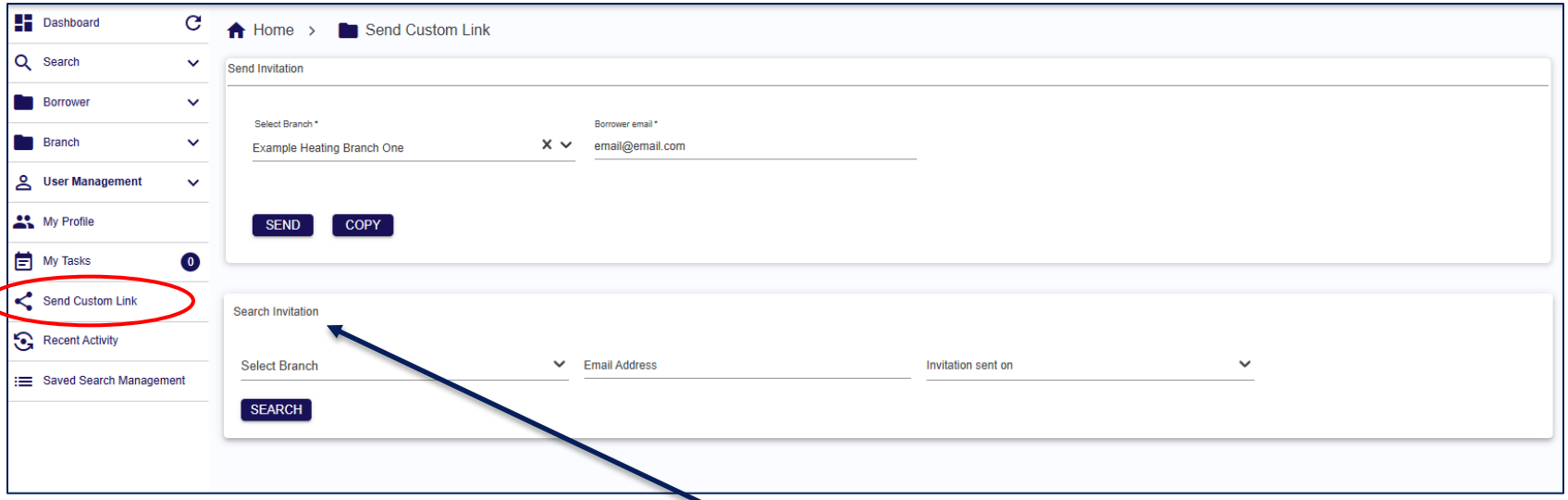
Admins can also add users to the Portal by clicking **Create Contractor User** from the dropdown.

***If a contractor has multiple branches set up,** they will click **Create Branch User**— this allows users to be set up to view *ONLY* the appropriate branches.



How to Send Customer Application Links

You can enter a customer's email address to send them a direct, custom link to easily apply for financing.



Click on **Send Custom Link** from the dropdown.

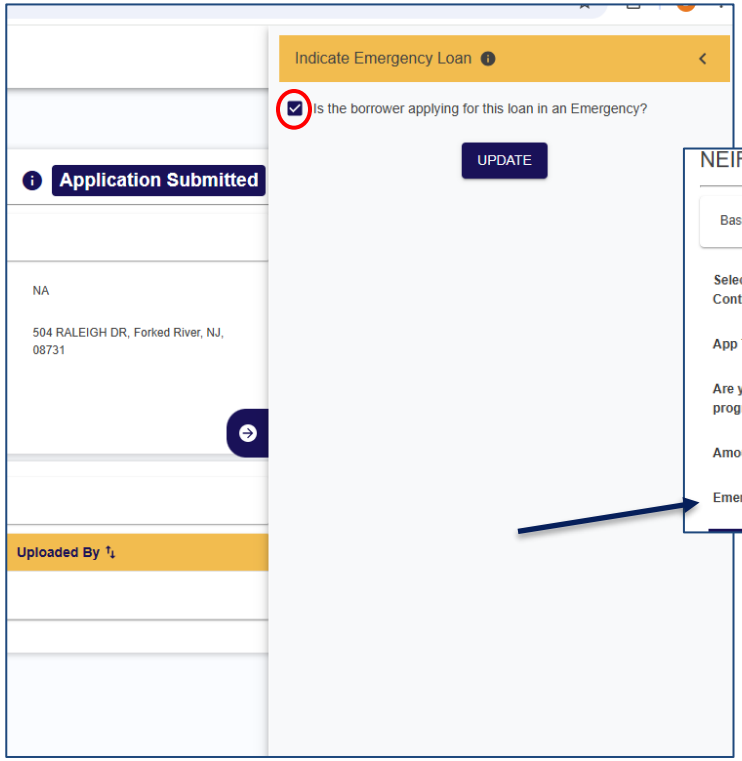
Enter a customer's email address to email that customer a direct link to apply for financing.

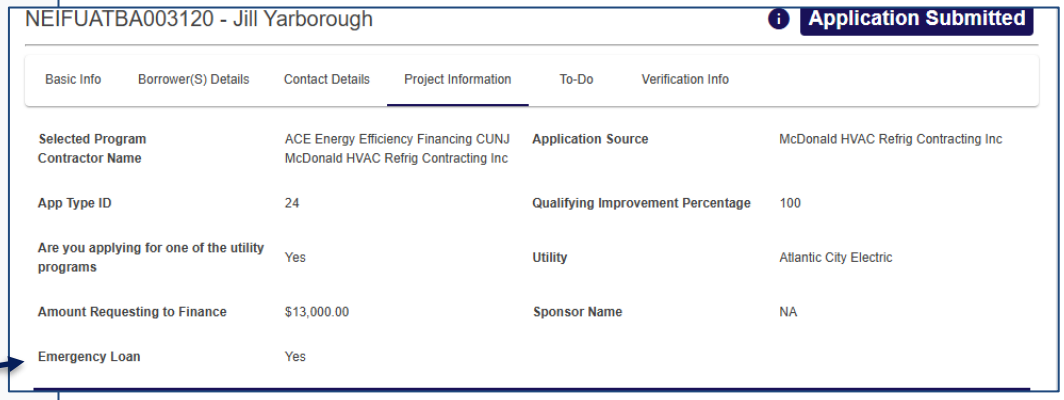
You can also use the **Search Invitation** fields to view all emails (and application links) that have been previously sent.

How to Indicate Emergency Installation

To indicate that an installation is an emergency, open the appropriate borrower application and click the **BLUE ARROW** to open the Action Menu.

Click the check box under *Indicate Emergency Loan* tab and hit the blue **UPDATE** button.





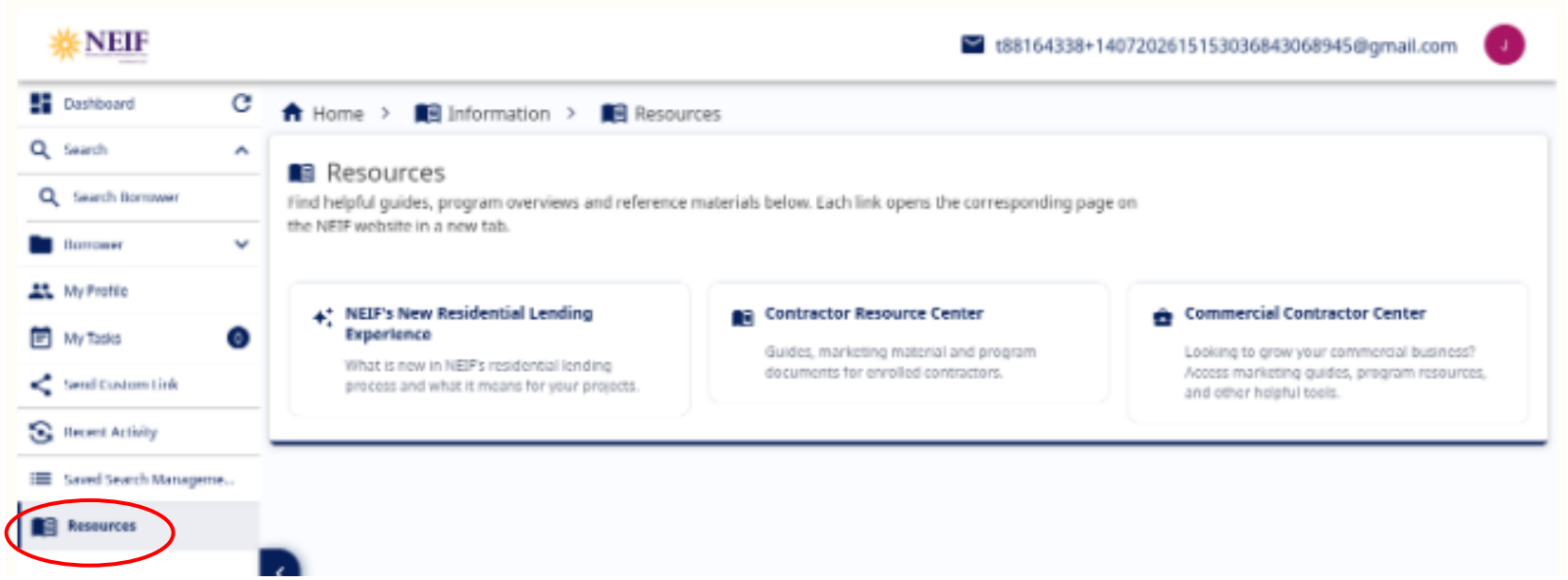
Once the blue **UPDATE** button is clicked, you will be able to see the Emergency Loan field update/reflect on your borrower's application.

****Once an offer is sent to the borrower, you will no longer be able to mark the application as an emergency.**

How to Access Additional Resources

To access additional resources, navigate to the **Resources** tab on the left menu.

This page contains links to pages on the NEIF website— further training on the Residential Contractor Portal, financing tools, and more.



How to Opt In: EnergyPlus Best of Both Worlds

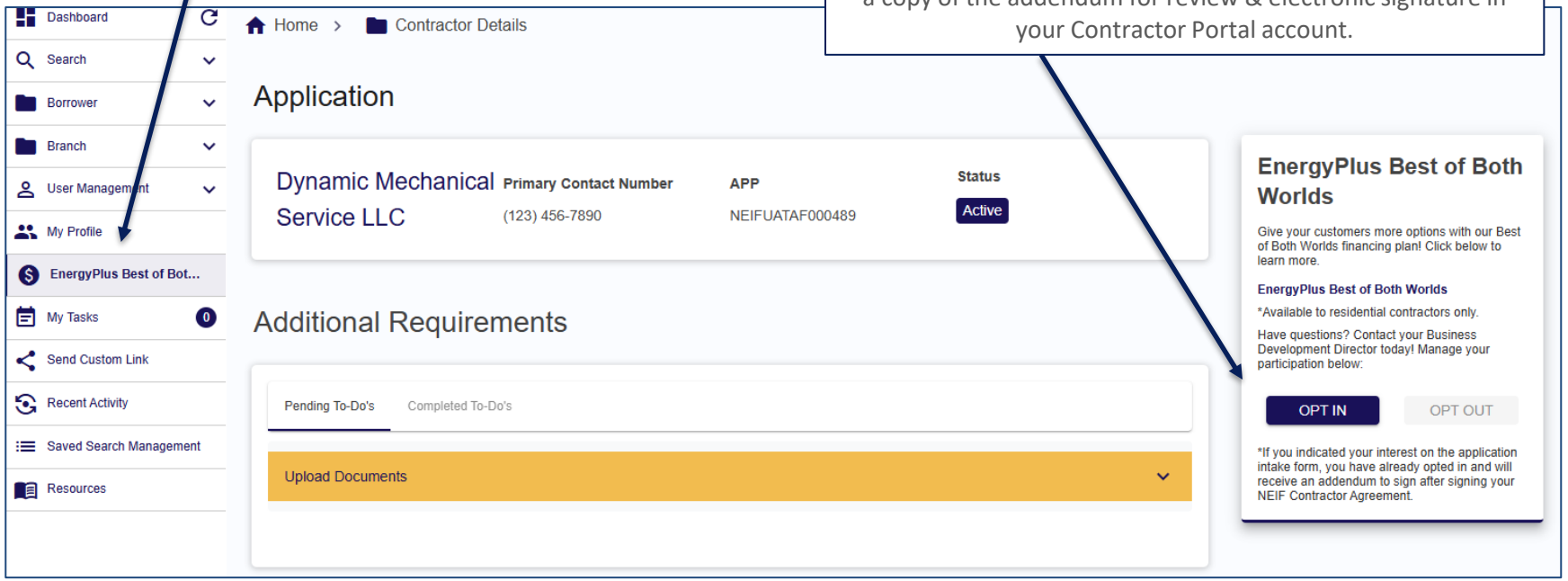
For those interested in offering EnergyPlus Best of Both Worlds Financing— opt into the program directly from your portal.

PLEASE NOTE: Once you have opted in, you **must wait a minimum of 30 days before opting out** of the program, if you wish to do so.

Click on **EnergyPlus Best of Both Worlds** tab on your left menu.

Learn more about the program by clicking on the **blue hyperlink** in the EnergyPlus Best of Both Worlds pop-up box.

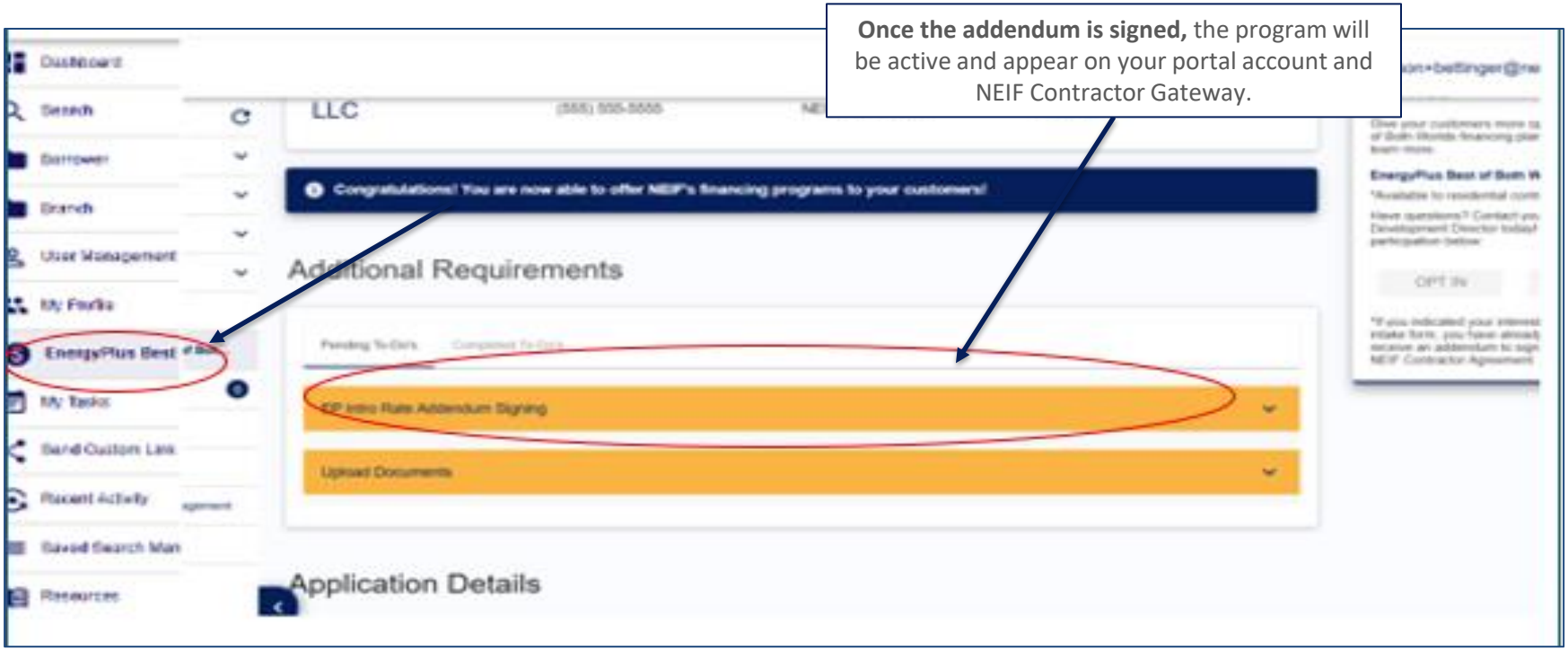
Once you have clicked the blue **OPT IN** button, you will be sent a copy of the addendum for review & electronic signature in your Contractor Portal account.



How to Opt In: Signing the Addendum

Once the NEIF team receives your opt-in request, you will be sent the **EP Intro Rate Addendum.**

When this is ready for you to electronically sign, you will be notified via email to log into your NEIF Contractor Portal Account. This appears as a task under *Pending To-Dos.*



NEIF's Lending Process

Financing Application is Initiated
NEIF Contractor sends their unique application link to borrower, OR borrower applies via link on NEIF Financing Gateway Page or website.

Borrower Starts Application
Borrower completes NEIF Financing application, consenting to soft & hard credit pulls. Soft credit pull occurs during application— app moves forward **only** if meeting NEIF's minimum FICO score.

Borrower Completes Application
Borrower finishes and submits application, completes Plaid Identity Verification and selects loan option (if applicable).

At this time, hard credit pull occurs via TransUnion.

Contractor Tracks Application
Contractor receives email informing them that a borrower has applied for financing and logs into their portal to track status and to-dos relating to the application.

Proposal or Workscope is Uploaded
Contractor uploads the proposal or workscope to the corresponding borrower's application in their portal.

NEIF Approves the Loan
Noticed to Proceed emails are sent to both contractor and borrower.

Completion Certificates Are Initiated & Signed
Contractor initiates the Completion Certificate in their portal and can sign directly in their portal as well.

Borrower receives and signs a copy in their borrower portal.

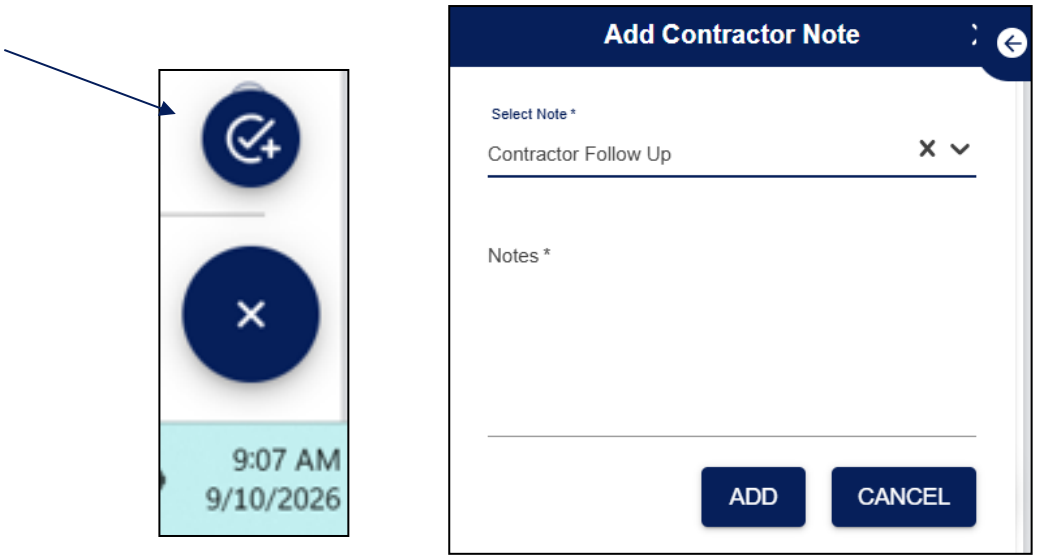
Fund Disbursement Occurs
NEIF pays contractor via ACH within 3 business days.

If borrower applied for a loan through a utility program, the utility must approve the rebate before funds are sent to contractor.

Contractor Notes in the Portal

Communicate with NEIF's Lending Team in the portal by using the **Contractor Notes** feature to send and receive notes.

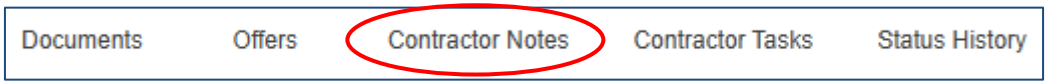
In a borrower's application, click on the **blue plus-sign icon** in the bottom right of your screen.



A new pop-up opens, where you're able to type and send notes to the Lending team.

When you enter a note, you will also receive a confirmation via email that it has been sent. You will also receive an email any time a member of NEIF's Lending Team responds.

All conversations and responses can be viewed in the **Contractor Notes** section of that same borrower's application.



Automated Emails & Examples – for contractor

These are some examples of emails that you can expect **to receive throughout the borrower application process**— notifying you of any customer application updates.

Hello Christopher Reilly,

Please submit the Workscope Document for **Jesus Espinosa** (**NEIFUATBA002483**).

The link below will redirect you to access your account

Access your account now

Hello!

This is a courtesy reminder that a Signature is required on the Completion Certificate for Kimyung Sim. Please log-in to your account and sign the certificate when the installation has been completed. We will disburse funds after all parties sign the Completion Certificate and all other program requirements have been completed.

Access your account now

Hello Max Erin,

We are pleased to inform you that approval has been issued for **Monserrate Rodriguez** (**NEIFUATBA002127**), and the installation may now begin.

Once the installation has been completed, please generate the Completion Certificate in your contractor portal for signature by all parties.

Access your portal now

Please feel free to contact us with any questions.

Emails will contain your **customer's name, application number, and an application link** for you to access in your portal.

Utility Program FAQs

Q: In the old NEIF Portal, we entered the full project cost before rebates and the system reflected the rebate deduction automatically. Is that no longer the case?

A: This process has been removed— the NEIF Lending team will deduct this on the back end once we see their estimate.

Q: Do we now need to account for qualifying furnaces or water heaters as part of the application, even if the borrower is not requiring financing for those items?

A: If they are financing these items with the loan, we need to have those listed as a qualifying improvement and cost. If they are not being financed, we do not need those items listed.

Q: Is the customer now responsible for uploading contracts and supporting documents through their portal?

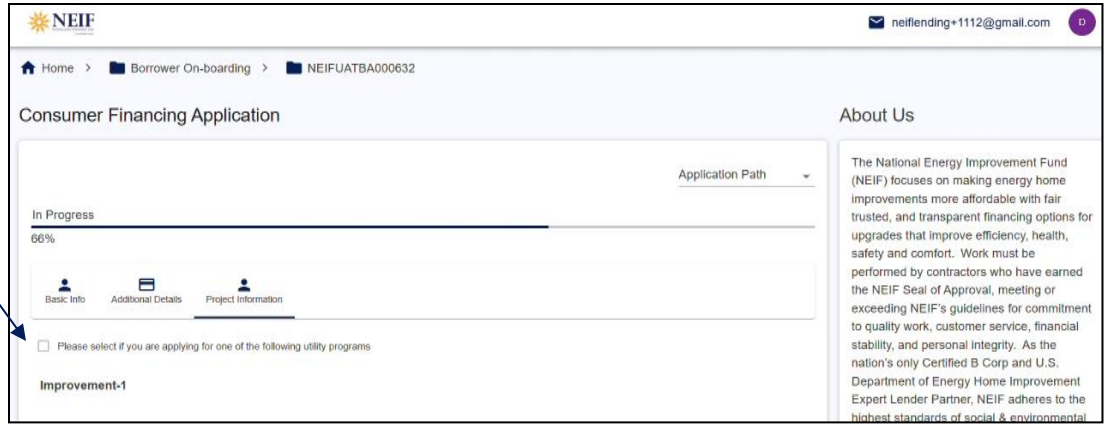
A: Either the customer or contractor can upload the workscope in their respective portal.

Q: Is there anything the borrower must do on the application to indicate they are requesting the utility program financing?

A: There is a box on the **Improvements** page of the application that the customer must check to indicate that they are applying for utility program financing.

Utility Financing Information (continued)

If a customer is applying for a utility program (JCP&L, ACE, RECO), they **must** check off the appropriate box on their borrower application.

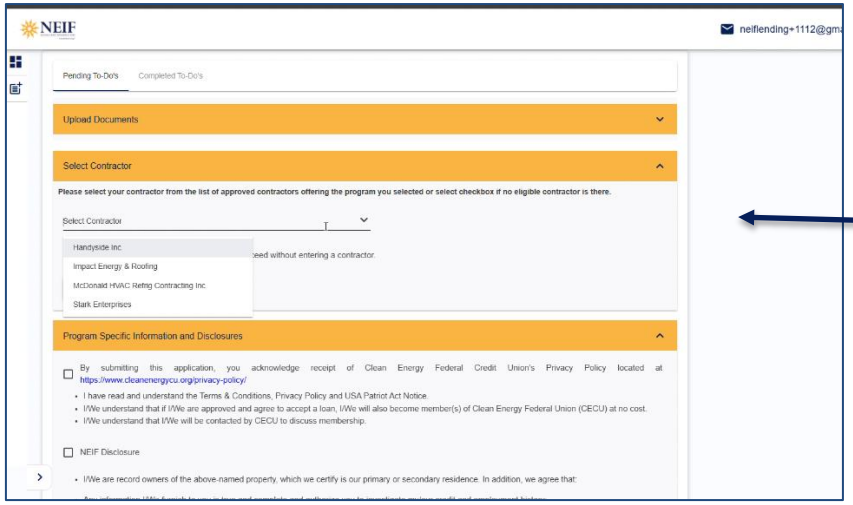


What Happens Once the Borrower Submits their App?

During the borrower application process, only a **soft credit pull** will be completed.

Once the application is **fully submitted,** if the soft credit pull has passed, the **customer will agree to having a hard credit pull** done through TransUnion.

When the hard credit pull is successfully completed, a Preliminary Offer will be presented for customer verification only. **A final, official offer will be generated once the workscope is uploaded (by contractor or customer) has been reviewed.**



Once the borrower completes their application, they will complete **Plaid Identity Verification**, select their contractor and agree to terms & conditions as well as a hard credit pull via TransUnion.

**if a borrower applies using a contractor's URL, they will not be prompted to pick a contractor.

Automated Emails & Examples – for borrower

These are some examples of emails that **borrowers receive throughout the application process**.

Once the borrower submits their application, their customer portal will be created. In their portal, they can see any outstanding "To-Dos"—uploading documents, **completing Plaid for identity verification**, etc. They will also receive emails notifying them that they must log in to complete these tasks.

Dear Christina Brown,

Thank you for applying with NEIF. Your loan application has been successfully submitted and is now under review.

Our team is carefully reviewing the application, and we'll get back to you as soon as possible with the next steps. If we need any additional information, we will contact you. In the meantime, you can log in to your account anytime to check the status of your application.

Thank you for choosing NEIF for your financing needs.

Sincerely,
National Energy Improvement Fund, LLC
Energy Lending Team
lending@neifund.org
(888) 961-6343, Option 4, Option 1

Hi Christina Brown,

We need a bit more information from you to complete your loan application NEIFUATBA002492. Please upload the following documents to your account:

- Workscope Review Document

The link below will redirect you to access your account

Access your account now

Feel free to reach out to us at our toll free number (888) 961-6343 with any questions.

Best Regards,
NEIF

Who to Contact at NEIF

NEIF's Business Development, Contractor Relationships, and Lending teams are here to help you navigate the new contractor portal system with confidence.

Randy Bak, Senior Director
Business Development
New Jersey
rbak@neifund.org
(978) 766-7348

Trey Muffet, Senior Director
Business Development
National Residential & Commercial
tmuffet@neifund.org
(415) 812-8105

Brittany Heller, Manager
Contractor Development
bheller@neifund.org
(484) 838-5487

Jared Mulliner, Senior Director
Business Development
Northeast U.S.
jmulliner@neifund.org
(484) 550-6354

Bill Schamp, Senior Director
Sales Management
Most PA Contractors
bschamp@neifund.org
(215) 527-5241

*If you're unable to reach your BD Director, contact NEIF's **Contractor Relationships team** for all contractor-related questions.

Contractor Relationships
contractors@neifund.org
484-838-5460 Option 3

*For specific questions concerning your borrowers' application, contact **NEIF's Lending team.**

NEIF Lending Team
lending@neifund.org
484-838-5460 Option 4