

Special Financing for Energy Efficiency Upgrades for Georgia Homeowners

NEIF
NATIONAL ENERGY IMPROVEMENT FUND
A Certified B Corp™

OCTOBER 2026

GEFA Energy Efficiency Financing

In coordination with the Georgia Environmental Finance Authority (GEFA), the National Energy Improvement Fund (NEIF)—a Certified B Corporation™ and U.S. DOE Home Improvement Expert Lender—offers **Georgia homeowners access to fixed, low monthly payment financing for improvements** that make homes more energy efficiency, healthy, and safe.

Program Overview

- **4.99% APR financing** for 36-, 60-, or 120-month terms
- **Loans from $3,000 - $50,000,** based on credit score
- **100% financing** of project available
- **No penalty** for pre-payment
- **Approved energy audit required*,** with qualifying measures identified in the audit

***Energy audits must include a Home Energy Score** (or an acceptable alternative) and four additional requirements established by the DOE. Auditors must be Home Energy Score Credit Assessors.*

All work must be installed by a NEIF-approved contractor to qualify, with participation in in Georgia's Home Energy Rebates Program, Weatherization Assistance Program, or another energy efficiency utility program encouraged.

Low Monthly Payment Examples

- **Eligible loan amount based on qualifying credit score:**
  - 700 and above: $3,000 to $50,000
  - 680-699: $3,000 to $35,000
  - 640-679: $3,000 to $25,000

	36 Months	60 Months	120 Months
$3,000	$90	$57	$32
$5,000	$150	$94	$53
$7,500	$225	$141	$80
$15,000	$449	$283	$159
$25,000	$749	$472	$265
$35,000	$1,049	$660	$371
$50,000	$1,498	$943	$530

*As of November 2026. All loans are made directly to the consumer by National Energy Improvement Fund or its lending partners. Rate and maximum loan amount based on borrower's credit.

Eligible Properties

- One-to-four-unit primary, Georgia-deed homes and co-operative housing communities
- Owner-occupied, no investment properties
- Must be affixed to a permanent foundation
- No lien is filed on your property
- Properties owned or held in trust are not eligible
- Applicant must meet all credit guidelines

Qualifying Improvements

- Air Sealing and Insulation
- Heat Pumps (Air Source, Ductless) and Central AC
- Gas Furnaces, Water Heating, Windows
- Solar PV (not to exceed 60kW) and Solar Hot Water
- Energy Storage Systems
- Energy-Efficient Lighting and Smart Thermostats

Loan Approval & Funding

1

"Know Before You Go" Credit Pre-Screen & Easy NEIF Application

- Contractor proposes an upgrade that qualifies for GEFA Energy Efficiency Financing.
- Credit qualify customers with just a name and address. Know before you go!
- This won't impact the customer's credit.
- To have your customer apply, use your company's custom NEIF Financing Gateway on your phone or tablet— giving them monthly payment options.

2

Submit Docs & Track Progress— Let NEIF Take Care of the Details

- Customer will receive a notification that the financing application was submitted, as well as an instant credit decision. Both contractor & customer can view and track the loan status on your individual NEIF portals.
- Upload a PDF or Word Doc of the job proposal/workscope to the NEIF Contractor Portal as soon as possible.
- NEIF's Energy Lending Specialists will assist both contractor and the customer to expedite final approval and funding.

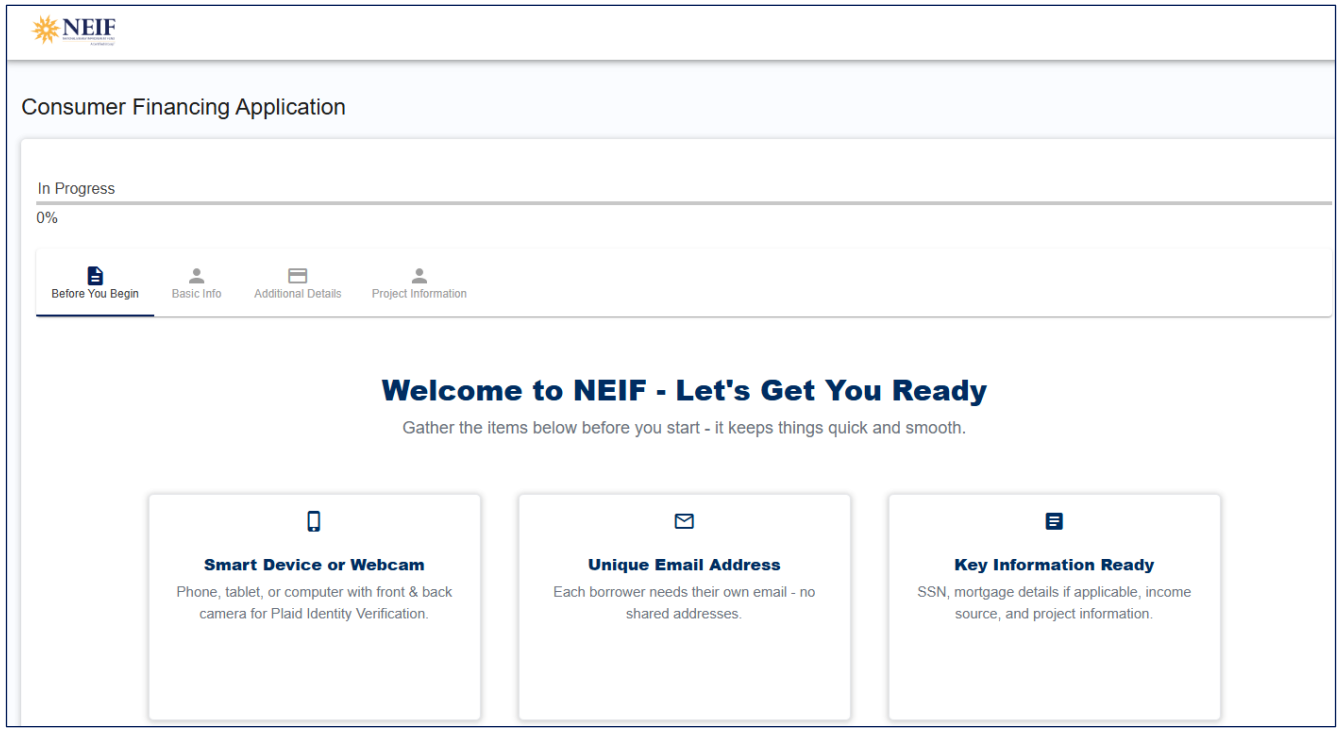
3

From Approval to Payment— Fast Contractor Funding

- Electronic documents are available in the customer's portal upon approval, typically as soon as the workscope has been uploaded and reviewed.
- Contractor can review the status of the customer application at any time by logging into their Contractor Portal.
- Contractor will initiate the Completion Certificate once the job is complete. This will send the document to both the contractor & customer(s) for signatures.
- NEIF funds the contractor directly via ACH within 2 business days of final documents being signed and utility rebate approval (where applicable).

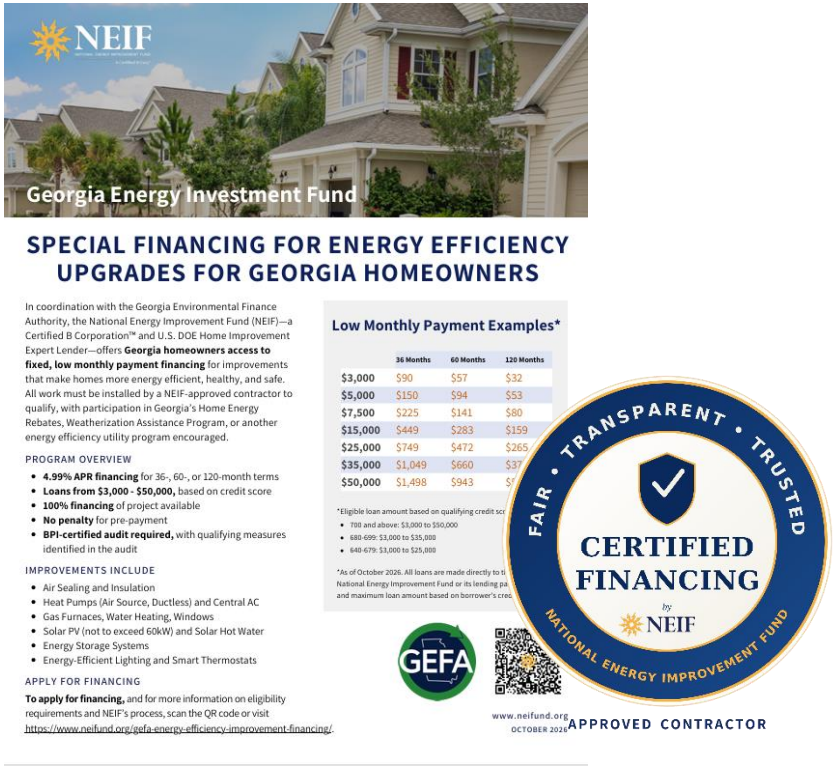
Process Overview — Credit Application

- Each NEIF-approved contractor receives their own application link.
- Customers can apply directly for an instant credit decision.



Contractor Marketing Resources

- Each NEIF-Approved Contractor has a unique NEIF Financing Gateway URL, which can be accessed online or in the home on mobile devices.
- NEIF contractors receive marketing materials such as customer-facing one pagers.
- Contractors also have access to a library of NEIF web banners and graphics.



Next Steps: Become a NEIF-Approved Contractor

The NEIF Seal of Approval for Contractors means:

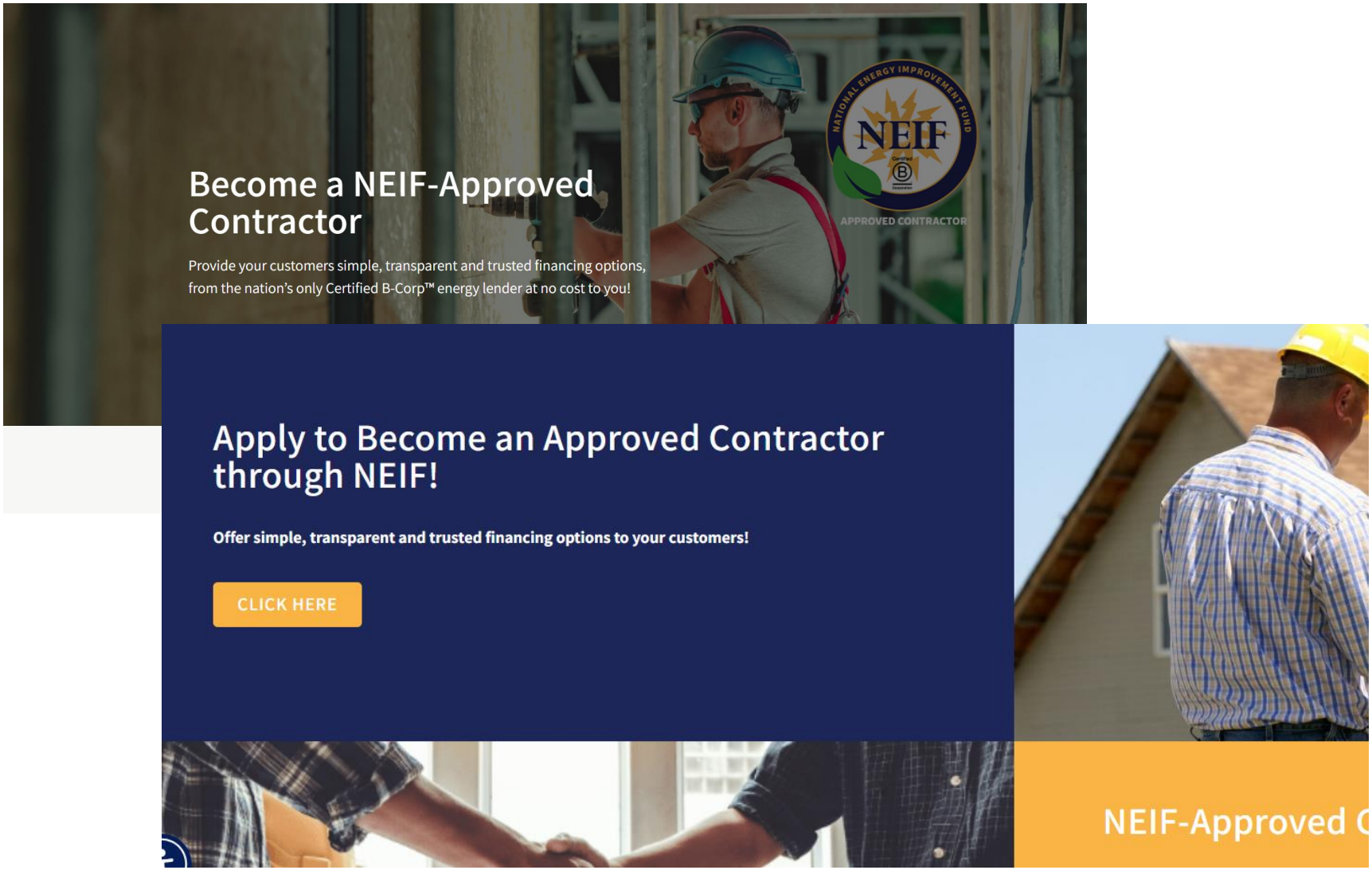
- **Access to all NEIF's financing programs**
  - Special utility and government programs for targeted improvements
  - No contractor-fee EnergyPlus financing for all types of home improvements
  - Small Business and Commercial Financing and Rebate Advance Funding
- **Reputational enhancement** for your company by association with the nation's only Certified B Corp™, U.S. 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 customers

Join Us!

FAIR • TRANSPARENT • TRUSTED
CERTIFIED FINANCING
by NEIF
NATIONAL ENERGY IMPROVEMENT FUND
APPROVED CONTRACTOR

APPLY TODAY! www.neifund.org/become-approved-contractor/

https://www.neifund.org/become-approved-contractor/



Program Training For Your Sales Team

Trey Muffet, along with NEIF's Business Development, Contractor Relationships, and Marketing teams, will provide you with clear, simple training on how to use this program and additional financing options from NEIF.



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Brittany Heller, Manager
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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.



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