

SPECIAL FINANCING FOR ENERGY EFFICIENCY UPGRADES FOR GEORGIA HOMEOWNERS

In coordination with the Georgia Environmental Finance Authority, 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 efficient, healthy, and safe. All work must be installed by a NEIF-approved contractor to qualify, with participation in Georgia's Home Energy Rebates, Weatherization Assistance Program, or another energy efficiency utility program encouraged.

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 Certified Assessors.

IMPROVEMENTS INCLUDE

- 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

APPLY FOR FINANCING

To apply for financing, and for more information on eligibility requirements and NEIF's process, scan the QR code or visit https://www.neifund.org/gefa-energy-efficiency-improvement-financing/.

Low Monthly Payment Examples*

	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

*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

*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.

GEFA