

PENNSYLVANIA'S SPECIAL FINANCING

FOR ENERGY-EFFICIENT HOME IMPROVEMENTS

KEEP HOME ENERGY LOAN

KEYSTONE ENERGY EFFICIENCY PROGRAM
Supported by PEDA ▪ Powered by NEIF

Most Pennsylvania homeowners can upgrade their home's heating and cooling systems (HVAC), windows, doors, and insulation with special low-rate, fixed monthly payment financing supported by the Pennsylvania Energy Development Authority (PEDA).

- **100% financing of project, no lien filed on your home**
- **Maximum project size is $25,000**
- **No penalty if you pre-pay**
- **Work must be performed by NEIF-Approved Contractor** who must certify that the primary qualifying improvements are listed at energystar.gov/products at the time of installation

IMPROVEMENTS INCLUDE:

- **Heating & Cooling Systems, Water Heating**
- **Windows, Doors, Insulation**

Qualifying improvements are limited to the categories listed at keepenergyloan.com. Financing may include all related work required for installation.

REDUCED RATES FROM 4.99% APR FOR NEW APPLICATIONS

	36 Months	60 Months	120 Months
	4.99% APR	6.99% APR	7.99% APR
$2,500	$75	$52	$30
$5,000	$150	$49	$61
$7,500	$225	$148	$91
$10,000	$300	$198	$121
$12,500	$375	$247	$152
$15,000	$449	$297	$182
$17,500	$524	$346	$212
$20,000	$599	$396	$243
$25,000	$749	$495	$303

All loans are made directly to the consumer by National Energy Improvement Fund, LLC. Rates subject to change.

Eligible loan amount based on qualifying credit score. Minimum Loan $2,500. Maximum loan as follows: 720-plus $25,000; 700-719 $20,000; 680-699 $15,000; 640-679 $10,000.

***Applies to applications received after July 1, 2025, until all allocated program funds are exhausted.**

100% financing available, instant credit decisions, easy paperless process, and responsive communication with you and your contractor.

Pennsylvania Energy Development Authority

OCTOBER 2025