

Keystone Energy Efficiency Program (KEEP) Financing

CONTRACTOR OVERVIEW

March 2025



SUPPORTED BY THE PENNSYLVANIA ENERGY DEVELOPMENT AUTHORITY (PEDA)'S ENERGY ACCELERATOR PROGRAM

keepenergyloan.org

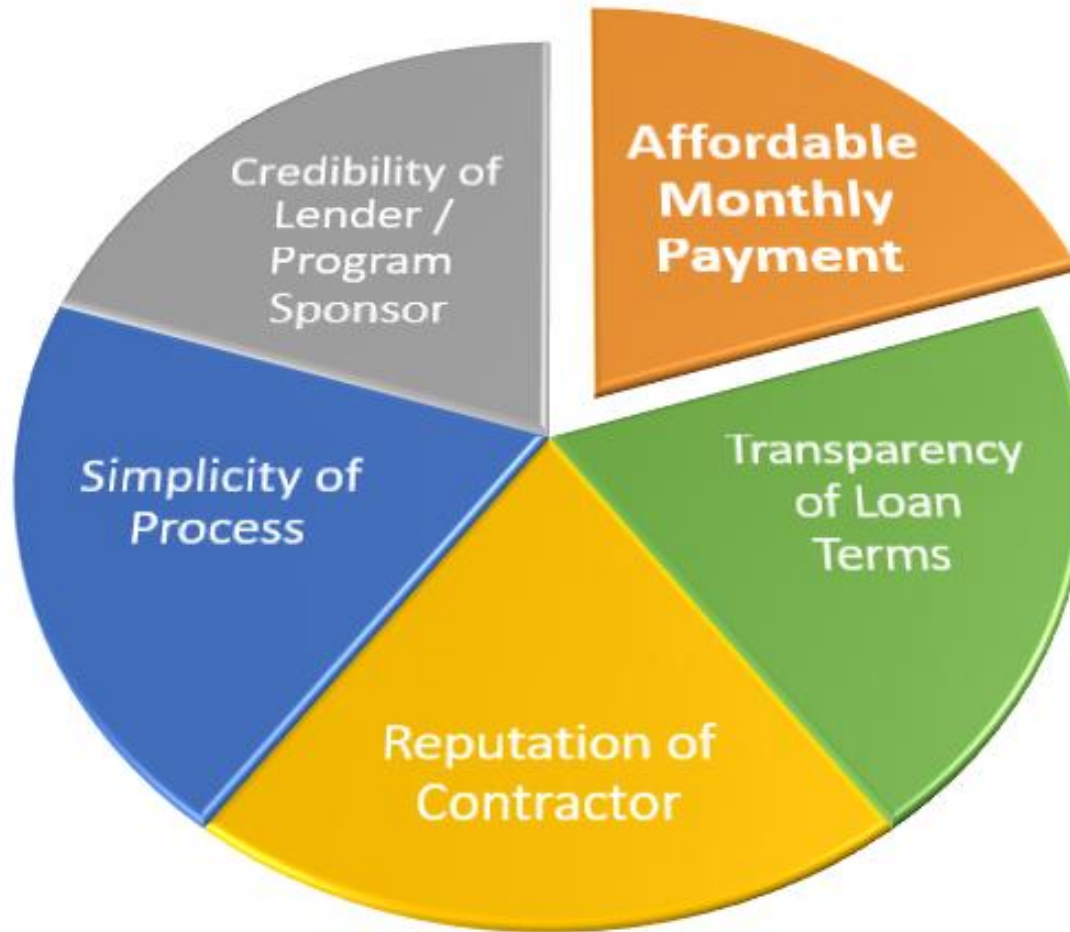
Special Financing for Energy Efficiency Upgrades for Pennsylvania Homeowners



KEEP HOME ENERGY LOAN

KEYSTONE ENERGY EFFICIENCY PROGRAM
Supported by PEDA • Powered by  NEIF

Consumers Making Energy Efficiency Upgrades Expect Trusted Financing



It's a major purchase, often unexpected. For many it's too big for generic or promotional "financing".

What drives customer "off the fence" for better energy upgrades?

Keystone (KEEP) Home Energy Loan – Overview

- Pennsylvanians can “Go Greener, Affordably” with fixed monthly payment financing for improvements that make homes more energy efficient.
- Eligible improvements include ENERGY STAR® rated measures such as heating and cooling, windows, doors, air sealing and insulation and other energy-saving improvements (qualification certified by contractor).
- Work must be performed by NEIF-Approved contractors who have been vetted for financial stability and ethical business practices.
- Approximately \$10 million in available funding for first phase.
- Supported by the Pennsylvania Energy Development Authority (PEDA)’s Energy Accelerator Program.
- Administered by NEIF, the National Energy Improvement Fund, a Certified B Corp Pennsylvania energy efficiency lender.
- 100% financing available, instant credit decisions, easy paperless process and responsive communication with you and your contractor.

Keystone (KEEP) Home Energy Loan – Rates and Terms

- Unsecured installment loan
- 3, 5, and 10 Year Terms
- **Maximum project size \$25,000**
- Loan amounts from \$2,500 to \$25,000, depending on borrower’s credit
- 8.99% fixed rate
(current rate as of April 2024)
 - Rate is locked in for full term when loan is made
- No penalty for pre-payment
- No consumer fees
- **No contractor fees**

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Monthly Payment Examples

Loan Amount	36 Months	60 Months	120 Months
\$2,500	\$79	\$52	\$32
\$5,000	\$159	\$104	\$63
\$7,500	\$238	\$156	\$95
\$10,000	\$318	\$208	\$127
\$12,500	\$397	\$259	\$158
\$15,000	\$477	\$311	\$190
\$17,500	\$556	\$363	\$222
\$20,000	\$636	\$415	\$253
\$25,000	\$795	\$519	\$317

All loans are made directly to the consumer by National Energy Improvement Fund, LLC. Payment estimates based on 8.99% APR. Rates subject to change.

- Eligible loan amount based on qualifying credit score.
 - 720 plus: \$2,500 to \$25,000
 - 700-719: \$2,500 to \$20,000
 - 680-699: \$2,500 to \$15,000
 - 640-679: \$2,500 to \$10,000

Keystone (KEEP) Home Energy Loan – Eligible Borrowers

- One to four unit primary or secondary (vacation) home, Pennsylvania-deeded properties.
- Owner-occupied, no investment properties, must be affixed to a permanent foundation.
- No lien is filed on the property.
- Properties owned by or held in trust are not eligible.
- Applicants must meet all credit guidelines.

Keystone (KEEP) Home Energy Loan – Eligible Improvements

- Work must be performed by a NEIF-Approved Contractor **who must certify that the primary qualifying improvements are listed at energystar.gov/products at time of installation.**
- Qualifying improvements are limited to the categories shown below.
- Financing may include all related work required for installation.
- **Maximum project size is \$25,000.**

HEATING/COOLING/WATER HEATING	BUILDING PRODUCTS/OTHER
<ul style="list-style-type: none">• Air-Source Heat Pumps• Boilers & Furnaces• Central Air Conditioning• Ductless Heating & Cooling• Smart Thermostats & Ventilation Fans• Heat Pump Water Heaters• High Efficiency Gas Storage Water Heaters• Solar Water Heaters• Whole Home Tankless Gas Water Heaters	<ul style="list-style-type: none">• Residential Windows, Doors, and Skylights• Seal and Insulate• Storm Windows• Electric Vehicle Chargers• Smart Home Energy Management Systems

Contractor Certification of Eligible Improvement

- The qualifying improvements (make and model number) must be listed at <https://www.energystar.gov/products>

The screenshot shows the ENERGY STAR website interface. At the top left is the ENERGY STAR logo. To the right are navigation links: ABOUT, FOR PARTNERS, and a search bar. Below these are category links: Find Products, Save at Home, New Homes, Commercial Buildings, and Industrial Plants. The main heading is 'Energy Efficient Products'. Below the heading is a paragraph of text and two blue buttons: 'See Energy Efficient Products For Businesses' and 'See A Full List Of Products'. The page is divided into two main sections: 'Heating & Cooling' and 'Appliances'. Each section contains a list of product categories with links and three representative product images in a grid.

ENERGY STAR

ABOUT FOR PARTNERS SEARCH

Find Products Save at Home New Homes Commercial Buildings Industrial Plants

Home » Energy Efficient Products

Energy Efficient Products

Find all the information you need to choose ENERGY STAR certified products, including rebates, and retailers near you. Products that earn the ENERGY STAR label meet strict energy-efficiency specifications set by the U.S. EPA, helping you save energy and money while protecting our climate by making choices that count for a [clean energy future](#).

[See Energy Efficient Products For Businesses](#)

[See A Full List Of Products](#)

Heating & Cooling

- [Air-Source Heat Pumps](#)
- [Boilers](#)
- [Central Air Conditioner](#)
- [Ductless Heating & Cooling](#)
- [Furnaces](#)
- [Geothermal Heat Pumps](#)
- [Room Air Conditioners](#)
- [Smart Thermostats](#)
- [Ventilation Fans](#)

Appliances

- [Air Cleaners](#)
- [Clothes Dryers](#)
- [Clothes Washers](#)
- [Dehumidifiers](#)
- [Dishwashers](#)

Air-Source Heat Pumps

Smart Thermostats

Ductless Heating & Cooling

Electric Cooking Products

Clothes Washers

Clothes Dryers

Contractor Certification of Eligible Improvement

- The qualifying improvements (make and model number) must be listed at <https://www.energystar.gov/products>
- Use the “Product Finder” to ensure that the improvement you are installing qualifies as ENERGY STAR.
- The contractor must self-certify that the improvements qualify when they sign the completion certificate. This is a qualification for funding. Installations may be subject to quality assurance verification.
- Non-qualifying improvements and larger projects may be eligible for NEIF’s standard EnergyPlus financing.

The screenshot displays the ENERGY STAR website's Product Finder interface. At the top, there is a navigation bar with the ENERGY STAR logo, a search bar, and links for 'ABOUT', 'FOR PARTNERS', 'Find Products', 'Save At Home', 'New Homes', 'Commercial Buildings', and 'Industrial Plants'. Below the navigation, a breadcrumb trail reads 'Home > Energy Efficient Products > Product Finder > ENERGY STAR Certified Boilers'. A secondary navigation bar includes 'Languages: English | Français' and 'Access to ENERGY STAR API, Data Set or Excel File'.

The main content area features a 'Find and Compare' section with a 'Change Product' button. Below this, a 'Filter Your Results' sidebar on the left allows users to filter by keyword, fuel type (Natural Gas, Propane, Oil, or Do not filter), brand name (listing brands like A. O. Smith, Bradford White, etc.), efficiency (AFUE), and whether they can integrate hot water heating. The main results area shows 679 records found, sorted by Efficiency (AFUE). A highlighted section for zip code 18103 displays a rebate of 30% of cost up to \$600, valid from 01/01/2023 to 12/31/2023, with a 'Visit website to learn more' button. Below this, three product listings are shown: 'Energy Kinetics - Accel CS EK1C 90' (97 AFUE), 'HTP - EFTU-85WBN' (96 AFUE), and 'Radiant - R2KA 34/20' (96 AFUE), each with a 'CLICK FOR PRODUCT DETAILS' button and a 'Compare' link.

KEEP Home Energy Loan – Simple Process

1

"Know Before You Go" Credit Pre-Screen and Easy Application

- You can credit pre-qualify your customer with just a name and address - know before you go!
- Won't impact customer credit.
- To have your customer apply give them monthly payment options and use your company's custom NEIF Financing Gateway on your phone, tablet or website.

2

Instant Credit Decision. We Take Care of the Details

- Your customer will receive an immediate credit decision and you can view it instantly on your NEIF Contractor Portal.
- We will also email you and your customer.
- Upload a picture or PDF of customer contract or proposal to their NEIF Contractor Portal as soon as possible. **Must show manufacturer and model number of qualifying improvements.**
- Our Energy Lending Specialists assist the customer and contractor to expedite final approval and funding

3

Fast Contractor Funding

- Electronic loan docs are sent directly to the customer upon final approval, typically as soon as the contractor's proposal has been uploaded.
- Contractor can review the status of customer applications at any time by logging into their portal.
- Customer and contractor electronically sign off on job completion.
- **Contractor must certify that the qualifying primary improvements are listed at energystar.gov/products**
- NEIF funds contractor directly via ACH within 2 business days.

Questions? Need Training?

Randy Bak, along with our Business Development, Contractor Support, and Marketing teams will provide you with clear, simple training on how to use this great program and additional financing options from NEIF.



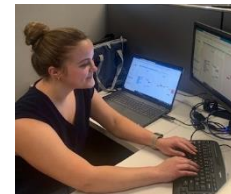
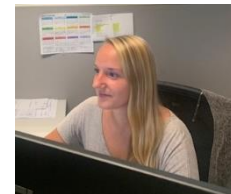
**Randy Bak, Senior Director –
Business Development**

rbak@neifund.org

978-766-7348

Schedule a meeting:

<https://go.oncehub.com/randybak>



Contractor Support /Marketing Team

contractors@neifund.org

484-838-5460 Option 3

Go Greener. Affordably.



The National Energy Improvement Fund, LLC (NEIF) is the nation's only Certified B Corp™ lender specializing in improvements that make homes and buildings stronger and more energy-efficient.

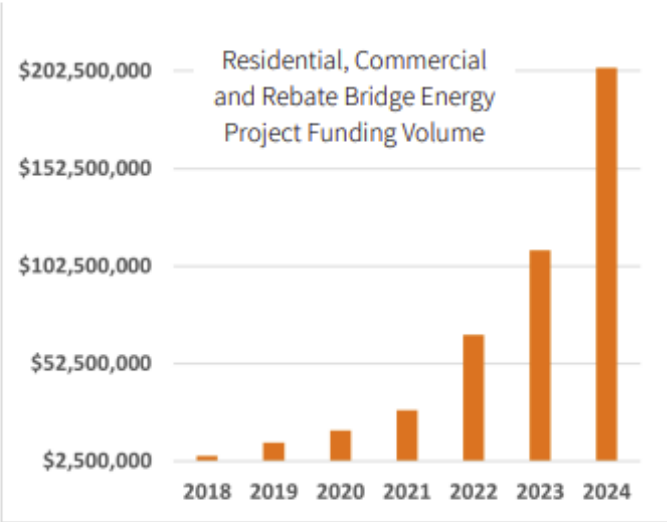
**FOCUSED ON AFFORDABILITY OF
ESSENTIAL ENERGY IMPROVEMENTS**



Focused On Affordability of **Essential Improvements**

NEIF is focused on improving the delivery channel, increasing affordability, and aiding contractor cash flow.

NEIF'S GROWTH IN ESSENTIAL EFFICIENCY PROJECTS



\$446,505,457
TOTAL PROJECTS FUNDED*

24,769
PROJECTS COMPLETED*

98,000,000
ESTIMATED KWH SAVINGS*

\$90,797,937
LOAN SERVICING PORTFOLIO**

Program & Market-Based Fair, Efficient & Complaint Lending



NEIF MAKES ESSENTIAL ENERGY UPGRADES AFFORDABLE.

As a Certified B Corporation, NEIF serves all income levels, including low-to-moderate income borrowers, where access to affordable energy upgrades is vital. Low and moderate-income households accounted for 47% of all loans in 2024.

Low	Moderate	Above Moderate
21%	26%	53%



NEIF SUPPORTS SMALL BUSINESS & JOB DEVELOPMENT.

NEIF currently supports over 1,800 contractors, the vast majority of which are small businesses. NEIF helps businesses grow by offering trusted, affordable customer financing, advance rebate funding to improve contractor cash flow, and ongoing training and support on best practices in energy efficiency business development.



NEIF IS AN EXPERT IN STATE AND UTILITY PROGRAM DEVELOPMENT.

NEIF administers financing programs for some of the nation's largest utilities for both commercial and residential customers and is actively working with states to implement "green banks" and other programs.



National Leader in Energy Efficiency Lending



neifund.org

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