MORE Program:

Helping Municipalities Afford Energy Efficiency

Energy Programs Office
July 14, 2026

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Pennsylvania
Energy Development Authority

MORE Program:

Helping Municipalities Afford Energy Efficiency

Agenda

Value of Municipal Energy Efficiency

Ava Roberts, EEA

MORE Program Recap & Discretionary Fund

Alayna Schmeider, PEDA/DEP

MORE Loan Program

Trey Muffet, NEIF

Q&A

ENERGY EFFICIENCY ALLIANCE
PENNSYLVANIA NEW JERSEY

The Value of Municipal Energy Efficiency: How the MORE Discretionary Fund Can Still Support Your Projects

The Energy Efficiency Alliance
Presentation to attendees at the MORE Educational Webinar
July 14, 2026

Mission

Our reason for existing

To champion efficiency as the foundation of a clean, just, and resilient energy economy.

Vision

The future we intend to help build

Energy efficiency anchors all efforts to meet our ongoing energy needs, improve health and comfort, promote energy equity, and protect our climate.

Values

Our guiding principles

We support energy efficiency that grows strong local economies, helps create resilient communities and healthy buildings, addresses pressing environmental issues, and advances an equitable, just, and sustainable future.

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ORGANIZATION

MISSION, VISION & VALUES

KEEA KEYSTONE ENERGY EFFICIENCY ALLIANCE
EEA-NJ ENERGY EFFICIENCY ALLIANCE OF NEW JERSEY

Why Does *Municipal* Energy Efficiency Matter?

- In PJM, peak summer demand will increase by 1,000 MW by 2040 - **and rates could increase up to 30% by 2030**

- Local governments have **limited financial resources**

- Most municipalities **spend 10% of their entire budget on energy bills** for town halls, courthouses, libraries, etc.
  - Municipalities with older/leakier buildings pay even more

- Small "commercial" buildings like municipal facilities can **save 30% on energy bills** using basic EE measures
  - E.g. **LED lighting** can reduce lighting-related electricity **use by 75%**

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What does energy efficiency mean?

- **Energy efficiency (EE) is anything that:**
  - Reduces the amount of energy (gas or electric) you use
  - *OR* reduces pressure on the grid
- **Energy efficiency solutions are either:**
  - Energy Conservation Measures (think: facility-level)
  - “Active” Energy Efficiency (think: total energy usage-level)

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“Active” Energy Efficiency

Changes to shift your “load profile (when/where) and manage energy

- **Demand response:** utility-run programs that help customers shift, reduce or change their energy use during peak times
- **Virtual power plants:** a network of energy resources like solar panels, smart thermostats, EVs, etc that work together as a coordinated “power plant”
- **Benchmarking** - measuring how your buildings do against others using tools like Energy Star Portfolio Manager
- **Joint energy management agreements** - power-purchasing contracts shared by regional municipalities or regional authorities (WPEC, SEP)

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Energy Conservation Measures (ECM)

- **Always start with an energy audit where ECMs can be identified**
- Improve ventilation and evaluating the efficiency of the air handling.
- Replace inefficient equipment like motors, generators, etc.
- Upgrade HVAC systems
  - ex; Upgrading furnace and heated baseboards to mini splits/heat pumps
- Switching interior and exterior lights to LED
- Building shell measures:
  - Identify and fix leaks in roofs, walls, etc.
  - Insulating or re-insulating walls
  - Upgrading windows to be more heat resistant
- Managing water and wastewater

Case study: Allegheny County Fleet Garage

20%+ Projected cut in facility energy use once the LED lighting conversion is fully commissioned

- Energy efficiency and health and safety upgrades made using $750,000 in EECBG funding - no competitive bidding required
- Projecting that future upgrades will be supported through Guaranteed Energy Savings Act (GESA) - uses projected savings to pay for project

Big Picture:
Energy efficiency helps local governments track and manage data to meet their goals.

Read more about municipal energy efficiency success stories on our website!

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Municipal Energy Efficiency Data and Impact

- Local government buildings nationwide could save **$3.7 billion yearly** through a **20% improvement in energy efficiency**
- Pennsylvania municipalities can utilize the PA DEP Shared Energy Manager program:
  - 2024 participants identified **nearly $2.9 million in annual savings** and more than **$23 million in available incentive funding**.
- Turning opportunity into action:
  - **Reading, PA** using a **Guaranteed Energy Savings Act (GESA)** agreement to fund municipal HVAC/lighting upgrades and solar.
  - **Forest Hills, PA** constructed a net-zero-energy municipal building; part of Pittsburgh 2030 District (whose participants **avoided $44.2 million** in energy costs in 2024)

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Other city-specific case studies of EE

- The Philadelphia Energy Campaign: a plan to **advance energy affordability, resiliency, and sustainability while creating jobs & driving investment.**
  - City Council & Philadelphia Energy Authority collaboration
  - Included emissions & energy cost reduction targets for municipal buildings
- Infrastructure upgrades, retrofits, renewable power purchasing, etc. created results:
  - **$264 million in energy savings** across municipal structure portfolio
  - Municipal carbon emissions **cut by 49%**
- Campaign created **11,415 Philadelphia jobs and $1.3 billion in investment**

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How Can the MORE Discretionary Fund support your facility improvements?

- Remaining MORE funds may still available to you

  - **<u>regardless of whether you received MORE grant</u>**
- Interest rate buydowns available to **0%** over flexible timelines
- These funds can support your energy efficiency upgrades, diminishing upfront costs
- During or after your application, EEA can:
  - Provide technical assistance *(e.g. an energy evaluation of your facility and recommendations)*
  - Connect you with reputable energy professionals
  - Point you to financial resources (GESA, C-PACE, utility rebates through Act 129)

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Additional Resources

Federal educational resources for municipalities

- **Energy Star**
  - List of federal tax credits for Energy Efficiency
  - Energy Star Product Finder
- **Environmental Protection Agency**
  - Increasing the Efficiency of Local Government Buildings
  - Quantifying the Multiple Benefits of Energy Efficiency
  - Local Government resource page
- **Department of Energy**
  - List of Federal and State Incentives
  - Commercial Building Efficiency resource page
- DSIRE Database of Incentives for Renewables and Efficiency

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Other financial resources for municipalities

State programs

- Guaranteed Energy Savings Act (GESA) — allows schools and other government entities to procure large-scale efficiency upgrades through approved contractors with no upfront cost; the projects are repaid over time through the operational savings they generate
- Green Energy Loan Fund — a revolving loan program run through PA's Department of Environmental Protection (DEP), financing energy conservation and efficiency retrofits, rehabs, and new construction for local government buildings, along with commercial, nonprofit, multifamily, and industrial properties
- Local Climate Action Program **&** Shared Energy Manager — free DEP-run technical and personnel assistance for local governments building out emissions-reduction plans; municipalities can join a September–May cohort or a flexible, self-paced track
- Technical Assistance for Community Energy - FREE technical assistance for nonprofits partnering with local partners - located in or representing under-represented communities - on energy efficiency and clean energy projects

Utility programs

- Utility Programs **("Act 129"**— Pennsylvania utilities covered by Act 129) or with voluntary programs) offer rebates and technical assistance directly to municipal customers for efficiency upgrades

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Key Takeaways:

- Energy efficiency is good for balancing your ***budget*** and hitting your ***goals***
- There are n**umerous resources** you can stack to fund your project
- The **time** for energy efficiency improvements **is now**, not later
- **FREE** technical assistance is available to you from the Energy Efficiency Alliance - contact Ava for any project related questions!
- The **MORE Discretionary Fund can support you through your first steps of your energy efficiency journey**

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Thank you!

Questions?
Contact Ava Roberts at
aroberts@keealliance.org

MORE Program

Grant & Loan Program for local governments to improve their energy efficiency

Pennsylvania Energy Development Authority

MORE Grant Recap

- Applications closed December 6, 2024
- MORE Grant uses:
    - Level 2 energy audit
    - ECM project design
    - Interest rate buydown on MORE Loan
- Period of Performance ends 2026
- There will not be a second round of this grant

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Energy Development Authority

MORE Discretionary Fund

- Interest Rate Buydown on a MORE Loan – Approx. $761K to utilize
- First come, first served
- Available until May 2027 or funds are exhausted
- Eligibility:
  - **MORE Grant recipient**

    <u>OR</u>
  - **Pennsylvania municipal governments who were not eligible for an EECBG award directly from DOE**

  Eligible units of government:

Counties	Towns
Cities	Townships
Boroughs	Municipal Authorities

- Requested from NEIF during the loan application process
- MORE Grant recipients are eligible but must use their grant buydown budget first

Pennsylvania Energy Development Authority

MORE Loan

Use: Finances upgrades recommended (ECMs) in a ASHRAE level 2 audit

Eligible Entities: Local Pennsylvania Governments (counties, cities, boroughs, towns, townships, municipal authorities) who were not eligible from Energy Efficiency and Conservation Block Grant (EECBG) from the Department of Energy (DOE)

Interest Rate: Based on market rate. Can be bought down to as low as 0%

Compliance Requirements: Davis Bacon, Build America Buy America, State Historical Preservation, National Environmental Policy Act, etc.

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U.S. DEPARTMENT OF ENERGY
HOME IMPROVEMENT EXPERT™

MORE Loan

Funding for Essential Energy Improvements

About the National Energy Improvement Fund

- With a management and lending heritage dating to 1947, NEIF is organized as a for -profit Benefit Corporation.
- Providing fair, transparent financing for essential energy and resilience improvements like HVAC, roofing, lighting, and battery storage.
- Led by a seasoned team of energy financing innovators responsible for over $900 million in financing.
- Delivered through partnerships with contractors, distributors, manufacturers, utilities and governments.
- Supervised as a consumer lender and servicer in 26 states and operating a commercial financing platform nationally in partnership with over 40 utilities and programs.
- Earned Certified B Corporation® status and was named a Home Improvement Expert Partner by the U.S. Department of Energy in 2019.
- 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. NEIF is committed to affordability, climate impact, and job development.

Program Details

Financing as low as 0% from NEIF

Rate	As low as **0%***
Repayment	**Terms up to 12 years** available
Amount	▪ **$10,000 minimum** ▪ **No maximum financed amount**
Eligibility	▪ PA Municipalities who were not eligible for an EECBG Grant from DOE ▪ Work **must** be recommended on a Level 2 Energy Audit ▪ Work **must** be performed by NEIF-Approved Contractor
More Info	Learn more at: https://www.neifund.org/moreloan/

* Recipients of the MORE Grant may use funds for an interest rate buydown.

* If Municipality is not a grant recipient, they may be eligible for the MORE Program Discretionary Fund from PEDA to potentially help buy down the rate. Approval on a per project basis.

The MORE Loan Process

1. Complete Level 2 Energy Audit
2. Select installation contractor and finalize project design/scope of work: upgrades must be consistent with the energy audit
   - Contractor must comply with Davis Bacon requirements
3. Apply for NEIF financing and confirm remaining grant funds available to buy down the interest rate on your MORE Loan
4. Credit review process takes 5-7 business days
5. Credit approval and low-interest loan closing documents (as low as 0%)
6. Throughout the installation period, the contractor must submit weekly Certified Pay Roll (CPR)'s in the LCP Tracker.
   - Municipality to approve/reject weekly CPR's in LCP Tracker
7. Installation completed -> process application for final funding

Application Submission Guidelines

- NEIF Commercial Financing application: http://commercial.neifund.org/apply
- Level 2 Energy Audit
- Contractor scope of work/proposal
- 3 years of audited financials
- Most recent interim financials (income statement and balance sheet)

Thank you!
Contact NEIF

Any Questions? We'd love to hear from you!

Your primary point of contact

Contact **Trey Muffet**, Senior Director, Business Development

Phone: (415) 812 8105 | **Email:** tmuffet@neifund.org

Your primary point of contact

Chrissy Brenner, Senior Program Support Specialist

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Important Links

- NEIF Website: www.neifund.org
- Financing Application: commercial.neifund.org/apply

Questions?

Feel free to type a question in the chat or raise your hand to ask verbally.

Get In Touch

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The Department of Environmental Protection's mission is to protect Pennsylvania's air, land and water resources and to provide for the health and safety of its residents and visitors, consistent with the rights and duties established under the Environmental Rights Amendment (Article 1, Section 27 of the Pennsylvania Constitution).