

KANSAS HOME EFFICIENCY FINANCING CUSTOMER ADDENDUM



PROGRAM OVERVIEW

Evergy Kansas Home Efficiency Financing (a.k.a. "The Program") is an additional offer in the Evergy Kansas Whole Home Efficiency Program. The purpose of the program is to promote the accessibility and affordability of high efficiency HVAC equipment to moderate-income Customers in Evergy's Kansas service territory and create long-term energy savings and bill reduction opportunities through an on-bill charge tied to the premise. Participation in the Home Efficiency Financing Program is subject to both the Evergy Kansas Whole Home Efficiency Program terms and conditions as well as this Addendum. Home Efficiency Financing is valid for Heating and Cooling services completed on or after August 3, 2026, and is subject to the following:

ELIGIBILITY

The program is available exclusively to Kansas residential Customers receiving service under any generally available residential rate offered by Evergy and is classified as Moderate Income according to the current year's US Federal Poverty Level guidelines, defined as 201-300% of the Federal Poverty Level.

Customers residing in Census Blocks (A "Census Block" is a geographic area identified using U.S. Census Bureau data and approved Program eligibility criteria) where the average income falls within 201-300% of the Federal Poverty Level ("FPL") based on 3-person households will automatically qualify for this program. Additionally, Customers living outside these eligible Census Blocks who self-attest to meeting the income requirements will also be eligible for this offer.

Low Income Customers (200% or below FPL) who have been informed of the no cost Weatherization Assistance Programs but do not wish to move forward with those, may sign an acknowledgement that they elect to instead utilize Evergy's Home Efficiency Financing program. See the Customer Completion Required section for more information.

Neither credit checks nor other income verification will be required of the Customer.

PARTICIPATION

To participate in Home Efficiency Financing, a Customer must utilize an active Program authorized Trade Ally ("Trade Ally" is a contractor approved by Evergy to participate in the Home Efficiency Finance program) within the Evergy Kansas Whole Home Efficiency Program.

Home Ownership: If the Customer is not the owner of the location where upgrades are being installed, the property owner must sign an Owner's Agreement. ("Upgrades" are the HVAC measures offered through the Whole Home Efficiency Program as documented online at evergy.com/ways-to-save/discounts-link/heating-and-cooling). The owner must agree to have a Property Notice Form ("Property Notice Form" is a document filed with the county in which the property is located that indicates there is a finance charge associated with the installed upgrades) attached to their property records.

Rental Property Requirement: The landlord is responsible for notifying the new tenant of the on-bill financing agreement prior to signing lease agreement. If notice is not provided, Evergy is not held responsible.

Energy History: The Customer authorizes Evergy to release their energy usage history to the program Implementer ("Implementer" is the organization responsible for the day-to-day administration, delivery, and management of the program or by electronic mobile device application) to determine qualifying scopes of work.

IMAGE REQUIREMENTS:

As part of program participation, Trade Allies are required to document HVAC installations for quality assurance purposes. Trade Allies will take a minimum of four (4) photographs per project, including: Two (2) photographs of the existing HVAC unit being removed (one photo of the unit nameplate and one photo of the unit taken from approximately five (5) feet away), and Two (2) photographs of the newly installed HVAC unit. By participating in this program, Customer acknowledges and agrees that Trade Allies may take and upload these photographs as required for program verification and quality assurance.

ENERGY EFFICIENCY PLANS

Evergy will have the implementer conduct a cost analysis and develop a Financing Offer provided to the authorized Trade Ally for the Customer's decision if they would like to move forward with the on-bill financing.

Incentive Payment: Evergy will offer incentives currently available for eligible residential measures as defined in Evergy's KEEIA Demand Side Management Plan.

Qualifying upgrades for The Company's Financing Offer shall be limited to those where the annual tariff charge is no greater than 95% of the estimated annual benefit from the reduction to the Participant's annual utility charges based on electricity consumption.

Program incentives are applied to the total project cost. (Customer receives the rebate plus financing. Financing amount is reduced by rebate.) Evergy will offer qualifying projects with repayment terms up to 15 years at 0% interest to the Customer. Customers are responsible for any processing fees.

UPFRONT PAYMENTS

If the estimated annual bill savings is not sufficient to cover 95 percent of the upgrade costs, Customers can cover the difference through an upfront payment paid directly to the authorized Trade Ally. Upfront payments will be determined after the qualifying rebates are applied.

SERVICE CHARGE

Evergy will recoup its investment costs, including any applicable fees as permitted through a Monthly Payment. This charge will be assigned to the premise/meter where the HVAC upgrade is installed and will be paid by the Customer or their successor occupying that location until all costs are recovered. The Monthly Payment duration will not exceed 15 years. Details of the Monthly Payment and payment duration will be included in the Financing Offer.

COST RECOVERY

The Participant shall be billed the monthly payment as indicated in the signed Financing Offer approximately 30 days after verification of upgrades have been completed. Evergy will bill and collect Monthly Payments until tariff repayment is complete.

The Implementer will file a Property Notice Form; in the event of selling a property with a Property Notice Form, it is the seller's duty to inform the purchaser. If notification is not provided to purchaser, Evergy is not held responsible.

Completion of finance period: Once Evergy's costs for the upgrades at a location have been fully recovered (including fees and any repair expenses), the monthly payment will cease to be billed. Customers will have the option to pay in full any remaining costs associated with the upgrades at any time.

Monthly Payment Extension: In the event Evergy has to reduce or suspend the monthly payment due to repairs or other reasons, the repayment term shall be extended until the total amount received by Evergy is equal to the cost for installation, repairs, and deferred or missed payments as long as the Customer is still benefiting from the upgrade.

Uncollectible Payments: Costs associated with Participants who have fallen into non-pay status before complete recovery of equipment costs will follow the Company's standard Credit and Collections process.

Policy for Disconnection: The Company's disconnection for non-payment of the tariff is identical to the Company's standard policy.

Unoccupied Properties: If a location with installed upgrades becomes unoccupied and electric service is disconnected, the Monthly Payment will be suspended until a new Customer occupies the location. If the owner keeps the electric service active, they will be billed the monthly payment.

UPGRADES

Ownership of Upgrades: Evergy will retain ownership of the installed upgrades throughout the cost recovery period. Upon completion of the cost recovery, ownership will be transferred to the owner of the location.

Maintenance of Upgrades: Customers and owners of the location (if the Customer is not the owner) must keep the installed upgrades in place, in working order, and maintained according to the manufacturer's instructions throughout the cost recovery period. Customers must report any failure of the installed upgrades to Evergy or its Implementer as soon as possible. If an upgrade fails, the authorized Trade Ally will determine the cause. If the damage was caused by the owner, participant, or occupants, they will reimburse Evergy for the incurred expenses. If the failure was not due to the Customer, owner, or occupant, Evergy will determine if it is repairable through the Contractor/Manufacturer's warranty. Evergy may waive the remaining cost recovery balance for the Customer if the repair is not covered under warranty and is more economical to do so.

Upgrades Tied to the Location: The monthly payment will remain at the location where upgrades were installed until Evergy is repaid in full.

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HOME EFFICIENCY FINANCING DETAILS

Modeled kW Savings: _____	Tariff Term: _____
Modeled kWh Savings: _____	Monthly Tariff Charge: _____
Total Utility Incentive: _____	Monthly Cash Flow: _____
Total Amount Financed: _____	Interest Amount: _____
Tariff Total: _____	Customer Copay: _____

CUSTOMER COMPLETION REQUIRED

- ☐ Customers residing in a Census Block where the average income falls within 201%–300% of the Federal Poverty Level (based on three-person households; most current annual Census Data) will automatically qualify for Home Efficiency Financing.
- ☐ Customer self-attests to meeting the income requirements if they do not live in a designated Census Block.
- ☐ **Acknowledgment:** Customer living in a Census Block where the average income falls under 201% of the Federal Poverty Level acknowledges that they have been made aware of alternative program offerings (no-cost Weatherization Assistance Program) and have elected to participate in Home Efficiency Financing.

Account Number: _____

Email Address: _____

Signature: _____ Date: _____