



Canada Greener Homes Loan

LOAN APPLICATION STEPS

1

Schedule Pre-Retrofit Evaluation

Call or text **1-888-442-9577** or email Energyguy at **office@energyguy.com** to schedule a Home Energy Evaluation with a Registered Energy Advisor. **A pre-retrofit evaluation is required before you can begin the loan application process.**

2

Apply for Your Loan

Sign in or register for an account at **Canada Greener Homes Loan portal** to get started on your loan application. *Energyguy will notify you when you can apply.*

Submit your loan application **BEFORE** starting any upgrades. **Retrofits started before submission will not be eligible.**

3

Complete Retrofits

Get the work done and improve your home's energy efficiency. Keep all invoices and receipts.

4

Schedule Post-Retrofit Evaluation

Call or text **1-888-442-9577** or email **office@energyguy.com** to schedule your post-retrofit evaluation.

5

Request Final Loan Advance




Log in to the loan portal and select "**Request Funding**" after Energyguy uploads post-retrofit evaluation.

6

Receive Loan Amount

Final loan amount confirmed via email, with balance deposited into your account **within 10 days of approval.**

LOAN DETAILS

-  \$5,000 - \$40,000 Available Loan
-  0% Interest, 10-Year Amortization
-  Credit-Approved Personal Loan

ELIGIBILITY REQUIREMENTS

- Canadian citizen / resident authorized to work in Canada
- Own your primary residence
- Completed EnerGuide evaluation after April 1, 2020
- Good credit history
- Home type: detached, semi-detached, row- home/townhome, mobile home, or low-rise multi- unit residential building
- Retrofits meet or exceed Greener Homes requirements

ELIGIBLE RETROFITS

- Solar Photovoltaic System
- Window/Sliding Glass Door
- Ground Source Heat Pump
- Air Source Heat Pump
- Water Heater Heat Pump
- Resiliency Measures
- Smart Thermostat
- Attic Insulation
- Cathedral or Flat Roof Insulation
- Exposed Floor Insulation
- All Foundations
- Basement Wall
- Crawlspace
- Air Sealing

CANADA GREENER HOMES LOAN: ELIGIBLE RETROFITS & CRITERIA

Solar Photovoltaic System:

- The system must include photovoltaic (PV) panel and inverter certified to CSA Standards.
- All equipment must be purchased in Canada.
- Online purchases are only eligible if they are ordered from an online distributor in Canada.
- Install solar panels ≥ 1.0 kW.

Window/Sliding Glass Door:

- **Replace Window/Sliding Door/Hinged Doors:** U-Factor of $1.22 \text{ W/m}^2\text{K}$ or less or Energy Rating $\geq 34^*$
- Insulate a minimum of 20% of the total area.
- Frame to Frame and Brick to Brick installs are allowed
- Based on rough opening
- Windows & doors must be purchased through a Canadian distributor.
- * Must be on NRCAN Approved List*

Ground Source Heat Pump:

- Install a ground Source Heat Pump: **full system** (geothermal)*
- Replace a Ground Source Heat Pump unit: **pump***
- * Heat pump must be listed on NRCAN Eligible List*

Air Source Heat Pump:

- Install a new or replacement variable capacity cold climate air source heat pump (ccASHP) system or air source heat pump (ASHP) system intended to service the entire home.
- Install a Central ducted system(s) or at least two indoor heads for ductless units.
- * Heat pump and their combinations must be listed on NRCAN's Eligible List.*

Water Heater Heat Pump:

- Replace your domestic water heater with an ENERGY STAR® certified domestic hot water heat pump (DHW-HP).
- Heat pump must be listed on NRCAN's Eligible List.*

Resiliency Measures:

- Batteries connected to photovoltaic systems – *To provide standby power for the home.*

Smart Thermostat:

- Replace a manual thermostat with a programmable or smart/adaptive thermostat.
- Online purchases are only eligible if they are ordered from an online distributor in Canada.

Attic Insulation:

- Insulate a minimum of 20% of the total area.
- *Achieve R50 if increasing from R35 or less.*

Cathedral or Flat Roof Insulation:

- Insulate a minimum of 20% of the total area.
- *Achieve R20 if increasing from R12 or less. (This may be redundant)*

Exterior Wall Insulation:

- Insulate a minimum of 20% of the total area, excluding foundation walls. **Semi and Row homes are prorated.**
- Add at least R7.5 to R12 to **20%**

Exposed Floor Insulation:

- Minimum 11 Square Meters or 120 Square feet—Overhangs or Floors above Garage.
- Add at least R20 to **100%**

All Foundations:

- Basement Header Add at least R20 to **80%** (Detached)
- Basement Slab Add at least R3.5 to **50%** of entire slab

Basement Wall:

- Insulate a minimum of 20% of the total area.
- Add at least R10 to R22 to **20%**

Crawlspace:

- Incentives are based on insulating either the crawlspace wall or the crawlspace ceiling.
- Crawlspace Wall—Add at least R10 to R22 to **100%**
- Crawlspace Ceiling—Add greater than R24 and above to **100%**

Air Sealing:

- Perform professional air sealing to improve the air-tightness of your home.
- Meet or exceed the target in your report*
- *Target is based on the size and draftiness of the home. Receipts for air sealing are mandatory.*



For the most comprehensive and up-to-date program information:

Phone: 1-866-292-9517

Email: questions@cghli.ca

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