

Programs that piggyback onto NRCan's housing programs

ENERGUIDE FOR HOUSES

Atlantic Canada

[Newfoundland Power](#) offers up to \$5,000 in financing to cover the cost of the evaluation and the recommended renovations.

Nova Scotia residents can receive a top-up grant up to \$1,000, plus an extra \$550 for modest-income seniors, through the province's [EnerGuide for Houses Retrofit Matching Grant](#).

New Brunswick residents can receive either an interest-free loan of up to \$10,000 or a rebate of the 15% sales tax paid on renovations through the province's [Existing Homes Energy Efficiency Upgrades Program](#). Homeowners also receive \$50 rebate on the cost of an EnerGuide for Houses assessment.

Quebec

[Hydro-Québec](#) customers living in electrically heated homes can receive a top-up grant worth twice the federal grant through the utility's subsidy program for renovation of existing homes.

Quebec's [Energy Efficiency Fund](#) offers a rebate equal to \$1 for each cubic metre in reduced annual natural gas consumption to Gaz Métropolitain customers who achieve a minimum improvement in the EnerGuide rating. They are also offering Gaz Métro customers \$50 off the cost of an EGH evaluation.

La [Caisse d'Economie solidaire Desjardins](#) is to reimburse the cost of an evaluation for renovation loans or mortgages of \$40K or more.

Ontario

[Enbridge Gas Distribution](#) provides a \$50 rebate to its customers who complete the second evaluation.

Through the [EarthWise program](#), Cambridge and North Dumfries Hydro customers with electrically heated homes can obtain a grant of up to \$500 for implementing the EnerGuide for Houses recommendations.

[Hydro One](#) offers up to \$3,000 for energy-efficiency upgrades to their low-income customers who heat their homes with electricity. The subsidy will be used in conjunction with funds and services available from CMHC's Homeowner Residential Rehabilitation Assistance Program and the EnerGuide for Houses service. Discussions

are underway to extend the program to First Nations communities via a bilateral agreement with NRCan and Hydro One.

It is expected that Ontario Power Authority will soon follow suit. Both programs will be directly related to performance and will use EGH as the base tool for the payment of incentives.

Manitoba

[Manitoba Hydro](#) offers its customers loans of up to \$7500 for energy related home improvements. These include: adding insulation, installing ventilation, sealing air leaks, replacing windows and doors, lighting, electrical service and wiring, and upgrading the efficiency of your existing furnace or water heater. Monthly installments are included on the energy bill.

Saskatchewan

Until October 2007, the [Government of Saskatchewan](#) through its *Energy Share Plan* will provide a top-up grant equal (up to a maximum of \$2,000) to the EnerGuide for Houses Retrofit Grant to homeowners who undertake renovations that improve the energy efficiency rating of their home.

Alberta

The City of Edmonton is currently examining the possibility of matching the EnerGuide for Houses Retrofit Incentive for participating in the program. The decision is expected by the end of April.

B.C.

The [Vancity](#) credit union offers its members a cash reward of \$170 or prime rate loan to finance renovations that achieve at least a five-point improvement in the EnerGuide for Houses rating.

Fortis B.C. provides an additional \$50 rebate to its customers with electrically heated homes who undertake the evaluation.

[INTEGRIS Credit Union](#) offers low-cost financing to their customers who spend a minimum of \$3500 on their energy retrofits and achieve a five point or more improvement in their EnerGuide for Houses rating.

[The BC Government](#) is currently involved in delivering pilot programs in six communities involving all types of buildings including existing houses. Their plan is to develop various incentive tools to be in a position to offer a menu of options to all municipalities when the program rolls out next March and runs to March 2010.

The B.C. Ministry of Mines is funding a new pilot project called the [Energy Savings Plan](#) that will match the EGH grant up to \$750 for homes in seven communities in B.C.

NWT

Northwest Territories residents received a matching grant through the territories' EnerGuide for Houses Retrofit Matching Grant until March 31, 2006. The extension of this grant is currently under review and the rate of participation increased six-fold under this program.

Other Programs

Canada Mortgage and Housing Corporation's [Mortgage Loan Insurance Refund](#) offers a 10 percent refund on its mortgage loan insurance premium when a borrower makes energy-saving renovations to an existing home. To qualify for this refund, the home's energy efficiency must be rated using the EnerGuide for Houses rating system and obtain a 5-point improvement to a minimum of at least 40 in their rating.

Many municipalities are offering additional incentives but have chosen to work with one specific EnerGuide for Houses service organization. These have not been included here as the details are part of their own private bilateral agreements.

[EnerGuide for Low-Income Households Program](#)

The EnerGuide for Low-Income Households is a \$500-million federal initiative delivered by Canada Mortgage and Housing with the assistance of Natural Resources Canada's EnerGuide for Houses service. This is a 5 year program which will help about 130,000 low-income Canadians make energy-efficiency retrofits that will make their housing more affordable and reduce greenhouse gas emissions.

[Genworth Financial Canada](#) has instituted an Energy-Efficient Housing Program that offers the same reduction in mortgage loan insurance refunds as CMHC and is based on the same criteria.

Discussions were held recently with TD Canada Trust (TDCT) regarding the possibility of TDCT developing a loan financing program that could be offered to EnerGuide for Houses customers to assist them with their energy retrofits.

The [Code Green Television](#) series was first piloted in B.C. Twelve homeowners from British Columbia, Alberta, Saskatchewan, Ontario and Nova Scotia will be part of a challenge to reduce energy efficiency in their homes and qualify to win a Hybrid car. This six-part series will air on CBC Newsworld on Saturday nights at 7:00 EST beginning May 27, 2006. Each homeowner will be given a \$15,000 budget to perform renovations to gain the greatest reduction in energy and water consumption, as well as greenhouse gas emissions. An EnerGuide for Houses evaluation will be performed on each home before and after the improvements are done. The overall winner will be determined by several factors including a 40% increase in the EnerGuide for Housing rating.

NEW HOUSING:

Atlantic Canada

[Newfoundland Power's](#) R-2000 Financing Program offers up to \$10,000 to finance the cost difference between a conventionally constructed home built to the National Building Code Standard and the same house built as a registered R-2000 home.

The Governments of Newfoundland and New Brunswick are planning to offer incentive programs in the next few months that will be based on the EnerGuide for New Houses and R-2000 initiatives.

The [Government of Nova Scotia](#) provides incentives to offset the initial cost of an EnerGuide for New Houses building plan evaluation. \$175 is paid for a rating of less than 77 on the EnerGuide scale and \$350 for more than 77.

Quebec

L'Agence de l'efficacité énergétique, Hydro-Québec, Gaz Métro and Gazifère offer grants from \$1500 to \$2000 to homeowners who build a new house that has been certified by [Novoclimat](#) (French only web site). Novoclimat homes meet an EnerGuide for New Houses rating of between 78 and 80.

Ontario

The [ENERGY STAR® for New Homes](#) pilot project in Ontario was launched in January 2005. It was developed by industry as a flexible and simple marketing program to help builders sell energy efficient homes.

[Enbridge Gas Distribution](#) in Ontario is offering a \$100 financial incentive to builders for labelling their houses using the EnerGuide for New Houses or ENERGY STAR for New Homes services before December 31, 2006. To qualify, builders must be active ENERGY STAR for New Homes or EnerGuide for New Houses participants.

Manitoba

[Manitoba Hydro](#) requires that homes be rated under EnerGuide for New Houses in order to qualify for a \$1,000 certificate towards the purchase of an ENERGY STAR® qualified front-loading washing machine, or a \$600 electricity bill rebate. This program has resulted in a doubling of R-2000 certifications in fiscal year 2005-06.

Alberta

The [City of Lethbridge](#) is offering a \$3,500 incentive for each new home that is constructed to the [Built Green](#)TM Gold level which is based on the EnerGuide for New Houses rating of 77 or higher.

B.C.

Terasen Gas and BC Hydro are planning on launching a New Home program this spring. The program will be announced in May and will include an estimated \$1,200 incentive for reaching EnerGuide for New Houses 80. They expect the total incentive will be close to \$3,000 per house which will include additional monies for energy efficient appliances, heating system, windows and lighting.

[Fortis B.C.](#) provides its customers with guidelines for building an energy-efficient home. The EnerGuide80 program will help build 500 qualified homes throughout the utility's service area. The Federal Opportunities Envelope contributed to this project.

The Ministry of Energy, Mines and Petroleum Resources released the "[Energy Efficient Buildings: A Plan for BC](#)" to promote cost-effective, energy efficient measures in new and existing buildings across the province by 2010. The target is to have all new homes achieve an EnerGuide for New Houses rating of 80.

Yukon

The [Yukon Housing Corporation](#) offers mortgage financing of up to \$200,000 at a reduced interest rate for homes built or upgraded to the corporation's GreenHome standard, which includes strict energy efficiency requirements. Homes built to the GreenHome standard meet the R-2000 Standard.

National Programs

Canada Mortgage and Housing Corporation offers a 10 percent refund on its [mortgage loan insurance premium](#) when a borrower buys or builds an energy-efficient home. To qualify for this refund, the home's energy efficiency must be rated using the EnerGuide for New Houses rating system or be R-2000 certified and meet certain minimum requirements.

[Genworth Financial Canada](#) has instituted an Energy-Efficient Housing Program that offers the same reduction in mortgage loan insurance refunds as CMHC and is based on the same criteria.

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