Home Energy Loan Program

Guide

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City of Saskatoon

saskatoon.ca/**HELPHome**

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INTRODUCTION

Saskatoon's Home Energy Loan Program (HELP) helps Saskatoon homeowners improve their homes' energy efficiency, install renewable energy, or reduce water use. Loans between $1,000 and $60,000 are available from the City for eligible retrofits that would be repaid over 5, 10, or 20 years through property taxes.

HELP provides a $1000 rebate to help cover the cost of an energy audit that is required for this program. All participants are eligible for this rebate if they send in the energy audit receipts. If a participant does not complete any retrofits they do not qualify for the rebate.

This guide provides details about the program including eligibility criteria, terms and conditions for HELP, and the application process.

Please review this guide before applying for the program.

WHY GET A HELP LOAN?

A HELP loan provides a low-interest option to cover the costs associated with renovating your home for energy and water efficiency or renewable energy. The loan balance can be paid off early, without penalty.

A HELP loan is attached to the property, not the homeowner. This means if you move before your loan is paid off, the new owner of that home can continue to make the loan payments as they will receive the benefit from the upgrades.[1]

An energy efficient home is more affordable in the long term as it leads to lower energy bills. It's also more comfortable and better for your health with fewer drafts and better air quality, and contributes to lower greenhouse gas emissions in our community.

1 The City does not require the HELP loan be repaid in full on the sale of the property. On sale of a property, the loan can be assumed by the new owner but this is to be negotiated between the buyer and seller.

AM I ELIGIBLE?

Owners of single-family residential homes including detached homes, semi-detached homes, row housing, and non apartment style condominiums within Saskatoon city limits are eligible for HELP. The home must be capable of having an individual EnerGuide Assessment completed.

The home being renovated must:

- Not have any outstanding or delinquent taxes
- Be a single-family residential property
- Be located within the city of Saskatoon
- Be an existing home
  new homes under construction are not eligible for the program

The applicant must:

- Be an individual, not a business, association or corporate entity
- Be the owner of the home where upgrades are being installed
- Be in "good standing" regarding City of Saskatoon utility bills, taxes, and any other municipal charges

If you are already participating in a property tax deferral program with the City such as a lead line replacement loan, you are still eligible to apply for this program.

If you have participated in HELP once, you can apply to participate again as long as the total loan amount does note exceed the maximum eligible loan amount.

WHAT ARE THE TERMS FOR A HELP LOAN?

The minimum loan to participate in the program is $1,000. The maximum loan amount for this program is $40,000, unless you can provide verification that your project will reduce your home's energy consumption by 50% or more, then you can receive a maximum loan of $60,000.

The City will help with energy modeling if you think your project will meet the criteria for a $60,000 loan.

There is a $750 administration fee to participate in the program. This admin fee will be waived for income-qualified households as defined on page 8.

Homeowners must schedule a pre- and post-project EnerGuide home energy assessment with a registered energy advisor on their home to participate in the program, find out more on pages 6 and 7 of this guide.

Homeowners can choose the repayment term that best suits their needs between the options of 5, 10 or 20 years at the interest rates shown in the table below.

Repayment Term	5 Years	10 Years	20 Years
Interest Rate 2023	3.32%	3.89%	4.54%

Interest rates are updated annually and are applied to new applicants that have not yet signed an agreement with the City. If you have already completed a project through HELP or signed a contract with the City, your rate will be fixed for the life of your loan.

ELIGIBLE HELP PROJECTS & ENERGUIDE AUDIT REBATE

Your EnerGuide home energy assessment will help identify which upgrades make sense for your home.

Eligible projects are included in Table 1. Any home upgrades outside of this list are ineligible for a HELP Loan. To find out more about product specification eligibilities, visit saskatoon.ca/HELPspecs

Project Category	Eligible Projects
Energy Efficiency	• High-efficiency furnaces and boilers* • Window and exterior door replacements* • Basement/attic/exterior wall insulation • Air sealing (e.g., weather stripping or caulking) • Gas tankless water heaters/gas storage water heater/electric heat pump storage water heaters* • Drain-water heat recovery systems • HRV (heat recovery ventilation) or ERV (energy recovery ventilation) system installation* • Smart Thermostats • Cold Climate Air Source Heat Pumps**
Renewable Energy	• Geothermal heat pumps* • Solar water heater* • Solar PV panels • Solar inverter
Water Conservation	• Low-flow toilet replacements* • Low-flow fixture and faucet replacements* • Irrigation control systems • Permanently affixed rainwater catchment sized to hold 50 gallons or more
Other	• Level 2 EV charging station system and installation costs • Battery storage system (paired with renewable generation) • Window glazing and embedded markers for birds

Including safety measures will be considered in conjunction with eligible projects.

** Denotes products must be ENERGY STAR rated for local climate region or WaterSense Certified.*

*** Denotes product that must be on the eligible Cold Climate Heat Pump list by NRCan.*

HELP Rebate - How do I receive it?

HELP provides a rebate of $1000 for participants who submit their energy audit receipts and complete their approved eligible retrofits. This rebate will be applied to the participant's HELP loan, reducing the amount owing to the City

Once you have fully completed your project and met all the requirements outlined in the Deferral Agreement, you will need to submit your online Project Completion Form. On this form, you will indicate that you qualify for the $1000 Energy Audit rebate by checking the appropriate box.

Applicants have up to 12 months to complete their projects.

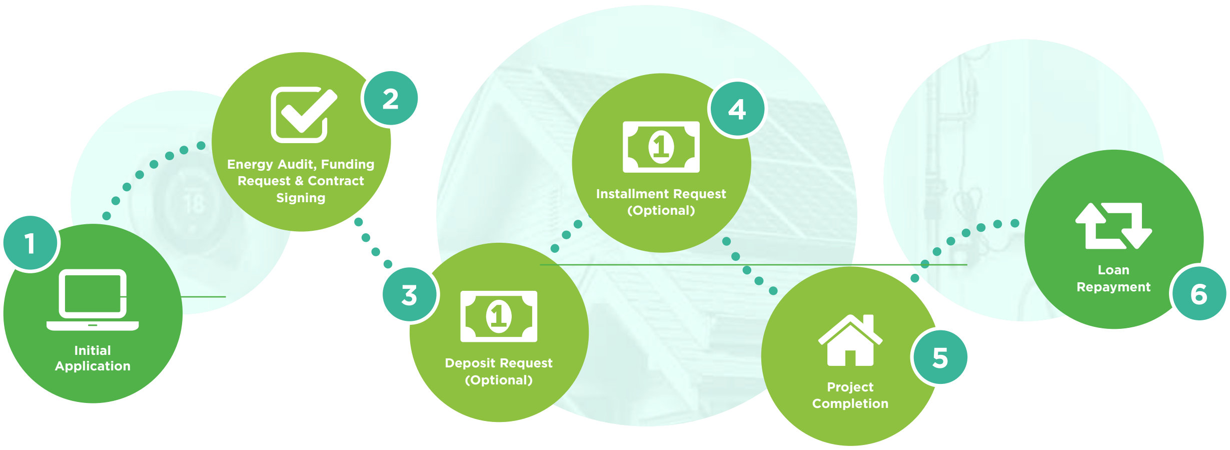
When submitting the *Project Completion Form*, attach:

1. Your post-retrofit EnerGuide Label (LBL) and Homeowner Information Sheet (HOIS).
2. Final invoices or receipts for your project. Contractors must provide final invoices and receipts for materials are acceptable for do-it-yourself (DIY) projects.
3. Your *Final Project Details PDF* form (initialed by the Energy Advisor).

Take a look at our *Home Renovation Resources webpage* to find out more about other incentive/rebate programs.

APPLICATION PROCESS

The application process for HELP includes six steps.



STEP 1: Initial Application & Approval

As the property owner, you complete the *Initial Online Application* form by filling out your:

- Property address, to ensure your home is in Saskatoon
- Names of each property owner on title
- Contact information of each property owner on the title
- Type of project you are interested in completing

Once this form has been received by the City, it will be reviewed against eligibility criteria. You will be notified by email if your application has been approved, or denied and why.

STEP 2: Energy Audit, Funding Request and Contract Signing

2a. Energy Audit

After the City notifies you that your application is approved, you will be required to book an EnerGuide home energy assessment with an Energy Advisor registered by Natural Resources Canada. This is also known as an energy audit.

- Energy audits can be booked directly with any service organization registered with Natural Resources Canada (NRCan)
- Keep your receipts once you pay for your energy audit(s). Energy Audit expenses can be added to your loan and are eligible for a rebate.
- The assessment will include an in-home assessment of your entire home (basement-to-attic) to assess your home's insulation, heating, and cooling systems, and detect any air leaks or drafts.

- The Auditor will provide you with a *Renovation Upgrade Report* with recommendations for specific improvements and an EnerGuide rating based on your home's current energy performance.
- The City will use your EnerGuide rating label information for tracking the program's success.
- For more information check out the Home Energy Renovation Resources webpage.

If you completed an EnerGuide Assessment before applying for the program, you can use that assessment for HELP if it is for the same home you want to upgrade, and it was completed within the past 5 years.

Assessments completed for a different home cannot be used for the program.

2b. Funding Request

You have four months from the date you received your approval email for your HELP application to complete a funding request and sign into a Deferral Agreement with the City. You have four months from the date of your approval email to submit a funding request and sign a Deferral Agreement with the City. **If these steps are not completed within that time frame, your participation in the HELP program will be discontinued - unless you have received a written extension from the City in advance.**

Using the customized recommendations provided through your EnerGuide audit, decide which improvements you wish to make based on the eligible projects for the program.

Next, you will need to collect price quotes with the correct equipment or product specifications for your project from the contractor(s) of your choice. If you are doing a project yourself, you will also need to add up the cost of the materials for your project. The City is not responsible for the quality of work performed by contractors or DIY projects.

You can request the City pay a contractor deposit on your behalf (see step 3 of the application process for details on this), or choose to pay deposit to your contractor out of pocket. You can be reimbursed for deposits at the end of your project, but only if you follow the program process and have fulfilled the requirements of your contract signed with the City. This includes submitting all final invoices to the City and providing the results of the final energy efficiency home evaluation within 30 days of the final audit date.

Please do not make deposits or perform any retrofit work before you have completed the second step in the application process and a Deferral Agreement between you and the City has been signed. HELP can not be used for any home upgrades retroactively.

Not sure who to collect quotes from? Review our pre-vetted contractor list for ideas and see this factsheet for tips on choosing a contractor.

Once you've completed the Energy audit and decided on your home upgrades you are ready to fill out the *Funding Request Form*. This form is two parts, and includes an online form and a *Planned Project Details PDF*. Fill out the *Planned Project Details PDF* first, as this will need to be attached to the online *Funding Request Form*.

When submitting your Funding Request Form, you will need to provide the following:

- *Planned Project Details PDF* which includes a list of upgrades you plan to complete.
  - Certain HELP upgrades are required to be ENERGY STAR or WaterSense certified or on the NRCan cold climate air source heat pump list to be eligible for funding. Your contractor will need to include the product specifications on your quote. If you are not using a contractor, then you will need to ensure the products meet the program specifications.
- Details, product specification sheets, and cost estimates for each upgrade based on your contractor quote(s).
- All EnerGuide audit documents including the Pre-retrofit EnerGuide Label (LBL), Renovation Upgrade Report (RUR), the Homeowner Information Sheet (HOIS), and receipt of payment for your EnerGuide audit if you would like to include it in your loan amount.
- What repayment term and interest rate you would like for your loan (see page 3 of this guide for the repayment terms and interest rates).
- Your estimated project start and end dates.
  - Your contractor(s) should be able to help estimate the timeline for your project or provide an estimate yourself if not using a contractor. However, your project must be completed within 12 months of signing the HELP Deferral Agreement or you may be removed from the program.
- If you are applying as an income-qualified household, please submit your Notice of Assessment (NOA) as proof of income. We will accept yourmost recent NOA. An NOA is required for each member living in the home that is contributing to the household income.

Admin fees will be waived for income-qualfied appliants, based on 2.5X Statistics Canada's Low Income Cut-Off (LICO).

If your total household income is below the limits in the table, based on the number of people in your household, you could have the admin fee waived for the program.

If this applies to you, include your proof of income with your funding request to avoid paying the $750 admin fee.

Number of people living in your home	Total household income limit to qualify for waived admin fee
1	$65,725
2	$81,818
3	$100,585
4	$122,128
5	$138,510
6	$156,220
7+	$174,378

Quotes must be approved by the program coordinator; only projects that meet the required specifications will be approved. All products and invoices must match the approved quote for it to be paid through a HELP loan.

For assistance filling out your *Funding Request Form* and *Planned Project Details PDF* or if you have any questions regarding your energy audit, project eligibility requirements or general retrofit questions reach out to the HELP program coordinator.

HELP Coordinator

1-306-986-1658
homeenergyloanprogram@saskatoon.ca

2c. Contract Signing

After the City has reviewed and approved your funding request form, you will be required to sign a HELP Deferral Agreement which is the contract between you and the City for your HELP loan.

Once the contract is signed by both you and the City, a lien will be placed on your property. It is important to understand the implications of this lien - some mortgage lenders may be unwilling to hold second priority, which could affect your ability to renew your mortgage.

After the Deferral Agreement is signed, the program coordinator will notify you and provide a copy of the signed Agreement. At that point, you may begin requesting deposit payments to your contractor(s), hiring contractors, or purchasing materials for your home renovation.

Any changes to your project plan after signing the Deferral Agreement must be approved by the program coordinator. If approved, an amendment to the Deferral Agreement may be required.

You have 12 months to complete your home renovation project. Of your project is expected to take longer than one year, please advise the program coordinator.

In the event the Property Owner receives any government funding, rebate, grant or other money to offset the costs of the eligible projects, the Property Owner is required to make a payment equal to the amount received to their property taxes to reduce the amount owing to the City.

A maximum contingency of 5% of the overall loan amount from the final quoted values in the *Planned Project Details PDF*, may be added to a participant's loan once the project has been completed. The final loan amount including this contingency can not exceed the maximum allowable loan of $40,000.00 (or $60,000 for retrofits expecting to achieve a 50% energy reduction).

The 5% contingency can be used to cover costs that may arise for the participant and were not included in the original project plan such as:

- Unforeseen repairs (ex. drywall, siding, etc.)
- Structural reinforcements associated with solar installations
- Electrical upgrades for solar installations, EV charging or another upgrade
- Minor additions to a project (e.g., adding a smart thermostat, a low-flow toilet, air sealing, etc.)

A cost differential for a project that is greater than 5% of the overall original quoted loan value will be the sole responsibility of the participant.

Will my project require a building permit from the City?

Some eligible projects, like **solar panel installations, basement renovations, exterior wall insulation, changing the size of an existing window or door space**, and any structural upgrades or modifications will require a building permit in addition to your HELP application.

Other projects, like furnace upgrades, heat pump installations, and window and door upgrades will not require a building permit as long as the existing building or structure is not altered in anyway.

It is your responsibility to determine if you need a building or plumbing permit. Consult with your chosen contractor and review the Building and Development Permits webpage for more information. Failure to secure building permits for structural changes to your home could delay payment to your contractors or result in being denied financing. Applicable building permits **must be closed** prior to the City paying out your final loan amount to contractors.

What is a property tax lien?

A property tax lien is a legal claim that the City registers against the title of your home. The property tax lien remains on your home until the HELP loan is repaid in full. Once your loan is repaid the lien will be removed.

The lien gives the City the legal authority to recover the balance of your HELP loan and any outstanding property taxes ahead of other lien holders if you default on your loan payments or annual property taxes.

A lien will show up during a property title search and may affect your ability to get additional credit which is tied to your property or may have implications on renewing your mortgage. For example, a line of credit which uses your home as collateral or an additional mortgage.

See this factsheet about property liens for more information.

The City encourages participants to check with their mortgage lender if they are planning to participate in the HELP program as it could affect refinancing and mortgage renewal.

STEP 3: Request a Deposit (Optional)

After signing a Deferral Agreement with the City, you may request a contractor deposit payment to be issued on your behalf.

A Deposit Request is optional. If you prefer, you can pay the contractor deposit out of pocket and request a reimbursement for this deposit at the end of your project, after we have received your project completion documentation. You cannot request a deposit if you have already paid the contractor.

You can request up to 50% of each eligible retrofit that is approved on your Schedule A - *Planned Project Details* PDF to be paid to a contractor.

A link to this form will be sent to you after you have signed a deferral agreement with the City.

The City's payment terms are net 30 days.

This means it could take up to a month for your contractor to receive a deposit payment after you have requested one. This could delay the start date of construction for your project. We cannot rush deposit payments.

STEP 4: Instalment Request (Optional)

If your project includes multiple home upgrades, you could be eligible for an instalment payment. Instalment payments are an advance on a portion of your loan. The instalments are paid to your hired contractor(s) directly for work that's been completed. You cannot make an instalment request for a do-it-yourself project.

To request an instalment payment, one or more of your project upgrades must be completed in full, and you need to complete an *Instalment Request Form.* You must attach a final invoice for the work completed with this form.

The instalment request cannot exceed your total estimated project value from your funding request form and are subject to approval from the City.

Instalment payments can not exceed 90% of the total cost of the project. The remaining 10% of the project will not be paid until the entire project has been completed in full and all of the required documentation has been submitted to the City, including the results of the post-energy audit.

If you receive an instalment or deposit payment from the City, interest begins to accrue immediately, and is based on the effective interest rate determined by your chosen repayment term from your funding request form.

For example:

Jane is using a HELP Loan for multiple upgrades to her home. She is replacing her furnace, adding exterior wall insulation, and installing an EV charging station. The total estimated cost of her renovations is $30,000 based on her *Funding Request Form*. Her insulation contractor completes their portion of the renovation within two months of her signing the deferral agreement, but her renovation project won't be complete for another six months.

To pay the insulation contractor for work completed, Jane collects a final invoice from her insulation contractor for that portion of the project. The final cost of her insulation upgrade is $15,000 and an instalment payment for this amount can be made to the insulation contractor only.

Jane completes the *Instalment Request Form* and attaches the final insulation contractor invoice.

The HELP Program Coordinator reviews Jane's instalment request and processes the payment to her insulation contractor.

Step 5: Project Completion

When your project is complete you will need to do the following:

1. **Gather Documentation:** collect all final invoices and payment receipts from your contractors. If you completed the project yourself, organize your receipts accordingly.

2. **Complete the *Final Project Details PDF:*** Fill out this document before your post-retrofit energy assessment. Your Energy Advisor will review, initial, and sign it during the assessment.

3. **Schedule your Post-Retrofit Energy Assessment:** Book your final home energy assessment with your Energy Advisor. They will verify the completed improvements, and issue a new EnerGuide rating for your home.

4. **Submit your Completion Package:** Submit the *Project Completion Form Online*. Be sure to attach:
   - Final contractor invoices and receipts.
   - Any DIY receipts for approved costs.
   - The completed Final Project Details PDF, signed and initialed by your Energy Advisor.
   - The post EnerGuide Homeowner Information Sheet (HOIS) and Label (LBL)

   The City will review this documentation then apply your eligible rebate to your outstanding loan amount, reimburse you for any upfront costs, and pay your chosen contractors listed in the Final Project Details PDF directly.

You must submit your Project Completion Form **within 30 days** of the date of your post-project energy evaluation, unless special circumstances deemed reasonable by the City apply.

Homeowners participating in HELP agree to share their EnerGuide audit information with the City of Saskatoon. This data is used to populate the Residential Home Energy Map, a public-facing tool designed to:

- Educate and engage residents about home energy performance
- Provide digital energy scores and customized retrofit roadmaps
- Encourage deeper energy retrofits and connect users to resources like HELP and renovation tools
- Uploading EnerGuide audit results helps improve the accuracy of the energy score and roadmap provided by the tool.

  For more information view the *City of Saskatoon Home Residential Home Energy Map*

STEP 6: Loan Repayment

Once your project is complete, your contractor has been paid, the eligible rebate has been applied, and you've been reimbursed for any deposits, do-it-yourself work, or for the cost of the EnerGuide audits, the City will update your HELP Deferral Agreement with your repayment obligation details.

The Deferral Agreement will outline the terms of your loan, what the current loan repayment will be for the upcoming tax year, and what changes will be made to your Tax Instalment Payment Plan Service (TIPPS) payments (if you are enrolled in TIPPS). Additionally, you will receive a notice from the City annually in December, which will provide an update on your taxes owing, including your loan balance and payments for the upcoming year. If you pay your property taxes monthly, your loan repayment will occur monthly.

If you'd like to register for TIPPS, fill in the TIPPS application form and submit it to revenue@saskatoon.ca.

At any time throughout the term of your HELP loan, you can repay the full outstanding balance or make lump sum payments, without penalty, to clear the loan from your property by contacting the City's Revenue Department.

What if I sell my home before the HELP loan is paid off?

On sale of a property with a HELP loan, the loan can be assumed by the new owner of the property or paid off in full by the seller. This is to be negotiated between the buyer and seller.

The City does not require the HELP loan to be repaid in full on the sale of the property. However, if you are selling a property with a HELP loan, you must notify the City of the sale within 14 days and provide contact information for your new residence.

A lien will show up on a title search for the property if someone is looking to purchase that property. But as a courtesy, you should disclose the HELP loan to interested buyers.

For more information on buying or selling a property with a HELP loan, see this factsheet.

Whether you're seeking financing options and rebates, assessing your home's solar potential, determining if a heat pump is suitable, or utilizing the Energy Map for a customized retrofit plan, these resources serve as a friendly hub for both DIY enthusiasts and those looking to engage a contractor. Elevate your home's comfort and efficiency and keep your energy bills manageable with Saskatoon's Renovation Resources.

Need help with HELP?

For application forms and general information about the program visit saskatoon.ca/HELPHome

If you need assistance with the application process or have any questions about your EnerGuide audit, product specifications, which projects are eligible for HELP, or have any questions about the program, you can email homeenergyloanprogram@saskatoonca
or call 1-306-986-1658.

City of Saskatoon