

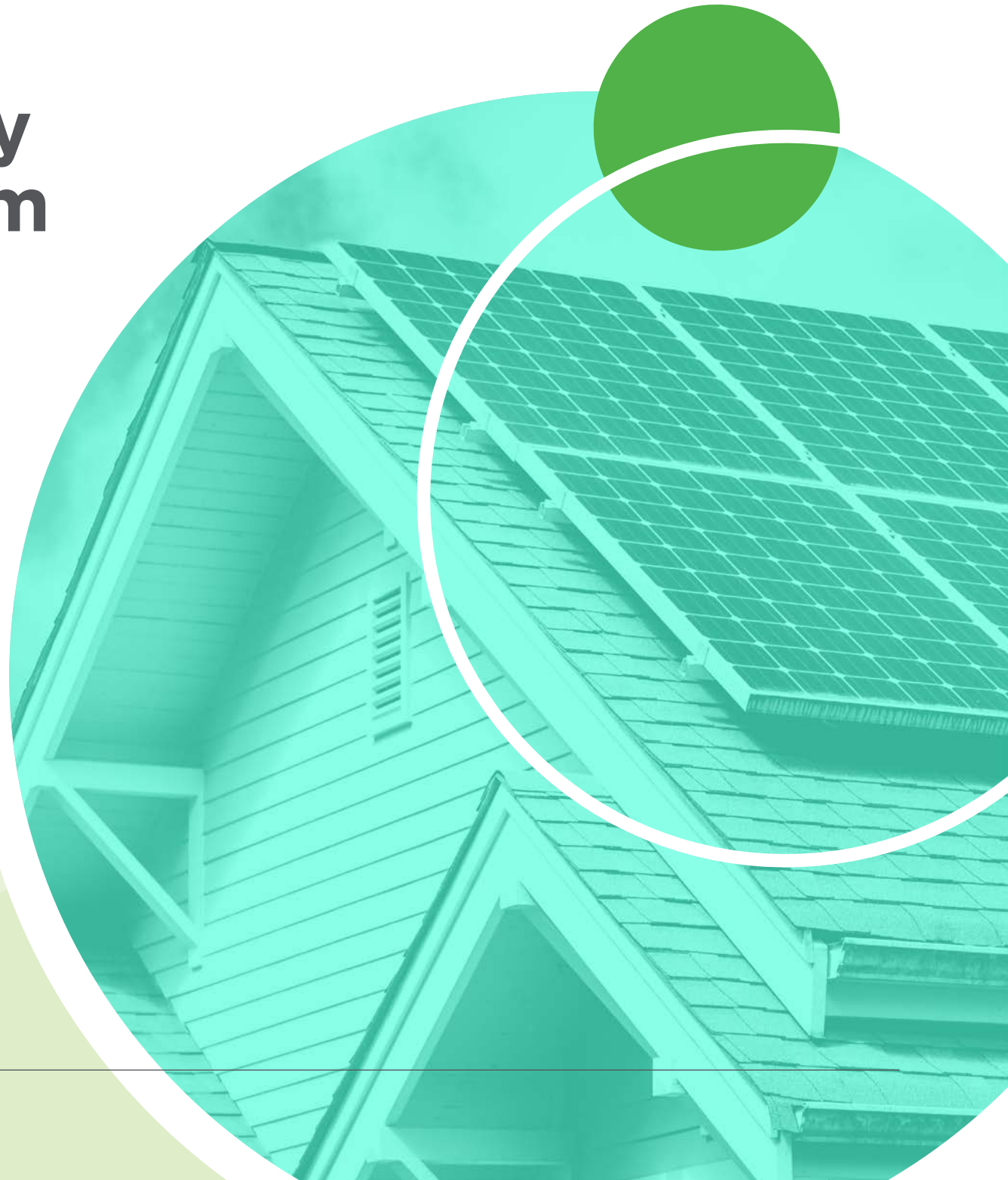
Home Energy Loan Program

Contractor Guide

JUNE 2022



saskatoon.ca/homeenergyloanprogram



WHY GET A HELP LOAN?

A HELP loan provides a low-interest option to cover the costs associated with renovating your home for energy efficiency or renewable energy. The loan balance can be repaid early at any time, 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 less drafts and better air quality, and it is essential in reducing household 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, and row housing, within Saskatoon city limits are eligible for HELP.

The home being renovated must:

- Not have any outstanding or delinquent taxes.
- Be a single-family residential home.
- 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.

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 proof that your project will reduce your home's energy consumption by 50% or more, then you can receive a maximum loan of \$60,000.

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 cannot exceed the maximum allowable loan of \$40,000.

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 (e.g., 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.

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.

There is a \$500 administration fee to participate in the program. If you can provide proof of low income, this administration fee will be waived.

Homeowners must schedule a pre- and post- energy efficiency audit with a registered energy advisor on their home to participate in the program.

Homeowners can choose the repayment term that best suits their needs between the options of 5, 10 or 20 years.

Repayment Term	5 Years	10 Years	20 Years
Interest Rate	1.68%	2.23%	2.72%

Interest rates will be updated for the program on an annual basis, but only for new applicants that have not already signed a contract 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 & REBATES

Your EnerGuide audit will help identify which upgrades makes sense for your home. An energy efficient home is typically cost effective (because of reduced energy bills), comfortable, healthy, and reduces greenhouse gas emissions.

Eligible Projects for this program are included in Table 1. Any home upgrades outside of this list are ineligible for a HELP Loan.

Table 1 - List of Eligible Projects

Project Category	Eligible Projects
Energy Efficiency	<ul style="list-style-type: none"> High-efficiency furnaces/boilers/central air conditioners* 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) system installation* Smart thermostats
Renewable Energy	<ul style="list-style-type: none"> Air-source heat pumps* Geothermal heat pumps* Solar water heater* Solar photovoltaic (PV) panels Solar inverter
Water Conservation	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> Level 2 EV charging station system and installation costs Battery storage system (paired with renewable generation) Window glazing and embedded markers for birds
Net Zero Renovation	<ul style="list-style-type: none"> Canadian Home Builders Association (CHBA) Net Zero or Net Zero Ready home renovation is designed, modelled and constructed to produce as much energy from on-site renewable energy systems (wind, solar, or geothermal) as it consumes on an annual basis. In other words: <i>energy created - energy used = 0</i>. A CHBA Net Zero Ready Home has the same energy performance as a Net Zero Home but the renewable energy system is not yet installed.

*Denotes products must be ENERGY STAR rated for local climate region or WaterSense Certified. Visit saskatoon.ca/HELPSpecs for more information.

HELP Rebates

Your household is eligible for rebates if it is income-qualified or built in 1990 or earlier.

- **Income-qualified households** are eligible for all available rebates.
- **Homes built in 1990 or earlier** are eligible for standard rebates.

Table 2 - Rebate categories and values per item

Rebate Category	Rebate Value
Income-Qualified Rebates	
Programmable smart thermostat	\$180
Weather stripping	\$200
Air sealing	\$900
A low-flow toilet	\$200
Low-flow faucet aerators	\$15
Low-flow showerheads	\$25
Rainwater catchment <i>for outdoor landscaping purposes</i>	\$100
Window glazing and embedded markers for birds	\$130
Windows <i>maximum 10 per household</i>	\$120 per window <i>up to max. of \$1,200/household</i>
Exterior doors <i>maximum 2 per household</i>	\$100 per door <i>up to max. of \$200/household</i>
HRV	\$400
Drain water heat recovery	\$300
Furnace	\$450
Boiler	\$450
Tankless water heater	\$350
Rooftop solar	\$3,500
Insulation <i>exterior wall, attic, and basement</i>	Wall: \$1,000 Attic: \$900 Basement \$1,000

Rebate Category	Rebate Value
Heat pump	\$4,000
Electric Vehicle (EV) charging station	\$600
Solar water heater	\$1,000
A bonus incentive to encourage Net Zero Ready or Net Zero home renovations.	\$10,000

Rebate Category	Rebate Value
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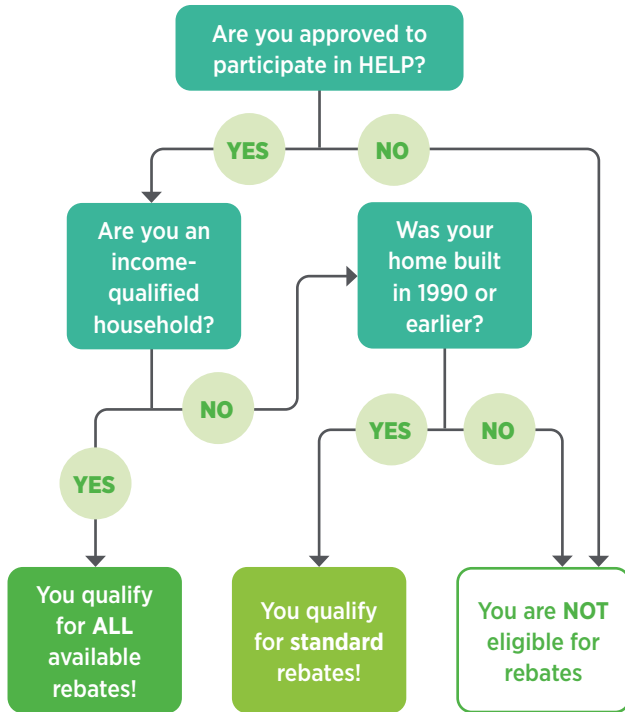
Standard Rebates

for income-qualified and homes built prior to 1990

Insulation <i>exterior wall, attic, and basement</i>	Wall: \$1,000 Attic: \$900 Basement: \$1,000
Air sealing	\$200
Heat pump	\$4,000
Electric Vehicle (EV) charging station	\$600
Solar water heater	\$1,000
A bonus incentive to encourage Net Zero Ready or Net Zero home renovations.	\$10,000

Who is eligible for HELP rebates?

The flowchart provided below will help you decide if your project is eligible for rebates.



Net-Zero Rebate

A \$10,000 rebate is available for homeowners who plan to renovate their home to Net Zero or Net Zero Ready.

A Canadian Home Builder Association (CHBA) Net Zero Home is designed, modelled and constructed to produce as much energy from on-site renewable energy systems (wind, solar, or geothermal) as it consumes on an annual basis. In other words:

$$\text{energy created} - \text{energy used} = 0$$

A CHBA Net Zero Ready Home has the same energy performance as a Net Zero Home but the renewable energy system is not yet installed.

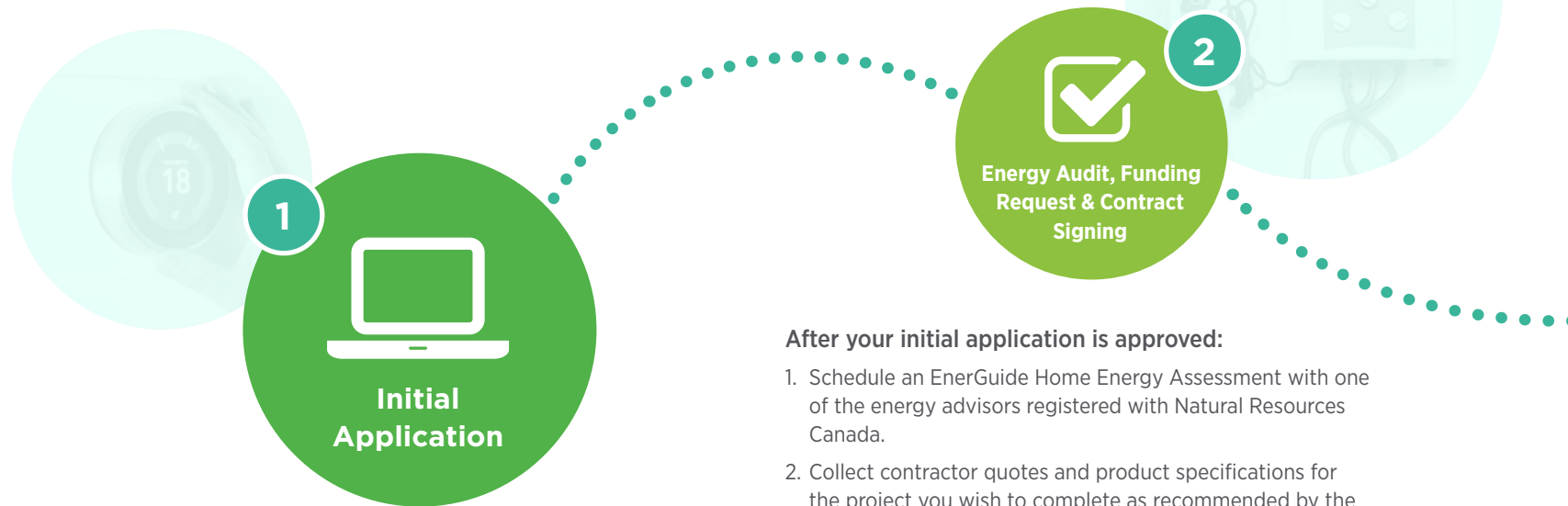
This rebate is eligible to homeowners who participate in the CHBA Towards Cost-Effective Net-Zero Energy Ready Residential Renovations program.

If you are interested in a Net-Zero renovation, contact the [HELP program coordinator](#) for more information

To find out more about Net Zero homes, check out our [Net Zero Homes webpage](#).

APPLICATION PROCESS

The application process for HELP includes five steps.



Visit saskatoon.ca/homeenergyloanprogram and complete the initial application form.

i Participants that have not submitted any supporting documentation or responded to correspondence from the Program Coordinator within three months of the Initial Application being approved may have their Enrollment in the Program terminated or their Application cancelled.

After your initial application is approved:

1. Schedule an EnerGuide Home Energy Assessment with one of the energy advisors registered with Natural Resources Canada.
2. Collect contractor quotes and product specifications for the project you wish to complete as recommended by the energy audit. Make sure your desired project is eligible for HELP. Certain HELP upgrades are required to be ENERGY STAR or WaterSense certified 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 you use are ENERGY STAR or WaterSense certified. Contractors are responsible for helping participants understand the specs for different products and will need to provide a spec sheet or details specs with final quotes for a HELP loan to be approved.
3. Complete the Funding Request Form online.
4. After reviewing your funding request, the City will draft the HELP Deferral Agreement. **This agreement must be signed by both the city and the participant before any work begins or any deposits are made.**

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Installment Request
(Optional)

If your estimated total project cost is over \$20,000 and your project includes multiple home upgrades, you could be eligible for an installment payment.

Installment payments are made to contractors directly for a portion of the project that is complete.

To request an installment payment, collect the final invoices for completed work and complete the [Installment Request Form](#).

DIY projects are not eligible for installment payments.

The City will set up your organization for a direct Electronic Funds Transfer (EFT) payment if you are on the contractor list. If you are not on the list the City will send a physical cheque to your organization. Standard payment term is Net 30.

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Project
Completion

Once your project is complete:

1. Prepare your *Final Project Details PDF* form with the final product specifications, permit number, request for rebates, and the contractor or DIY costs for each upgrade. You will need to provide this form to your energy auditor for signature.
2. Schedule your post-project *EnerGuide Home Energy Assessment* with one of the energy advisors registered with Natural Resources Canada.
3. Complete the [Project Completion Form](#) online and attach your final EnerGuide Score, your [Final Project Details PDF](#) and all contractor invoices or materials receipts.
4. After reviewing and approving these forms, the City will pay your hired contractor directly, or participants for DIY work.

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.

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Loan
Repayment

The City will notify you through your property tax notice when your loan repayments will begin.

Repayment of your loan will occur the same way you pay property taxes: either annually or monthly through TIPPS.



Still have questions or ready to apply?

Check out saskatoon.ca/homeenergyloanprogram
for application forms, contractor resources and more.

✉ homeenergyloanprogram@saskatoon.ca

☎ [306-986-1658](tel:306-986-1658)