

Home Energy Loan Program

Applicant Guide

AUGUST 2021



CONTENTS

Introduction	1
Why get a HELP Loan?	1
Am I Eligible?	2
What are the terms for a HELP loan?	3
Eligible Projects	4
Application Process	6
Step 1: Initial Application & Approval	6
Step 2: Energy Audit, Funding Request and Contract Signing	7
Step 3: Installment Request (Optional)	10
Step 4: Project Completion	11
Step 5: Loan Repayment	12
Rebates & Incentives	13
Provincial Home Renovation Tax Credit	13
Canada Greener Homes Grants	14
Need help with HELP?	16

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.

This guide provides details about the program including eligibility criteria, terms and conditions for HELP, the application process, and available incentives that can be stacked with the program.

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 upfront 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 fewer 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 an estimate (with the help of your energy advisor) that your project will reduce your homes energy consumption by 50% or more, then you can receive a maximum loan of \$60,000.

There is a \$500 administration fee to participate in the program. This admin fee will be waived for income-qualified households as defined on [page 6](#).

Homeowners must schedule a pre- and post-project energy efficiency audit with a registered energy advisor on their home to participate in the program, find out more on [page 6](#) of this guide.

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

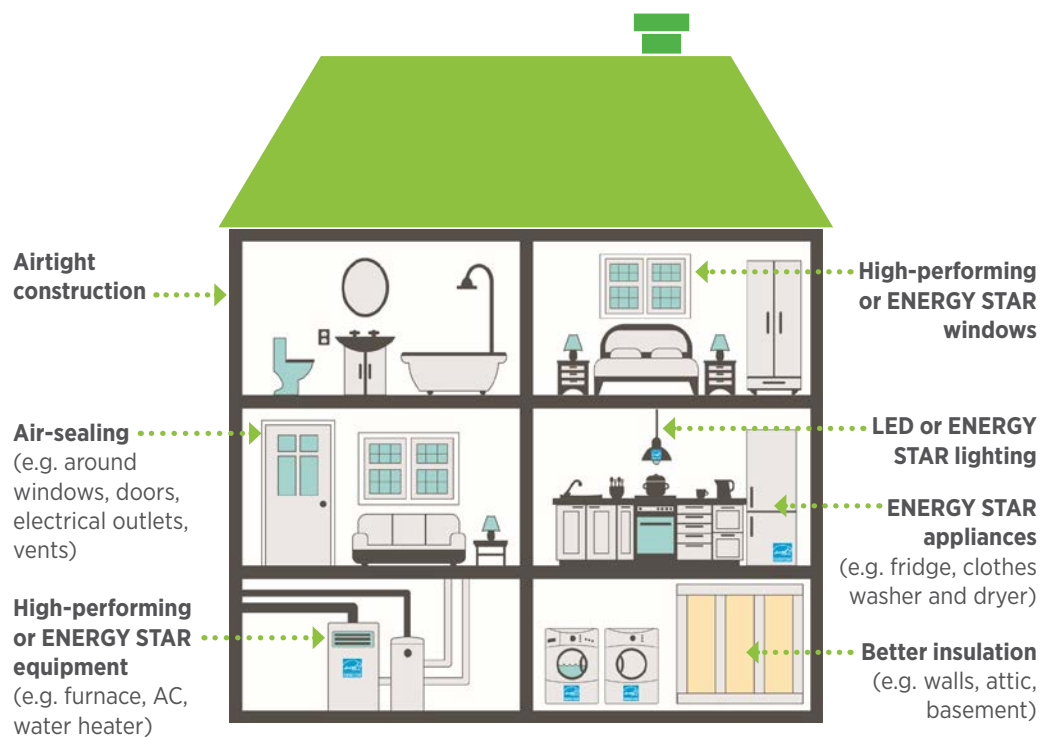
Repayment Term	5 Years	10 Years	20 Years
Interest Rate	1.45%	2.31%	3.14%

Interest rates will be updated for the program on an annual basis, but only for new applications. If you have already secured a HELP loan, your rate will be fixed for the life of your loan.

ELIGIBLE PROJECTS

Your EnerGuide home energy assessment 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.² The graphic below provides examples of what makes a home more energy efficient.

A house that uses energy more efficiently is a happy home. What makes a home energy-efficient?



Learn how to make homes more energy efficient, more valuable, and more comfortable at [nrcan.gc.ca/homes](https://www.nrcan.gc.ca/homes)

² <https://www.nrcan.gc.ca/energy-efficiency/homes/what-energy-efficient-home/20548>

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 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

** Denotes products must be ENERGY STAR rated for local climate region*

APPLICATION PROCESS

The application process for HELP includes five steps.



STEP 1: Initial Application & Approval

As the property owner, you complete the online application form by filling out your:

- Property address, to ensure your home is in Saskatoon
- Names of each property owner on title
- Applicant contact information
- Type of project you are interested in completing
- Income level, if applying for waived admin fees

Once this form has been received by the City, it will be reviewed against [eligibility criteria](#). You will be notified within 7 business days whether your application has been approved, or denied and why.

Admin fees will be waived for income-qualified applicants, based on [Statistics Canada's Low Income Cut-Off \(LICO\)](#), plus 50%.

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 application to avoid paying the \$500 admin fee.

Number of people living in your home	Total household income limit to qualify for waived admin fee
1	\$34,389
2	\$42,810
3	\$52,630
4	\$63,900
5	\$72,472
6	\$81,739
7 or more	\$91,005

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 an [EnerGuide Certified business](#) or, to be reimbursed for the cost of the audit, book by going to [Canada Greener Homes Grant](#), completing their online application process, and requesting an audit. Natural Resources Canada is currently offering up to \$600 for EnerGuide audits. Once you request an audit, the auditor will contact you to schedule a time.
- 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 on registered energy advisors in Saskatoon, visit our [contractor list](#).

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 2 years.

If you choose to pay for your energy audit(s) out of pocket and not register for the Canada Greener Homes Grant program, you can add the cost of your audit(s) to your loan balance at the end of your renovation project.

Assessments completed for a different home or before May 31, 2019, cannot be used for the program.

Keep your receipts once you pay for an Energy Audit, as this is an eligible project expense which can be included in your project completion form and added to your HELP loan.

If you want to receive reimbursement for both the pre- and post-project energy audits through the Canada Greener Homes program, you need to register through the Government of Canada [online portal](#) and select your energy advisor from the drop-down list during registration.

Receipts will also be required if you are registering through the Canada Greener Homes Grant and/or the Provincial Home Renovation Tax Credit.

2b. Funding Request

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 for your project from the contractor(s) of your choice. If you are doing a project yourself, you will need to add up the cost of the materials for your project.



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*.

While completing these forms you will need to provide the following:

- *Planned Project Details PDF* which includes a list of upgrades you plan to complete.
- Details and cost estimates for each upgrade based on your contractor quote(s).
- What repayment term and interest 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 two years of signing the Help Deferral Agreement.

? Will my project require a building permit from the city?

Some eligible projects will require a building permit in addition to your HELP application. Some projects like window and door replacement, furnace replacement, or adding additional insulation will not require a building permit. However, a rooftop solar installation requires a building permit.

To determine if you need a building permit, consult your chosen contractor or review the [Building & Development Permits webpage](#) for more information.

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 you sign and return the HELP Deferral Agreement, the City will review and sign the contract and notify you to proceed with your home upgrades.

Once the contract is signed, the City will apply a lien to your property and you can proceed with hiring contractors or purchasing materials to renovate your home.

After contract signing, you have 24 months to complete the construction of your home renovation project. If your project is expected to take longer than two years, you may risk being denied financing.

What is a property tax lien?

A property tax lien is a legal claim that the City registers against the title of your home.

It gives the City the ability to collect on the balance of the HELP loan and any outstanding property taxes should the property owner default on the agreed upon loan payment and/or the annual property taxes.

See [this factsheet](#) about property liens for more information.

STEP 3: 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 an advance on a portion of your loan. The installments are paid to your hired contractor(s) directly for work that's been completed only. You cannot make an installment request for a do-it-yourself project.

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

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



If you receive an installment payment, interest begins to accrue immediately once paid on the installment amount based on the 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 property owner 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 installment payment for this amount can be made to the insulation contractor only.

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

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

Based on Jane's chosen repayment term, interest begins to accrue on Jane's \$15,000 installment payment as soon as her insulation contractor is paid. When her project is completed, the installment payment + accrued interest on the installment + the cost of her remaining upgrades is added to her final loan balance when the project is completed.

STEP 4: Project Completion

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

1. Collect all the final invoices from your contractors or organize the receipts if you did a project yourself. Invoice and receipt details must be included on your [Final Project Details PDF](#).
2. Fill out the *Final Project Details PDF* in advance of your final energy assessment. Your energy advisor will need to initial and sign this document when they are completing your post project assessment.
3. Schedule your post-retrofit home energy assessment with your Energy Advisor. The Advisor will verify the improvements and provide a new EnerGuide rating for your home.

Once those three steps are complete, submit the *Project Completion Form* online and attach your Contractor invoices or receipts, the *Final Project Details PDF* and your new EnerGuide rating label.



You must submit your *Project Completion Form* **within 30 days** of the date of your post-project energy evaluation.

The City will review this documentation then pay your chosen contractors listed in the *Final Project Details PDF* directly.

STEP 5: Loan Repayment

Once your project is complete and your contractor has been paid, or you've been reimbursed for do-it-yourself work, the City will update your HELP Deferral Agreement with your repayment obligation details. The 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 Installment 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 annually, your loan repayment will occur annually and if you pay monthly (TIPPS), the loan payments 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.

? 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](#).

REBATES & INCENTIVES

The Home Energy Loan Program is stackable with incentives from other levels of government, but these incentives require residents to apply for them separately, in addition to the HELP application.

As of June 2021 there are two incentive programs residents interested in HELP could be eligible for:

Provincial Home Renovation Tax Credit

The [Provincial Home Renovation Tax Credit](#) is an incentive of up to \$2,100 or 10.5% on up to \$20,000 of eligible home renovations. This program is a provincial tax credit, meaning you will only receive the credit when you file your 2021 or 2022 income taxes.

To qualify for this program you must:

1. Own a home in Saskatchewan.
2. Incur renovation expenses between October 1, 2020 and December 31, 2022.
3. Keep your receipts or contractor invoices for work completed.

Examples of eligible projects under this program that also align with HELP include:

- Window and door replacement
- Solar panel installations
- Central air conditioning
- Electric vehicle (EV) charging installations
- Permanent home ventilation or HRV systems

How to receive the tax credit

To receive this credit, you will need to keep all the receipts or invoices for work completed and claim the total expenses for your upgrades on your 2021 tax return.

For more details on this program, view the [program website](#).

Canada Greener Homes Grants

The [Canada Greener Homes Grant](#) provides grants for Canadian homeowners up to \$5,000 for qualifying energy efficiency and renewable energy installations and up to \$600 for EnerGuide evaluations. The grant program is expected to be offered until 2028 with up to 700,000 grants available.

This program aligns well with HELP as participants of HELP will also require a pre- and post-project EnerGuide Assessment. HELP participants can have up to \$600 of their EnerGuide Assessments paid for through this program and may qualify for other grants of up to \$5,000 depending on their retrofit.

Examples of eligible projects under this program that also align with HELP include:

- Home insulation
- Air sealing
- Window and door replacement
- Smart thermostats
- Energy efficient water heaters
- Ground or air source heat pumps
- Solar panel installation
- Batteries connected to solar systems

Eligible homeowners must provide proof of ownership with their property tax roll number and demonstrate that the home is their primary residence to participate in the initiative.

How to receive the grant

Register for the program through the Government of Canada [online portal](#) and select your energy advisor from the drop down list during registration.

Once you have registered for this program you can apply for HELP but cannot proceed with any renovations until after the pre-project energy audit is complete.



Need help with HELP?

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

If you need assistance with the application process or have questions about the program you can email homeenergyloanprogram@saskatoon.ca or call Service Saskatoon at [306-975-3200](tel:306-975-3200).

