

COMMERCIAL ENERGY LOAN PROGRAM



Program Participant Frequently Asked Questions

This FAQ is intended to help participants understand common program requirements, application steps, financing terms, documentation needs, and next steps. Participants should review the full Program Guide and contact the Program Coach if they have questions about their specific property, project, or application.

General Program Questions

What is the Community Energy Loan Program?

The Community Energy Loan Program (CEL Program) helps eligible property owners finance building upgrades that improve energy efficiency, water efficiency, renewable energy generation, climate resilience, or electric vehicle charging readiness. Approved costs are financed through a C-PACE loan and repaid through the property taxes.

What types of properties can apply?

Eligible properties must be located within Saskatoon city limits and generally include existing commercial, institutional, non-profit, affordable housing, and multi-unit residential properties. Properties must meet all CEL Program eligibility requirements, including property tax, ownership, insurance, mortgage consent, and title-related requirements.

Can new construction projects apply?

No. The Program is intended for existing buildings. New construction projects are not eligible.

Who decides whether my project is eligible?

The City reviews each application, Funding Request, and completion package to determine whether the applicant, property, project, costs, and documentation meet CEL Program requirements. Final eligibility is determined by the City.

Application and Approval Questions

How do I apply?

Applicants apply through [MyProperty](#). Before you begin, create a MyProperty account, review the CEL Program eligibility requirements, confirm the property meets the CEL Program criteria, and gather the required initial application information.

Can I start work after my initial application is approved?

No. Initial application approval only allows you to proceed to the project development stage. You must not make deposits, purchase materials or equipment, hire contractors, or begin work until your Program Deferral Agreement is fully signed and the City confirms that you may proceed.

How long do I have to submit my Funding Request?

You have four months from the date of your CEL Program application approval email to submit a complete Funding Request package and sign a Program Deferral Agreement with the City. If those steps are not completed within that timeframe, your participation may be discontinued unless the City provides a written extension.

What is a Funding Request?

A Funding Request is the detailed project submission the City reviews before approving financing. It includes the proposed project scope, costs, savings, contractor quotes, technical information, permits, business case information, assessments or attestations where required, and other supporting documents.

Financing and Repayment Questions

How much can I borrow?

The minimum loan amount is \$10,000. The maximum loan amount is \$1.5 million per building. Financing cannot exceed 20% of the property's assessed value or appraised value, as accepted by the City.

How is the loan repaid?

The loan is repaid through the property tax bill. If the property is enrolled in monthly TIPPS, monthly payments may be adjusted to include the loan repayment.

When does interest begin?

Interest begins to accrue as soon as the City issues any payment on behalf of the participant, including a deposit, installment, reimbursement, or other approved payment.

Can I repay the loan early?

Yes. Loans may be repaid early with no penalty.

Are there administration fees?

Yes. Standard properties pay a one-time administration fee of \$750 for loans up to \$40,000. For any amount above \$40,000, an additional fee of 1.6% applies. For non-profit organizations and affordable housing providers, the administration fee is waived for loans below \$40,000, and a reduced fee of 1% applies to any amount above \$40,000.

Project and Documentation Questions

What upgrades are eligible?

Eligible projects may include energy efficiency upgrades, renewable energy systems, water efficiency improvements, climate resiliency measures, Level 2 electric vehicle charging stations, and certain project-related work required to complete an eligible upgrade. All measures must be reviewed and approved by the City before work begins. Check out the [Eligible Retrofit Measures and Supporting Technical Requirements](#) for an inclusive list of eligible measures.

Do I need an energy audit?

Energy and water efficiency projects require an ASHRAE Level II audit, equivalent virtual assessment, or another City-approved assessment with engineer attestation. For simpler projects, such as single-measure upgrades like LED lighting retrofits, or solar photovoltaic installations, the City may waive or modify the audit requirement, subject to Program Coach approval. For Climate Resiliency projects, a [Climate Resiliency Risk Assessment Form](#) will need to be completed.

Do I need permits?

You are responsible for obtaining all required permits, inspections, and utility interconnection approvals. Required permits must be opened before work begins and must be closed before final project approval. Missing or incomplete permits may delay payment or make costs ineligible. Check out the [Homebuilding, Renovations and Improvements webpage](#) for more information on permits.

Can I change my project after approval?

You must contact the Program Coach before making changes to the approved scope, equipment, contractor, cost, timeline, or permits. Changes require City approval and an amendment to your Program Deferral Agreement.

Payment and Completion Questions

Can the City pay my contractor directly?

Yes. Approved payments are made directly to contractors. Deposits may be issued for up to 50% of the approved cost of an eligible retrofit. Deposit and installment payments combined cannot exceed 90% of the total approved project cost before final completion.

What if I pay costs upfront?

If you pay eligible contractor costs upfront, you may request reimbursement at project completion, subject to Program requirements and City approval. Any retrofit costs paid prior to signing a deferral agreement with the City is not eligible to be added to the loan. Permit and engineering costs required for the funding application can be paid prior to signing the deferral agreement. Reimbursement is not guaranteed until the City reviews and approves the required completion documentation.

How long do I have to complete my project?

You have 12 months from the date you sign the Program Deferral Agreement to complete the approved project, unless the City approves an extension.

What do I need to submit when the project is complete?

You must submit required completion documentation through MyProperty. This may include final invoices, receipts, proof of payment, photos, product documentation, commissioning records, permit records, inspection approvals, a completion certificate, benchmarking information, and any other documents requested by the City.

Rebates, Selling, and Support Questions**Can I combine this loan with rebates or incentives?**

Yes, external rebates, grants, tax credits, incentives, or other funding may be stacked with Program financing where permitted by each funding program. Applicants are responsible for confirming eligibility, deadlines, documentation requirements, funding amounts, and stacking rules directly with each program.

What happens if I sell the property?

The loan is attached to the property and will appear on a title search. You must notify the City before an impending sale. The full amount owing must be paid unless the subsequent owner signs a deferral agreement and agrees to take responsibility for repaying the outstanding balance, subject to Program requirements and the agreement negotiated between the buyer and seller.

Who can I contact for help?

Contact the Program Coach for support with your application, Commercial Energy Planner participation, eligible upgrades, technical documentation, or next steps.

Email: BetterBuildings@saskatoon.ca or call [306-986-1658](tel:306-986-1658).