



CENTURY GLASS LTD.

WINDOWS • DOORS • BLINDS

Canada Greener Homes Grant Initiative

The Canadian Federal Government has officially launched a new program to help homeowners improve the energy efficiency of their home.

The program will provide eligible homeowners with grants up to \$5000 to pay for home upgrades that will improve the energy efficiency of their homes. Additionally it will provide eligible homeowners with up to \$600 for home energy evaluations to help them plan their retrofits.

From what we have heard most people end up paying about \$300 out of pocket for mileage for the audits.

Who is Eligible?

All homeowners in Canada are eligible to apply for the grant, provided they can show valid proof of ownership of the home and that the property is their primary residence.

The following residences are eligible:

- Single and semi-detached houses
- Row Housing
- Townhomes
- All season cottages
- Mobile homes on permanent foundation
- Permanently moored floating homes
- Mixed use buildings (residential portion only)
- Small multi-unit residential building (three storeys or less with a zero footprint of 600ms or less)

Key Eligibility Requirements

- All equipment must be purchased in Canada or from a Canadian distributor.
- The **ENERGY STAR** label must remain on your windows until after the post evaluation.
- The program favors total window and frame replacements; while inserting a new window unit into an existing frame is eligible under the terms and conditions of the Greener Homes Grant, replacing only the glass, sash or door without a frame is not.
- The Greener Homes Grant will cover a maximum of \$250 per rough opening, up to a total of \$5000

Windows and doors are only eligible if they fall into the following:

****ENERGY STAR MOST EFFICIENT WINDOW AND SLIDING DOOR UNITS:****

- \$250 will be covered per Rough Opening
- Must Have a U-Factor of 1.05 or less or an Energy Rating ≥ 40

****ENERGY STAR CERTIFIED WINDOW AND SLIDING DOOR UNITS****

- \$125 will be covered per Rough Opening
- Must Have a U-Factor of 1.22 or less or an Energy Rating ≥ 34

****ENERGY STAR CERTIFIED HINGED DOORS WITH OR WITHOUT SIDELITES OR TRANSOMS****

- \$125 will be covered per Rough Opening
- Must Have a U-Factor of 1.22 or less or and Energy Rating ≥ 34

Century Glass LTD Windows that meet requirements

- FIXED— (Triple Sungate 400—ER40) \$250 each opening, as long as it's not configured with an opener.
- CASEMENT— (Triple Sungate 400 - ER35) \$125 each opening, even if configured with a fixed
- AWNING— (Triple Sungate 400—ER35) \$125 each opening, even if configured with a fixed.
- SLIDER— (Dual Sungate 400/Starphire ER34)) \$125 each opening even if configured with a fixed.
- SINGLE HUNG—(Dual Sungate 400/Starphire—ER 34) \$125 each opening, even if configured with a fixed.

If you want a soft coat Low E that blocks more solar heat gain these will not meet these energy star requirements

Reimbursement

After completion, homeowners can:

- Seek reimbursement up to \$5,000 for the completion of a home energy improvement project, retroactive December 1, 2020.
- Seek reimbursement of up to \$600 for the cost of the pre and post evaluation, retroactive to December 2, 2020.

****Homeowners will not receive reimbursement unless they complete the Green Homes Grant Process****

All Products Must be Purchased in Canada

The step-by-step process is as follows:

Step 1	Apply to the Canada Greener Homes Grant
Step 2	Have a pre-retrofit EnerGuide Home Energy Evaluation performed.
Step 3	Complete at least one retrofit that is both eligible and recommended by your Energy Advisor.
Step 4	Have a post-retrofit EnerGuide Home Energy Evaluation performed.
Step 5	Apply for reimbursement (submitting all receipts for the evaluations, products and installation)

To book your energy audit with an advisor go to www.NRGsk.com and click the “Book Your Audit Now” button or scan the QR code.









For More Information Visit

Nrcan.gc.ca/energy-efficiency/homes/Canada-greener-homes-grant/23441



Breakdown of grant reimbursement

\$5,000 towards eligible retrofits, and up to \$600 towards Energuide Evaluations.

Eligible Retrofit	Details	Maximum Reimbursement
 Home Insulation	Upgrade your attic/ceiling, exterior wall, exposed floor, basement or foundation, and crawl spaces.	\$5,000
 Windows and Doors	Replace your windows or glass doors with ENERGY STAR® certified models.	\$5,000
 Space and Water Heating	Switch to more energy-efficient heating equipment to save on your utility bill and reduce your carbon footprint.	\$5,000
 Renewable Energy	Install photovoltaic solar panels to convert sunlight energy into electricity.	\$5,000
 Resiliency Measures	Incentives to protect your home and your family from environmental damages (must be combined with another retrofit).	\$2,625
 Air-Sealing	Perform air-sealing to improve the airtightness of your home to achieve the air-change rate target.	\$1,000
 Thermostats	Install a smart thermostat to help improve your comfort and save money on your energy bill (must be combined with another retrofit).	\$50
 EnerGuide Evaluation	Have a pre- and post-retrofit EnerGuide evaluation.	\$600

Canada Greener Homes Loan

What is it?

It offers interest-free financing in addition to the Canada Greener Homes Grant to help you complete some of the more major retrofits recommended by your energy advisor.

Loan Details

Maximum Amount: \$40,000

Minimum Amount: \$5,000

Repayment Term: 10 Years, Interest-Free

Loan Type: Unsecured personal loan on approved credit

The maximum eligible loan amount is calculated based on the retrofits selected in the application and the quotes for this work. The eligible amount is capped based on the industry standards and market norms. The maximum eligible loan amount may be less than your quoted cost, in which case you will be responsible for funding any difference.

A maximum of one loan is available per eligible property and homeowner.

The loan can only help you finance eligible products and installations that are part of a retrofit that is both recommended by an energy advisor and eligible for the grant.

To begin work in your home, a portion of the loan can be delivered to you up front. Contractors often require a down payment for these types of projects. The balance of the loan will be delivered upon successful completion of the retrofits and verification through a post-retrofit evaluation.

Eligibility

- You must be eligible for and apply for the Canada Greener Homes Grant or the equivalent provincial program.
- You must be a Canadian homeowner, and your home must be your primary residence.
- You have completed a pre-retrofit evaluation of your home dated April 1, 2020 or later.
- You have a good credit history and aren't under:
 - A Consumer Proposal
 - An Orderly Payment of Debt Program
 - a bankruptcy or equivalent insolvency proceeding

You will be asked to share financial information to demonstrate that you have the financial capacity to repay the loan.

The Canada Greener Homes Loan is now open to homeowners who wish to apply or have an active application (at the pre-retrofit stage) with the Canada Greener Homes Grant.

Starting August 31, 2022, Homeowners who have already requested a post-retrofit evaluation or received a grant payment will be eligible to apply to the Canada Greener Homes Loan for any remaining eligible retrofits they wish to pursue, but have not yet started.

Homeowners who have completed all their retrofits are NOT eligible to apply for the Canada Greener Homes Loan. However, homeowners may be eligible to apply to the loan for any remaining recommended retrofits that have not yet started.

This loan does not apply to the following work:

- Work that you've already started or completed
- Retrofits that haven't been recommended by an energy advisor
- Retrofits that are not eligible for a Canada Greener Homes Grant
- Retrofits that aren't included in your application

Low-rise multi-unit residential buildings

Individual homeowners living in a low-rise multi-unit residential building must meet the additional eligibility criteria outlined in the Canada Greener Homes Grant.

Indigenous Group Applicants

- You are eligible to register multiple homes
- You must own the home (s) or have a formal partnership to represent the owners, but the homes do not need to be the owner's primary residence.
- Your home must be occupied by an Indigenous household.
- You must select at least one eligible retrofit for each property subject to the loan

If your applying as an Indigenous Government or Organization you can find dedicated support for your application by contacting 1-866-292-9517.

How to Apply

1. Apply to the Canada Greener Homes Grant

In order to apply for the loan, you must first apply and be eligible for the Canada Greener Homes Grant.

2. Get a pre-retrofit EnerGuide evaluation

A service organization will reach out to schedule a pre-retrofit EnerGuide evaluation of your home with an energy advisor. They will evaluate your home and make recommendations on how to make it more energy-efficient and resistant to climate change. Only retrofits that have been recommendations on how to make it more energy-efficient and resistant to climate change.

Only retrofits that have been recommended by an energy advisor and are from the grant's list of eligible retrofits and installations are eligible for the loan.

3. Plan your retrofits and get quotes from contractors

Review the report's recommendations and decide which retrofits work best for your budget and renovation plans. Speak with contractors and get at least 1 to 3 quotes for each of the retrofits in your plan. You can't ask for a bigger loan if you decide to do more retrofits later, so it's important to plan your work in advance before applying for the loan.

4. Submit an application to the loan

Log into your Greener Homes Grant account, and click the button to access the loan portal. To submit your application, you have to upload documentation to the loan portal, such as:

- Your property tax statement
- Your driver's license or other government-issued ID, together with a utility bill.
- A confirmation of income and employment (for example, a job letter or a T4 Slip)
- Your quotes from contractors

Based on your application, the program will calculate the maximum loan amount you are approved for. To activate your loan offer, you will be asked to carefully review the information and accept the loan agreement.

In order to apply for the loan, you must first be eligible for and apply for the Canada Greener Homes Grant.

- Residents apply for the loan through the Canada Greener Homes Grant Portal.

Upfront Costs

You can access a portion of your loan funds in advance to pay for upfront costs such as deposits. You can request the advance on your loan during your application by demonstrating that an upfront payment is required. Up to a maximum of 15% of the eligible cost of retrofits requiring an upfront payment. This amount is increased to 25% if your property is located in the North or off grid.

5. Complete your retrofits and keep receipts and invoices

Start your work, and make sure to keep copies of all your receipts and invoices along the way.

6. Get a post-retrofit EnerGuide evaluation

Once the retrofits are complete, contact your service organization to request a post-retrofit EnerGuide evaluation. An energy advisor will evaluate the impact of your improvements and provide you with an updated EnerGuide label and a new report that estimates how much you can receive for your grants.

7. Receive your loan amount

The energy advisor will update the information related to your final evaluation in the grant portal, including the estimates of your final grant amount. You will also have to upload all your final invoices and receipts to the grant portal and receipts for the retrofits to the loan portal. The loan amount will be reviewed again based on the actual cost of the completed retrofits.

- If the actual costs of the completed retrofits are lower than the initial cost estimates, **the loan amount will be decreased.**
- If the actual costs are higher than the initial cost estimate, **the loan amount will not be increased**

The final approved loan amount will be deposited into your bank account (less the initial advance, if you received one) **within 10 days.**

8. Repay your loan over time

You will receive detailed information on the repayment of your loan over the 10-year period.