



# FINANCING MADE EASIER.

Resource guide for contractors and retailers

Available in accessible formats upon request.

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[www.hydro.mb.ca/contractors/suppliers/](http://www.hydro.mb.ca/contractors/suppliers/)

## Supplier Participation (Contractor & Retailer)

To offer the Home Energy Efficiency Loan (HEEL), your company must register to become a participating supplier with Manitoba Hydro and have an active Supplier Participation Agreement that is in good standing. Your company **must** be registered to work with Manitoba Hydro's financing programs prior to commencing any projects.

If several sub-trades are engaged to complete the installation, one supplier must be designated as the primary supplier and only one Agreement will be accepted from the primary supplier covering the whole amount to be financed.

If you have not already registered, visit [www.hydro.mb.ca/contractors/supplier\\_request/](http://www.hydro.mb.ca/contractors/supplier_request/) to begin the process.

### Request Program Materials

Running low on Agreement forms or brochures? Participating suppliers can order program materials and loan Agreement forms by visiting [www.hydro.mb.ca/contractors/financing\\_materials/](http://www.hydro.mb.ca/contractors/financing_materials/).

**We also have PDF versions of the Agreement forms available for your convenience, contact us to learn more!**

## Program Overview

The **Home Energy Efficiency Loan (HEEL)** provides Manitoba Hydro's residential customers with convenient on-bill financing for making energy efficient upgrades to their home. The HEEL encourages customers to increase the energy efficiency and comfort level of their home while minimizing the financial burden of paying the upfront cost of the upgrade.

The HEEL covers upgrades for the following product categories:

### Efficiency Upgrades

- Air leakage sealing;
- Heat pumps;
- Insulation;
- Level 2 electric vehicle chargers;
- Solar photovoltaic systems;

- Space heating equipment;
- Water heating equipment;
- Windows and Doors;
- Ventilation;

#### Other Upgrades

- Central air conditioning
- Conventional air source heat pumps;
- Electrical equipment upgrades;
- Radon mitigation.

## Financing Details

- Loans are processed at a fixed interest rate for the first 5 year term. To view the most current interest rate, please visit the Supplier Resource Page ([www.hydro.mb.ca/contractors/suppliers/](http://www.hydro.mb.ca/contractors/suppliers/)).
- Interest rates are reviewed and updated quarterly in February, May, August and November. Suppliers will be given one weeks' notice of any upcoming changes.
- Loans exceeding 5 years will be refinanced at the prevailing market rate.
- Monthly loan installments are applied to the customer's energy bill.
- The minimum monthly payment is \$15.
- The minimum amount that can be financed is \$500.
- Repayment of the loan is the responsibility of the property owner and **not the tenant**.
- Additional or complete payments may be made after six months from the first finance charge on the customer's account. **If a customer pays the entire outstanding balance of their loan within the first 6 months of the Agreement, they will be charged a \$20 administrative fee.**
- Labour cannot be financed in the absence of a qualifying technology.
- The loan becomes due and payable when the property is sold or the title to the property changes. The loan is **not transferable**.
- The cost of one upgrade cannot be split between two Agreements.
- The HEEL may be changed or terminated at any time and without notice. Existing loan Agreements would remain in effect.

	Eligible Upgrades	Max Amount by Technology*	Maximum terms
Efficiency Upgrades	Air leakage sealing	\$7,500	5 years
	Cold climate air source heat pumps	\$10,000	15 years
	Ground source heat pumps	\$20,000**	15 years
	Insulation	\$7,500	5 years
	Level 2 electric vehicle charger	\$3,000	5 years
	Natural gas furnaces and boilers	\$7,500	15 years
	Solar photovoltaic system	\$20,000**	15 years
	Space heating equipment	\$7,500	5 years
	Water heating equipment	\$7,500	5 years
	Windows and doors	\$7,500	5 years
	Ventilation	\$7,500	5 years
*NEW!* Other Upgrades	Central air conditioning	\$5,000	5 Years
	Conventional air source heat pumps	\$5,000	5 Years
	Electrical equipment upgrades	\$5,000	5 Years
	Radon Mitigation	\$5,000	5 Years

\* This amount is included in the \$12,500 limit per residence.

\*\* Total value of all accumulated Home Energy Efficiency Loans cannot exceed \$20,000.

## Customer Participation

### The following Manitoba Hydro customers may qualify for the Home Energy Efficiency Loan (HEEL):

- ✓ The applicant must be a new or existing Manitoba Hydro customer and the owner of the property in which the energy efficient improvement(s) are to take place.
- ✓ The home must be the owner's primary residence (or the primary residence of the owner's tenant).

- ✔ The residence is detached or semi-detached.
- ✔ Mobile homes on permanent foundations with a permanent water supply are also eligible. For heat pump and solar applications, the applicant must also be the owner of the land the mobile home is situated on.
- ✔ Owners of condominium units and Condominium Corporations billed at the residential rate and individually metered are also eligible subject to meeting all terms and conditions applicable to homeowners.

**The applicant must have approved credit from Manitoba Hydro prior to proceeding with the work. Manitoba Hydro does not give verbal approval; a loan Agreement must be submitted prior to approval being given.**

## Customer Ineligibility

Financing is **not** available for:

- ✘ Commercial properties;
- ✘ Homes under construction;
- ✘ Unoccupied homes;
- ✘ Garages;
- ✘ Apartment buildings;
- ✘ Seasonal dwellings (summer homes or cottages);
- ✘ Projects in progress or already completed;
- ✘ Labour - If the owner undertakes their own renovation work, the loan can only be used to cover the purchase of materials and cannot include charges for the owner's personal labour.

**The loan is not transferrable. It will automatically become due and payable when the property is sold or the title to the property changes.**

Please refer to the Home Energy Efficiency Loan Agreement for the full terms and conditions.

# Steps to Participate – Supplier Performed Renovation

## Steps on getting started:

### 1 Provide a customer quote

The customer contacts a participating supplier to receive a quote on a qualifying product.

### 2 Fill out the Home Energy Efficiency Loan Agreement

The supplier completes the HEEL Financing Agreement with the customer. The customer must complete the credit information section and sign the credit review authorization section. If more than one person owns the property, **all owners** are required to sign and be listed on the Agreement. Owner signatures must all be witnessed by a third party.



Financing terms can be calculated using the online financing calculator at [www.hydro.mb.ca/your\\_home/residential\\_loan/calculator/](http://www.hydro.mb.ca/your_home/residential_loan/calculator/)



View our Sample Agreement Guide at [www.hydro.mb.ca/contractors/suppliers/](http://www.hydro.mb.ca/contractors/suppliers/)

### 3 Email Manitoba Hydro's Residential Financing team

The supplier emails **all parts** of the signed Agreement (including the unsigned copy of the Completion Certificate) along with a **detailed quote** for **all work** being done to Manitoba Hydro for credit approval. **Please ensure your documents are in a PDF format.**

**Email: [ResidentialFinancing@hydro.mb.ca](mailto:ResidentialFinancing@hydro.mb.ca)**

**Financing Agreements must be approved by Manitoba Hydro before the supplier can begin work on the property.**

### 4 Manitoba Hydro conducts a customer credit review

Manitoba Hydro completes the credit review process and notifies the supplier about the status of the application (via email). If approved, Manitoba Hydro will provide the supplier with the credit approval number which the supplier will record on the Agreement form in the space provided. The supplier will then contact the customer informing them of their application status.

### 5 Complete the specified work

The supplier may now proceed with the work as specified on the HEEL Agreement.

- ✓ The supplier obtains any required permits and undertakes the renovation.
- ✓ The renovation work must meet the requirements of the Manitoba Building Code and applicable bylaws.
- ✓ **The supplier must complete the work within six months of the approval date (12 months for heat pump and solar projects).**



## 6 Obtain owners signature on Completion Certificate

Within **30 days** of completing the work, the supplier arranges for **all owners** to sign and date the Completion Certificate. **Do not have the owners sign the Completion Certificate until after the work is complete.**

## 7 Mail all documents to Manitoba Hydro

The supplier mails the following original documents to Manitoba Hydro within 30 days of providing the customer with their materials:

- ✓ **White** copies of the HEEL Agreement and Completion Certificate as well as any other applicable forms.
- ✓ The customer's **original invoice**.  
The invoice for work and/or materials must be:
  - Made out to the customer and include the installation address of the energy efficient upgrade. **The invoice must not be made out to Manitoba Hydro.**
  - The invoice must clearly describe the material purchased or installed (e.g. full description of the windows or insulation installed) along with a complete cost breakdown.

**Incomplete Agreements and/or invoices will be returned for correction and payment will not be made until this requirement is met.**

Mail to: Manitoba Hydro – Home Energy Efficiency Loan  
360 Portage Ave  
Winnipeg, MB R3C 0G8

## 8 Supplier retains Agreement copies for their records

The supplier retains all pink copies for their records and gives the yellow copies to the customer.

## 9 Manitoba Hydro sets up customer's monthly payments

Manitoba Hydro's Customer Billing Department arranges for monthly payments to be added to the owner's energy bill.

## 10 Manitoba Hydro pays supplier

Manitoba Hydro's Accounts Payable Department arranges for supplier payment. Average payment processing time is 30 days from when we receive the Agreements, but from time to time they do take longer. Suppliers will be paid via cheque or direct deposit, depending on the supplier's preference.

**Manitoba Hydro has the right to inspect/visit the building at any reasonable time from the date of the Agreement until 24 months after the upgrade has been completed.**



# Steps to Participate – Customer Performed Renovation\*

## Steps on getting started:

\*Material to be supplied by a retailer

### 1 Customer receives a quote from a participating retailer

The customer visits their local participating retailer and gets a quote on a qualifying product.

### 2 Fill out the Home Energy Efficiency Loan Agreement

The retailer completes the HEEL Financing Agreement with the customer. The customer must complete the credit information section and sign the credit review authorization section. If more than one person owns the property, **all owners** are required to sign and be listed on the Agreement and owner signatures must all be witnessed.



Financing terms can be calculated using the online financing calculator at [www.hydro.mb.ca/your\\_home/residential\\_loan/calculator/](http://www.hydro.mb.ca/your_home/residential_loan/calculator/)



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**Email: ResidentialFinancing@hydro.mb.ca**

**Financing Agreements must be approved by Manitoba Hydro before the supplier can begin work on the property.**

### 4 Manitoba Hydro conducts a customer credit review

Manitoba Hydro completes the credit review process and notifies the retailer about the status of the application (via email). If approved, Manitoba Hydro will provide the retailer with the credit approval number which the retailer will record on the Agreement form in the space provided. The retailer will then contact the customer informing them of their application status.

### 5 Retailer provides customer with materials

Upon approval, the retailer will provide the customer with the materials to perform the renovation.

- ✓ The customer obtains any required permits and undertakes the renovation.
- ✓ The renovation work must meet the requirements of the Manitoba Building Code and applicable bylaws.
- ✓ **The customer must complete the work within six months of the approval date.**

## 6 Obtain owners signature on Completion Certificate

Upon providing the customer with the material as specified in the Agreement, the retailer arranges for **all owners** to sign and date the Completion Certificate.

## 7 Mail all documents to Manitoba Hydro

The retailer mails the following original documents to Manitoba Hydro within **30 days** of providing the customer with their materials:

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The invoice for work and/or materials must be:
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  - The invoice must clearly describe the material purchased or installed (e.g. full description of the windows or insulation installed) along with a complete cost breakdown.

**Incomplete Agreements and/or invoices will be returned for correction and payment will not be made until this requirement is met.**

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**Manitoba Hydro has the right to inspect/visit the building at any reasonable time from the date of the Agreement until 24 months after the upgrade has been completed.**

# Eligible Upgrades

**Please note:** All energy efficient upgrades must meet Manitoba Hydro's specified requirements.

## Air leakage sealing

**Caulks and sealants that:**

- ✓ Conform to CGSB standards;
- ✓ Have good bonding durability, remain flexible throughout their rated life, and can be painted if used as an interior product;
- ✓ Have a minimum 10-year life expectancy or guarantee.
- **Sealant foam (urethane) materials** that meet the following criteria:
  - ✓ One part (polymeric) foam must have a CCMC evaluation listing number;
  - ✓ Two part urethane must be in accordance with CGSB 51-GP-23M;
  - ✓ Do not contain CFCs;
  - ✓ Comply with local, provincial, and federal building and fire regulations and requirements.
- **Weatherstripping for windows, door sills, and door jambs and headers.**
  - ✗ Spring-loaded types and wood strips with open cell foam glued to the edge are not allowed.
- **Approved electrical outlet seals for light switches and electrical outlets.**
- **Replacement floor drain covers** that allow water to drain when required, but do not allow air or soil gas to enter the home.

## Heat Pumps

To be eligible for financing all heat pumps must meet performance criteria set by Natural Resources Canada as listed below.

To be eligible for financing for both ground source and air source heat pumps, a building **heat loss calculation** shall be submitted to Manitoba Hydro to determine appropriateness of sizing of the heat pump system. The heat loss calculation shall be performed to ASHRAE guidelines, CSA F280 and/or in accordance with NRCAN's ASHP Sizing and Selection Tool.

Visit our online supplier resource page for a **sample heat loss calculation** at [www.hydro.mb.ca/contractors/pdfs/heel\\_geothermal\\_supporting\\_documents.pdf](http://www.hydro.mb.ca/contractors/pdfs/heel_geothermal_supporting_documents.pdf)

Mobile homes on permanent foundations with a permanent water supply are also eligible for heat pump upgrades. The applicant must be the owner of the land the mobile home is situated on.

**Ground source and Cold climate air source heat pumps must be submitted on the HEEL 15-year Agreement form. Look for the text on the front of the cover!**

FINANCING MADE EASIER.  
Loan agreement forms  
Heat pumps and solar upgrades



**To secure the financing for all heat pump loans, a notice will be registered against the property where the work is being done through the Land Titles office.**

## Ground source (geothermal) heat pumps

- Home must be currently heated with electric resistance heat and/or air source heat pump.
- The heat pump must be designed and installed by a certified contractor. The contractor must be a member in good standing with the Manitoba Geothermal Energy Alliance (MGEA).
- The ground source heat pump must be tested and rated under CSA Standard C-13256 and installed to meet CSA C448 SERIES (latest version).
- Sized to provide 7% to 105% of the design heat loss of the home.

Cooling	Minimum efficiency
Open systems – no greater than 40 kW with 15°C entering water	4.75 COP <sub>c</sub>
Closed loop – no greater than 40kW with 25°C entering water	3.93 COP <sub>c</sub>
Heating	Minimum efficiency
Open systems – no greater than 40kW with 10°C entering water	3.6 COP <sub>c</sub>
Closed loop – no greater than 40kW with 0°C entering water	3.1 COP <sub>c</sub>

COP: Coefficient of performance – a ratio for both the cooling (COP<sub>c</sub>) and heating (COP<sub>h</sub>) modes calculated by dividing the capacity expressed in watts by the power input in watts, excluding any supplementary heat

kW: kilowatts

## Air source heat pumps

Requirements common to both **conventional** and **cold climate air source heat pumps**:

- The home must be currently heated with electric resistance heat and/or air source heat pump
- Central ducted or ductless split systems with a minimum of 2 indoor warm air supply units (indoor heads)
- The air source heat pump unit’s performance rating certified to CSA Standard CAN/CSA-C656-05 with a minimum HSPF2 Region V  $\geq 6.6$  and SEER2  $\geq 15.2$  (HSPF Region IV  $\geq 10$  eligible until June 1, 2025.)
- Minimum total rated heating capacity at 8.3°C of 3.52 kW (12,000 Btu/h)
- Inside and outside units and furnace must be:

- ✔ Compatible and listed together under the same AHRI number, except for “Coil only” systems\* (see note below)
- ✔ Installed by a refrigeration mechanic licensed in Manitoba
- ✔ Listed on the Natural Resources Canada energy efficient product list (database) as a cold climate (ccASHP) or conventional air source heat pump (ASHP)

Requirements specific to **cold climate air source heat pumps (ccASHP)**:

- The system must have a variable capacity compressor with three or more distinct operating speeds, or continuous variable speed.
- The system must be rated to provide heat at temperatures of at least -25°C (-13°F) or colder.
- Heating Capacity maintenance percentage must be  $\geq 70\%$  Heating capacity @ -15°C (5°F) / Heating capacity @ 8.3°C (47°F)
- Units must have a minimum COP of 1.8 at -15°C (5°F) at maximum capacity operation.



Your customer may be eligible for rebates from Efficiency Manitoba.

**NOTE: Coils Only Systems** (i.e. systems listed under the AHRI classification HRCU-A-C): For a limited number of centrally ducted heat pumps, known as “Coils Only” systems, the inside and outside units can be paired with furnaces that are already installed in homes. These systems have their inside and outside units listed with their own AHRI number under the AHRI classification HRCU-A-C. The search result on the NRCan Eligible Product List will show model numbers for the inside and outside units, while the furnace field will say “Coils Only”.

For a “Coils Only” heat pump system, steps must be taken to ensure their heating and cooling performance. Homeowners must work with their mechanical system contractors to understand the implications of operating this system with their existing furnace and thermostat. This is important as custom combinations of “Coils Only”, without pairing it

with appropriate furnaces and controls, can limit the benefits of the heat pump system, potentially reducing the energy efficiency and home comfort.

When considering “Coils Only“ products, to ensure optimum performance and savings, it is strongly recommended that:

- the furnace has a blower with an Electronically Commutated Motor (ECM) or variable speed
- the furnace controls allow the thermostat to work properly with the heat pump system
- the thermostat must be compatible with both the heat pump and the furnace
- the rated airflow of the furnace and the heat pump are similar

## Insulation

Insulation work must meet the following levels:

Attic	Attic Kneewalls	Foundation Walls	Flat & Cathedral Ceilings	Wall Cavities	Exterior Walls <small>(when re-siding)</small>
Final R-value of R-50	Final R-value of R-24	Final R-value of R-24	Final R-value of R-28	Final R-value of R-12	Must add a minimum of R-3.75*

\*Re-siding materials may qualify for the loan when installed in conjunction with exterior wall insulation to a maximum of R-10 added.

To be eligible, insulation products must be new, purchased in Canada, and certified by Canadian Construction Materials Centre (CCMC) or an equivalent third party. Related building materials are also available for financing when the work is performed in conjunction with the addition of insulation. These measures include:

- ✓ Vapour barrier material that conforms to CGSB standards.
- ✓ Framing and fire protective (but not decorative) covering where required by building codes for perimeter basement walls being insulated. Fire protective



covering includes gypsum, wallboard or stucco. An example of decorative covering is wall paneling.



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## Level 2 electric vehicle chargers

To finance Level 2 electric vehicle charging equipment, the customer must own a battery electric vehicle or plug-in hybrid registered in the Province of Manitoba.

The maximum amount eligible for financing is \$3,000 per charger, including installation. Only one loan Agreement may be submitted for each Level 2 charger (i.e. cannot submit a loan Agreement for the purchase of the equipment and a separate loan agreement for the installation). **Financing is available for one Level 2 charger per vehicle.**

To be eligible, the charger:

- ✓ Must be new and for residential use only;
- ✓ Must have a nominal voltage rating of 208 and 240 V only;
- ✓ Must be third-party certified by ULC, CSA or ETL;
- ✓ Must be installed and connected by a licensed electrician with an electrical permit taken out for the work performed.

## Residential space heating equipment

- **CSA-approved high efficiency natural gas furnaces with a minimum AFUE of 92 per cent;**
  - Includes all costs related to the furnace upgrade such as modifications to venting, ductwork plenums, gas piping, permits and the thermostat.
  - Installation of a high efficiency natural gas furnace is payable over a maximum 15-year term.

- **CSA-approved natural gas boiler with a minimum AFUE of 82 per cent;**
  - Installation of a natural gas boiler is payable over a maximum 15-year term.
- **Electric heating systems (instantaneous and storage type);**
  - Includes associated materials and equipment such as wiring, ductwork, valves, pumps and motors.
- **Chimney liner;**
- **Permanently connected supplementary space heating equipment.**

NOTE: The Home Energy Efficiency Loan will cover the conversion of heating equipment from one energy source to another provided the equipment being installed meets current Manitoba Hydro requirements.

Be aware that all changes to combustion equipment must be done in accordance with applicable codes. Changing a combustion appliance such as a heating system may require changes to the venting system and/or water heater. The furnace should be sized in accordance with good industry practice to ensure that units are not oversized as oversizing can contribute to discomfort.

## Residential water heating equipment

To be eligible for financing residential water heating equipment must meet the minimum energy efficiency standards as administered by Natural Resources Canada in the *Energy Efficiency Regulations*.

For a list of compliant product models visit the Natural Resources Canada Website at <https://oee.nrcan.gc.ca/pml-lmp/>

Eligible product categories include:

- **CSA-approved electric water heaters (C191.1);**
- **CSA-approved instantaneous (tankless) gas-fired water heaters;**
- **CSA-approved storage gas-fired water heater;**

- **Chimney liner;**  
Must be in conjunction with a qualifying water heater.
- **Drain water heat recovery systems;**  
Must be certified to CSA B55.1 and B55.2.
- **Active residential solar water heating systems.** The system must use solar hot water collectors that meet CSA Standard F379 or equivalent.

## Solar photovoltaic systems

All solar photovoltaic systems must meet Manitoba Hydro's specified requirements. Solar PV financing is calculated based on \$3,000 per kW installed, to a maximum of \$20,000.

- All customer-owned generation must meet applicable provincial, federal and municipal licenses, permits and approvals.
- All customer-owned generation must be installed in accordance with the Manitoba Hydro Electrical code sections 64 and 84 and be inspected prior to being energized.
- Mobile homes on permanent foundations with a permanent water supply are also eligible. The applicant must be the owner of the land the mobile home is situated on.
- The solar PV system must be interconnected to Manitoba Hydro's distribution system, including the installation of a bi-directional meter once the system is approved if required by an inspector.
- Installations must comply with the Distributed Resource Interconnection Procedures (DRIP) and be approved by Manitoba Hydro.
- Must be installed by someone with an electrical contractor's license.



Your customer may be eligible for rebates from Efficiency Manitoba.

To secure the financing for all solar PV loans, a notice will be registered against the property where the work is being done through the Land Titles office.

## Ventilation

All ventilation equipment must have electrical approval for use in Canada and be listed in the current edition of the HVI-Certified Products Directory (Home Ventilating Institute Division of AMCA).

- **Unitary fans:**
  - ✔ Must have minimum ratings of not less than 50 CFM delivery and not more than 3.0 sones noise level.
  - ✘ Cannot have incandescent lighting kits.
- **Heat recovery ventilators:**
  - ✔ Must be sized and installed according to the current edition of the Heating, Refrigeration & Air Conditioning Institute (HRAI) Residential Mechanical Ventilation Design and Installation manual.

## Windows

Window work must comply with either the performance or prescriptive option.

### Performance option:

- Operable and fixed windows must be triple glazed and meet the minimum specifications for ENERGY STAR.

### Prescriptive option:

- Windows must be triple glazed with one low-e coating, argon gas fill, a warm edge spacer and a non-metallic or thermally broken frame.

Performance option (ENERGY STAR®)						
	Glazing	Minimum ER	OR		Glazing	Maximum U-Value
ENERGY STAR	Triple Pane	34			ENERGY STAR	Triple Pane
Prescriptive option						
<ul style="list-style-type: none"> <li>• Triple pane glazing</li> <li>• Minimum one Low-e Coating</li> <li>• Argon gas fill</li> </ul>				<ul style="list-style-type: none"> <li>• Minimum 10mm warm edge spacer</li> <li>• Non-metallic or thermally broken frame</li> </ul>		



Your customer may be eligible for rebates from Efficiency Manitoba.

For a list of ENERGY STAR certified windows, visit the Natural Resources Canada website at [www.nrcan.gc.ca/energy-efficiency/products/12509](http://www.nrcan.gc.ca/energy-efficiency/products/12509).

These minimum levels are mandatory for obtaining financing. Windows that do not meet these levels will not qualify for financing. In addition, **the invoice accompanying the Loan Agreement and Completion Certificate must explicitly describe the window glazing units and frames.** If this requirement is not met, Manitoba Hydro may terminate the loan Agreement and shall have no further obligation to pay the supplier's invoice.

Energy ratings must be determined in accordance with the 2009 or 2014 edition of **A440.2-##/A440.3-## - Fenestration energy performance / User guide to CSA A440.2-##, Fenestration energy performance** by an independent third-party simulation provider. Acceptable simulation providers are listed within the Scopes of Accreditation of the Standards Council of Canada, and the ENERGY STAR Canada list of acceptable Certification Organizations. The simulation report must be provided, or the relevant Listing under ENERGY STAR Canada must be referenced.

## Doors

All sliding and swinging doors must meet ENERGY STAR®

- ✓ Doors with glass must be at least triple pane
- ✗ Storm doors are not eligible unless financed in conjunction with a qualifying entry door

Swinging doors, sidelites and door transoms					
Rating	Minimum ER	OR	Rating	Maximum U-Value	Glazing
ENERGY STAR®	34			ENERGY STAR®	1.22 (0.21)

Sliding doors						
Rating	Minimum ER	Glazing	OR	Rating	Maximum U-Value	Glazing
ENERGY STAR®	34	Triple Pane			ENERGY STAR®	1.22 (0.21)

For a list of ENERGY STAR certified doors, visit the Natural Resources Canada website at [www.nrcan.gc.ca/energy-efficiency/products/12509](http://www.nrcan.gc.ca/energy-efficiency/products/12509).



Your customer may be eligible for rebates from Efficiency Manitoba.

## Central Air Conditioning

To be eligible for financing central air conditioning systems must meet the minimum energy efficiency standards as administered by Natural Resources Canada in the *Energy Efficiency Regulations*.

- Energy performance standard for central air conditioners - seasonal energy efficiency ratio [SEER2] of 13.4 or higher.

For a list of compliant product models visit the Natural Resources Canada Website at <https://oee.nrcan.gc.ca/pml-lmp/>

## Electrical Equipment Upgrades

- Upgrades to electrical service entrance and panel board equipment.
- Electrical and energy improvement work - upgrades from knob and tube wiring.

## Radon Mitigation

To be eligible for financing, radon mitigation must be performed through a C-NRPP certified contractor (Canadian-National Radon Proficiency Program).

Visit the C-NRPP at [www.c-nrpp.ca/find-a-professional/](http://www.c-nrpp.ca/find-a-professional/)

## Ineligible Products

Financing is **not** available for:

- ⊗ Wiring and related equipment for new and old buildings not previously supplied with electrical service;
- ⊗ Purchase of free-standing or built-in appliances such as countertop ranges, wall ovens, range hoods, dishwashers, water pressure systems, garbage disposal units, vacuum systems, etc.;
- ⊗ Natural gas/electrical materials that are **not** installed by an allied gas fitter/electrician licensed by the Province of Manitoba;
- ⊗ Used equipment or materials;
- ⊗ Fireplaces (gas or electric);
- ⊗ Wood stoves, wood boilers, or any wood-fired heaters/furnaces;
- ⊗ Insulated garage doors;
- ⊗ Toilets;
- ⊗ Natural gas pool heaters;\*
- ⊗ Permanently installed humidifiers, dehumidifiers and air purifiers;\*
- ⊗ Water heating equipment that does not meet HEEL requirements; \*
- ⊗ Combination heating systems, combination heating/cooling systems;\*



- ✘ Labour in the absence of a qualified technology.

## Customer Credit Approval

Manitoba Hydro conducts a credit review process for every customer applying for the Home Energy Efficiency Loan. Customers must meet the credit policy to be approved for a loan from Manitoba Hydro.

The Manitoba Hydro credit policy includes reviewing customer and application information to confirm a number of items, including but not limited to: the applicant is the registered owner on the title, the applicants bill payment history with Manitoba Hydro, and the applicants employment status.

The supplier collects the customer credit information at the time of the Agreement being filled out.

If the supplier or customer do not feel comfortable discussing credit information with each other, the supplier can provide the customer with a Credit Information form. This form allows the customer to fill out their personal information and email it directly to Manitoba Hydro.

If you are using this form, remember to give your customer their agreement number so they can include it. The form must be submitted at the same time as the Home Energy Efficiency Loan Agreement, the credit authorization form will not be reviewed until the accompanying HEEL Agreement has been received.

**Download the Credit Information form by visiting the online supplier resource page at [www.hydro.mb.ca/contractors/suppliers/](http://www.hydro.mb.ca/contractors/suppliers/)**



**It's important to keep all customer credit information confidential.**

## Property Caveats



Part I Clause 6 of the Agreement allows Manitoba Hydro to file a caveat against a



homeowner’s property to secure a loan *if required*. Not all loans will require a caveat at the time of application, **but all owners must initial this clause**.

- If a caveat is required at the time of approval, Manitoba Hydro financing staff will notify the customer that a caveat will be filed before the loan is approved.
- If a caveat is required at a future date due to defaults on loan payments, Manitoba Hydro’s Credit & Recovery Services Department will notify the customer that a caveat will be filed.
- A caveat is required for all heat pump and solar photovoltaic system loans.

## Promotional Materials

Manitoba Hydro offers free promotional materials that you can use to promote the Home Energy Efficiency Loan. If you would like any of the materials listed below, please visit [www.hydro.mb.ca/contractors/financing\\_materials/](http://www.hydro.mb.ca/contractors/financing_materials/) to place your order.

 <p>The image shows a promotional brochure with a blue header. It features a photograph of a technician in a hard hat and safety vest talking to a family in a home. Below the photo, the text reads 'FINANCING MADE EASIER.' and 'Whether you want to measure, upgrade your furnace, add solar panels or make other upgrades, we offer flexible financing options to help you achieve your goals. Get financing of up to \$12,000* directly on your energy bill.' The Manitoba Hydro logo is at the bottom.</p>	<p><b>Manitoba Hydro financing brochure</b></p>	<p>Brochure explaining the Home Energy Efficiency Loan.</p>
 <p>The image shows a rectangular window cling with a blue background. It features the same technician and family photo as the brochure. The text reads 'FINANCING MADE EASIER.' and 'Ask a store associate about financing your energy efficiency upgrades through Manitoba Hydro. Visit hydro.mb.ca/finance for more details.' The Manitoba Hydro logo is at the bottom.</p>	<p><b>General financing window cling</b></p>	<p>A removable rectangular decal that clings to the inside of windows. Text reads <i>“Ask a store associate about financing your energy efficient upgrades through Manitoba Hydro.”</i></p>

	<p><b>Financing poster</b></p>	<p>An 11” x 17” poster to use in your store or showroom. Text reads <i>“Ask a store associate about financing your energy efficiency upgrades through Manitoba Hydro.”</i></p>
	<p><b>High performance windows information sheet</b></p>	<p>An 8”5 x 11” single-folded booklet with information for customers about the benefits of high performance windows, what to look for when shopping for windows, and how to finance their purchase through Manitoba Hydro.</p>

## Advertising Guidelines

Letting customers know that you offer Manitoba Hydro financing programs can help you attract customers and gain additional business. Your participation comes with a legal obligation to ensure that your advertising and promotional materials mention Manitoba Hydro’s financing programs in a manner that adheres to the terms and conditions outlined in your Supplier Participation Agreement. The following information will help you ensure that you are advertising our programs in accordance to the legal requirements.

These guidelines apply to both digital and static forms of advertising and promotion and include, but are not limited to online initiatives, social media, signage, in-store materials, flyers, brochures, and print or electronic ads. The full list of our Advertising Guidelines can be found on our website. [If you require any clarification, please contact us.](#)

### **What can I say in my advertising and promotional materials?**

You can make general statements that you offer financing programs from Manitoba Hydro. Some examples of acceptable wording are:

- ✔ “Ask us about Manitoba Hydro’s Home Energy Efficiency Loan.”
- ✔ “We can help you apply for Manitoba Hydro’s Home Energy Efficiency Loan.”
- ✔ “Save with financing from Manitoba Hydro.”

### **What can’t I say in my advertising and promotional material?**

You cannot use any wording that states or implies the existence of a partnership, agency arrangement, employment arrangement, or any other affiliation with Manitoba Hydro, or wording that otherwise falsely presents or promotes the financing offered by Manitoba Hydro. Any actual or suspected violation may result in suspension or termination of your Supplier Participation Agreement and legal action. Some examples of unacceptable wording are:

- ✘ “Official partner of Manitoba Hydro’s Home Energy Efficiency Loan.”
- ✘ “A Manitoba Hydro-endorsed company.”
- ✘ “Get a cheap furnace through Manitoba Hydro!”
- ✘ “Make money through Manitoba Hydro’s programs”
- ✘ “Working with Manitoba Hydro to save you money.”

### **Can I use the Manitoba Hydro logo in my advertisements?**

No. The Manitoba Hydro logo may not be used by third parties such as retailers, contractors, builders, or manufacturers. Only Manitoba Hydro may use the Manitoba Hydro logo.

### **Are there any other restrictions as to what I can and can’t do to promote Manitoba Hydro’s programs?**

Yes. The following can also result in suspension, termination, and/or legal action:

- ✘ Going door-to-door or cold calling customers to promote Manitoba Hydro’s programs;
- ✘ Stating or implying that you are from Manitoba Hydro, or an agent or representative of Manitoba Hydro;
- ✘ Stating or implying that you have an employer-employee relationship with Manitoba Hydro.

## Frequently Asked Questions

**Q. Why do I have to register to become a participating supplier in order to offer my customers financing programs such as the Home Energy Efficiency Loan (HEEL)?**

A. Manitoba Hydro requires suppliers to register to participate in financing programs to ensure that work is completed by a licensed business, and that Freedom of Information and Privacy Protection (FIPPA) requirements are met in the collection and retention of customer's personal information.

**Q. I lost the original loan Agreement. Can I submit a copy for payment?**

A. No. A new Agreement must be completed with the same details as the original loan Agreement. **All owners** must re-sign the new loan Agreement; copies will not be accepted for final payment.

**Q. What should I do if the customer's loan is more/less than was originally approved?**

A. If the loan amount ends up being less than what was originally approved, fill out a copy of PART IV - Adjustment to the Original Quotation (located at the back of the application booklet) and submit it along with the original Agreement for payment.

If the loan amount ends up being more than what was originally approved, amend the Agreement with the new amounts, have the customer initial the new financing terms, and fax/email in a copy of the Agreement before the work is done. Manitoba Hydro will make sure that the additional measures (if applicable) qualify and ensure that the customer has additional credit available. Once the application is reviewed, Manitoba Hydro will let you know the status of the amended Agreement.

**Q. What should I do if I don't feel comfortable asking my customer for their credit information?**

A. We offer a credit information sheet for those times when you might not want to discuss credit information with your customers. Customers can fill in their credit information and email the form directly to our financing staff. **Remember to give your customer their agreement number so they can include it on the form.**

Download the form by visiting the online supplier resource page at [www.hydro.mb.ca/contractors/pdfs/credit\\_information.pdf](http://www.hydro.mb.ca/contractors/pdfs/credit_information.pdf)

**Q. How do I calculate the monthly payment and financing charges for the HEEL Financing Agreement?**

A. The financing details for HEEL Agreements can be calculated by referring to:



The online financing calculator at

[www.hydro.mb.ca/your\\_home/residential\\_loan/calculator/](http://www.hydro.mb.ca/your_home/residential_loan/calculator/)

**Q. How do I fill out the Agreement if the cost of the project is greater than the amount of financing available?**

A. The Agreement form has two different fields that need to be filled in – the Total Cost of the Work and the Total Cost to be Financed. The Total Cost of the Work reflects the actual cost of the work (including material and labour costs) as shown on the customer's invoice. The Total Cost to be Financed is the amount available for the customer to finance the loan. For example, if the cost of the project was \$8,718 and the financing maximum was \$7,500, the Agreement would look like this:

<b>Summary of costs</b> Fill in the costs below when PART II of the Loan Agreement has been completed. Costs should include ALL applicable taxes.	
Total material cost	\$8000
Total labour cost	\$718
Total cost of the work	\$8718
<b>TOTAL COST TO BE FINANCED</b> <i>(not including finance charges)</i>	\$7500

<b>Total of all measures for insulation, heating, and water heating equipment – PART II (include ALL applicable taxes in the total cost)</b>	
Total cost of work (\$) <b>8718</b>	Total cost to be financed <i>(not including finance charges)</i> (\$) <b>7500</b>
Signed by (Contractor/Retailer Representative)	Name of Contractor/Retailer representative <i>(please print)</i>

to be Financed, in the amount of \$ **7500**, upon quotes have been obtained for the work prior to this

**Q. Should I include taxes in the summary of costs?**

A. Yes. The costs listed on Part II and in the summary of costs should include ALL applicable taxes.

**Q. My customer owns multiple properties. Is there a limit to the number of Home Energy Efficiency Loans they can have?**

A. Qualifying customers can have Home Energy Efficiency Loans for multiple properties. A maximum financing amount of \$12,500 is available per property. Customers can finance up to \$20,000 per residence for ground source heat pumps and solar photovoltaic systems, but the total value of all loans at properties where these technologies are financed cannot exceed \$20,000. Manitoba Hydro has the right to limit the number of Home Energy Efficiency Loans granted to any one homeowner.

**Q. My customer owns a rental property where a tenant pays the Manitoba Hydro bill. Can they take out a loan for their rental property?**

A. Yes. However, it is the owner who is responsible for making the monthly loan payments and will be billed directly. Additionally, the owner is required to have the account at the property where the work is being undertaken put on pre-authorized payment prior to approval. The loan is not the responsibility of the tenant.

**Q. Can my customer apply extra payments towards their loan?**

A. Yes. Additional payments will reduce the term of your customer's loan but will not affect the monthly payment amount. If they pay the entire outstanding balance within the first 6 months of the Agreement, they will be charged a \$20 administrative fee.

**Q. What happens if my customer sells their house?**

A. The loan becomes due and payable upon sale of the property; they will see the balance on the final bill. The HEEL is **not transferable**.

**Q. My customer is required to go on pre-authorized payment for loan approval. Is there any information I need to give them?**

A. Yes. If your customer is required to go on pre-authorized payment for loan approval, you must advise them that their **entire** Hydro bill (energy and loan charges) will be put on pre-authorized payment.

**Q. My customer owns their home with another person who lives out of province. Do they have to sign the loan Agreement and Completion Certificate?**

A. Yes, all owners of the property must sign the Part I of the **original** Agreement and the completion certificate.

**Q. My customers would like to make upgrades to their cottage, summer home or seasonal property. Is this eligible for HEEL?**

A. No. Properties that are not occupied year-round are not eligible.

**Q. What happens if more than one supplier is involved in a customer's project?**

A. If several sub-trades are engaged to complete the installation, one supplier must be designated as the primary supplier and only one Agreement will be accepted from the primary supplier covering the whole amount to be finance.



## Additional Resources Available

For additional information on the Home Energy Efficiency Loan including:

- ✓ Tips for obtaining approval and filling out Agreement Forms
- ✓ Tips for obtaining payment
- ✓ Sample Agreement forms

Please view our Sample Agreement Guide available on our online supplier resources page: [www.hydro.mb.ca/contractors/suppliers/](http://www.hydro.mb.ca/contractors/suppliers/)

## Efficiency Manitoba

Your customers may also be eligible for additional help from Efficiency Manitoba. Join their Supplier Network to offer energy efficiency programs to your customers to help them save energy and money.

Register at [www.energycmb.ca/supplier-network/](http://www.energycmb.ca/supplier-network/)



Your customer may be eligible for rebates from Efficiency Manitoba.



**To request accessible formats visit [hydro.mb.ca/accessibility](https://hydro.mb.ca/accessibility).  
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