



FINANCING MADE EASIER.

HOME ENERGY EFFICIENCY LOAN
Supplier Training

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OVERVIEW

Manitoba Hydro offers the Home Energy Efficiency Loan to help customers make energy related upgrades to their home. The loan has a listing of eligible upgrades and has specific eligibility requirements.

Monthly installments from the loans will be combined with the customer's energy bill so they can conveniently make payments to both at the same time.

AGREEMENT FORM REFERENCE GUIDE



FINANCING MADE EASIER.

Loan agreement forms



FINANCING MADE EASIER.

Loan agreement forms
High efficiency natural gas furnaces and boilers



FINANCING MADE EASIER.

Loan agreement forms
Heat pumps and solar upgrades

<p>HEEL All eligible measures</p>	<p>HEEL High efficiency natural gas furnaces & boilers</p>	<p>HEEL Heat pumps and solar upgrades</p>
<ul style="list-style-type: none"> • Maximum 5-year financing term • Used for windows, doors, AC, insulation, ventilation, air leakage sealing, EV chargers, conventional air source heat pumps 	<ul style="list-style-type: none"> • Maximum 15-year financing term • Used for natural gas furnaces and <u>boilers</u> 	<ul style="list-style-type: none"> • Maximum 15-year financing term • Used for cold climate air source heat pumps, ground source heat pumps and solar photovoltaic systems

FINANCING DETAILS

	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
*NEW! Other Upgrades	Ventilation	\$7,500	5 years
	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.

ADDITIONAL FINANCING DETAILS

- Monthly installments are applied to the customers energy bill.
- 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](#).
- Loans exceeding 5 years will be refinanced at the prevailing market rate.
- The minimum financing amount is \$500, and the minimum monthly payment is \$15.
- 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. If the outstanding balance is paid within the first six months the customer will be charged a \$20 administrative fee.
- The loan is **not transferable**. The loan becomes due and payable when the property is sold or the title to the property changes.
- The cost of one upgrade cannot be split between two Agreements.
- Labour cannot be financed in the absence of a qualifying technology.

ELIGIBLE UPGRADES

The HEEL covers upgrades for the following product categories:

Efficiency Upgrades

- ✔ Windows and doors;
- ✔ Insulation;
- ✔ Residential space heating equipment;
- ✔ Ground source heat pumps;
- ✔ Cold climate air source heat pumps;
- ✔ Residential water heating equipment;
- ✔ Ventilation;
- ✔ Solar water heating;
- ✔ Solar photovoltaic systems;
- ✔ Air leakage sealing;
- ✔ Level 2 electric vehicle chargers.

Other Upgrades

- ✔ Central air conditioning;
- ✔ Conventional air source heat pumps;
- ✔ Upgrades to electrical service entrance and panel board equipment;
- ✔ Electrical improvement work – update knob and tube wiring;
- ✔ Radon mitigation.

A full list of the specified requirements for each upgrade can be found in the HEEL Supplier Guide

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 – for DIY projects, owners can not finance their own labour.

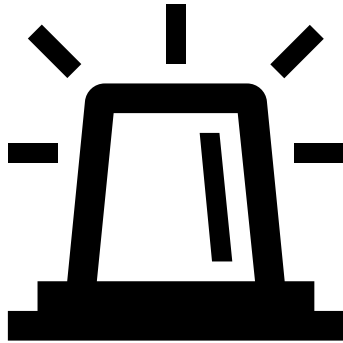
CUSTOMER ELIGIBILITY

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

- ✓ The owner(s) of the property in which the upgrade(s) are taking place.
- ✓ The owner(s) must have approved credit from Manitoba Hydro.
- ✓ 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.

GETTING STARTED WITH THE HOME ENERGY EFFICIENCY LOAN

IMPORTANT NOTICE ABOUT CUSTOMER ELIGIBILITY



The applicant must have approved credit from Manitoba Hydro prior to proceeding with the work.

Manitoba Hydro does not give verbal approval for loans; a signed loan Agreement must be submitted prior to approval being given.

STEPS TO PARTICIPATE

1 Complete the Agreement with the customer

If more than one person owns the property, all owners are required to sign and be listed on the Agreement. Owner signatures must be witnessed by a third party, **and all owners must initial Clause #6.**

For samples and tips on how to fill out loan Agreements, view the [Supplier Resource Guide](#)

Email Manitoba Hydro's Residential Financing team

2 The supplier emails all parts of the signed Agreement (Part I, II and the unsigned Completion Certificate) along with a **detailed quote** to Manitoba Hydro for approval.

Please ensure your documents are in a **PDF format**.

NOTE: Natural Gas Furnaces and Boiler forms only contain Part I and II (Completion Certificate)

Email: ResidentialFinancing@hydro.mb.ca

STEPS TO PARTICIPATE

- 3 Manitoba Hydro conducts a customer credit review**
Residential Financing staff reviews the application and conducts a customer credit review.

The supplier will be notified about the status of the application via email.

- 4 Complete the specified work**
Once approved by Manitoba Hydro, the supplier may proceed with the work specified on the Agreement. Keep the original loan Agreement on file until the work is complete.

→ If you are a retailer, proceed with steps to obtain payment immediately after approval and customer has been provided product.

→ **Loan Expiry:** Manitoba Hydro may cancel the Agreement if work is not completed and final paperwork is not submitted within [6 months](#) of the loan approval date.

- 5 Obtain owners signature on Completion Certificate**
The supplier arranges for [all owners](#) to sign and date the Completion Certificate within 30 days of completing the work.

Do not have the owners sign the Completion Certificate until after the work is complete.

STEPS TO PARTICIPATE

6 Mail all documents to Manitoba Hydro

The supplier mails the following **original documents** to Manitoba Hydro within 30 days of completing the work:

- White **copies of the Agreement and Completion Certificate as well as any other applicable forms.**
 - Provide the yellow copy of the Agreement and an invoice to the customer.
 - Retain the pink copy for your records.
- The customer's original invoice.
 - The invoice must be made out to the customer, not to Manitoba Hydro.
 - The invoice must reference the address where the work was completed.

Incomplete Agreements and/or invoices will be returned for correction and payment will not be made until requirements are met.

7 Manitoba Hydro pays the supplier

Manitoba Hydro will arrange for supplier payment (via cheque or direct deposit). Average payment processing time is 30 days from the date the complete Agreement and all required documents are received.

FILLING OUT THE FORMS – PART 1

Manitoba Hydro

Agreement no. **SAMPLE**

PART I Names of ALL titleholders must be listed → Jane Doe and John Doe (hereinafter called the "Owner"), — and — OF THE FIRST PART
 — and — MANITOBA HYDRO, OF THE SECOND PART

Contractor information

Location of Building where work to be undertaken (hereinafter called the "Building")
123 Owner Street

Primary Contractor/Retailer name **ABC Company** Phone no. **204-555-5555**

Primary Contractor/Retailer mailing address **456 Anywhere St** City/Town **Winnipeg** Province **MB** Postal code **R2R 2R2**

Description of work
 Supply and install 2 windows and attic insulation (List your qualifying measures)

Building description

Type of Building (check one only)
 single detached side-by-side duplex (upper and lower units)
 tri-plex/tour-plex row house/town house mobile home on permanent foundation

No. of stories (check one only)
 1 one and a half two three

Size of Building **900** sq. ft. Construction year of Building **1971**

Primary space heating (check principal method only)
 electric natural gas wood oil
 other (specify):

Existing heating system **AFUE** Existing heating system efficiency **92** %

Summary of costs
 Fill in the costs below when PART II of the Loan Agreement has been completed. Costs should include ALL applicable taxes.

Total material cost	\$ 4,000
Total labour cost	\$ 1,000
Total cost of the work	\$ 5,000
TOTAL COST TO BE FINANCED	\$ 5,000

(not including finance charges)

Financing agreement → Use online calculator: hydro.mb.ca/loans

The Owner and Manitoba Hydro (MH) agree as follows:

- MH will advance to the Primary Contractor or Retailer named above the Total Cost to be Financed, in the amount of \$ **5,000** , upon receipt of the Completion Certificate signed by the Owner. The Owner confirms that three quotes have been obtained for the work prior to this loan application. Owner's initials DJD The Owner has chosen not to obtain three quotes despite recommendation by MH. Owner's initials
- The Owner will repay said amount to MH plus financing charges of \$ **.619.90** by **60** equal consecutive monthly payments of \$ **93.65** , calculated at the true annual rate of **4.8** % per annum on the declining monthly balance.

TOTAL AMOUNT TO BE REPAYED BY OWNER, INCLUDING FINANCIAL CHARGES: \$ 5,619.90

3. The Terms and Conditions set forth on the reverse of this Agreement form part of this Agreement. → For current rate, visit: www.hydro.mb.ca/contractors/suppliers

4. The Owner represents as follows:

Owners must initial **ONE** option Maximum financing of \$7,500 (\$5,500 for high efficiency natural gas furnaces)

All owners on title must be listed at the top of the Agreement and must sign Part I of the Agreement.

→ Write down all owners exactly as shown on the land title, as this is a legal document

Financing terms can be calculated and filled in using the [online calculators](#).

Helpful Tip! If the cost of the project exceeds the financing maximums, ensure that the total cost of the work reflects the total cost of the project (including material and labour costs). For example, if the cost of the project is \$8,718 but the financing maximum is \$7,500, your Agreement would look like this.

Summary of costs

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
TOTAL COST TO BE FINANCED	\$ 7500

(not including finance charges)



FILLING OUT THE FORMS – PART 1

Financing agreement

The Owner and Manitoba Hydro (MH) agree as follows:

- MH will advance to the Primary Contractor or Retailer named above the Total Cost to be Financed, in the amount of \$ 5,000, upon receipt of the Completion Certificate signed by the Owner. The Owner confirms that three quotes have been obtained for the work prior to this loan application on Owner's initial: DJD, or the Owner has chosen not to obtain three quotes despite recommendation by MH Owner's initial: [].
- The Owner will repay said amount to MH plus financing charges of \$ 619.90 by 60 equal consecutive monthly payments of \$ 93.65, calculated at the true annual rate of 4.8 % per annum on the declining monthly balance.

Owners must initial
ONE option

For current rates, visit the supplier
Resource Page.

- All owner(s) must initial wherever stated on Part I of the application

- For current program rates, visit:
www.hydro.mb.ca/contractors/suppliers

Ensure the Credit Information section is completed in full; many applications require corrections because this section is not completed.

4. The Owner represents as follows:

Credit information		Manitoba Hydro account no. <u>7177777 655555</u>	Credit approval no. <u>Provided upon approval</u>
Present mailing address (house no., street, box no., etc.) 123 Owner Street		How long at this address? 8 years	
Email owner@email.com		Previous mailing address (if less than 5 years at present address)	
Owner's employer or business DEF Company	Business address 123 Company Ave	Position held Admin	How long? 9 years Annual income (\$) 50,000
Joint owner's employer or business Retired	Business address	Position held Pension	How long? 10 years Annual income (\$) 40,000
Other loans and obligations of owners		Address of lender	Amount owing (\$) Monthly payments (\$)
1st mortgage Canadian Bank	123 Bank St	Must complete employment info for all owners	100,000 900.00 PIT
2nd mortgage			PIT
Others <u>Others can include car loan, line of credit, personal loans, credit cards, etc.</u>			
Title to building in the name of Jane Doe and John Doe		Must match the owners on the top of the agreement	
Name of fire insurance company Best Insurance		Provide total amount dwelling is insured for	Amount of insurance (\$) 500,000

- Employer information must be filled out for each individual owner

- If the owner is retired, provide that information in the space for the employer

- If there are no loans to include for the loans section, write "Clear Title" or "Not Applicable"



FILLING OUT THE FORMS – PART 1

Ensure **all owners** initial Clause 6.

6. The Owner hereby charges all right, title, and interest, in the Building with the performance of the Owner's obligations under this Agreement and hereby consents to the registration by MH of a Caveat against the title to such Building to protect the charge created by this Agreement. The Owner represents that the execution, delivery, and performance, of this Agreement does not conflict with, result in any breach of, or constitute a default under, any other agreement or instrument to which the Owner is a party or is otherwise bound, or, if so bound, that the consent or approval of any other party to permit the above-mentioned encumbrance of the Building has been obtained. The Owner shall supply to MH, upon request, evidence satisfactory to MH, of any such consent or approval. Upon payment in full by the Owner of the Total Cost to be Financed and fulfillment of all the Owner's requirements to MH's satisfaction, MH will, upon demand, execute such documents as are necessary to discharge the Caveat from the title [Owner's initials _____].



Each owner's signature needs a witness, **owners cannot witness other owners**

8. The Owner has read and accepts the Terms and Conditions on the reverse side of this Agreement identified as the Loan Terms and Conditions.

Dated	<div style="border: 1px solid red; padding: 2px;">Date agreement is signed</div> 20____		
MANITOBA HYDRO		<div style="border: 1px solid red; padding: 2px;">All signatures must be witnessed. Owners cannot witness each other's signatures.</div>	<div style="border: 1px solid red; padding: 2px;">ALL owners must sign</div>
Per: _____ Authorized Signing Officer (for office use only)	Signature of Witness _____ Witness name (please print) _____	Signature of Owner _____ Owner name (please print) _____	Signature of Owner _____ Owner name (please print) _____
	Signature of Witness _____ Witness name (please print) _____		Signature of Owner _____ Owner name (please print) _____

FILLING OUT THE FORMS – PART 2

Fill out technology information completely

Existing windows (list each window)				Replacement windows (list each window)				Replacement window, manufacturer and model no. (optional: ENERGY STAR® or NFRC model no.)								
Type ¹	Frame ²	No. of panes	Size W x H (in.)	Type ¹	Frame ²	Size W x H (in.)	No. of panes	ER	U-value	No. of low-e coatings	Gas fill ³	Spacer type ⁴ and width (mm)	Material cost (inc. applicable taxes)	Labour cost (inc. applicable taxes)	Total cost (inc. applicable taxes)	
1	P	W	2	30x70	P	F	30x70	3	36	1.2	2	G	F, 12mm	\$ 1,200	\$ 300	\$ 1,500
2	S	W	1	40x40	S	F	40x40	3	30	1.2	1	G	S, 12mm	\$ 1,300	\$ 300	\$ 1,600
3													\$	\$	\$	
4													\$	\$	\$	
5													\$	\$	\$	
6													\$	\$	\$	
TOTAL (\$)													\$ 2,500	\$ 600	\$ 3,100	

NOTE: Retailer or Contractor must fill in the table above completely.

¹ Slider, Casement, Awning, Picture

³ Air, ArGon, Krypton

² Wood, Vinyl, Aluminum, Fibreglass

⁴ Foam, Stainless steel

Insulation measures

Location	R-value of existing insulation	R-value of insulation to be added	Total r-value	Materials to be purchased (type, no. of bags or no. of rigid panels, and other related materials)	Material cost (inc. applicable taxes)	Labour cost (inc. applicable taxes)	Total cost (inc. applicable taxes)
Attic	10	40	50	loose fill and batt	\$ 1,500	\$ 400	\$ 1,900
Basement					\$	\$	\$
Crawlspace					\$	\$	\$
Walls					\$	\$	\$
TOTAL (\$)					\$ 1,500	\$ 400	\$ 1,900

FILLING OUT THE FORMS – PART 2

Total of all measures must be filled out, even if there is only one measure

Total of all measures for windows and doors – PART II (include ALL applicable taxes in the total cost)			
Total cost of all material (\$)	Total cost of labour (\$)	Total cost of work (\$)	Total cost to be financed (not including finance charges) (\$)
2,500	600	3,100	3,100
Signed by (Contractor/Retailer Representative)			Name of Contractor/Retailer representative (please print)
Contractor signature			Jim Contractor

Diagram annotations: A red box labeled "Sum all measures" has three arrows pointing to the "Total cost of all material (\$)", "Total cost of labour (\$)", and "Total cost of work (\$)" cells. A red box labeled "Contractor signature" is placed over the signature line.

Be sure to sign this section

FILLING OUT THE FORMS - COMPLETION CERTIFICATE

- After the work has been completed, you and **all owners** must **sign and date** the Completion Certificate.
- If you are a retailer, materials should be delivered to your customer before having them sign Completion Certificate.
- If applicable, ensure that the permit number is filled in.

Signed by (Contractor/Retailer)	yyyy mm dd
Contractor signature upon completion	

DO NOT SIGN OR HAVE OWNER SIGN UNTIL ALL WORK IS COMPLETED.

The Owner hereby agrees that the work or materials have been satisfactorily completed or delivered and directs Manitoba Hydro to pay the Primary Contractor or Retailer named below the total sum of \$ **5,000** pursuant to the Agreement.




Primary Contractor/Retailer trade name	Phone no.				
ABC Company	204-555-5555				
Address of Contractor/Retailer	City/town	Province	Postal code	Electrical permit no.	Gas permit no.
456 Anywhere St	Winnipeg	MB	R2R 2R2		
Signed by (Owner)	yyyy mm dd				
Owner signature upon completion					
Signed by (Owner)	yyyy mm dd				
Owner signature upon completion					

Permit number required for ALL electrical/gas work








SCANNING APPLICATION FORMS ON YOUR SMARTPHONE

No scanner? No problem. Follow these steps to scan the application using your smartphone. Scanned applications can be sent to us for [pre-approval](#), but we will require the original copies for payment.

iPhone

1. Tap in the email where you want to insert the scanned document, then tap < above the keyboard.
2. Tap  above the keyboard.
3. Position iPhone so that the document page appears on the screen—iPhone automatically captures the page.
To capture the page manually, tap  or press a volume button. To turn the flash on or off, tap .
4. Scan additional pages, then tap Save when you're done.

Android

1. Open the Google Drive app .
2. In the bottom right, tap Add .
3. Tap Scan .
4. Take a photo of the document you'd like to scan.
 - **Adjust scan area:** Tap Crop .
 - **Take photo again:** Tap Re-scan current page .
 - **Scan another page:** Tap Add .
5. To save the finished document, tap Done .

APPROVAL EMAILS

After the application is submitted for pre-approval, Residential Financing staff will notify the supplier about the status of the application via email. Approvals take 1-2 business days on average; however, **processing times may be longer during seasonal demand peaks**. No verbal approvals will be given.

Ensure that you pay close attention to the information in each approval email, as we may be requesting specific information or amendments to the submitted Agreement. These items must be resolved prior to submitting the original Agreement for payment.

Your application for a Home Energy Efficiency Loan has been approved, as follows:

Agreement No.:
Customer Name:
Building Address:
Approval No.:
Amount: \$7500.00 (Payments of \$140.48 for 60 months)

Please ensure Financing agreement section (Part I) shows monthly payments of \$140.48 or the original documents will be returned for correction PRIOR to payment processing.

INVOICE REQUIREMENTS

Mail the original white copies of agreement, Completion Certificate, and the original invoice to Manitoba Hydro.

**Manitoba Hydro
Residential Financing
360 Portage Ave
Winnipeg, MB R3C 0G8**

Note: The invoice must be made out to the customer (not Manitoba Hydro), and must explicitly state materials used (Make, model size, capacity, complete cost of labour) and have your business name and address prominently displayed.

INVOICE

ABC Company
456 Anywhere Ave
Winnipeg MB_R1A 2B3
204-555-5556

DATE INVOICE #
07/29/15 00001

INVOICE TO:
Jane and John Doe
123 Owner St
Winnipeg MB_R1A 2B3

For services performed at 123 Owner St

Description of Work	Quantity	Rate	Amount
Good Heating Systems GHS16789 natural gas furnace, 12,000 BTU Includes all labour, fittings, and accessories	1	3,982.30	4017.86
GST		5%	200.89
PST		7%	281.25
TOTAL			\$4,500
CREDITS			\$0.00
BALANCE DUE			\$4,500

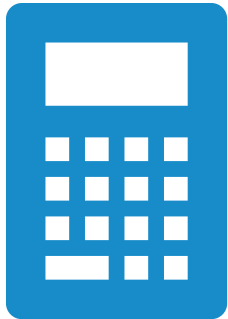
TIPS FOR THE PAYMENT PROCESS

- Original agreements with signatures in ink are required.
- Any changes to the financing section must be initialled by the customer.
- If we have requested any additional information at the time of approval, ensure it has been completed.
- Provide the permit number on the completion certificate (if applicable).
- Ensure that the Completion Certificate is **signed and dated** by both you and **all owners**.
- The invoice must be made out to the customer, not Manitoba Hydro.
- The invoice must include the address where the work was completed.
- The invoice should include the name and mailing address of your company.

FINANCING CALCULATOR

Let us do the math!

Use our online calculator to ensure that the figures under the Financing Agreement section are 100% accurate.



HEEL Calculator

CUSTOMER CREDIT APPROVAL

Manitoba Hydro conducts a credit review for every customer applying for financing. Customers must meet the credit policy to be approved for a loan.

- 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, the supplier can provide the customer a Credit Information form to complete and email directly to Manitoba Hydro.
 - If you are using this form, provide your customer their agreement number to include at the top of the form.
 - The form must be submitted at the same time as the Loan Agreement, **the credit authorization form will not be reviewed until the accompanying HEEL or EFP Agreement has been received.**

[Download the Credit Information form](#)

123 456 789
112

Manitoba Hydro CREDIT INFORMATION - PERSONAL
DONNÉES DE CREDIT - PARTICULIER

This form is required for all credit and loan applications. This form is to be attached to the loan application if applicable, and forwarded to the local Manitoba Hydro office for credit approval. All information on this form will be treated confidentially.
 Ce formulaire est requis pour chaque demande de crédit et de prêt. Elle sera jointe à la demande de prêt, et déposée au bureau local de Manitoba Hydro sur sa charge d'approuver ou non le crédit. Tous les renseignements de la présente demande sont confidentiels.

PERSONAL DATA / DONNÉES PERSONNELLES

Applicant / Demandeur		Co-applicant / Co-demandeur		Manitoba Hydro account no. / N° de compte d'énergie de Manitoba Hydro
Present address (house no., street, box no., postal code, etc.) / Adresse actuelle (n°, rue, C.P., code postal, etc.)				Flowing or fire address / Depuis combien de temps
Previous address (if less than 5 years at present address) / Adresse précédente (s'il y a moins de 5 ans que vous résidez à l'adresse actuelle)				
Employer or business / Employeur ou entreprise		Business address / Adresse d'affaires		
Position held / Poste	How long / Depuis combien de temps	Annual income (\$) / Revenu annuel (\$)		Annual income (\$) / Revenu annuel (\$) (2)
Spouse's employer or business / Employeur ou entreprise du conjoint		Business address / Adresse d'affaires		
Position held / Poste	How long / Depuis combien de temps	Annual income (\$) / Revenu annuel (\$) (2)		Annual income (\$) / Revenu annuel (\$) (2)
Name and address of closest relative NOT living with you / Nom et adresse d'un proche parent qui NE demeure PAS à la même adresse				

WORK TO BE PERFORMED / TRAVAIL À EXECUTER

Description / Description	Contractor / Entrepreneur
Address of premises / Endroit	Amount to be financed/Guaranteed (\$) / Montant à financer/Garanti (\$) (3)

OTHER LOANS AND FINANCIAL OBLIGATIONS / AUTRES EMPRUNTS ET OBLIGATIONS FINANCIÈRES

TO WHOM / CRÉANCIER	ADDRESS / ADRESSE	AMOUNT OWING (\$) / DETTE (\$) (4)	MONTHLY PAYMENTS (\$) / RÈGULARITÉS (\$) (5)
			P1, T, C1,3
1st Mortgage / 1 ^{er} hypothèque			
2nd Mortgage / 2 ^e hypothèque			
Others / Autres			

Date of purchase of home, farm or building / Date d'achat de la maison, de la ferme ou des bâtiments 1232 4567 89 1011 1213 1415 1617 1819 2021
 Is registered in the name of / Titre enregistré au nom de

Name of the insurance company / Nom de la compagnie d'assurance-incendie
 Amount of insurance (\$) / Montant de l'assurance (\$) (6)

For the purpose of processing my application for credit pursuant to the Personal Information Act, and to update customer account information as authorized by section 36(1)(b) of the Freedom of Information and Protection of Privacy Act, I hereby authorize Manitoba Hydro to investigate my credit record and make such other inquiries as are considered necessary for that purpose. If more than one applicant, all must sign.
 Afin que soit traitée ma demande de crédit, conformément à la Loi sur les enquêtes relatives aux particuliers, et que soit mise à jour l'information faisant partie du compte de fiducie, tel qu'autorisé en vertu du paragraphe 36(1)(b) de la Loi sur la liberté d'accès à l'information et la protection de la vie privée, par la présente, j'autorise Manitoba Hydro à examiner mon dossier de crédit ainsi qu'à effectuer les autres recherches jugées nécessaires au traitement de ma demande. S'il y a plus d'un demandeur, tous doivent signer.

Signed by / Signé par (Applicant / Demandeur)	1232 4567 89 1011 1213 1415 1617 1819 2021	Signed by / Signé par (Co-applicant / Co-demandeur)	1232 4567 89 1011 1213 1415 1617 1819 2021
Approved by / Approuvé par	1232 4567 89 1011 1213 1415 1617 1819 2021	Approval no. / N° d'approbation	



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*. All owners must initial this clause. Loan payments will not be issued until this requirement has been satisfied.

- 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.

6. The Owner hereby charges all right, title, and interest, in the Building with the performance of the Owner's obligations under this Agreement and hereby consents to the registration by MH of a Caveat against the title to such Building to protect the charge created by this Agreement. The Owner represents that the execution, delivery, and performance, of this Agreement does not conflict with, result in any breach of, or constitute a default under, any other agreement or instrument to which the Owner is a party or is otherwise bound, or, if so bound, that the consent or approval of any other party to permit the above-mentioned encumbrance of the Building has been obtained. The Owner shall supply to MH, upon request, evidence satisfactory to MH, of any such consent or approval. Upon payment in full by the Owner of the Total Cost to be Financed and fulfillment of all the Owner's requirements to MH's satisfaction, MH will, upon demand, execute such documents as are necessary to discharge the Caveat from the title [Owner's initials _____].



SUPPLIER RESOURCE PAGE

Visit the Supplier Resource Page for:

- Current program interest rates
- Ordering application forms
- Ordering promotional materials
- Supplier Resource Guides
- Training Resources
- Financing Calculators
- And more!

CONTRACTORS

Supplier resources for financing programs

> [Order financing materials](#)

[Program supplier registration](#)

[Developer Choice Program](#)

Order financing materials

[View our advertising guidelines for contractors and retailers](#) (PDF, 59 KB).

Items ordered online will be mailed to the address provided below. Requests will be processed and mailed within 2 business days. Delivery time will vary by location.

Name

Company name

FREQUENTLY ASKED QUESTIONS

Can my customer take out multiple loans?

Yes, multiple loans can be taken out for more than one technology. However, the total of each loan cannot exceed the set maximums.

Are seasonal properties/summer homes eligible?

No. To qualify for HEEL, properties must be permanent primary residences.

One of the owners lives out of province; do they have to sign the agreement?

Yes, all owners must sign the original agreement and Completion Certificate.

The original agreement was misplaced. Can I submit a copy for payment?

No, a new agreement must be completed with the same details as the original loan Agreement. All owner's must re-sign the new loan Agreement.

FREQUENTLY ASKED QUESTIONS

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

Yes. However, it is the owner who is responsible for making the monthly loan payments and will be billed directly. Additionally, the owner must have the loan put on pre-authorized payment prior to approval. The loan is not the responsibility of the tenant.

What happens if my customer sells their house?

The loan becomes due and payable upon sale of the property. Loans are not transferable.

Additional FAQ's can be found in each of the Supplier Resource Guide.

QUESTIONS? CONCERNS? CONTACT US!

Manitoba Hydro - Residential Financing
360 Portage Ave, Winnipeg, MB R3C 0G8

Email: ResidentialFinancing@hydro.mb.ca

Program webpage: hydro.mb.ca/heel

Supplier Resource Page: hydro.mb.ca/contractors/suppliers/

Materials Order Form: hydro.mb.ca/contractors/program_materials/

YOU'RE ALL SET!

For more details on the requirements for participation and eligible upgrades, please view the Supplier Resource Guide.



To request accessible formats visit hydro.mb.ca/accessibility.