



# Energy Finance Plan

## Supplier Guide



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**Important notice to all contractors and retailers:**

Your company must be registered to work with Manitoba Hydro's financing programs prior to commencing any residential projects. The Supplier Participation Agreement form must be completed and submitted to Manitoba Hydro. This is a one-time requirement unless otherwise requested. Submission of this completed form is your first step to becoming a registered supplier of our programs, after we review and process your application we'll advise you if your business has been approved and provide you with all the information needed to help your customers apply.

See page 8 for more details.

# 1.0 Program overview

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The Energy Finance Plan (EFP) provides Manitoba Hydro customers with convenient on-bill financing for making natural gas and electric upgrades to their property. The EFP encourages customers to make upgrades to their property while minimizing the financial burden of paying the upfront cost of the upgrade.

The EFP is available for residential, commercial, seasonal and farm customers.

Registered suppliers can request program materials, Agreement forms and download program resources by visiting the online supplier portal at [hydro.mb.ca/contractors](https://hydro.mb.ca/contractors).

For Energy Finance Plan inquiries:  
[residentialfinancing@hydro.mb.ca](mailto:residentialfinancing@hydro.mb.ca)

## || 1.1 Financing details

- Customers can finance up to \$5,000 per residence.
- The maximum loan term is 5 years.
- The minimum monthly payment is \$15.
- The minimum amount that can be financed is \$500.
- Monthly installments are applied to the customer's energy bill.
- 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. A \$20 administration fee will apply for complete payments prior to six months.
- 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 or financing programs.
- The EFP may be changed or terminated at any time and without notice. Existing loan Agreements would remain in effect.

# 2.0 Eligible upgrades

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## || 2.1 Products eligible for financing

The Energy Finance Plan covers upgrades for the following product categories:

- Upgrades to electrical service entrance and panel board equipment;
- Wiring circuits and associated equipment;
- Natural gas piping, venting, ductwork, delivery, permit costs and taxes;
- Central air conditioning systems (must have a minimum SEER of 13.0);
- Electric/conventional natural gas water heaters (electric must meet CSA C-191 standard);
- Electric and natural gas furnaces and boilers for seasonal, farm and commercial customers;
- Combination heating systems;
- Combination heating/cooling systems;
- Unit heaters (natural convection, forced air or forced air infrared);
- Direct vent natural gas fireplaces (built-in and free-standing);
- Security lighting and fixtures when undertaking electrical and energy improvement work;
- Fire/smoke detectors when undertaking other electrical and energy improvement work;
- Gas pool heaters;
- Permanently installed electronic air cleaners (the use of any plug-in type of power adapter is not allowed);
- Permanently installed humidifiers (hard-wired);
- Permanently installed dehumidifiers (hard-wired);
- Permanently installed air purifiers (hard-wired);

- Furnace UV lights;
- ERVs not rated to -25°C;
- Air source heat pumps;
- Radon mitigation (through a C-NRPP certified contractor).

## **|| 2.2 Products not eligible for financing**

- Wiring and related equipment for buildings not previously supplied with electrical service;
- Purchase of free-standing or built-in appliances including (but not limited to):
  - Countertop ranges;
  - Garbage disposal units;
  - Wall ovens;
  - Water pressure systems;
  - Range hoods;
  - Vacuum systems;
  - Dishwashers.
- Natural gas/electrical materials that are not installed by an allied gas fitter/electrician licensed by the province of Manitoba;
- Used equipment or materials;
- Masonry or carpentry for mantels or hearths (unless part of a larger project);
- Companion appliances purchased independently;
- Toilets;
- Windows;
- Insulation;
- Back-up generators;
- Labour related to customer supplied materials;
- Any replacement parts.



# 3.0 Participation

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## **|| 3.1 Supplier (contractor and retailer) participation**

In order to offer Manitoba Hydro financing programs including the Energy Finance Plan (EFP), you must have an active Supplier Participation Agreement in good standing with Manitoba Hydro.

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.

Registered suppliers can request program materials and loan Agreement forms by visiting the online supplier portal at [hydro.mb.ca/contractors](https://hydro.mb.ca/contractors).

## **|| 3.2 Customer participation**

The following Manitoba Hydro customers may qualify for the Energy Finance Plan (EFP):

- Residential;
- Commercial properties billed at small commercial rates;
- Seasonal (customers on seasonal billing must convert to monthly billing to be eligible for the EFP);
- Farm.

**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 loan Agreement must be submitted prior to approval being given.**

The applicant must be a Manitoba Hydro customer and the owner of the property in which the upgrade(s) is to take place.

Owners of condominium units and Condominium Corporations billed at the residential rate are also eligible subject to meeting all terms and conditions applicable to homeowners.

## **|| 3.3 Ineligibility**

Financing is not available for:

- Properties under construction;
- Vacant properties;
- Projects in progress or already completed.

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. Labour related to customer supplied materials cannot be financed.

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 Energy Finance Plan Agreement for the full terms and conditions.

## **|| 3.4 Supplier-performed renovation**

1. The customer contacts a participating supplier and gets a quote on a qualifying product.
2. The supplier completes the Energy Finance Plan (EFP) Agreement with the customer. The customer must complete the credit information section and sign the credit review authorization section. Where 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/loans\\_financing/energy\\_finance\\_plan/index.shtml](http://www.hydro.mb.ca/your_home/loans_financing/energy_finance_plan/index.shtml).
3. The supplier faxes or emails **all parts** of the signed Agreement along with a **detailed quote for all work** being done to Manitoba Hydro for credit approval:
  - Fax: 1-866-436-9609
  - Email: residentialfinancing@hydro.mb.ca

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

4. Manitoba Hydro conducts the credit approval process and notifies the supplier by email (or fax) the status of the application. 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 the application status.
5. The supplier may now proceed to begin and complete the work as specified on the EFP Agreement.
  - a. The supplier obtains any required permits and undertakes the renovation.
  - b. The renovation work must meet the requirements of the Manitoba Building Code and applicable bylaws.
  - c. The supplier must complete the work within 6 months of the approval date.**
6. Within 30 days of completing the work, the supplier arranges for all owners to sign and date the Completion Certificate. **Do not have the owner sign the Completion Certificate until after the work is complete.**

7. The supplier mails the following original documents to Manitoba Hydro within 30 days of completing the work:
  - a. White copies of the EFP Agreement and Completion Certificate as well as any other applicable forms.
  - b. 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 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 home heating equipment including make, model, and size/capacity) along with a complete cost breakdown.

Manitoba Hydro – Energy Finance Plan  
360 Portage Ave  
Winnipeg, MB R3C 0G8

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

8. The supplier retains all pink copies for their records and gives the yellow copies to the customer.
9. Manitoba Hydro's Customer Billing Department arranges for monthly payments to be added to the owner's energy bill.
10. Manitoba Hydro's Accounts Payable Department arranges for supplier payment.

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.

# 4.0 Loan Agreement forms

The financing details for Energy Finance Plan (EFP) Agreements can be calculated by referring to:

- The EFP online financing calculator at [www.hydro.mb.ca/your\\_home/loans\\_financing/energy\\_finance\\_plan/index.shtml](http://www.hydro.mb.ca/your_home/loans_financing/energy_finance_plan/index.shtml).

Please fax or email copies of all parts of the EFP Agreement along with a detailed quote for all work being done to 1-866-436-9609 or [residentialfinancing@hydro.mb.ca](mailto:residentialfinancing@hydro.mb.ca) for credit approval. Do not send the original documents.

You can request EFP Agreements by placing an order through our online supplier portal ([hydro.mb.ca/contractors](http://hydro.mb.ca/contractors)).

## Keeping credit information confidential.

Did you know that 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 portal at [hydro.mb.ca/contractors](http://hydro.mb.ca/contractors).

The form is titled "CREDIT INFORMATION - PERSONAL / DONNÉES DE CREDIT - PARTICULIER". It includes sections for:

- Personal Information: Name, Address, Phone, Email, and Social Insurance Number (SIN).
- Employment: Employer Name, Address, Phone, and Salary.
- Financial Information: Monthly Income, Monthly Expenses, and Assets.
- Other Information: Other Sources of Income, Other Credit, and Other Financial Information.

The form is partially filled out with handwritten text, including a name, address, phone number, and salary.

## **|| 4.1 Energy Finance Plan Agreement form**

On pages 15 to 17 you will find an example of how to fill out an Energy Finance Plan Agreement for approval. This example illustrates how an Agreement form for a hot water tank should be completed. All information provided is for educational purposes only.

- Part I Clause 6 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**. The clause allows Manitoba Hydro to file a caveat at the time of application or at a future date if a customer defaults on loan payments or Manitoba Hydro is having difficulty getting payments.
  - 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.



Energy Finance Plan Loan Agreement

Agreement no. SAMPLE

PART I

Names of ALL titleholders must be listed

Jane Doe and John Doe (hereinafter called the "Owner"), OF THE FIRST PART - and - MANITOBAHYDRO, OF THE SECOND PART

Contractor information

Location of Building where work to be undertaken (hereinafter called the "Building") 123 Owner St. Primary Contractor name ABC Company. Phone no. 204-555-5555. Primary Contractor mailing address 456 Anywhere St. City/town Winnipeg. Province MB. Postal code R2C 0A0. Description of work Supply and install natural gas water heater.

Building description (please fill out completely)

Type of Building (check one only): [X] single detached, [ ] duplex, [ ] tri-plex/four-plex, [ ] side-by-side, [ ] row house/town house, [ ] cottage. No. of stories (check one only): [X] one, [ ] one and a half, [ ] two, [ ] three. Size of Building 1,000 sq. ft. Construction year of Building 1971. Fuel used (check principal method only): [X] electric, [X] natural gas, [ ] wood, [ ] oil, [ ] other (specify).

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 \$ 900. Total labour cost \$ 300. Total cost of the work \$ 1,200. TOTAL COST TO BE FINANCED \$ 1,200 (not including finance charges).

Maximum available financing is \$5,000

Financing agreement

- The Owner and Manitoba Hydro agree as follows: 1. Manitoba Hydro will advance to the Primary Contractor named above the Total Cost to be Financed, in the amount of \$ 1,200 upon receipt of the Completion Certificate signed by the Owner. 2. The Owner will repay said amount to Manitoba Hydro plus financing charges of \$ 210.44 by 60 equal consecutive monthly payments of \$ 23.51, calculated at the true annual rate of 6.75% per annum on the declining monthly balance.

TOTAL AMOUNT TO BE PAID BY OWNER, INCLUDING FINANCIAL CHARGES: \$ 1,410.44

- 3. The Terms and Conditions set forth on the reverse of this Agreement form part of this Agreement. 4. The Owner represents as follows:

Credit information: Manitoba Hydro account no. 7890123 6543210. Credit approval no. Provided upon approval. Present mailing address 123 Owner St. How long at this address? 8 years. Email jjdoe@email.com. Previous mailing address (if less than 5 years at present address). Owner's employer/business DEF Company, Business address 11 Company St, Position held Admin, How long? 9 years, Annual income (\$) 40,000. Joint owner's employer/business GHI Company, Business address 22 Business Ave, Position held IT Support, How long? 10 years, Annual income (\$) 50,000. Other loans and obligations of owners: 1st mortgage Bank of Canada, 100 Bank St, Amount owing (\$) 100,000, Monthly payments (\$) 900.00. Title to building in the name of Jane and John Doe. Name of fire insurance company Great Insurance, Amount of insurance (\$) 500,000.

Employment info required for all owners

Must provide total amount premise is insured for

Must match names at top of agreement

All Owners must initial

All owner signatures must be witnessed

All owners must sign

Date Date agreement is signed

MANITOBA HYDRO

Per: Authorized Signing Officer (for office use only)

Signature of Witness Bob Witness, Witness name (please print). Signature of Witness Bob Witness, Witness name (please print).

Signature of Owner Jane Doe, Owner name (please print). Signature of Owner John Doe, Owner name (please print).

The personal information is being collected under the authority of the Personal Investigations Act and the Legislative Library Act. The purpose is to administer the Energy Finance Plan Loan Program, update customer account information and acquire specific related upgrade information to calculate energy demand impacts. Other uses and disclosures may be to participating suppliers, electronic system for program tracking, external collection agencies for recovering delinquent accounts, external auditors as part of a sample audit, government entities for reporting purposes and Manitoba Hydro officials on a "need to know" basis. It is protected by the Protection of Privacy provisions of The Freedom of Information and Protection of Privacy Act. If you have any questions about the collection, contact the Program Coordinator at Manitoba Hydro, 360 Portage Ave., Winnipeg, MB R2C 0G8 or telephone 1-888-377-5461.







Energy Finance Plan Loan Agreement  
Completion Certificate

Agreement no.  
SAMPLE

PART III

Note: The meaning of the Terms herein are the same as those in the Agreement.

1. The Primary Contractor certifies that the material has been installed at the premises of the following Owner in accordance with the terms of the Agreement.

Owner's name Jane Doe and John Doe		Owner's phone no. 204-555-5556	
Owner's address 123 Owner St	City/town Winnipeg	Province MB	Postal code R2C 0A0
Address of premises where material delivered and installed 123 Owner St	City/town Winnipeg	Province MB	Postal code R2C 0A0

2. The Primary Contractor also warrants and certifies that:
- a) the Owner has not been given or promised a cash payment, nor has the Owner been guaranteed any cash bonus or commission of future transactions as an inducement to consummate this transaction;
  - b) the work or material has been satisfactorily completed;
  - c) this Certificate was signed by the Owner after such completion;
  - d) the Owner will be provided with a copy of the Certificate of Completion forthwith.
3. The Primary Contractor is required to complete PART IV, if an adjustment to the Agreement of the total price of the quoted work is less than the original quotation submitted.

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

**DIRECTION TO PAY (to be prepared only upon completion of contractor work)**

The Owner hereby agrees that the work has been satisfactorily completed and directs Manitoba Hydro to pay the Primary Contractor named below the total sum of \$ 1,200 pursuant to the Agreement.

Primary Contractor trade name ABC Company				Phone no. 204-555-5555	
Address of Contractor 456 Anywhere St	City/town Winnipeg	Province MB	Postal code R2C 0A0	Electrical permit no.	Gas permit no. 00000
Signed by (Owner)	yyyy mm dd	Signed by (Owner)	yyyy mm dd		
Owner signature upon completion		Owner signature upon completion			

Do NOT sign or have owner sign until all work is complete

All signatures must be dated

Permit numbers are required for all electrical/gas work

# 5.0 Tips for filling out Agreement forms

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## Tips for obtaining approval:

- All owners on the house title must be listed at the top of the Agreement and must sign Part I of the Agreement.
- Part I of the Agreement must be dated.
- All owner signatures under Part I of the Agreement must be witnessed.
- Owners may not witness each other's signatures.
- The Description of Work must be filled out.
- Make sure the figures under the Financing Agreement section are correct. Use the correct online calculator ([hydro.mb.ca/loans](http://hydro.mb.ca/loans)) to ensure your numbers are 100% accurate.
- Ensure the title of building in the Credit Information section of the Agreement lists the owner's name(s) and not the mortgage information (e.g. RBC).
- If the owner(s) has been at their current address for less than 5 years, the previous mailing address must be filled out.
- Employment and income information must be completed for all owners. If owners are not employed, the amount and source of income is still required (e.g. pension).
- The mortgage and fire insurance information must be completed.
- The Total of All Measures section (at the bottom of Part II of the Agreement) must be completed in full and signed by you.
- Ensure the Completion Certificate is not signed by you or the owner(s) until all the work is done.
- A copy of a detailed quote must be provided.

## Tips for obtaining payment:

- Original Agreements must be submitted for payment. Carbon copies, scanned copies, faxed copies or photocopies of Agreements will not be accepted for payment.
- An invoice must accompany the original white copy of the Agreement when submitting for payment.
- The invoice must be issued in the full name of the owner(s) (not Manitoba Hydro) and contain the address where the work was undertaken.
- The invoice must contain the name and mailing address of your company.
- Any changes made to the Financing Agreement section on Part I of the customer's original Agreement must be initialed by the owner(s). If the monthly payment increases, this must be pre-approved prior to submitting for payment.
- Both you and **all owners** are required to sign the Completion Certificate. Ensure the signatures are dated.

## 6.0 Frequently asked questions

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**Q. Why must I be a registered supplier to participate in financing programs such as the Energy Finance Plan (EFP)?**

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 what 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 portal at [hydro.mb.ca/contractors](http://hydro.mb.ca/contractors).

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

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

1. The EFP online calculator which can be found at [www.hydro.mb.ca/your\\_home/loans\\_financing/energy\\_finance\\_plan/index.shtml](http://www.hydro.mb.ca/your_home/loans_financing/energy_finance_plan/index.shtml).

**Q. Are upgrades to cottages, summer homes or seasonal properties eligible for the EFP?**

A. Yes. Cottages, summer homes and seasonal properties are eligible for qualifying EFP upgrades. Customers on seasonal billing must be changed to monthly billing to be eligible.

**Q. My customer owns multiple properties. Is there a limit to the number of EFP loans they can have?**

A. Qualifying customers can have EFP loans for multiple properties. A maximum financing amount of \$5,000 is available per property. Manitoba Hydro has the right to limit the number of EFP loans granted to any one customer.

**Q. My customer owns a rental property where a tenant pays the Manitoba Hydro bill. Can they take out an EFP 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 his 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 property?**

A. The loan becomes due and payable upon sale of the property; the customer will see the balance on their final bill. The EFP 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 property with another person who lives out of province. Do they have to sign the loan Agreement and Completion Certificate?**

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