

Steps for getting started:

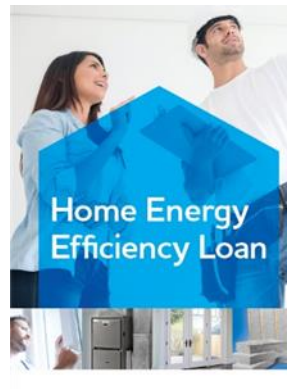
1 Select the correct Agreement form



HEEL – Up to 5 Years

- Windows & Doors
- Space heating equipment
- Qualifying water heating equipment
- Insulation upgrades

[Click for more upgrades](#)



HEEL – Up to 15 Years

- High efficiency natural gas furnaces
- High efficiency boilers



HEEL – Up to 15 Years

- Cold climate air source heat pumps
- Geothermal heat pumps
- Solar photovoltaic systems



EFP – Up to 5 Years

- Central air conditioning
- Water heating equipment
- Upgrades to electrical service

[Click for more upgrades](#)

Current Interest Rates can be found on the [Supplier Resource Page](#)

2 Complete the Agreement with the customer

All owners are required to sign and be listed on the Agreement. Owner signatures must be witnessed by a third party. All owners must initial Clause #6. For samples and tips on how to fill out loan Agreements, visit the [Supplier Resource Guides \(HEEL and EFP\)](#)



Financing terms can be calculated using the online financing calculator:

[Energy Finance Plan Calculator](#)

[Home Energy Efficiency Loan Calculator](#)

3 Email Manitoba Hydro's Residential Financing team

Email all parts of the signed Agreement in PDF format (Part I, II and the unsigned Completion Certificate) along with a detailed quote to Manitoba Hydro for approval.

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

Email: ResidentialFinancing@hydro.mb.ca

4 Manitoba Hydro review the application, conducts a customer credit review and notifies the supplier of the status.

If approved, we will provide the supplier with the credit approval number.

If the loan is declined, the customer can call Manitoba Hydro for more information, but they will have to make alternate arrangements for financing.

If more information is requested, please follow the instructions on the email request.

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

5 Once approved, complete the specified work

Keep the original loan agreement on file until the work is complete.

6 Obtain all owners signature on Completion Certificate within 30 days of completing the work.

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

7 Mail all 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 this requirement is met.

Mail to: Manitoba Hydro – Residential Financing
360 Portage Ave
Winnipeg, MB R3C 0G8

8 Manitoba Hydro pays the supplier via cheque or direct deposit.

Average payment processing time is 30 days from the date the Agreement is received.

Questions? Concerns? Contact Us!
Phone: 1-888-624-9376
Email: residentialfinancing@hydro.mb.ca
Program Web Page: www.hydro.mb.ca/loans
Supplier Resource Page: www.hydro.mb.ca/contractors/suppliers