



FINANCING MADE EASIER.

Sample forms for contractors and retailers

Available in accessible formats upon request.

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www.hydro.mb.ca/contractors/suppliers/

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/).
- 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.

Filling out the Agreement

There are three types of Home Energy Efficiency Loan Agreement forms:



HEEL All eligible measures	HEEL High efficiency natural gas furnaces & boilers	HEEL Heat pumps and solar upgrades
<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, service upgrades, radon mitigation.	<ul style="list-style-type: none">• Maximum 15-year financing term• Used for natural gas furnaces and boilers	<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

Running low on Agreement forms? You can request HEEL Agreements by placing an order through our [online supplier resource page](#). We also have PDF versions of the Agreement forms available for your convenience, [contact us to learn more!](#)

Before you start:

- ✓ **Make sure you're using the correct Agreement form.**
 - Natural gas heating systems financed for more than 5 years (up to a maximum of 15 years) must be submitted using the HEEL Agreement form for high efficiency natural gas furnaces and boilers.
 - Heat pump or solar upgrades must be submitted using the HEEL agreement form for heat pumps and solar upgrades.

- ✔ **Make sure the upgrade is an eligible product.** Refer to the [Supplier Resource Guide](#) for items that are not eligible under the HEEL.

Tips for obtaining approval and completing loan Agreements forms:

- All owners on the house title must be listed at the top of the Agreement and must sign Part I of the Agreement.
- All owner signatures under Part I of the Agreement must be witnessed. Owners may not witness each other's signatures.
- Part I of the Agreement must be dated.
- The Description of Work must be filled out.
- Make sure the figures under the Financing Agreement section are correct. Use the correct online calculator 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 information must be completed.
- If the customer is financing windows, the ER, U-values and spacer type and measurements are required in Part II of the Agreement.
- If the customer is financing doors, the ER and U-values are required in Part II of the Agreement.
- 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.
- For HVAC upgrades, a copy of a detailed quote must be provided.
- Customers must confirm that they have obtained three quotes for the work prior to the loan application being approved or must confirm that they have chosen not to obtain

three quotes despite recommendation from Manitoba Hydro by initialing the appropriate term in the Financing Agreement section.

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** and an invoice number.
- Part I Clause 6 of the Agreement must be signed by **all owners before payment is issued**.
- 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 all signatures are dated.
- Suppliers can opt in for direct deposit payments to speed up the payment process. Contact the Residential Financing team to sign up your company for direct deposit.

Sample Agreement Form – HEEL 5-year (All Eligible Measures)

On pages 25 to 28 you will find an example of how to fill out a HEEL Agreement form for all eligible measures excluding heat pumps and solar. This example illustrates how an Agreement form for windows and insulation should be completed. All information provided is for educational purposes only.



Home Energy Efficiency Loan Agreement

Agreement no.
SAMPLE

PART I

Names of ALL
titleholders must
be listed

Jane Doe and John Doe

(hereinafter called the "Owner"),

— and —
MANITOBA HYDRO,

OF THE FIRST PART

OF THE SECOND PART

Contractor information

Location of Building where work to be under taken (hereinafter called the "Building")

123 Owner Street

Primary Contractor/Retailer name

ABC Company

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/four-plex

☐ row house/town house

☐ mobile home on permanent foundation

No. of stories (check one only)

☒ one

☐ 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

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)

Include
ALL
Taxes

Financing agreement

Use online calculator: hydro.mb.ca/loans

Owners must initial
ONE option

Maximum financing of \$7,500

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. **JDD** or the Owner has chosen not to obtain three quotes despite recommendation by MH. **JDD**
- 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 **RATE** % per annum on the declining monthly balance.

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

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

For current rate, visit:
www.hydro.mb.ca/contractors/suppliers

Credit information

Manitoba Hydro account no.
777777 655555

Credit approval no.

Provided upon approval

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

GHI Company

Business address

456 Company St

Position held

Admin

How long?

10 years

Annual income (\$)

40,000

Other loans and obligations of owners

1st mortgage

Canadian Bank

Address of lender

123 Bank St

Amount owing (\$)

100,000

Monthly payments (\$)

900.00

2nd mortgage

PIT

Address of lender

PIT

Amount owing (\$)

PIT

Monthly payments (\$)

PIT

Others

Others can include car loan, line of credit, personal loans, credit cards, etc.

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

- For the purpose of processing an application for credit pursuant to the *Personal Investigations Act*, the Owner hereby authorizes MH to investigate the Owner's credit record and to make such other enquiries as are considered necessary.
- 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. **JDD**
- The Owner agrees that MH may use the information contained in this form for the purposes of determining eligibility of the Owner for MH's programs, planning and administering MH's other programs, and providing eligibility and other information to the Owner, including surveys and newsletters, respecting MH's programs. **JDD**
- The Owner has read and accepts the Terms and Conditions on the reverse side of this Agreement identified as the Home Energy Efficiency Loan Terms and Conditions.

Dated **20**

Date agreement is signed

Signature of Witness

Witness name (please print)

Signature of Witness

Witness name (please print)

All signatures must be
witnessed.
Owners cannot witness
each other's signatures.

Signature of Owner

Owner name (please print)

Signature of Owner

Owner name (please print)

ALL owners must sign

MANITOBA HYDRO

Per:
Authorized Signing Officer (for office use only)

Home Energy Efficiency Loan Agreement

Retrofit Cost Quotation – Insulation, Heating, Water Heating Equipment, and Level 2 Electric Vehicle Chargers

Agreement no.

SAMPLE

PART II

Supplied by Primary Contractor **OR** Retailer listed on Part I.

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								
900 sq. ft.	10	40	50	loose fill and batt	\$ 1,500	\$ 400	\$ 1,900	
Basement								
sq. ft.					\$	\$	\$	
Crawlspace								
sq. ft.					\$	\$	\$	
Walls								
sq. ft.					\$	\$	\$	
Central air conditioning can be included in this section. Don't forget to include SEER Rating					TOTAL (\$)▶	\$ 1,500	\$ 400	\$ 1,900

Electrical & natural gas equipment (heating/heat pump systems, ventilation)

Existing heating system efficiency

☐ Electric
 ☐ Natural gas standard (<60%)
 ☐ Natural gas mid (80%)
 ☐ Natural gas high (92%)
 ☐ Other (specify)

Make _____ Model _____

Size or capacity _____ Material cost (\$) (inc. applicable taxes) _____ Labour cost (\$) (inc. applicable taxes) _____ Total cost (\$) (inc. applicable taxes) _____

Water heater(s)/drain water heat recovery system

Replacement unit heating source _____ Make _____ Model _____

☐ Electricity
 ☐ Natural gas

Size or capacity _____ Material cost (\$) (inc. applicable taxes) _____ Labour cost (\$) (inc. applicable taxes) _____ Total cost (\$) (inc. applicable taxes) _____

Level 2 electric vehicle chargers

VEHICLE INFORMATION	Year	Make	Model	VIN	License plate
CHARGER INFORMATION	Make	Model	Serial no.	Voltage	
Equipment cost (\$)		Labour cost (\$)		Total cost (\$)	

Sum all measures

Total of all measures for insulation, heating, and water heating equipment – 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) (\$)
1,500	400	1,900	1,900
Signed by (Contractor/Retailer Representative)		Name of Contractor/Retailer representative (please print)	
Contractor signature		Jim Contractor	

Retrofit Cost Quotation – Windows and Doors

Fictional Window Co. PVW000123

	TOTAL (\$)
2000	\$ 2,000
2100	\$ 2,100

⁴ Foam, Stainless steel

Replacement door and glazing insert (if applicable) manufacturer (optional: ENERGY STAR® or NFRC model no.)

TOTAL (\$)

¹Swinging, Sliding, Garden

² Wood, PVC, Fibreglass

TOTAL (\$)

↑

Total cost of labour (\$)

↑

↑

Total cost of labour (\$)

↑

Contractor signature

Name of Contractor/Retailer representative (please print)
Jim Contractor

PART III

DIRECTION TO PAY (to be prepared only upon completion of contractor work OR upon purchase of materials from retailer for Owner performed renovation)

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

1. ☐ The Retailer certifies that the following Owner has purchased the materials required to perform the renovation in accordance with the Agreement
- OR
- ☒ 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	Owner's phone no.	Owner's email	
Jane and John Doe	204-555-5550	owner@email.com	
Owner's address	City/town	Province	Postal code
123 Owner St	Winnipeg	MB	R1R 1R1
Address of premises where material delivered and/or installed	City/town		Postal code
123 Owner St	Winnipeg	MB	R1R 1R1

2. The Primary Contractor/Retailer also warrants and certifies that:
- 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;
 - the work or material has been satisfactorily completed or delivered;
 - this Certificate was signed by the Owner **after** such completion or delivery;
 - the Owner will be provided with a copy of the Certificate of Completion forthwith.
3. The Primary Contractor/Retailer 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/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
456 Anywhere St	Winnipeg	MB	R2R 2R2
Signed by (Owner)	yyyy mm dd	Permit number required for ALL electrical/ gas work	
Owner signature upon completion			
Signed by (Owner)	yyyy mm dd		
Owner signature upon completion			

Sample Agreement Form – HEEL 15-year for furnaces & boilers

Please keep the following in mind when completing a HEEL Agreement form for high efficiency natural gas furnaces and boilers (maximum 15-year financing term):

- ✓ This Agreement form is **only** to be used for high efficiency natural gas furnace and natural gas boiler upgrades. Any other eligible measures must be submitted using the HEEL Agreement form for all eligible measures (maximum 5-year financing term).
- ✓ The amount financed can include all costs related to the furnace upgrade such as modifications to venting, ductwork plenums, gas piping, permits and the thermostat (limited to the maximum financing total).
- ✓ A **detailed quote must also be included** in your submission to Manitoba Hydro.

On pages 30 to 31 you will find an example of how to fill out a HEEL Agreement form for high efficiency natural gas furnaces and boilers for approval. This example illustrates how an Agreement form for a high efficiency natural gas furnace should be completed. All information provided is for educational purposes only.



Home Energy Efficiency Loan Agreement High Efficiency Natural Gas Furnace and Boiler Upgrades

Agreement no.
SAMPLE

PART I

Names of ALL
titleholders must
be listed

Jane Doe and John Doe

(hereinafter called the "Owner"),

— and —
MANITOBA HYDRO,

Of the First Part

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 Street

City/town

Winnipeg

Province

MB

Postal code

R2R 2R2

Make

Make of furnace being installed

Model

Model of furnace being installed

AFUE

Efficiency

Size or capacity

Furnace Size (BTUs)

Building description

Type of Building (check one only)

☒ single detached

☐ side-by-side

☐ duplex (upper and lower units)

☐ tri-plex/four-plex

☐ row house/town house

☐ mobile home on permanent foundation

No. of stories (check one only)

☒ one

☐ one and a half

☐ two

☐ three

Size of Building

900

sq. ft.

Construction year of Building

1991

Primary space heating (check principal method only)

☐ electric

☒ natural gas

☐ wood

☐ oil

other (specify):

Existing heating
system AFUE

Existing heating system
efficiency

60 %

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

\$ 3300

Total labour cost

\$ 1200

Total cost of the work

\$ 4500

TOTAL COST TO BE FINANCED
(not including finance charges)

\$ 4500

Include
ALL
Taxes

Financing agreement

Use online calculator: hydro.mb.ca/loans

Owners must initial

ONE option

Maximum financing of \$7,500 for natural gas
furnaces and boilers

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

1. MH will advance to the Primary Contractor or Retailer named above the Total Cost to be Financed, in the amount of \$ **4500**, 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.

2. The Owner will amortize said amount over a term of **180** months. For the initial **60** months of this Agreement, maximum financing charges of \$ **927.72**, will be repaid by equal consecutive payments of \$ **34.88**, calculated at the true annual interest rate of **RATE%** per annum on the declining monthly balance. The maximum principal amount remaining at the end of the initial **60** month term will be **3334.91**. At the end of the **60** month term, the Owner will be required to pay the principal amount remaining or refinance that principal over the remaining amortization period at available market interest rates. MH will communicate available options to the Owner through written correspondence 6 months prior to the completion of the initial **60** month term of this Agreement.

TOTAL AMOUNT TO BE REPAYED BY OWNER, INCLUDING FINANCING CHARGES DURING THE INITIAL **60** MONTH TERM OF THE AGREEMENT: **\$2092.80**

3. The Terms and Conditions set forth on the reverse of this Agreement form part of this Agreement.

4. The Owner represents as follows:

For current rate, visit:
www.hydro.mb.ca/contractors/suppliers/

Credit information

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

Sales

How long?

9 years

Annual income (\$)

40,000

Joint owner's employer or business

GHI Company

Business address

456 Company Ave

Position held

Sales

How long?

8 years

Annual income (\$)

45,000

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

Others can include car loan, line of credit, personal loans, credit cards, etc.

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

5. For the purpose of processing an application for credit pursuant to the *Personal Investigations Act*, the Owner hereby authorizes MH to investigate the Owner's credit record and to make such other enquiries as are considered necessary.

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.

7. The Owner agrees that MH may use the information contained in this form for the purposes of determining eligibility of the Owner for MH's other programs, planning and administering MH's programs, and providing eligibility and other information to the Owner, including surveys and newsletters respecting MH's programs.

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

Dated: **Date agreement is signed** 20__

Signature of Witness

Witness name (please print)

MANITOBA HYDRO

Per: _____
Authorized Signing Officer (for office use only)

Signature of Witness

Witness name (please print)

All signatures must be
witnessed.
Owners cannot witness
each other's signatures.

Signature of Owner

Owner name (please print)

Signature of Owner

Owner name (please print)

ALL owners must sign



Home Energy Efficiency Loan Agreement
High Efficiency Natural Gas Furnace And Boiler Upgrades
Completion Certificate

Agreement no.
SAMPLE

PART II

DIRECTION TO PAY (to be prepared only upon completion of contractor work OR upon purchase of materials from retailer for Owner performed renovation)

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

1. ☐ The Retailer certifies that the following Owner has purchased the materials required to perform the renovation in accordance with the Agreement
OR
☒ 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.		Owner's email	
204-555-5551		owner@email.com	
Owner's address	City/town	Province	Postal code
123 Owner Street	Winnipeg	MB	R1R 1R1
Address of premises where material delivered and/or installed			
123 Owner Street Winnipeg R1R 1R1			

2. The Primary Contractor/Retailer 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 or delivered;
 - c) this Certificate was signed by the Owner **after** such completion or delivery;
 - d) the Owner will be provided with a copy of the Certificate of Completion forthwith.

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 \$ **4,500** 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	
456 Anywhere St		Winnipeg	MB	R2R 2R2	
Signed by (Owner)		yyyy mm dd		Electrical permit no.	Gas permit no.
Owner signature upon completion				Permit number required for ALL electrical/ gas work	
Signed by (Owner)		yyyy mm dd			
Owner signature upon completion					

Additional Resources Available

For additional information on the Home Energy Efficiency Loan including:

- ✓ Eligible product listing
- ✓ Steps to participate.
- ✓ Credit Approval process
- ✓ Frequently asked Questions

Please view our Supplier Resource Guide available on our online supplier resources page:
www.hydro.mb.ca/contractors/suppliers/

**To request accessible formats visit hydro.mb.ca/accessibility.
June 2024**

