



Home Energy Efficiency Loan

Resource Guide
for contractors and retailers

 **Manitoba
Hydro**
energy for life

Available in accessible formats upon request.



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Contact Us

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ResidentialFinancing@hydro.mb.ca

Fax: 1-866-436-9609

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

Supplier Participation (Contractor & Retailer)

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

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

Apply to be a Participating Supplier

Looking to offer Manitoba Hydro financing programs to your customers? Registration is free-of-charge and easy to complete!

Visit www.hydro.mb.ca/contractors/supplier_request/ to begin the process. A member of the Residential Financing team will contact you regarding the status of your application within 5 business days.

Registration includes signing a Supplier Participation Agreement form. This is a one-time mandatory requirement for program participation and is the first step to becoming a participating supplier of our programs. Once your application is approved by Manitoba Hydro, a welcome package of all the information you need to help your customers apply for the financing programs will be emailed to you. Your business must be registered to conduct business in Manitoba and have a valid business registration number to qualify.

Request Program Materials

Running low on Agreement forms or brochures? Participating suppliers can order program materials and loan Agreement forms by visiting www.hydro.mb.ca/contractors/financing_materials/.

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

Program Overview

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

The HEEL covers upgrades for the following product categories:

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

Financing Details

	All eligible upgrades (eg. Windows, doors, insulation, etc.)	High Efficiency Natural Gas Furnace and Boiler	Level 2 Electric Vehicle Chargers	Geothermal Heat Pump	Cold Climate Air Source Heat Pump	Solar Photovoltaic Systems
Maximum financing per residence	\$7,500	Natural gas furnace - \$5,500* Natural gas boiler - \$7,500	\$3,000	\$20,000**	\$10,000***	\$20,000**
Maximum terms	5 years	15 years	5 years	15 years	15 years	15 years

* This amount is included in the \$7,500 limit per residence.

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

*** Total value of all accumulated Home Energy Efficiency Loans cannot exceed \$10,000.

Additional 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](#).
- 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 or financing programs.
- The HEEL may be changed or terminated at any time and without notice. Existing loan Agreements would remain in effect.

Eligible Upgrades

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

Windows

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

Performance option:

- Operable and fixed windows must be triple glazed and meet the minimum specifications for ENERGY STAR 2020.

Prescriptive option:

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

Performance option (ENERGY STAR® 2020)						
	Glazing	Minimum ER			Glazing	Maximum U-Value
ENERGY STAR 2020	Triple Pane	34	OR	ENERGY STAR 2020	Triple Pane	1.22 (0.21)
Prescriptive option						
<ul style="list-style-type: none">Triple pane glazingMinimum one Low-e CoatingArgon gas fill				<ul style="list-style-type: none">Minimum 10mm warm edge spacerNon-metallic or thermally broken frame		

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

For a list of ENERGY STAR certified windows, visit the [Natural Resources Canada website](#).

Energy ratings must be determined in accordance with the 2009 or 2014 edition of **A440.2-##/A440.3-## - Fenestration energy performance / User guide to CSA A440.2-##, Fenestration energy performance** by an independent third-party

simulation provider. Acceptable simulation providers are listed within the Scopes of Accreditation of the Standards Council of Canada, and the ENERGY STAR Canada list of acceptable Certification Organizations. The simulation report must be provided, or the relevant Listing under ENERGY STAR Canada must be referenced.

Doors

- ✔ All sliding and swinging doors must meet ENERGY STAR® 2020
- ✘ Storm doors are **not eligible** unless financed in conjunction with a qualifying entry door

Swinging doors, sidelites and door transoms							
Rating	Minimum ER		OR	Rating	Maximum U-Value		
ENERGY STAR® 2020	34			ENERGY STAR® 2020	1.22 (0.21)		
Sliding doors							
Rating	Minimum ER	Glazing		OR	Rating	Maximum U-Value	Glazing
ENERGY STAR® 2020	34	Triple Pane			ENERGY STAR® 2020	1.22 (0.21)	Triple Pane

For a list of ENERGY STAR certified doors, visit the [Natural Resources Canada website](#).

Insulation

Insulation work must meet the following levels:

Attic	Attic Kneewalls	Foundation Walls	Flat & Cathedral Ceilings	Wall Cavities	Exterior Walls (when re-siding)
Final R-value of R-50	Final R-value of R-24	Final R-value of R-24	Final R-value of R-28	Final R-value of R-10	Must add a minimum of R-3.75*

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

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

- ✓ Vapour barrier material that conforms to CGSB standards.
- ✓ Framing and fire protective (but not decorative) covering where required by building codes for perimeter basement walls being insulated. Fire protective covering includes gypsum, wallboard or stucco. An example of decorative covering is wall paneling.

Ventilation

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

- **Unitary fans:**
 - ✓ Must have minimum ratings of not less than 50 CFM delivery and not more than 3.0 sones noise level.
 - ✗ Cannot have incandescent lighting kits.

- **Heat recovery ventilators:**
 - ✓ Must be sized and installed according to the current edition of the Heating, Refrigeration & Air Conditioning Institute (HRAI) Residential Mechanical Ventilation Design and Installation manual.

Residential space heating equipment

- **CSA-approved high efficiency natural gas furnaces with a minimum AFUE of 92 per cent;**
 - Maximum loan for the purchase and installation of a high efficiency natural gas furnace is \$5,500, payable over a maximum 15-year term.
 - Includes all costs related to the furnace upgrade such as modifications to venting, ductwork plenums, gas piping, permits and the thermostat.
- **CSA-approved natural gas boiler with a minimum AFUE of 82 per cent;**
 - Maximum loan for the purchase and installation of a natural gas boiler is \$7,500, payable over a maximum 15-year term.
- **Electric heating systems (instantaneous and storage type)**
 - Includes associated materials and equipment such as wiring, ductwork, valves, pumps and motors.
- **Chimney liner;**
- **Permanently connected supplementary space heating equipment.**

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

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

Heat Pumps

To be eligible for approval for both geothermal and cold climate air source heat pumps, a building heat loss calculation shall be submitted to Manitoba Hydro to determine appropriateness of sizing of the heat pump system. The heat loss calculation shall be performed to ASHRAE guidelines and good engineering practice. [Visit our online supplier resource page for a sample heat loss calculation.](#)

Geothermal (ground source) heat pumps

- The heat pump must be designed and installed by a certified contractor. The contractor must be recognized by the Manitoba Geothermal Energy Alliance (MGEA).
- The geothermal heat pump must be tested and rated under CSA Standard C-13256 and installed to meet CSA C448.

Cold climate air source heat pumps

- The system must be a cold climate air source heat pump with a variable capacity compressor with three or more distinct operating speeds, or continuously variable speed.
- The system must be rated to provide heat at temperatures of at least -25°C (-13°F) or colder.
- Heating Capacity maintenance percentage must be $\geq 70\%$ (Heating capacity @ -15°C (5°F) / Heating capacity @ 8.3°C (47°F))
- Home must be currently heated with electric resistance heat
- The air source heat pump unit's performance rating certified to CSA Standard CAN/CSA-C656-05 with a minimum HSPF of 10. Units must have a minimum COP of 1.8 at -15°C (5°F) at maximum capacity operation.
- Indoor and outdoor units must be:
 - ✓ Part of an AHRI matched system.
 - ✓ ENERGY STAR® certified
 - ✓ Installed by a refrigeration mechanic licensed in Manitoba
 - ✓ Listed on the [Natural Resources Canada energy efficient product list](#) as a cold climate air source heat pump (ccASHP)

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



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



Residential water heating equipment

The following residential water heating equipment is eligible for financing:

- **CSA-approved electric water heaters (C191.1);**
For a list of specifications, [visit our website](#).
- **CSA-approved instantaneous (tankless) gas-fired water heaters;**
Must have an energy factor (EF) of 0.82 or higher. For qualifying units, visit the [Natural Resources Canada website](#).
- **CSA-approved storage gas-fired water heater;**
Must have an EF of 0.62 or higher.
- **Chimney liner;**
Must be in conjunction with a qualifying water heater.
- **Drain water heat recovery systems;**
Must be certified to CSA B55.1 and B55.2. For a list of qualifying units, visit the [Natural Resources Canada website](#).

- **Active residential solar water heating systems.** The system must use solar hot water collectors that meet CSA Standard F379 or equivalent.

Air leakage sealing

Caulks and sealants that:

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

Level 2 electric vehicle chargers

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

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

To be eligible, the charger:

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

Solar photovoltaic systems

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

- All customer-owned generation must meet applicable provincial, federal and municipal licenses, permits and approvals.
- All customer-owned generation must be installed in accordance with the Manitoba Hydro Electrical code sections 64 and 84 and be inspected prior to being energized.
- Mobile homes on permanent foundations with a permanent water supply are also eligible. The applicant must be the owner of the land the mobile home is situated on.
- The solar PV system must be interconnected to Manitoba Hydro's distribution system, including the installation of a bi-directional meter once the system is approved if required by an inspector.
- Customers must complete the [Interconnection Request form](#) for 10 kW or less

- Installations must comply with the Distributed Resource Interconnection Procedures (DRIP) and be approved by Manitoba Hydro.



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

Ineligible Products

Financing is **not** available for:

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

- ✘ Combination heating systems, combination heating/cooling systems;*
- ✘ Labour in the absence of a qualified technology.

*May be eligible under [Manitoba Hydro's Energy Finance Plan](#).

Customer Participation

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

- ✔ The applicant must be a new or existing Manitoba Hydro customer and the owner of the property in which the energy efficient improvement(s) are to take place.
- ✔ The home must be the owner's primary residence (or the primary residence of the owner's tenant).
- ✔ The residence is detached or semi-detached.
- ✔ Mobile homes on permanent foundations with a permanent water supply are also eligible. For heat pump and solar applications, the applicant must also be the owner of the land the mobile home is situated on.
- ✔ Owners of condominium units and Condominium Corporations billed at the residential rate and individually metered are also eligible subject to meeting all terms and conditions applicable to homeowners.

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

Customer Ineligibility

Financing is **not** available for:

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

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

Please refer to the [Home Energy Efficiency Loan Agreement](#) for the full terms and conditions.

Steps to Participate – Supplier Performed Renovation

Steps on getting started:

1 Provide a customer quote

The customer contacts a participating supplier to receive a quote on a [qualifying energy efficient product](#).

2 Fill out the Home Energy Efficiency Loan Agreement

The supplier completes the HEEL Financing Agreement with the customer. The customer must complete the credit information section and sign the credit review authorization section. If more than one person owns the property, **all owners** are required to sign and be listed on the Agreement, owner signatures must all be witnessed by a third party, and **all owners must initial Clause #6**.



Financing terms can be calculated using the online financing calculator at www.hydro.mb.ca/your_home/residential_loan/calculator/

3 Email Manitoba Hydro's Residential Financing team

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

Email: ResidentialFinancing@hydro.mb.ca

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

4 Manitoba Hydro conducts a customer credit review

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

5 Complete the specified work

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

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

6 Obtain owners signature on Completion Certificate

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

7 Mail all documents to Manitoba Hydro

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

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

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

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

8 Supplier retains Agreement copies for their records

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

9 Manitoba Hydro sets up customer's monthly payments

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

10 Manitoba Hydro pays supplier

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

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

Steps to Participate – Customer Performed Renovation*

Steps on getting started:

*Material to be supplied by a retailer

1 Customer receives a quote from a participating retailer

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

2 Fill out the Home Energy Efficiency Loan Agreement

The retailer completes the HEEL Financing Agreement with the customer. The customer must complete the credit information section and sign the credit review authorization section. If more than one person owns the property, **all owners** are required to sign and be listed on the Agreement, owner signatures must all be witnessed by a third party, and **all owners must initial Clause #6**.



Financing terms can be calculated using the online financing calculator at www.hydro.mb.ca/your_home/residential_loan/calculator/

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

4 Manitoba Hydro conducts a customer credit review

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

5 Retailer provides customer with materials

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

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

6 Obtain owners signature on Completion Certificate

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

7 Mail all documents to Manitoba Hydro

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

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

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

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

Customer Credit Approval

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

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

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

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

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

Download the Credit Information form by visiting the online supplier resource page at www.hydro.mb.ca/contractors/suppliers/

The image shows a form titled 'Manitoba Hydro CREDIT INFORMATION - PERSONNEL DONNEES DE CREDIT - PARTICULIER'. It contains various fields for personal and financial information, including name, address, phone number, and employment details. There are also checkboxes for consent and a section for the supplier to fill out.



It's important to keep all customer credit information confidential

Property Caveats

Part I Clause 6 of the Agreement allows Manitoba Hydro to file a caveat against a homeowner's property to secure a loan *if required*. Not all loans will require a caveat at the time of application, **but all owners must initial this clause**.

- If a caveat is required at the time of approval, Manitoba Hydro financing staff will notify the customer that a caveat will be filed before the loan is approved.

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

Filling out the Agreement

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



Loan agreement forms



HEEL All eligible measures

- Maximum 5 year financing term
- Used for windows, doors, insulation, ventilation, air leakage sealing and EV chargers



Loan agreement forms
High-efficiency natural gas furnaces and boilers



HEEL High efficiency natural gas furnaces & boilers

- Maximum 15 year financing term
- Used for HE natural gas furnaces and boilers



Loan agreement forms
Heat pumps and solar upgrades



HEEL Heat pumps and solar upgrades

- Maximum 15 year financing term
- Used for cold climate air 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 page 14 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 for approval. 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 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/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
 other (specify):

Existing heating system AFUE: **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

Owners must initial **ONE** option

Maximum financing of \$7,500 (\$5,500 for high efficiency natural gas furnaces)

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: **JDJD**), or the Owner has chosen not to obtain three quotes despite recommendation by MH (Owner's initials: **JDJD**).
- 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**

- 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	Business address	Position held	How long?	Annual income (\$)
DEF Company	123 Company Ave	Admin	9 years	50,000
GHI Company	456 Company St	Admin	10 years	40,000

Other loans and obligations of owners	Address of lender	Amount owing (\$)	Monthly payments (\$)
1st mortgage: Canadian Bank	123 Bank St	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: **500,000** 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 (Owner's initials: **JDJD**).
- 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 (Owner's initials: **JDJD**).
- 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__

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

ALL owners must sign

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

Signature of Witness
Witness name (please print)
Signature of Witness
Witness name (please print)

Signature of Owner
Owner name (please print)
Signature of Owner
Owner name (please print)



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 <i>(type, no. of bags or no. of rigid panels, and other related materials)</i>	Material cost <i>(inc. applicable taxes)</i>	Labour cost <i>(inc. applicable taxes)</i>	Total cost <i>(inc. applicable taxes)</i>
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.							
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	

**Home Energy Efficiency Loan Agreement
Retrofit Cost Quotation – Windows and Doors**

Agreement no.
SAMPLE

PART II continued

Existing windows (list each window)

Type ¹	Frame ²	No. of panes	Size W x H (m) ²
1 P	W	2	30X70
2 S	W	1	40X40
3			
4			
5			
6			

Replacement windows (list each window)

Type ¹	Frame ²	Size W x H (m)	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)
P	F	30X70	3	36	1.2	2	G	F, 12mm	\$ 1,200	\$ 300	\$ 1,500
F	F	40x40	3	30	1.2	1	G	S, 12mm	\$ 1,300	\$ 300	\$ 1,600
TOTAL (\$)									\$ 2,500	\$ 600	\$ 3,100

NOTE: Retailer or Contractor must fill in the table above completely.
¹ Slider, Casement, Awning, Picture
² Wood, Vinyl, Aluminum, Fibreglass
³ Air, Argon, Krypton
⁴ Foam, Stainless steel

Existing door

Type ¹	Wood or Insulated Panel	Glass (Y/N)

Replacement door

Type ¹	Frame ²	Size W x H (m)	ER	U-value	Glass (Y/N)	Size (acorn, 1/4, 1/2, 3/4, full)	No. of panes	No. of low-e coatings	Spacer type ⁴ and width (mm)	Material cost (inc. applicable taxes)	Labour cost (inc. applicable taxes)	Total cost (inc. applicable taxes)
TOTAL (\$)										\$	\$	\$

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

¹ Swinging, Sliding, Garden
² Wood, PVC, Fibreglass

Sum all measures

Total cost of all material (\$)	2,500	Total cost of labour (\$)	600	Total cost of work (\$)	3,100	Total cost to be financed (not including finance charges) (\$)	3,100
---------------------------------	-------	---------------------------	-----	-------------------------	-------	--	-------

Total of all measures for windows and doors – PART II (include ALL applicable taxes in the total cost)

Signed by Contractor/Retailer Representative: _____
 Contractor signature: _____

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



**Home Energy Efficiency Loan Agreement
Completion Certificate**

Agreement no.
SAMPLE

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	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			

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).
- ✔ **A maximum of \$5,500 in financing is available for high efficiency natural gas furnaces per residence (this amount is included in the \$7,500 total per residence). A maximum of \$7,500 in financing is available for natural gas boilers.**
- ✔ 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).

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 of furnace being installed: _____ 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

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

Size of Building: **900** sq. ft. Construction year of Building: **1991**

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**

Financing agreement

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 **4.8** % 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	Business address	Position held	How long?	Annual income (\$)
DEF Company	123 Company Ave	Sales	9 years	40,000
Joint owner's employer or business	Business address	Position held	How long?	Annual income (\$)
GHI Company	456 Company Ave	Sales	8 years	45,000

Other loans and obligations of owners

	Address of lender	Amount owing (\$)	Monthly payments (\$)
1st mortgage	Canadian Bank	123 Bank St	100,000 900.00 PIT
2nd mortgage			
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** Amount of insurance (\$): **500,000** (Provide total amount dwelling is insured for)

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: _____ 20____ Date agreement is signed

Signature of Witness: _____ Witness name (please print): _____

Signature of Owner: _____ Owner name (please print): _____

Per: _____ Signature of Witness: _____ Witness name (please print): _____

Authorized Signing Officer (for office use only) Signature of Owner: _____ Owner name (please print): _____

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

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. 204-555-5551	Owner's email owner@email.com		
Owner's address 123 Owner Street	City/town Winnipeg	Province MB	Postal code R1R 1R1
Address of premises where material delivered and/or installed 123 Owner Street			
	City/town Winnipeg		Postal code 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.

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 ABC Company	Phone no. 204-555-5555
Address of Contractor/Retailer 456 Anywhere St	City/town Winnipeg
	Province MB
	Postal code 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

Promotional Materials

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

	<p>Manitoba Hydro financing brochure</p>	<p>Brochure explaining the Home Energy Efficiency Loan.</p>
	<p>General financing window cling</p>	<p>A removable rectangular decal that clings to the inside of windows. Text reads <i>“Ask a store associate about financing your energy efficient upgrades through Manitoba Hydro.”</i></p>
	<p>Financing poster</p>	<p>An 11” x 17” poster to use in your store or showroom. Text reads <i>“Ask a store associate about financing your energy efficiency upgrades through Manitoba Hydro.”</i></p>
	<p>High performance windows information sheet</p>	<p>An 8”5 x 11” single-folded booklet with information for customers about the benefits of high performance windows, what to look for when shopping for windows, and how to finance their purchase through Manitoba Hydro.</p>

Advertising Guidelines

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

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

What can I say in my advertising and promotional materials?

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

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

What can't I say in my advertising and promotional material?

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

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

Can I use the Manitoba Hydro logo in my advertisements?

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

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

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

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

Frequently Asked Questions

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

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

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

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

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

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

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

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

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

Download the form by visiting the online supplier resource page at www.hydro.mb.ca/contractors/pdfs/credit_information.pdf

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

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



The online financing calculator at www.hydro.mb.ca/your_home/residential_loan/calculator/

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

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

Summary of costs	
<small>Fill in the costs below when PART II of the Loan Agreement has been completed. Costs should include ALL applicable taxes.</small>	
Total material cost	\$8000
Total labour cost	\$718
Total cost of the work	\$8718
TOTAL COST TO BE FINANCED	\$7500

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

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

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

A. Qualifying customers can have Home Energy Efficiency Loans for multiple properties. A maximum financing amount of \$7,500 is available per property. Customers can finance up to \$10,000 per residence for a cold climate air source heat pump, but the total value of all loans at one property where this technology is installed cannot exceed \$10,000. Customers can finance up to \$20,000 per residence for geothermal heat pumps and solar photovoltaic systems, but the total value of all loans at properties where these technologies are financed cannot exceed \$20,000. Manitoba Hydro has the right to limit the number of Home Energy Efficiency Loans granted to any one homeowner.

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

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

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

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

Q. What happens if my customer sells their house?

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

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

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

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

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

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

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

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

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

**Available in accessible formats upon request.
April 2023**

