

Steps for receiving Approval:

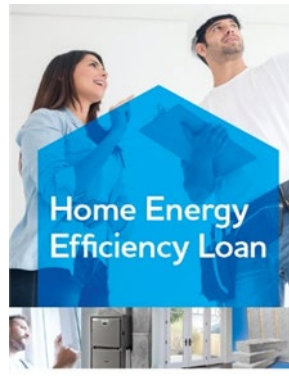
1 Select the correct Agreement form



HEEL – Up to 5 Years

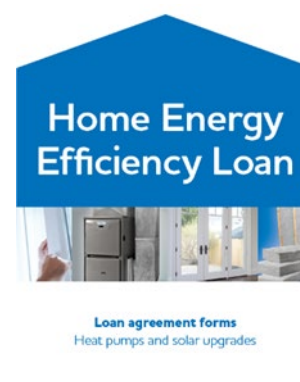
- Windows & Doors
- Space heating equipment
- Qualifying water heating equipment
- Insulation upgrades

[Click for more upgrades](#)



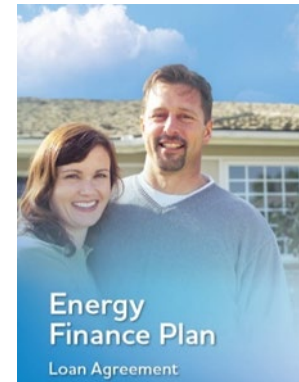
HEEL – Up to 15 Years

- High efficiency natural gas furnaces
- High efficiency boilers



HEEL – Up to 15 Years

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



EFP – Up to 5 Years

- Central air conditioning
 - Water heating equipment
 - Upgrades to electrical service
- [Click for more upgrades](#)

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

2 Complete the Agreement with the customer.

All owners are required to sign and be listed on the Agreement.

Owner signatures must be **witnessed** by a third party.

All owners must initial Clause #6.

For samples and tips on how to fill out loan Agreements, visit the **Supplier Resource Guides** ([HEEL](#) and [EFP](#))



Financing terms can be calculated using the online financing calculators:

[Energy Finance Plan Calculator](#)

[Home Energy Efficiency Loan Calculator](#)

3 Email Manitoba Hydro's Residential Financing team.

Within **30 days** of the customer(s) signing, email in [PDF format](#):

→ all parts of the signed Agreement in PDF format (Part I, II and the **unsigned Completion Certificate**)

→ a **detailed quote** to Manitoba Hydro for approval.

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

Email: ResidentialFinancing@hydro.mb.ca

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

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

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

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

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

5 Once approved, you may begin the work.

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

Questions? Concerns? Contact Us!

Email: residentialfinancing@hydro.mb.ca

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