

INTEREST-FREE LOANS

UP TO \$40,000 FOR QUALIFYING WINDOWS AND DOORS



Homeowners can now apply for interest-free loans for qualifying ENERGY STAR®certified replacement windows and doors through the Canada Greener Homes Loan program.





80 Series



LOAN ELIGIBILITY REQUIREMENTS

- The homeowner must first apply and be eligible for the Canada Greener Homes Grant or the equivalent provincial program.
- Must be a Canadian homeowner and the home must be the primary residence. Only one loan application per household.
- Completed a pre-retrofit evaluation of their home dated April 1, 2020, or later.
- Have a good credit history and is not under a consumer proposal, an orderly payment of debt program or a bankruptcy or equivalent insolvency proceeding.

HELP YOUR CUSTOMERS APPLY - IT'S EASY!

- Apply for the <u>Canada Greener Homes Grant</u>. Homeowner must be eligible for the grant in order to apply for the loan.
 - Residents of Nova Scotia, Ontario and Quebec apply for the loan through the <u>Canada Greener Homes</u>
 <u>Loan</u> portal only after applying for the grant through their provincial co-delivery organization. All
 others apply through the <u>Canada Greener Homes portal</u>.
- Get a pre-retrofit EnerGuide evaluation. Homeowner will be contacted by a service organization to schedule an evaluation with an energy advisor. Only retrofits recommended by the energy advisor will be eliqible for the loan.
- 3. Plan the retrofits. Review the recommended retrofits, choose the projects and obtain contractor quotes. Plan all projects before applying for a loan; homeowner can't ask for a bigger loan after the process is started.
- 4. **Submit a loan application.** Homeowner will access the loan portal through their Canada Greener Homes account and complete the application. The program will calculate the maximum loan offer for the homeowner's review and acceptance.
 - Homeowner can request a portion of the loan up front for contractor down payments.
- 5. Complete the retrofit project. Homeowner must keep all receipts and invoices.



- 6. Upon completion, request a post-retrofit EnerGuide evaluation. The energy advisor will provide an updated EnerGuide label and a new report that estimates how much the homeowner can receive for their grants (grant maximum is \$5,000 for windows and doors).
- 7. Receive the loan amount. Energy advisor will update the evaluation and estimates of the final grant amount in the Canada Greener Homes portal. Homeowner will then upload final invoices and receipts to the loan portal.
 - The loan amount will be based on the actual cost of the completed retrofit. If the actual cost is lower than the estimate, the loan will be decreased; if the cost of retrofit is higher than the estimate, the loan will not be increased.
- Final loan amount will be deposited to the homeowner's bank account (less any initial advance) within 10 days.
- 9. Homeowner repays the loan over the 10-year period.

IMPORTANT LOAN PROGRAM INFORMATION

- The loan is an unsecured personal loan on approved credit (maximum \$40,000, minimum \$5,000); repayment term is 10 years, interest-free.
- This loan is not applicable for work that has already been started or completed, retrofits that haven't been recommended by an energy advisor, retrofits that are not eligible for a Canada Greener Homes Grant, or retrofits that aren't included in the application.
- Please visit https://natural-resources.canada.ca/energy-efficiency/homes/canada-greener-homes-initiative/canada-greener-homes-loan/24286 for information for low-rise multi-unit residential buildings, Indigenous group applicants, the list of eligible retrofits and installations, and additional application instructions.



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GENTEK WINDOWS QUALIFY!

Gentek's Regency 400, Regency and 80 Series windows can be tailored with a variety of ENERGY STAR-certified glass packages in order to qualify for the Greener Homes Grant and Greener Homes Loan programs. Choose an energy-efficient glass package* to meet the specific needs of the home and climate conditions.



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