

HOME ENERGY EFFICIENCY UPGRADES MADE EASY

The City of Vancouver's Greenest City 2020 Home Energy Loan Program offers you an end-to-end solution to lower your energy bills and improve home comfort while reducing your home's environmental footprint. Home Energy Loans ranging from \$4,000 to \$16,000 are available to cover the cost of select energy efficiency upgrades. The loans, administered by Vancity, will be offered at a low fixed interest rate over a 10-year amortization period.

PROGRAM BENEFITS

- End-to-end support
- Affordable and tailored financing through Vancity
- Save money on energy bills*
- Increase home comfort
- Reduce home's environmental footprint
- Predictable payments
- Access to rebates and grants

The Greenest City 2020 Home Energy Loan Program provides a simple solution to make select energy efficiency upgrades to your home.

ELIGIBLE UPGRADES

- High-efficiency furnaces
- High-efficiency hot water tanks
- Air-to-air heat pumps
- Attic, wall and/or basement insulation
- Weatherization

Select either the Self Service or Direct Install option - the choice is yours. See inside for more information.

*Actual energy savings will vary based on home, lifestyle, and climate. See vancouver.ca/energyloan for details.

FOR MORE INFO

For more information on the Greenest City 2020 Home Energy Loan Program, please visit our website: vancouver.ca/energyloan

Phone: 3-1-1

HOW TO APPLY FOR A LOAN

Online:
vancity.com/loans/homeenergy

Phone:
604.648.5195 / 1.866.648.5195

In person:
Visit any Vancity branch

Printed on 100% post-consumer recycled paper.

GREENEST CITY 2020 HOME ENERGY LOAN PROGRAM



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Vancity

 CITY OF
VANCOUVER

 FORTIS BC

 BC Hydro 

ecoENERGY
an ecoACTION initiative

HOME ENERGY LOAN PROGRAM – HOW IT WORKS



1. HOME ENERGY AUDIT

2. LOAN APPLICATION & APPROVAL

3. CONTRACTOR QUOTES & SELECTION

4. HOME IMPROVEMENT UPGRADES

5. POST-UPGRADE ENERGY AUDIT

6. LOAN REPAYMENT & COST SAVINGS

Direct Install Option: End-to-End Service

- Schedule ecoENERGY audit (list of auditors available: vancouver.ca/energyloan)
- Auditor visits home and conducts energy audit
- Auditor provides report on home's energy efficiency, list of recommended upgrades including those covered in Home Energy Loan Program
- Select which upgrades to undertake
- Complete Home Energy Loan Program Participation Agreement with auditor (available: vancouver.ca/energyloan, City Hall or from auditor)

- Gather documents required to apply for loan (checklist available: vancity.com/loans/homeenergy, from auditor or vancouver.ca/energyloan)
- Begin loan qualification process with Vancity:
 - Online:** vancity.com/loans/homeenergy
 - Phone:** local 604.648.5195 or toll free 866.648.5195
 - In person:** at any Vancity branch, by appointment
- Vancity notifies you of loan qualification status
- Note: once loan is approved, you must complete upgrade work and post-upgrade ecoENERGY audit **within 90 days**

- Request quote(s) from list of pre-approved contractors
- Select contractor and sign agreement to proceed with upgrade work

- Contractor completes energy efficiency upgrades
- You and contractor sign Letter of Completion confirming satisfactory completion of upgrades

- Schedule post-upgrade audit with ecoENERGY auditor
- Auditor inspects and approves upgrades have been completed to meet Home Energy Loan Program standards by signing Letter of Completion
- Auditor will submit paperwork for relevant rebates on your behalf

- Submit Letter of Completion to Vancity
- Vancity pays contractor directly on your behalf
- Enjoy increased home comfort and save money on your energy bills
- Pay loan on quarterly basis through City of Vancouver quarterly utility billing

Self Serve Option: Manage Your Own Home Energy Upgrades

- Steps as above

- Steps as above
- Visit Vancity branch to sign loan documentation and receive funds
- Begin repaying loan on quarterly basis through City of Vancouver utility billing

- Do work yourself *or*
- Request quote(s) from contractor(s) of your choice
- Select contractor(s) to proceed with upgrade work

- Contractor(s) completes energy efficiency upgrades
- Pay contractor(s)

- Schedule post-upgrade audit with ecoENERGY auditor
- Auditor will submit paperwork for relevant rebates on your behalf

- Enjoy increased home comfort and save money on your energy bills