

GET A 10% PREMIUM REFUND WHEN MAKING ENERGY- EFFICIENT HOUSING CHOICES



Using CMHC-insured financing to purchase an energy-efficient home or complete energy-saving renovations has many benefits. You may be eligible to obtain a 10% refund on the CMHC mortgage loan insurance premium, and a premium refund for a longer amortization period (if applicable).

More than 17% of the energy consumed in Canada is used to run our homes. Buying an energy-efficient home or making energy-saving renovations can offer big savings in reduced energy costs over time.

Is the home I'm buying, building or renovating eligible for CMHC Green Home? (for the purchase of a new or existing energy efficient home)

For houses and units located in low rise residential buildings*, the house or unit must:

- have an NRCan EnerGuide rating of 82; or
- have been built under the following CMHC-eligible energy efficient building programs:

[ENERGY STAR®](#) (National), [R-2000](#) (National), [LEED® Canada For Homes](#) (National), [Power Smart New Homes](#) (British Columbia), Built Green® Canada [GreenHome™](#) and [Super GreenHome™](#) (Yukon), [Power Smart™](#) for New Homes (Manitoba), [GreenHouse™](#) (Ontario), [Novoclimat.MC](#) (Quebec)

Note: LEED certified homes and Built Green certified homes (Gold, Silver and Bronze levels), are only eligible if they receive an EnerGuide evaluation indicating they meet CMHC's minimum score of 82.

For units located in high rise residential buildings*:

You must obtain a letter signed by the project engineer, builder/developer or Natural Resources Canada indicating that the building in which the unit is located meets/exceeds the higher of:

- 5% more energy-efficient than if constructed to meet provincial/territorial requirements (where they exist); or
- 20% more energy-efficient than if constructed to meet the Model National Energy Code for Buildings.

The Condominium Corporation or builder/developer may be able to help you obtain the letter.

For energy-efficient renovations to your existing home:

When energy efficiency improvements are completed using CMHC-insured financing, you will need to provide assessment information completed by an [NRCan qualified energy advisor](#). Your home's energy efficiency rating must have increased by at least five points and to an overall minimum rating of 40.

Check out www.cmhc.ca/greenhome for more detailed information to help you determine your eligibility and to complete an online [Energy-Efficient Premium Refund Form](#).

* Applicable when the mortgage closing date is on or after January 1st, 2013.



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For more homebuying tips, contact me or visit CMHC's interactive Step by Step Guide at www.cmhc.ca. CMHC is Canada's largest provider of mortgage loan insurance, helping Canadians buy a home with a minimum down payment starting at 5%. Ask your mortgage professional about CMHC.