

Assessments and Incentives for New Construction and Existing Home Retrofits

Glenys Verhulst
Communications Coordinator
City Green Solutions



City Green Solutions is an enterprising non-profit with a mission to excite, inspire and lead British Columbians in finding innovative home and building energy efficiency solutions.

Founded in 1999, we have performed over 15,000 home energy assessments across BC.

City Green Solutions Services

- EnerGuide Rating Service for new and existing homes
- Thermal imaging services
- Pre-drywall air leakage testing
- Passive design consulting and quantification
- Energy assessments for commercial and institutional buildings
- Sustainability assessments for businesses
- Energy management services
- Customized energy efficiency outreach programs
- Research and evaluation services
- Education and training



Benefits of Home Energy Efficiency

- Environmental
- Economic
- Health
- Comfort



Assessments and Incentives for Existing Home Retrofits



Home Energy Assessment

Energy savings of 10% to 70% can be achieved in homes with conventional energy efficiency upgrades. Deep Energy Savings and 'Net Zero' can also be achieved.

Work with a Certified Energy Advisor for unbiased advice, prioritized energy saving retrofit options, and **access to incentives and rebates for your upgrades**, including **LiveSmart BC grants**.



Blower Door Test

Blower door tests air exchange per hour and pinpoints air leaks from windows and doors, basement header space, baseboards, electrical outlets, and other problem areas.



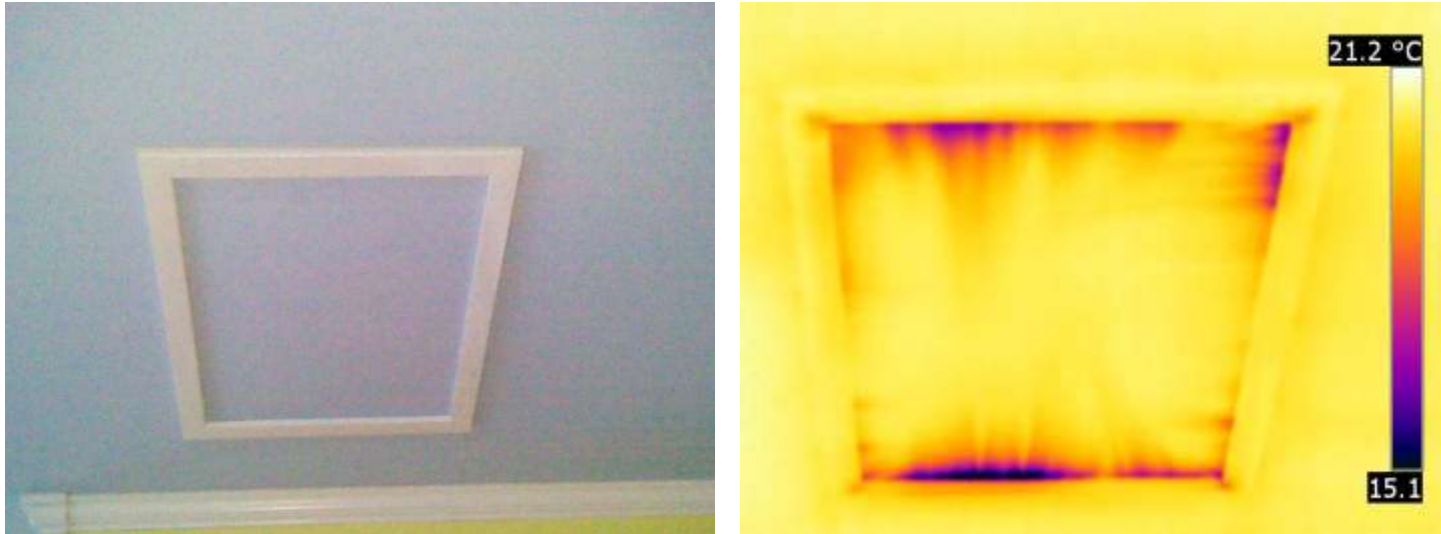
Air Leakage Areas



The average 20 year old home has leaks that would add up to a round hole 16 inches across.

Left unsealed, these leaks are like leaving a small window open all year round, making the home drafty and more expensive to heat.

Air Leakage Areas



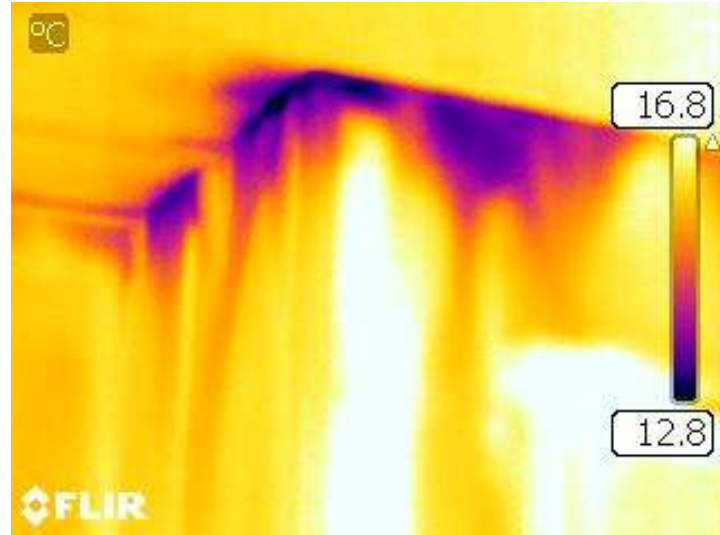
Attic Hatch

Air Leakage Areas



Chimney Masonry

Air Leakage Areas



Interior Partition Walls

Home Energy Assessment

Advisor prepares a report with prioritized, customized recommendations for improving your energy efficiency.



You Choose Your Upgrades

- You can work with the contractor of your choice and/or do the upgrades yourself.
- You can do as many or as few of the recommendations as you choose.
- Be sure your upgrades meet the energy efficiency criteria.
- Save your receipts!

Follow-Up Assessment



After your renovations are done, advisor returns to check improvements and calculates your EnerGuide rating.

Your Advisor handles all the paperwork and applies for the grants for you.

How to Access LiveSmart BC grants:

1. Complete a pre-retrofit home energy assessment *before* renovations
2. Complete renovations
3. Complete a post-retrofit home energy assessment (within 18 months of your pre-retrofit assessment, or before March 31, 2013, whichever comes first.)

Then receive a rebate cheque and enjoy the savings in a more comfortable, efficient home

Home Energy Assessment Cost

- \$150* for the first assessment
 - \$60 rebate offered by Regional District of Nanaimo
 - **Cost to you: \$90**
- **\$150*** for the follow-up home energy assessment

*Initial home energy assessment is valued at \$300. \$150 subsidy offered by the BC Ministry of Energy and Mines. Prices do not include tax. Other charges may also apply.



Examples of Selected Maximum Grants – Over \$7000 Available

Retrofit	Grant
Air Sealing	\$400
Attic Insulation	\$600
Wall Insulation	\$1200
Basement Insulation	\$1000
Air Source Heat Pump	\$1500
Windows, Doors, Skylights	\$60/item
Solar Water Heater	\$500

Utility Incentives



Make the switch* to natural gas, install an ENERGY STAR® heating system and get a \$1,000 rebate.

Switch

Change your oil or propane heating system to natural gas**, install a new ENERGY STAR rated high-efficiency heating system*** and you may qualify for a \$1,000 cash rebate.

* Rebate is not applicable when switching from wood or electric space heating systems.

** Oil to propane conversion only available in propane service areas.

*** A forced air furnace with an AFUE rating of 90 per cent or higher, a boiler with an AFUE rating of 85 per cent or higher, or a condensing combination system used for both space and water heating.

Utility Incentives cont'd



Fridge Buy-Back Program

BC Hydro will pick up your old fridge, recycle it and give you \$30 for it.



Lighting Specials

Power Smart specials on fixtures and bulbs.



Home Electronics

Buy ENERGY STAR labelled televisions and save at least 50% compared to standard TVs.



Mail-in Rebates

ENERGY STAR phones, low flush toilets, outdoor clotheslines, energy saving kits and showerheads among our current mail-in coupon offers.



Windows Offers

Check here for limited time promotions on ENERGY STAR labelled windows.



Appliance Rebates

Save on ENERGY STAR appliances. Rebates from \$25 to \$50 on select clothes washers, refrigerators, dishwashers and all ENERGY STAR

freezers.

BC Hydro 
FOR GENERATIONS



Product Incentive Program

For businesses, Power Smart offers money-saving incentives for energy-efficiency upgrades.



e.Catalog for business

Over 8,000 energy-efficient products in one place.



Programs for businesses

Power Smart helps **commercial** and **industrial** customers with programs and incentives.



Low-income program

Low-income customers may qualify for our **Energy Saving Kit** and/or **Energy Conservation Assistance Program**.

CityGreen
Solutions 

Mortgage Loan Discounts

CMHC offers 10% rebate of your mortgage loan insurance premiums if you retrofit your home above EnerGuide 40 and increase by a minimum 5 EGH points

The screenshot shows the CMHC website interface. At the top, there is a navigation menu with links for Français, About CMHC, Careers, FAQ, Library, Newsroom, Contact Us, and Home. Below this is a red banner with the text "CANADA MORTGAGE AND HOUSING CORPORATION" and the CMHC SCHL logo. The main content area features a search bar, a "Browse by Topic" sidebar with categories like "Buying a Home" and "Mortgage Loan Insurance", and a main article titled "Energy-Efficient Housing Made More Affordable with Mortgage Loan Insurance". The article text discusses energy efficiency and the benefits of CMHC mortgage loan insurance. To the right of the article is a "ShareThis" button and a contact box for customer services with the phone number 1-800-668-2642 and hours Monday to Friday, 7:00am-9:00pm EST. At the bottom of the article, there is a link to "Help the Planet, Help Your Wallet".

CMHC for Consumers

Text Size

[Consumers](#) > [Mortgage Loan Insurance](#) > [Energy-efficient Housing Made More Affordable with Mortgage Loan Insurance](#)

Search

Browse by Topic

- ▶ [Buying a Home](#)
- ▶ [Mortgage Loan Insurance](#)
- ▶ [Renting a Home](#)
- ▶ [Maintaining a Home](#)
- ▶ [Renovating a Home](#)
- ▶ [Programs and Financial Assistance](#)

Order Desk

Events Calendar

Quick Links

- [Homebuying Step by Step Interactive Version](#)
- [@Home With CMHC Subscribe now!](#)
- [New to Canada? All the housing information you need in eight languages](#)

Energy-Efficient Housing Made More Affordable with Mortgage Loan Insurance

More than 17 percent 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. A 10% CMHC mortgage loan insurance premium refund and extended amortization period without surcharge may be available when you use CMHC insured financing to purchase an energy-efficient home or make energy-saving renovations.

Mortgage Loan Insurance

For most people, the hardest part of [buying a home](#) — especially a first home — is saving the necessary down payment. To help, CMHC offers lenders [Mortgage Loan Insurance](#), which allows you to buy a house with as little as 5% down payment. Offered through most financial institutions, this simple solution has enabled millions of Canadians to realize the dream of homeownership.

CMHC made dreams of homeownership easier to obtain by allowing qualified home buyers to use additional sources of funds for down payments such as a loan or lenders' cash back incentives.

Help the Planet, Help Your Wallet

[ShareThis](#)

For more information on our products, please contact our customer services representatives at

1-800-668-2642
Monday to Friday
7:00am-9:00pm EST

Financing

Many financial institutions and mortgage brokers offer 'green' loans.

The screenshot shows the RBC Royal Bank website interface. At the top, there's the RBC logo and navigation links for RBC.com, Français, 繁體中文, Contact Us, Site Map, and Sign In. A search bar is also present. Below the navigation bar, there are tabs for Banking, Investing, Wealth Management, Insurance, and Advice & Tools. The main content area features a red banner for 'Vancity' with sub-tabs for mymoney, mybusiness, and mycommunity. A secondary navigation bar includes banking, Visa, mortgages & renos, and loans. The 'loans' section is expanded to show 'Bright Ideas home financing' and 'Bright Ideas home renovation loan: financing you'. The 'Bright Ideas home financing' section includes a sub-section 'Increasing your comfort and your savings' with a list of benefits: creating a more comfortable home environment, cutting energy costs by 35% on average for an older home, improving home's re-sale value with energy-efficient renovations, and fighting climate change. An 'apply now' button is provided. The 'Bright Ideas home renovation loan' section describes the loan as a personal loan at prime+1 rate for up to ten years, used for energy-saving renovations. A sidebar on the right contains a 'Jump To' section with links to 'Grow an Energy Efficient Home' and 'Eco Renovation Tips', and a 'Learn More' section with links to 'Making a Difference at Home', 'Canada Mortgage and Housing Corporation', 'Your Guide to Growing an Energy Efficient Home', and 'Home Energy Audits'. The main content area also features a 'Grow an Energy Efficient Home' banner with a 'GET THE AUDIT MAKE A PLAN' graphic and a photo of a couple reviewing documents. Below this is a 'Get the Audit - Make a Plan' section explaining the home energy audit process and providing a link to 'My Energy Audit'.

Energy Conservation Assistance Program (ECAP)

Free home improvements worth up to \$2,000 for low-income households that are high electric consumers.



The Energy Conservation Assistance Program is a Power Smart initiative for BC Hydro customers with higher electricity consumption who may not be able to afford to make their homes more energy efficient.

Qualified applicants can receive a free home energy evaluation and energy efficiency upgrades to help reduce their consumption and save money on their bills.

And More!

- Visit www.citygreen.ca/incentives for energy efficiency incentives/rebates and available across the province.



The screenshot shows the CityGreen Solutions website interface. At the top left is the CityGreen Solutions logo, featuring a house icon with a tree growing from it. Below the logo is a navigation menu with the following items: HOME, ABOUT US, LIVESMART BC GRANTS, SERVICES, LEARN MORE, and OTHER GRANTS. The 'OTHER GRANTS' item is highlighted. Below the navigation menu is a search bar with the text: 'Search for energy efficiency grants and incentives in your community.' Below the search bar is a section titled 'LiveSmart BC Grants' with a list of links: Grants, How to Apply, and Book Online. To the right of this section is a large purple box with the text: 'Grants For Homeowners' and 'Energy Efficiency Incentive Programs'. Below this text is a paragraph: 'A comprehensive search tool for energy efficient renovation and construction grants, rebates, subsidies, tax rebates, and other incentives available in BC.'

Assessments and Incentives for New Construction



Benefits of Energy Efficient New Homes

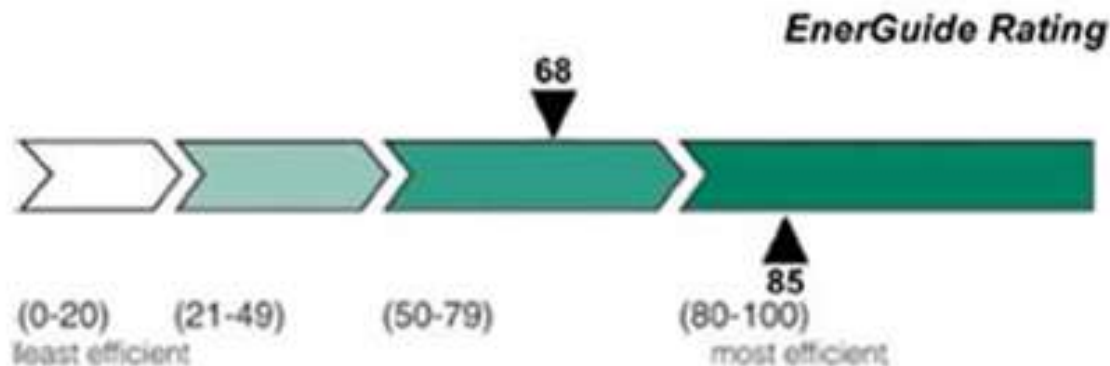
- Use less energy and have reduced operating costs
- Improved resale value due to low energy bills
- More comfortable, healthy, and quiet
- Reduced carbon footprint
- Can access government and utility incentives
- Builders of energy efficient homes can:
 - Market third-party verified energy efficient homes
 - Prepare for upcoming BC Building Code energy efficiency requirements

Which is More Efficient?



EnerGuide Rating System

- The EnerGuide Rating System (ERS) is Natural Resource Canada's system for the energy rating and labelling of products and homes.
- A rating of 0 represents a home with extremely high energy consumption.
- A rating of 100 represents a house that requires no purchased energy on an annual basis.



EnerGuide Rating System

Type of House	Rating
Current Building Code (performance path)	77
Upcoming BC Building Code target	80
Energy-efficient new house (eg: ENERGY STAR, Built Green Platinum, R-2000)	80-90
House requiring little or no purchased energy	91-100

EnerGuide Rating Service

Have a New Homes Energy Assessment with a Certified Energy Advisor to access:

- Energy Modelling: know how your plans rate
- Upgrade Options for Improving Efficiency: what will improve energy efficiency the most? eg:
 - Building Envelope
 - Framing Techniques
 - Heating, Hot Water, and Ventilation Systems
- EnerGuide Rating of completed home



ENERGY STAR for New Homes Initiative

- A “best in class” marketing program that promotes energy efficient new homes.
- Specifically focused on energy efficiency.
- Approximately 25% more energy efficient than homes built to standard building code requirements.
- Federally-administered program. Not affiliated with any one builder association.



Which is More Efficient?



A



B

Incentives for Energy Efficient Design

- BC Hydro Power Smart for New Homes
- CMHC Mortgage Loan Insurance Rebate
- RDN Sustainable Development Checklist

BC Hydro Power Smart for New Homes Program



BC Hydro
POWER SMART

- **\$1,500/Single Family Home** with an EnerGuide rating of 80 or higher
- **Additional \$200/home** with an ENERGY STAR Appliance Package
- **Power Smart Marketing** (certification logo use, BC Hydro media promotion)

BC Hydro Power Smart for New Homes Program



To access:

1. Get an EnerGuide rating from a Certified Energy Advisor (~\$500 for a typical house)
2. Complete a two-page form and submit to BC Hydro

CMHC 10 % Mortgage Loan Insurance Rebate



- Step 1: Get an EnerGuide Rating from a Certified Energy Advisor. If it is at least EnerGuide 80, it qualifies. If not, increase your score by at least 5 points and to a minimum overall rating of 40.
- Step 2: Homeowner applies for Mortgage Loan Insurance Rebate from CMHC.

RDN Sustainable Development Checklist – Energy Sections



Two paths:

- a) LEED or Built Green Certification
 - b) Step-by-Step section, including:
 - i. Net-Zero design
 - ii. Reduced Energy Demand/Passive Design
 - iii. EnerGuide Rating 80/ENERGY STAR qualification
- \$500 - \$1000 available for qualifying new homes

In Conclusion

Energy assessments + incentives help you:

- save energy,
- save money,
- save the planet, and
- enjoy the savings
in your cozy, healthy home



Questions?



Glenys Verhulst

Communications Coordinator

1.866.381.9995 x110

ecoenergy@citygreen.ca

www.citygreen.ca