

# RENOVATION RESOURCES

Canadian  
Home Builders'  
Association



## CANADA GREENER HOMES LOAN PROGRAM (CGHLP)

The **Canada Greener Homes Loan Program (CGHLP)** is a federal initiative designed to help Canadians make their homes more energy efficient. It provides interest-free loans to support retrofits (renovations) recommended by an energy advisor, helping reduce energy bills and environmental impact.



### LOAN AMOUNT

- Interest-free loans from **\$5,000 to \$40,000**
- **Repayment term:** 10 years
- One-time **grant of up to \$600** for pre- and post-retrofit EnerGuide evaluations



### WHO CAN APPLY?

Eligible homeowners must:

- Be the **primary resident** and **owner** of the home
- Have completed a **pre-retrofit EnerGuide evaluation**
- Have **not started the retrofits** for which you are seeking a loan



### HOW TO APPLY

- Schedule a **pre-retrofit evaluation**
- **Obtain quotes** from contractors for recommended retrofits
- Submit the **loan application**
- Once approved, complete the **eligible retrofits**
- Book a **post-retrofit evaluation**
- Submit final invoices to **request funding**
- Receive the **final loan amount** and repayment information

### WHAT RETROFITS QUALIFY?

**Retrofits must be recommended in your EnerGuide evaluation and may include:**

- Home insulation (attic, wall, basement)
- Air sealing
- Windows and doors
- Heat pumps and renewable energy systems (e.g., solar panels)
- Thermostats (when combined with other retrofits)
- Resiliency measures (e.g., basement waterproofing)

**Ineligible costs include:**

- Retrofits not recommended in the EnerGuide report
- Work started before loan approval
- Air Conditioners, furnaces and boilers (except in northern or off-grid communities)
- Roofing or skylights

### QUICK TIPS

- Work with a **licensed energy advisor and professional contractors**
- Consider hiring a **Net Zero Home Renovator**
- Do not start any work before the loan is approved
- Keep all documentation (receipts, quotes, invoices, etc.)
- Combine with other provincial, municipal, and/or utility rebates



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