

HOME
ENERGY
LOAN
PROGRAM

Money
going
out the
window?



 TORONTO

Live
green
Toronto

Or
through
the
roof?

Improve your home comfort and save money with a low-interest loan from the City's Home Energy Loan Program (**HELP**).

HELP OFFERS A SOLUTION TO THE HIGH UPFRONT COSTS OF THESE IMPROVEMENTS:

- ✓ High-efficiency furnace/boiler/air conditioner
- ✓ High-efficiency water heater
- ✓ Windows/doors
- ✓ Insulation
- ✓ Rooftop solar PV panels
- ✓ Solar hot water system
- ✓ Drain-water heat recovery system
- ✓ Air sealing
- ✓ Toilets

**5 REASONS
TO CHOOSE HELP**

- 1
Avoid the large upfront costs of home energy improvements
- 2
Enjoy low interest rates and repayment terms of up to 15 years
- 3
Repay the loan via installments on your property tax bill
- 4
Pay off the loan at any time, without penalty
- 5
Receive ongoing support from the **HELP** team and assistance accessing up to \$2,250 in incentives from utility companies



INTEREST RATES AND TERMS:

Term	Fixed Interest Rates
5 years	2.0%
10 years	2.75%
15 years	3.5%

DO YOU QUALIFY?

YOU MAY QUALIFY FOR A LOW-INTEREST LOAN IF:

- ▶ You own a detached, semi-detached, or row house in Toronto;
- ▶ Your City property tax and utility payments are in good standing;
- ▶ All property owners on title consent to the program; and
- ▶ You obtain written consent from your mortgage lender, if applicable.



ON AVERAGE, HELP PARTICIPANTS:

USE 30% LESS ENERGY

SAVE \$560 PER YEAR on energy bills

get up to **\$2,250 IN INCENTIVES**

GET STARTED 4 EASY STEPS

- ✓ **APPLY**
Complete an Application Form.
- ✓ **ASSESS YOUR HOME**
Have your property assessed by a Registered Energy Advisor; learn which energy upgrades are right for your home.
- ✓ **COMPLETE YOUR PROJECT**
Hire a contractor of your choice and complete your home energy improvements.
- ✓ **SAVE AND ENJOY**
Save on your energy bills and enjoy a more comfortable, energy-efficient home.



“Thanks to HELP, our home is much more comfortable and our gas and electric bills are about 40% lower.”

– Randy G,
BEACHES – EAST YORK

LEARN MORE AND APPLY TODAY!

VISIT

toronto.ca/home-energy-loan

E-MAIL

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 **TORONTO**

Call **311**

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green**
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