



ELIGIBLE IMPROVEMENTS INCLUDE:

Heating & Cooling

- Heat pumps (air- and ground-source)
- High-efficiency furnaces, boilers, air conditioners
- High-efficiency water heaters
- Drain-water heat recovery systems

Building Envelope

- Windows and doors
- Insulation
- Air sealing (e.g. weather stripping, caulking)

Renewable Energy

- Solar hot water systems
- Geothermal systems
- Rooftop solar photovoltaic (PV) systems
- Battery storage
- Electric vehicle charging (Level 2)

Additional measures may be eligible when paired with an energy efficiency upgrade.



HEAT YOUR HOME WITHOUT HEATING THE PLANET

Homes and buildings are the largest source of greenhouse gas emissions in Toronto today, generated primarily from the burning of fossil fuels for heating and hot water. The City of Toronto, through its Net Zero climate action strategy, is working to reduce emissions from all sources to net zero by 2040. Thank you for doing your part.



SUPPORT FOR TORONTO HOMEOWNERS

Home Energy Loan Program

Visit: toronto.ca/home-energy-loan

Email: homeenergyloan@toronto.ca

BetterHomesTO

Considering a home energy retrofit but don't know where to start? Learn about home energy improvements, the latest technologies, and all incentives and rebates available to Toronto homeowners.

Visit BetterHomesTO.ca

Email: BetterHomesTO@toronto.ca

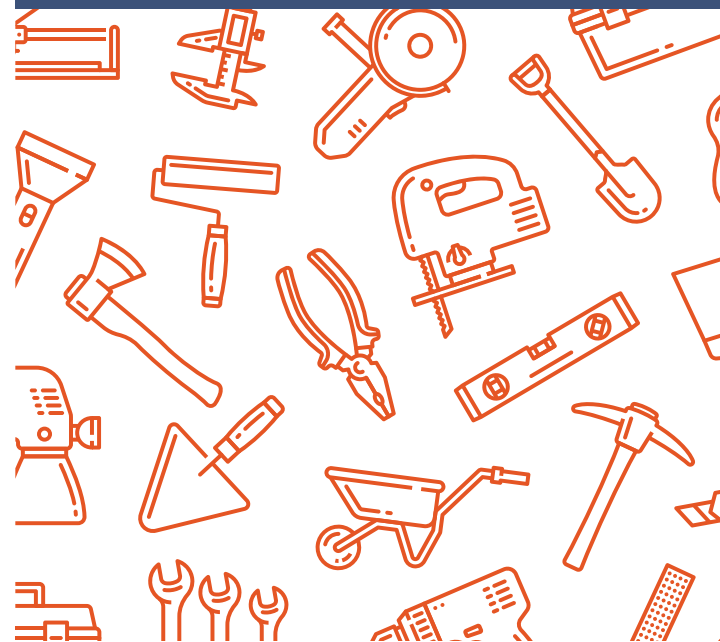


HOME ENERGY LOAN PROGRAM

Interest-free loans for Toronto homeowners

Make your home more comfortable & energy efficient with loan from the City of Toronto.

[Toronto.ca/home-energy-loan](https://toronto.ca/home-energy-loan)



UP TO \$125,000 AT ZERO-INTEREST

- Borrow up to 10 per cent of your home's current value assessment, to a maximum of \$125,000
- Terms of up to 20 years are available
- Repay the loan at any time without penalty
- The loan will be attached to your property; if you sell your home, the payments may be assumed by the new owner.



ARE YOU ELIGIBLE?

To qualify:

- you must own a detached, semi-detached, or row house in Toronto
- your City property tax and utility accounts must be in good standing
- you must obtain the consent of your mortgage lender, if applicable.

LOW MONTHLY* PAYMENTS

Amount	5 years	10 years	15 years	20 years**
\$15,000	\$272	\$137	\$91	\$68
\$50,000	\$909	\$455	\$303	\$227
\$75,000	\$1,364	\$682	\$455	\$341
\$125,000	\$2,273	\$1,136	\$758	\$568

*11 payments per year via your property tax bill

**Some restrictions apply.

6 EASY STEPS

1. Complete the HELP application form to see if you qualify
2. Obtain the consent of your mortgage lender, if applicable
3. Once approved, book a pre-retrofit home energy audit to identify all energy efficiency opportunities for your home
4. Sign the loan agreement
5. Hire the contractor of your choice and complete your retrofit/renovation
6. Repay the loan via your property taxes, 11 installments per year

FUNDS ARE LIMITED. APPLY TODAY!



Testimonials

I upgraded my entire HVAC system to make my house more efficient and comfortable. My energy bills are lower and my loan payments are very affordable. I owe a great deal to the HELP team for the tremendous support in guiding me through the process. Thank you!

~ Dervish A.

The City's HELP team was knowledgeable, professional and helpful. They knew the details of my project and helped me through the process. I would not have accomplished or even considered doing the project without their support.

~ Dat N.

