



**FINANCING** MADE EASIER.

**HOME ENERGY EFFICIENCY LOAN**  
Supplier Training

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# OVERVIEW

Manitoba Hydro offers the Home Energy Efficiency Loan to help customers make energy related upgrades to their home. The loan has a listing of eligible upgrades and has specific eligibility requirements.

Monthly installments from the loans will be combined with the customer's energy bill so they can conveniently make payments to both at the same time.

# AGREEMENT FORM REFERENCE GUIDE



**FINANCING MADE EASIER.**

Loan agreement forms



**FINANCING MADE EASIER.**

Loan agreement forms  
High efficiency natural gas furnaces and boilers



**FINANCING MADE EASIER.**

Loan agreement forms  
Heat pumps and solar upgrades

HEEL All eligible measures	HEEL High efficiency natural gas furnaces & boilers	HEEL Heat pumps and solar upgrades
<ul style="list-style-type: none"><li>Maximum 5-year financing term</li><li>Used for windows, doors, AC, insulation, ventilation, air leakage sealing, EV chargers, conventional air source heat pumps</li></ul>	<ul style="list-style-type: none"><li>Maximum 15-year financing term</li><li>Used for natural gas furnaces and <u>boilers</u></li></ul>	<ul style="list-style-type: none"><li>Maximum 15-year financing term</li><li>Used for cold climate air source heat pumps, ground source heat pumps and solar photovoltaic systems</li></ul>

# FINANCING DETAILS

	Eligible Upgrades	Max Amount by Technology*	Maximum terms
Efficiency Upgrades	Air leakage sealing	\$7,500	5 years
	Cold climate air source heat pumps	\$10,000	15 years
	Ground source heat pumps	\$20,000**	15 years
	Insulation	\$7,500	5 years
	Level 2 electric vehicle charger	\$3,000	5 years
	Natural gas furnaces and boilers	\$7,500	15 years
	Solar photovoltaic system	\$20,000**	15 years
	Space heating equipment	\$7,500	5 years
	Water heating equipment	\$7,500	5 years
	Windows and doors	\$7,500	5 years
	Ventilation	\$7,500	5 years
*NEW! Other Upgrades	Central air conditioning	\$5,000	5 Years
	Conventional air source heat pumps	\$5,000	5 Years
	Electrical equipment upgrades	\$5,000	5 Years
	Radon Mitigation	\$5,000	5 Years

\* This amount is included in the \$12,500 limit per residence.

\*\* Total value of all accumulated Home Energy Efficiency Loans cannot exceed \$20,000.

# ADDITIONAL FINANCING DETAILS

- Monthly installments are applied to the customers energy bill.
- Loans are processed at a fixed interest rate for the first 5-year term. To view the most current interest rate, please visit the [Supplier Resource page](#).
- Loans exceeding 5 years will be refinanced at the prevailing market rate.
- The minimum financing amount is \$500, and the minimum monthly payment is \$15.
- Repayment of the loan is the responsibility of the property owner and **not the tenant**.
- Additional or complete payments may be made after six months. If the outstanding balance is paid within the first six months the customer will be charged a \$20 administrative fee.
- The loan is **not transferable**. The loan becomes due and payable when the property is sold or the title to the property changes.
- The cost of one upgrade cannot be split between two Agreements.
- Labour cannot be financed in the absence of a qualifying technology.

# ELIGIBLE UPGRADES

The HEEL covers upgrades for the following product categories:

## Efficiency Upgrades

- ✓ Windows and doors;
- ✓ Insulation;
- ✓ Residential space heating equipment;
- ✓ Ground source heat pumps;
- ✓ Cold climate air source heat pumps;
- ✓ Residential water heating equipment;
- ✓ Ventilation;
- ✓ Solar water heating;
- ✓ Solar photovoltaic systems;
- ✓ Air leakage sealing;
- ✓ Level 2 electric vehicle chargers.

## Other Upgrades

- ✓ Central air conditioning;
- ✓ Conventional air source heat pumps;
- ✓ Upgrades to electrical service entrance and panel board equipment;
- ✓ Electrical improvement work – update knob and tube wiring;
- ✓ Radon mitigation.

**A full list of the specified requirements for each upgrade can be found in the HEEL Supplier Guide**

# INELIGIBILITY

Financing is not available for:

- ✗ Commercial properties;
- ✗ Homes under construction;
- ✗ Unoccupied homes;
- ✗ Garages;
- ✗ Apartment buildings;
- ✗ Seasonal dwellings (summer homes or cottages);
- ✗ Projects in progress or already completed;
- ✗ Labour – for DIY projects, owners can not finance their own labour.



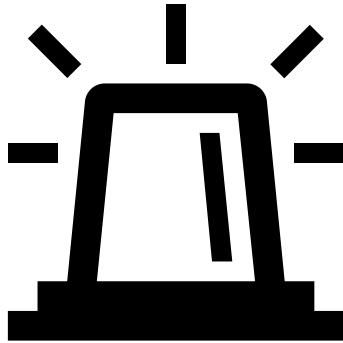
# CUSTOMER ELIGIBILITY

The following Manitoba Hydro customers may qualify for the Home Energy Efficiency Loan (HEEL):

- ✓ The owner(s) of the property in which the upgrade(s) are taking place.
- ✓ The owner(s) must have approved credit from Manitoba Hydro.
- ✓ The home must be the owner's primary residence (or the primary residence of the owner's tenant).
- ✓ The residence is detached or semi-detached.
- ✓ Mobile homes on permanent foundations with a permanent water supply are also eligible.
  - For heat pump and solar applications, the applicant must also be the owner of the land the mobile home is situated on.
- ✓ Owners of condominium units and Condominium Corporations billed at the residential rate and individually metered are also eligible.

# GETTING STARTED WITH THE HOME ENERGY EFFICIENCY LOAN

# IMPORTANT NOTICE ABOUT CUSTOMER ELIGIBILITY



The applicant **must** have approved credit from Manitoba Hydro prior to proceeding with the work.

Manitoba Hydro does not give verbal approval for loans; a **signed loan Agreement** must be submitted prior to approval being given.

# STEPS TO PARTICIPATE

## 1 Complete the Agreement with the customer

If more than one person owns the property, all owners are required to sign and be listed on the Agreement. Owner signatures must be witnessed by a third party, [and all owners must initial Clause #6](#).

For samples and tips on how to fill out loan Agreements, view the [Supplier Resource Guide](#)

## Email Manitoba Hydro's Residential Financing team

## 2 The supplier emails all parts of the signed Agreement (Part I, II and the unsigned Completion Certificate) along with a [detailed quote](#) to Manitoba Hydro for approval.

Please ensure your documents are in a [PDF format](#).

NOTE: Natural Gas Furnaces and Boiler forms only contain Part I and II (Completion Certificate)

Email: [ResidentialFinancing@hydro.mb.ca](mailto:ResidentialFinancing@hydro.mb.ca)

# STEPS TO PARTICIPATE

- 3 Manitoba Hydro conducts a customer credit review**  
Residential Financing staff reviews the application and conducts a customer credit review.

The supplier will be notified about the status of the application via email.

- 4 Complete the specified work**  
Once approved by Manitoba Hydro, the supplier may proceed with the work specified on the Agreement. Keep the original loan Agreement on file until the work is complete.

→ If you are a retailer, proceed with steps to obtain payment immediately after approval and customer has been provided product.

→ **Loan Expiry:** Manitoba Hydro may cancel the Agreement if work is not completed and final paperwork is not submitted within 6 months of the loan approval date.

- 5 Obtain owners signature on Completion Certificate**  
The supplier arranges for **all owners** to sign and date the Completion Certificate within 30 days of completing the work.

Do not have the owners sign the Completion Certificate until after the work is complete.



# STEPS TO PARTICIPATE

## 6 Mail all documents to Manitoba Hydro

The supplier mails the following **original documents** to Manitoba Hydro within 30 days of completing the work:

- White **copies of the Agreement and Completion Certificate as well as any other applicable forms.**
  - Provide the yellow copy of the Agreement and an invoice to the customer.
  - Retain the pink copy for your records.
- The customer's original invoice.
  - The invoice must be made out to the customer, not to Manitoba Hydro.
  - The invoice must reference the address where the work was completed.

Incomplete Agreements and/or invoices will be returned for correction and payment will not be made until requirements are met.

## 7 Manitoba Hydro pays the supplier

Manitoba Hydro will arrange for supplier payment (via cheque or direct deposit). Average payment processing time is 30 days from the date the complete Agreement and all required documents are received.

# FILLING OUT THE FORMS – PART 1

**Manitoba Hydro**

Agreement no. **SAMPLE**

**PART I** **Names of ALL titleholders must be listed** **Jane Doe and John Doe** (hereinafter called the "Owner"), — and — **MANITOBA HYDRO,** OF THE FIRST PART OF THE SECOND PART

**Contractor information**

Location of Building where work to be undertaken (hereinafter called the "Building") **123 Owner Street**

Primary Contractor/Retailer name **ABC Company** Phone no. **204-555-5555**

Primary Contractor/Retailer mailing address **456 Anywhere St** City/town **Winnipeg** Province **MB** Postal code **R2R 2R2**

Description of work **Supply and install 2 windows and attic insulation (List your qualifying measures)**

**Building description**

Type of Building (check one only)  
☒ single detached ☐ side-by-side ☐ duplex (upper and lower units)  
☐ tri-plex/quadruplex ☐ row house/town house ☐ mobile home on permanent foundation

No. of stories (check one only)  
☒ one ☐ one and a half ☐ two ☐ three

Size of Building **900** sq. ft. Construction year of Building **1971**

Primary space heating (check principal method only)  
☐ electric ☒ natural gas ☐ wood ☐ oil  
 Existing heating system **AFUE** Existing heating system efficiency **92** %

**Summary of costs**  
 Fill in the costs below when PART II of the Loan Agreement has been completed. Costs should include ALL applicable taxes.  
 Total material cost **\$ 4,000**  
 Total labour cost **\$ 1,000**  
 Total cost of the work **\$ 5,000**  
 TOTAL COST TO BE FINANCED **\$ 5,000** (not including finance charges)

**Financing agreement** **Use online calculator: hydro.mb.ca/loans** **Owners must initial ONE option** **Maximum financing of \$7,500 (\$5,500 for high efficiency natural gas furnaces)**

The Owner and Manitoba Hydro (MH) agree as follows:

- MH will advance to the Primary Contractor or Retailer named above the Total Cost to be Financed, in the amount of **\$ 5,000**, upon receipt of the Completion Certificate signed by the Owner. The Owner confirms that three quotes have been obtained for the work prior to this loan application. **Jane Doe** or the Owner has chosen not to obtain three quotes despite recommendation by MH. **Jane Doe**
- The Owner will repay said amount to MH plus financing charges of **\$ 619.90** by **60** equal consecutive monthly payments of **\$ 93.65**, calculated at the true annual rate of **4.8** % per annum on the declining monthly balance.  
 TOTAL AMOUNT TO BE REPAYED BY OWNER, INCLUDING FINANCIAL CHARGES: **\$ 5,619.90**
- The Terms and Conditions set forth on the reverse of this Agreement form part of this Agreement. **For current rate, visit: www.hydro.mb.ca/contractors/suppliers**
- The Owner represents as follows:

All owners on title must be listed at the top of the Agreement and must sign Part I of the Agreement.

→ Write down all owners exactly as shown on the land title, as this is a legal document

Financing terms can be calculated and filled in using the [online calculators](#).

**Helpful Tip!** If the cost of the project exceeds the financing maximums, ensure that the total cost of the work reflects the total cost of the project (including material and labour costs). For example, if the cost of the project is \$8,718 but the financing maximum is \$7,500, your Agreement would look like this.

**Summary of costs**

Fill in the costs below when PART II of the Loan Agreement has been completed. Costs should include ALL applicable taxes.

Total material cost	<b>\$8000</b>
Total labour cost	<b>\$718</b>
Total cost of the work	<b>\$8718</b>
TOTAL COST TO BE FINANCED (not including finance charges)	<b>\$7500</b>



# FILLING OUT THE FORMS – PART 1

## Financing agreement

The Owner and Manitoba Hydro (MH) agree as follows:

- MH will advance to the Primary Contractor or Retailer named above the Total Cost to be Financed, in the amount of \$ 5,000, upon receipt of the Completion Certificate signed by the Owner. The Owner confirms that three quotes have been obtained for the work prior to this loan application on Owner's initials DDJ, or the Owner has chosen not to obtain three quotes despite recommendation by MH Owner's initials.
- The Owner will repay said amount to MH plus financing charges of \$ 619.90 by 60 equal consecutive monthly payments of \$ 93.65, calculated at the true annual rate of 4.8 % per annum on the declining monthly balance.

Owners must initial  
ONE option

For current rates, visit the supplier  
Resource Page.

- All owner(s) must initial wherever stated on Part I of the application

- For current program rates, visit:  
[www.hydro.mb.ca/contractors/suppliers](http://www.hydro.mb.ca/contractors/suppliers)

Ensure the Credit Information section is completed in full; many applications require corrections because this section is not completed.

4. The Owner represents as follows:

Credit information		Manitoba Hydro account no. <u>777777 655555</u>		Credit approval no. <u>Provided upon approval</u>	
Present mailing address (house no., street, box no., etc.) <u>123 Owner Street</u>				How long at this address? <u>8 years</u>	
Email <u>owner@email.com</u>				Previous mailing address (if less than 5 years at present address)	
Owner's employer or business <u>DEF Company</u>		Business address <u>123 Company Ave</u>		Position held <u>Admin</u>	How long? <u>9 years</u>
Joint owner's employer or business <u>Retired</u>		Business address		Position held <u>Pension</u>	How long? <u>10 years</u>
Annual income (\$)		Annual income (\$)		Annual income (\$)	
<u>50,000</u>		<u>40,000</u>		<u>50,000</u>	
Other loans and obligations of owners		Address of lender		Amount owing (\$)	Monthly payments (\$)
1st mortgage <u>Canadian Bank</u>		<u>123 Bank St</u>		<u>100,000</u>	<u>900.00</u>
2nd mortgage					
Others <u>Others can include car loan, line of credit, personal loans, credit cards, etc.</u>					
Title to building in the name of <u>Jane Doe and John Doe</u> <u>Must match the owners on the top of the agreement</u>					
Name of fire insurance company <u>Best Insurance</u>				Amount of insurance (\$) <u>500,000</u>	

Must complete employment info  
for all owners

- Employer information must be filled out for each individual owner

- If the owner is retired, provide that information in the space for the employer

- If there are no loans to include for the loans section, write "Clear Title" or "Not Applicable"





# FILLING OUT THE FORMS – PART 1

Ensure **all owners** initial Clause 6.

6. The Owner hereby charges all right, title, and interest, in the Building with the performance of the Owner's obligations under this Agreement and hereby consents to the registration by MH of a Caveat against the title to such Building to protect the charge created by this Agreement. The Owner represents that the execution, delivery, and performance, of this Agreement does not conflict with, result in any breach of, or constitute a default under, any other agreement or instrument to which the Owner is a party or is otherwise bound, or, if so bound, that the consent or approval of any other party to permit the above-mentioned encumbrance of the Building has been obtained. The Owner shall supply to MH, upon request, evidence satisfactory to MH, of any such consent or approval. Upon payment in full by the Owner of the Total Cost to be Financed and fulfillment of all the Owner's requirements to MH's satisfaction, MH will, upon demand, execute such documents as are necessary to discharge the Caveat from the title [Owner's initials \_\_\_\_\_].



Each owner's signature needs a witness, **owners cannot witness other owners**

8. The Owner has read and accepts the Terms and Conditions on the reverse side of this Agreement identified as the Loan Terms and Conditions.

Dated	Date agreement is signed	20____	Signature of Witness	Signature of Owner
			Witness name (please print)	Owner name (please print)
MANITOBA HYDRO			Signature of Witness	Signature of Owner
Per: _____			Witness name (please print)	Owner name (please print)
Authorized Signing Officer (for office use only)				

All signatures must be witnessed.  
Owners cannot witness each other's signatures.

ALL owners must sign

# FILLING OUT THE FORMS – PART 2

Fill out technology information completely

Existing windows (list each window)				Replacement windows (list each window)				Replacement window, manufacturer and model no. (optional: ENERGY STAR® or NFRC model no.)								
				Fictional Window Co. PW000123												
	Type <sup>1</sup>	Frame <sup>2</sup>	No. of panes	Size W x H (in.)	Type <sup>1</sup>	Frame <sup>2</sup>	Size W x H (in.)	No. of panes	ER	U-value	No. of low-e coatings	Gas fill <sup>3</sup>	Spacer type <sup>4</sup> and width (mm)	Material cost (inc. applicable taxes)	Labour cost (inc. applicable taxes)	Total cost (inc. applicable taxes)
1	P	W	2	30x70	P	F	30X70	3	36	1.2	2	G	F. 12mm	\$ 1,200	\$ 300	\$ 1,500
2	S	W	1	40x40	S	F	40x40	3	30	1.2	1	G	S. 12mm	\$ 1,300	\$ 300	\$ 1,600
3														\$	\$	\$
4														\$	\$	\$
5														\$	\$	\$
6														\$	\$	\$
<b>TOTAL (\$)</b>														\$ 2,500	\$ 600	\$ 3,100

**NOTE:** Retailer or Contractor must fill in the table above completely.  
<sup>1</sup> Slider, Casement, Awning, Picture      <sup>3</sup> Air, Argon, Krypton  
<sup>2</sup> Wood, Vinyl, Aluminum, Fibreglass      <sup>4</sup> Foam, Stainless steel

## Insulation measures

Location	R-value of existing insulation	R-value of insulation to be added	Total r-value	Materials to be purchased (type, no. of bags or no. of rigid panels, and other related materials)	Material cost (inc. applicable taxes)	Labour cost (inc. applicable taxes)	Total cost (inc. applicable taxes)
Attic							
900 sq. ft.	10	40	50	loose fill and batt	\$ 1,500	\$ 400	\$ 1,900
Basement					\$	\$	\$
sq. ft.							
Crawlspace					\$	\$	\$
sq. ft.							
Walls					\$	\$	\$
sq. ft.							
<b>TOTAL (\$)</b>					\$ 1,500	\$ 400	\$ 1,900

# FILLING OUT THE FORMS – PART 2

Total of all measures must be filled out, even if there is only one measure

Total of all measures for windows and doors – PART II (include ALL applicable taxes in the total cost)			
Total cost of all material (\$)	Total cost of labour (\$)	Total cost of work (\$)	Total cost to be financed (not including finance charges) (\$)
2,500	600	3,100	3,100
Signed by (Contractor/Retailer Representative)			Name of Contractor/Retailer representative (please print)
Contractor signature			Jim Contractor

Diagram annotations: A red box labeled "Sum all measures" has arrows pointing to the "Total cost of labour (\$)" and "Total cost of work (\$)" fields. A red arrow points from the "Total cost of all material (\$)" field to the "Total cost of work (\$)" field.

Be sure to sign this section

# FILLING OUT THE FORMS - COMPLETION CERTIFICATE

- After the work has been completed, you and all owners must sign and date the Completion Certificate.
- If you are a retailer, materials should be delivered to your customer before having them sign Completion Certificate.
- If applicable, ensure that the permit number is filled in.

Signed by (Contractor/Retailer)		yyyy mm dd
Contractor signature upon completion		

DO NOT SIGN OR HAVE OWNER SIGN UNTIL ALL WORK IS COMPLETED.




The Owner hereby agrees that the work or materials have been satisfactorily completed or delivered and directs Manitoba Hydro to pay the Primary Contractor or Retailer named below the total sum of \$ **5,000** pursuant to the Agreement.

Primary Contractor/Retailer trade name				Phone no.	
ABC Company				204-555-5555	
Address of Contractor/Retailer		City/town	Province	Postal code	
456 Anywhere St		Winnipeg	MB	R2R 2R2	
Signed by (Owner)		yyyy mm dd	Electrical permit no.		
Owner signature upon completion			Gas permit no.		
Signed by (Owner)		yyyy mm dd	Permit number required for ALL electrical/gas work		
Owner signature upon completion					








# SCANNING APPLICATION FORMS ON YOUR SMARTPHONE

No scanner? No problem. Follow these steps to scan the application using your smartphone. Scanned applications can be sent to us for [pre-approval](#), but we will require the original copies for payment.

## iPhone

1. Tap in the email where you want to insert the scanned document, then tap < above the keyboard.
2. Tap  above the keyboard.
3. Position iPhone so that the document page appears on the screen—iPhone automatically captures the page.  
To capture the page manually, tap  or press a volume button. To turn the flash on or off, tap .
4. Scan additional pages, then tap Save when you're done.

## Android

1. Open the Google Drive app .
2. In the bottom right, tap Add .
3. Tap Scan .
4. Take a photo of the document you'd like to scan.
  - Adjust scan area: Tap Crop .
  - Take photo again: Tap Re-scan current page .
  - Scan another page: Tap Add .
5. To save the finished document, tap Done .

# APPROVAL EMAILS

After the application is submitted for pre-approval, Residential Financing staff will notify the supplier about the status of the application via email. Approvals take 1-2 business days on average; however, **processing times may be longer during seasonal demand peaks**. No verbal approvals will be given.

Ensure that you pay close attention to the information in each approval email, as we may be requesting specific information or amendments to the submitted Agreement. These items must be resolved prior to submitting the original Agreement for payment.

Your application for a Home Energy Efficiency Loan has been approved, as follows:

Agreement No.:  
Customer Name:  
Building Address:  
Approval No.:  
Amount: \$7500.00 (Payments of \$140.48 for 60 months)

Please ensure Financing agreement section (Part I) shows monthly payments of \$140.48 or the original documents will be returned for correction PRIOR to payment processing.

# INVOICE REQUIREMENTS

Mail the original white copies of agreement, Completion Certificate, and the original invoice to Manitoba Hydro.

**Manitoba Hydro**  
**Residential Financing**  
**360 Portage Ave**  
**Winnipeg, MB R3C 0G8**

Note: The invoice must be made out to the customer (not Manitoba Hydro), and must explicitly state materials used (Make, model size, capacity, complete cost of labour) and have your business name and address prominently displayed.

## INVOICE

ABC Company  
456 Anywhere Ave  
Winnipeg MB, R1A 2B3  
204-555-5556

DATE INVOICE #  
07/29/15 00001

INVOICE TO:  
Jane and John Doe  
123 Owner St  
Winnipeg MB, R1A 2B3

For services performed at 123 Owner St

Description of Work	Quantity	Rate	Amount
Good Heating Systems GHS16789 natural gas furnace, 12,000 BTU Includes all labour, fittings, and accessories	1	3,982.30	4017.86
GST		5%	200.89
PST		7%	281.25
TOTAL			\$4,500
CREDITS			\$0.00
BALANCE DUE			\$4,500

# TIPS FOR THE PAYMENT PROCESS

- Original agreements with signatures in ink are required.
- Any changes to the financing section must be initialled by the customer.
- If we have requested any additional information at the time of approval, ensure it has been completed.
- Provide the permit number on the completion certificate (if applicable).
- Ensure that the Completion Certificate is **signed and dated** by both you and **all owners**.
- The invoice must be made out to the customer, not Manitoba Hydro.
- The invoice must include the address where the work was completed.
- The invoice should include the name and mailing address of your company.



# FINANCING CALCULATOR

**Let us do the math!**

Use our online calculator to ensure that the figures under the Financing Agreement section are 100% accurate.



**HEEL Calculator**

# CUSTOMER CREDIT APPROVAL

Manitoba Hydro conducts a credit review for every customer applying for financing. Customers must meet the credit policy to be approved for a loan.

- The supplier collects the customer credit information at the time of the Agreement being filled out.
- If the supplier or customer do not feel comfortable discussing credit information, the supplier can provide the customer a Credit Information form to complete and email directly to Manitoba Hydro.
  - If you are using this form, provide your customer their agreement number to include at the top of the form.
  - The form must be submitted at the same time as the Loan Agreement, [the credit authorization form will not be reviewed until the accompanying HEEL or EFP Agreement has been received.](#)

[Download the Credit Information form](#)

1273 Rev 11/03  
11.2

**Manitoba Hydro** CREDIT INFORMATION - PERSONAL  
DONNÉES DE CREDIT - PARTICULIER

This form is required for all credit and loan applications. This form is to be attached to the loan application if applicable, and forwarded to the local Manitoba Hydro office for credit approval. All information on this form will be treated confidentially.  
 Il faut remplir cette formule pour chaque demande de crédit et de prêt. Elle sera jointe, s'il y a lieu, à la demande de prêt, et expédiée au bureau local de Manitoba Hydro qui se chargera d'approuver ou non le crédit. Tous les renseignements de la présente demande sont confidentiels.

**PERSONAL DATA / DONNÉES PERSONNELLES**

Applicant / Demandeur	Co-applicant / Co-demandeur	Manitoba Hydro energy account no. / N° de compte d'énergie de Manitoba Hydro
Present address (House no., street, box no., postal code, etc.) / Adresse actuelle (N° rue, C.P., code postal, etc.)		How long at this address / Depuis combien de temps
Previous address (If less than 5 years at present address) / Adresse précédente (S'il y a moins de 5 ans que vous résidez à l'adresse actuelle)		
Employer or business / Employeur ou entreprise	Business address / Adresse d'affaires	
Position held / Poste	How long / Depuis combien de temps	Annual income (\$) / Revenu annuel (\$) (2)
Spouse's employer or business / Employeur ou entreprise du conjoint	Business address / Adresse d'affaires	
Position held / Poste	How long / Depuis combien de temps	Annual income (\$) / Revenu annuel (\$) (3)
Name and address of closest relative NOT living with you / Nom et adresse d'un proche parent qui NE demeure PAS à la même adresse		

**WORK TO BE PERFORMED / TRAVAIL À EXÉCUTER**

Description / Description	Contractor / Entrepreneur
Address of premises / Endroit	Amount to be financed / Montant à financer (4)

**OTHER LOANS AND FINANCIAL OBLIGATIONS / AUTRES EMPRUNTS ET OBLIGATIONS FINANCIÈRES**

TO WHOM / CRÉANCIER	ADDRESS / ADRESSE	AMOUNT OWING (\$) / DETTE (\$) (5)	MONTHLY PAYMENTS (\$) / RÈGULARITÉS (\$) (6)
1st Mortgage / 1 <sup>re</sup> hypothèque			P1.Y C1.Y
2nd Mortgage / 2 <sup>e</sup> hypothèque			
Others / Autres			

Date of purchase of home, farm or building / Date d'achat de la maison, de la ferme ou des bâtiments 1273 11/03 11.2  
 Date of purchase of the house, the farm or the buildings  
 Name of the insurance company / Nom de la compagnie d'assurance-incendie Amount of insurance (\$) / Montant de l'assurance (5)

I/We the purpose of processing my application for credit pursuant to the Personal Information Act, and to update customer account information as authorized by section 36(1)(b) of the Freedom of Information and Protection of Privacy Act, I hereby authorize Manitoba Hydro to investigate my credit record and make such other inquiries as are considered necessary for that purpose. If more than one applicant, all must sign.  
 Afin que soit traitée ma demande de crédit, conformément à la Loi sur les renseignements personnels, et que soit mise à jour l'information faisant partie du compte de l'abonné, tel qu'autorisé en vertu du paragraphe 36(1)(b) de la Loi sur l'accès à l'information et la protection de la vie privée, par le/les soussigné(s), j'autorise Manitoba Hydro à examiner mon dossier de crédit ainsi qu'à effectuer les autres recherches jugées nécessaires au traitement de ma demande. S'il y a plus d'un demandeur, tous doivent signer.

Signed by / Signé par (Applicant - Demandeur)	1273 11/03 11.2	Signed by / Signé par (Co-applicant - Co-demandeur)	1273 11/03 11.2
Approved by / Approuvé par	1273 11/03 11.2	Approved by / Approuvé par	1273 11/03 11.2

# PROPERTY CAVEATS

Part I Clause 6 of the Agreement allows Manitoba Hydro to file a caveat against a homeowner's property to secure a loan *if required*. All owners must initial this clause. Loan payments will not be issued until this requirement has been satisfied.

- If a caveat is required at the time of approval, Manitoba Hydro financing staff will notify the customer that a caveat will be filed before the loan is approved.
- If a caveat is required at a future date due to defaults on loan payments, Manitoba Hydro's Credit & Recovery Services Department will notify the customer that a caveat will be filed.

6. The Owner hereby charges all right, title, and interest, in the Building with the performance of the Owner's obligations under this Agreement and hereby consents to the registration by MH of a Caveat against the title to such Building to protect the charge created by this Agreement. The Owner represents that the execution, delivery, and performance, of this Agreement does not conflict with, result in any breach of, or constitute a default under, any other agreement or instrument to which the Owner is a party or is otherwise bound, or, if so bound, that the consent or approval of any other party to permit the above-mentioned encumbrance of the Building has been obtained. The Owner shall supply to MH, upon request, evidence satisfactory to MH, of any such consent or approval. Upon payment in full by the Owner of the Total Cost to be Financed and fulfillment of all the Owner's requirements to MH's satisfaction, MH will, upon demand, execute such documents as are necessary to discharge the Caveat from the title [Owner's initials \_\_\_\_\_].



# SUPPLIER RESOURCE PAGE

Visit the Supplier Resource Page for:

- Current program interest rates
- Ordering application forms
- Ordering promotional materials
- Supplier Resource Guides
- Training Resources
- Financing Calculators
- And more!

## CONTRACTORS

Supplier resources for  
financing programs

> Order financing materials

Program supplier  
registration

[Developer Choice Program](#)

## Order financing materials

[View our advertising guidelines for contractors and retailers](#) (PDF, 59 KB).

Items ordered online will be mailed to the address provided below. Requests will be processed and mailed within 2 business days. Delivery time will vary by location.

Name

Company name

# FREQUENTLY ASKED QUESTIONS

Can my customer take out multiple loans?

Yes, multiple loans can be taken out for more than one technology. However, the total of each loan cannot exceed the set maximums.

Are seasonal properties/summer homes eligible?

No. To qualify for HEEL, properties must be permanent primary residences.

One of the owners lives out of province; do they have to sign the agreement?

Yes, all owners must sign the original agreement and Completion Certificate.

The original agreement was misplaced. Can I submit a copy for payment?

No, a new agreement must be completed with the same details as the original loan Agreement. All owner's must re-sign the new loan Agreement.

# FREQUENTLY ASKED QUESTIONS

My customer owns a rental property where a tenant pays the Manitoba Hydro bill. Can they take out a loan for their rental property?

Yes. However, it is the owner who is responsible for making the monthly loan payments and will be billed directly. Additionally, the owner must have the loan put on pre-authorized payment prior to approval. The loan is not the responsibility of the tenant.

What happens if my customer sells their house?

The loan becomes due and payable upon sale of the property. Loans are not transferable.

**Additional FAQ's can be found in each of the Supplier Resource Guide.**

# QUESTIONS? CONCERNS? CONTACT US!

**Manitoba Hydro - Residential Financing**  
**360 Portage Ave, Winnipeg, MB R3C 0G8**

**Email:** [ResidentialFinancing@hydro.mb.ca](mailto:ResidentialFinancing@hydro.mb.ca)

**Program webpage:** [hydro.mb.ca/heel](http://hydro.mb.ca/heel)

**Supplier Resource Page:** [hydro.mb.ca/contractors/suppliers/](http://hydro.mb.ca/contractors/suppliers/)

**Materials Order Form:** [hydro.mb.ca/contractors/program\\_materials/](http://hydro.mb.ca/contractors/program_materials/)

# YOU'RE ALL SET!

For more details on the requirements for participation and eligible upgrades, please view the Supplier Resource Guide.

