

There are benefits to making energy efficient choices. Are Your Clients Taking Advantage?

This year, homeowners across the country felt the effects of another cold winter and with it, surging home heating bills. According to a report prepared by Natural Resources Canada, 63% of the energy in our homes is used for space heating, followed by water heating (17%) and appliances (14%). While the cost to heat (and cool) our homes inevitably rises during the colder (and warmer) months, there are ways to mitigate these costs by making small changes around the house and incorporating effective-energy efficient strategies.

BENEFITS OF THE ENERGY-EFFICIENT ADVANTAGE PROGRAM

As added incentive, through the Energy-Efficient Advantage program, Canada Guaranty offers homeowners who purchase energy-efficient homes – or obtain mortgage financing to make energy-efficient home improvements – a **10% refund of the mortgage insurance premium.**

Energy-Efficient Advantage Program | Highlights + Eligibility

- ✓ Available to borrowers with a mortgage currently insured by Canada Guaranty.
- ✓ Eligible for Purchase or Refinance transactions, with the intention of making energy-efficient improvements.
- ✓ Premium refund requests must be submitted within 24 months of the mortgage advance.



- ✓ Offered on all Canada Guaranty mortgage insurance products for both New Construction and Existing homes.
- ✓ Mortgage insurance premiums and applicable fees must have been received by Canada Guaranty prior to receiving the Energy-Efficient Advantage premium refund.

BENEFITS OF MAKING ENERGY-EFFICIENT CHOICES

Short-Term Benefits

- Lower utility bills due to efficient energy use
- Healthier and more comfortable living space
- Improved lifespan of major household appliances

Long-Term Benefits

- Lower levels of pollution and reduced impact on the environment
- Increased resale value on the home

PREMIUM REFUND PROCESS

For complete details regarding program qualifications and the simple online refund application process, please visit www.canadaguaranty.ca to view the **Energy-Efficient Advantage** program under Insurance Products.



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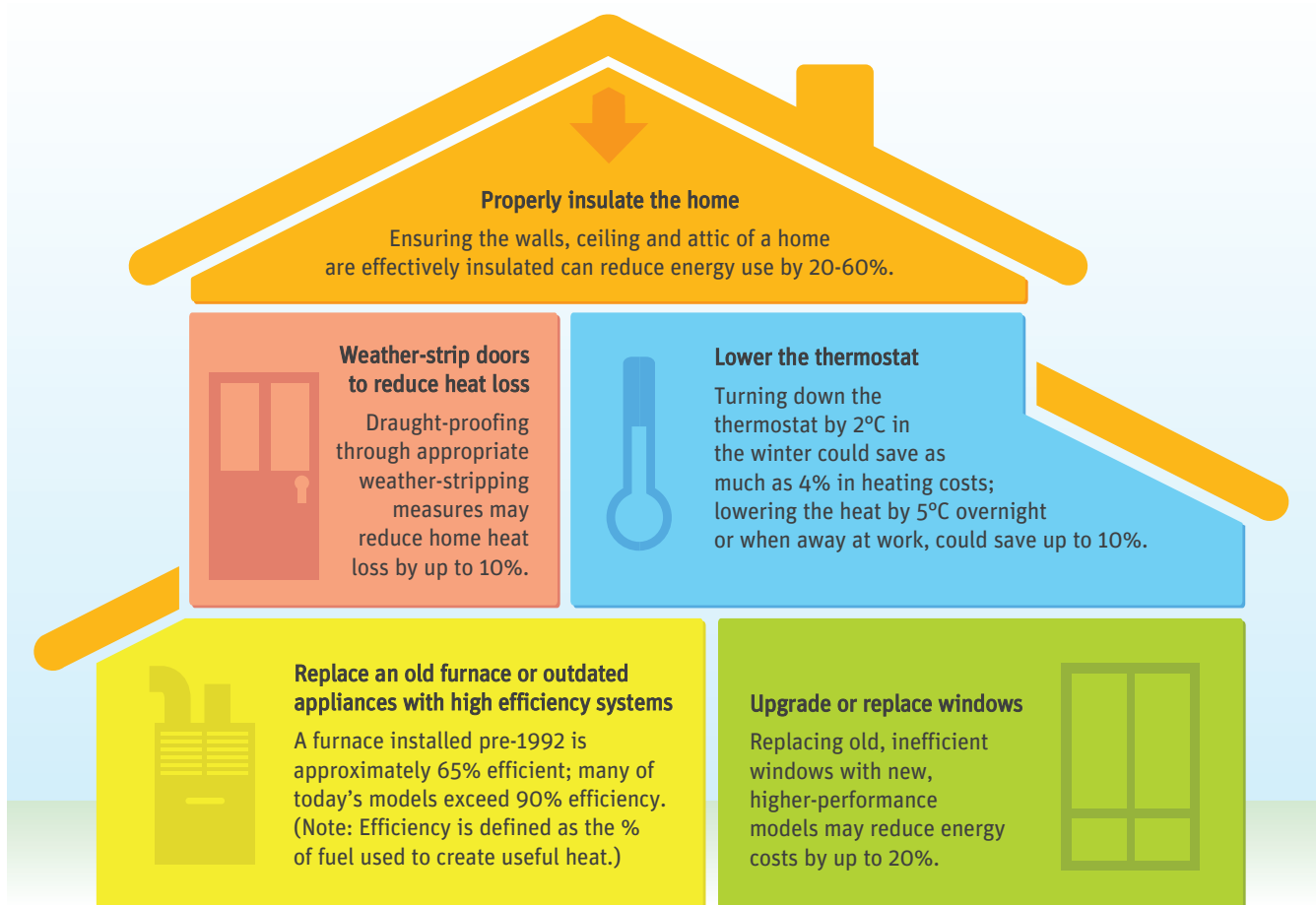
Canada Guaranty Mortgage Insurance Company
1 Toronto Street, Suite 400, Toronto, Ontario M5C 2V6
www.canadaguaranty.ca

Main Number 866.414.9109
National Underwriting Centre 877.244.8422

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5 TIPS FOR MAKING YOUR HOME MORE ENERGY EFFICIENT

The following solutions represent only some of the positive changes homeowners can make to reduce their overall energy consumption and consequent energy bills. While some changes require a larger investment than others, in the long term, all of these steps will result in a more comfortable, efficient and cost-effective home.



SOURCES :

- Natural Resources Canada: <http://www.nrcan.gc.ca/energy/products/categories/heating/13740>
- Benefits of Energy-efficiency: http://www.bildgta.ca/bild/uploadedfiles/about_us/building_green/greenreno_renomark.pdf
- Tips for Making Your Home More Energy-Efficient:
 1. https://www.bchydro.com/powersmart/residential/guides_tips/green-your-home/heating_guide/manage_thermostat.html
 2. https://www.bchydro.com/powersmart/residential/guides_tips/green-your-home/heating_guide/draft_proof_your_home.html
 3. https://www.bchydro.com/powersmart/residential/guides_tips/green-your-home/heating_guide/energy_efficient_windows.html
 4. https://www.bchydro.com/powersmart/residential/guides_tips/green-your-home/heating_guide/Add_and_Upgrade_Insulation.html
 5. <http://www.consumerreports.org/cro/gas-furnaces/buying-guide.htm>



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