



July 14, 2025

CANADA GUARANTY

LENDER UPDATE

Energy-Efficient Advantage Program Updates

Effective Immediately

In support of Canada Guaranty's ongoing commitment to promoting energy-efficient and environmentally conscious housing choices, we are pleased to announce updates to the Energy-Efficient Advantage Program.

To ensure continued alignment with evolving industry standards, these changes will apply to all energy-efficient premium refund applications submitted on or after **July 14, 2025**. The revised eligibility requirements are as follows:

- To qualify for the 25% premium refund, the insured property must be a **newly constructed home** and meet **one** of the following updated criteria:
 - **Hold a Recognized Energy-Efficiency Certification**
A current list of eligible certifications can be found on the [Energy-Efficient Advantage Program](#) of our website.
 - **Demonstrate Energy Consumption at Least 20% Below a “Typical New House”:**
Based on the [EnerGuide Rating System](#), administered by Natural Resources Canada (NRCan), the home must show an annual energy usage rating (measured in gigajoules/year) that is at least 20% lower than the reference rating for a typical new home.

Please note: The previous eligibility requirement based on Greenhouse Gas (GHG) Emissions has been discontinued and may no longer be used to qualify for the program.

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For additional information, please do not hesitate to contact a member of our National Accounts team with any questions.

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Thank you for your continued partnership and support,

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