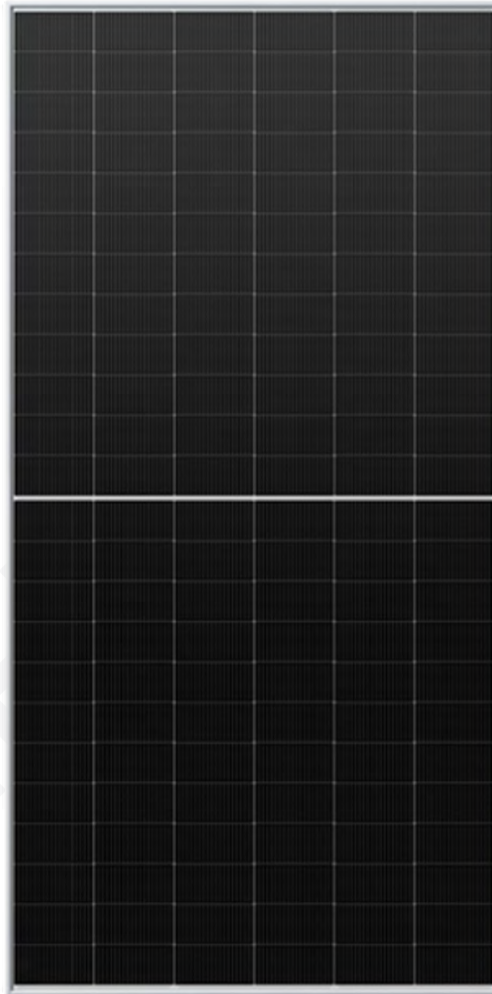


Full PDF Walkthrough

How to Apply for the Greener Homes Loan

Version 1.0 - Sept 5th 2024



Canada Greener Homes Loan (CGHL) Guidelines

Step 1: Go to greener home website: <https://www.cghli.ca/home>
Click on Sign up/Register

► Keep your personal information secure

Option 1: Sign-In

Sign in with your username
and password.

Sign in

Option 2: Sign-Up

Don't have an account?

Register

Step 2: Create a username, password, & enter all your details

* Username

* Email Address

* First Name

* Last Name

* Preferred Phone Number

Create Password

Your Password must be between eight and sixteen characters, contain at least one upper case letter, one lower case letter and one digit, and must not contain 3 or more consecutive characters from your Username.

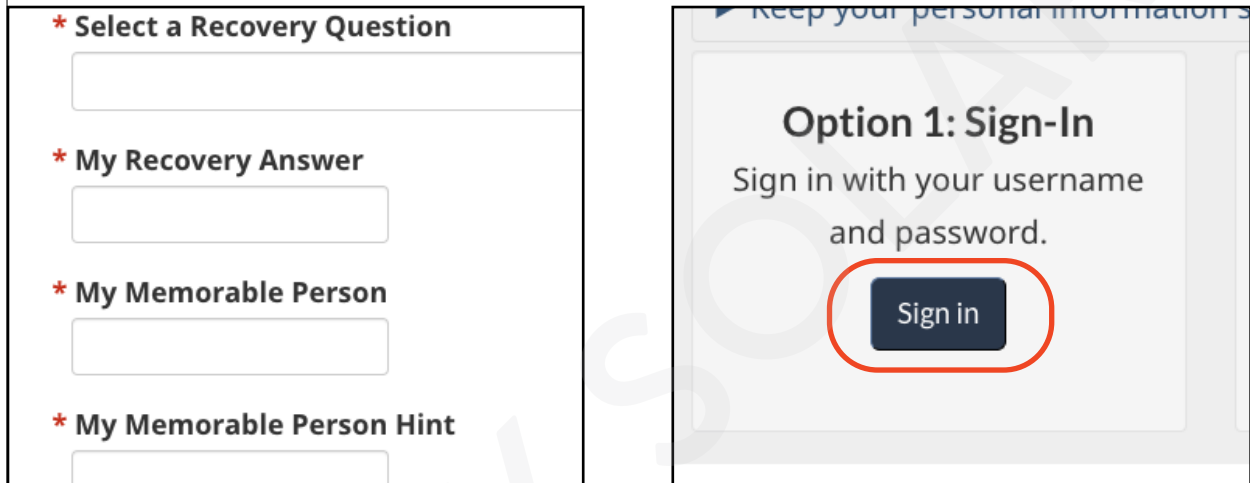
* Create Password

* Confirm Password

Step 3: Create a few recovery questions and click continue

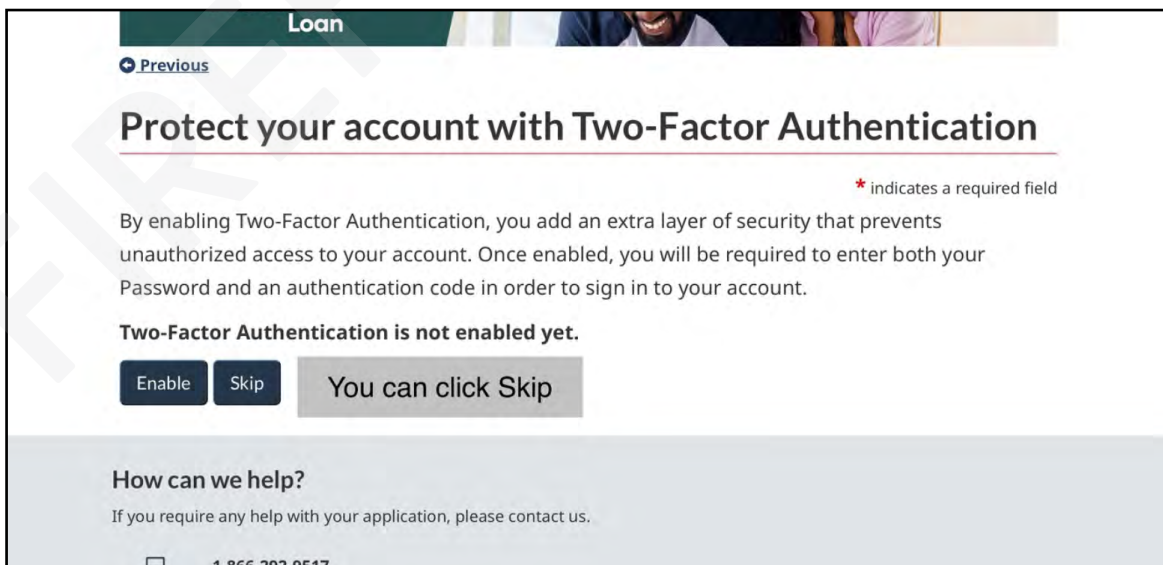
Step 4: GHl will send an activation link to your email. Click on this link

Step 5: Sign in to your account using the information you just set-up



The screenshot shows two parts of the user interface. On the left, a form titled '* Select a Recovery Question' contains four input fields: 'My Recovery Answer', 'My Memorable Person', and 'My Memorable Person Hint'. On the right, a panel titled 'Option 1: Sign-In' displays the text 'Sign in with your username and password.' and a 'Sign in' button highlighted with a red circle.

Step 6: Once you are signed in, click skip if you don't want to set up two-factor authentication



The screenshot shows a screen titled 'Loan' with a 'Previous' link. The main heading is 'Protect your account with Two-Factor Authentication'. Below this, there is explanatory text and a note that an asterisk indicates a required field. At the bottom, there are 'Enable' and 'Skip' buttons, and a grey box with the text 'You can click Skip'. A footer section asks 'How can we help?' and provides a contact number: 1-866-292-9517.

- Step 7:**
- Read through the terms and conditions
 - Click on the box at the bottom
 - Click CONTINUE
 - Enter your file number: this number is found on your Energy report that was emailed to you

My Application Overview

Please click the "New Application" button to begin your return

[New Application](#) Click on New Application

ENERGY GUIDE

Rating: 115 gigajoules per year (GJ/year)

Heated floor area: 196.4 m² (2114.0 ft²)
 Rated energy intensity: 0.59 GJ/m²/year
 Evaluated by: [Redacted]
 Quality assured by: [Redacted]
File number: Your File Number
 Data collected: May 31, 2023
 Year built: 2010

NRCan.gc.ca/myenergyguide

HOW YOUR RATED ENERGY IS USED:

15 GJ/year
 - 0 GJ/year
 15 GJ/year

The chart below represents the breakdown of rated annual energy consumption in your home under standard operating conditions. You can use these figures as a guide to help identify where you can lower home energy costs through proper home maintenance, efficient home appliances, and energy-efficient lighting.

- Step 8:**
- Once file number has been added, your address will pop up
 - Click the box at the bottom **ATTESTATIONS**: you must be able to attest to all statements below in order to be eligible for a loan under the Canada Greener Homes Loan initiative
 - Click CONTINUE

Canada Greener Homes Loan Eligibility

* indicates a required field

*** Applicant Type:**

A homeowner applying in respect of a primary residence.

An Indigenous Government or Organization applying on behalf of multiple properties.

*** Enter your Renovation Upgrade Report File Number [?]**

[Add](#) Enter your File Number: You will find this number on your Energy Report

ATTESTATIONS: You must be able to attest to all statements below in order to be eligible for a loan under the Canada Greener Homes Loan initiative:

Step 9: Applicant Details

- Enter your date of birth
- Enter YES or NO for co-borrower. You can add a co-borrower if you want. If you do add the co-borrower, they will get a link emailed to them. They will fill out their part of the application. Always suggest to click “no” first. If your debt-credit ratio is too high then suggest to add a co-borrower to help lower debt-credit ratio. NOTE: If ratio is above 44%, a co-borrower will be required.
- If you do add a co-borrower, you must enter their name and email
- Click CONTINUE

Email Address

Preferred Phone Number

Secondary Phone Number

All your details will be entered here

*** Date of Birth**

Enter date of birth

Do you want to add a co-borrower?

Yes

No

You can add a co-borrower if you want. If you do add the co-borrower they will get a link emailed to them. They will fill out there part of the application. Always suggest to click "no" first. If your debt-credit ratio to high then suggest to add a co-borrower to help lower debt-credit ratio

If you do add a co-borrower have to enter their name and email

Continue

Clear All

Back

Step 7: Required Documents

Step 8: Banking Information

Step 9: Submit Loan Application

Canada Greener Homes Loan Eligibility

* indicates a required field

*** Applicant Type:**

A homeowner applying in respect of a primary residence.

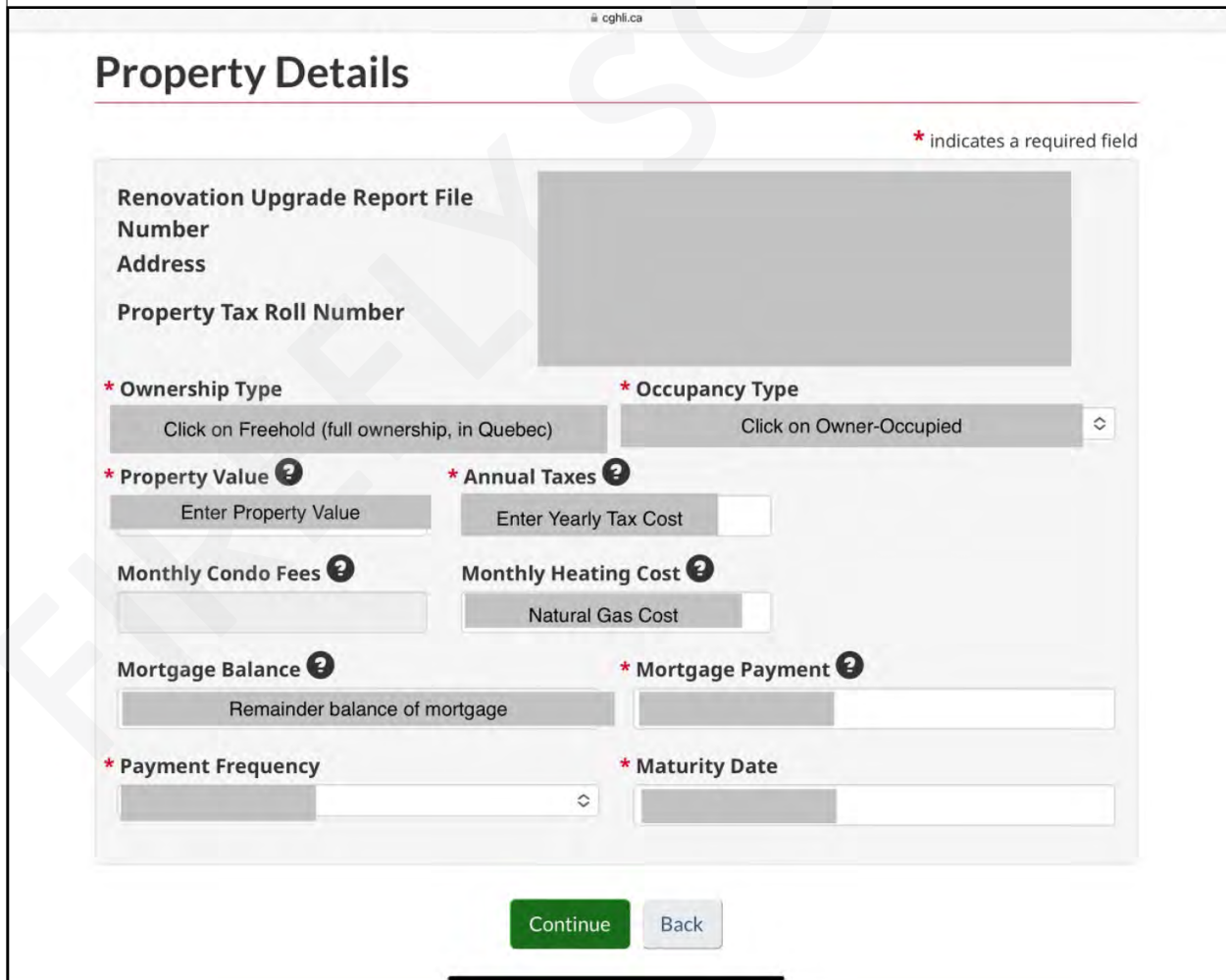
An Indigenous Government or Organization applying on behalf of multiple properties.

File Number
Address

Once Entered your address will appear

Step 10: Property Details

- Ownership Type: Click on Freehold (full ownership, in Quebec)
- Occupancy Type: Click on Owner-Occupied
- Property Value: Enter Property Value
- Annual Taxes: Yearly Property Tax Cost
- Monthly Heating Cost: Average natural gas bill
- Mortgage Balance: Remainder balance of mortgage. (If paid off enter zero)
- Mortgage Payments: Mortgage cost
- Payment Frequency: Weekly, Bi-weekly, Monthly
- Maturity Date: Day your mortgage is paid off
- Click CONTINUE



cglli.ca

Property Details

* indicates a required field

Renovation Upgrade Report File Number
Address
Property Tax Roll Number

* Ownership Type: Click on Freehold (full ownership, in Quebec)
* Occupancy Type: Click on Owner-Occupied

* Property Value: Enter Property Value
* Annual Taxes: Enter Yearly Tax Cost

Monthly Condo Fees
Monthly Heating Cost: Natural Gas Cost

Mortgage Balance: Remainder balance of mortgage
* Mortgage Payment

* Payment Frequency
* Maturity Date

Continue Back

Step 11: Retrofit Selection

- Click on Renewable Energy-Solar Panels
- Click on Contractor
- Add Contractor, Enter Firefly Solar Inc. (Phone Number 1-888-912-9462)
- Enter total cost of system in quoted cost box (this is on your Solar Agreement)
- Enter quoted deposit. The deposit you made. Cash 25%, 50%, 100%. Financing : enter 20% or 40% (You will find these numbers on your agreement that was emailed to you in the welcome email from Firefly, page 1)
- Enter Photovoltaic (PV) system capacity (in kW)- this is your system size. (Number found on the proposal). If your system is bigger than 10kW, just enter 10kW
- Click the two boxes at the bottom
- Click CONTINUE

cghli.ca

Retrofit Selection

* indicates a required field

Select (✓) ONLY the recommended retrofit(s) that you are seeking a loan for and intend to complete. Retrofits that were not recommended in your report are not eligible for funding.

INTENDED RETROFITS
Reload
?

Click on "Renewable Energy-Solar Panels"

Retrofit Description	Contractor ?	Quoted Cost ?	Quoted Deposit ?
<input type="checkbox"/> Air Sealing	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/> Doors ?	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/> ENERGY STAR® certified air source heat pump or variable capacity cold climate air source heat pump (ccASHP) system, ductless with two indoor heads	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/> Exterior Wall	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/> Heat pump water heater	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input checked="" type="checkbox"/> Renewable Energy – Solar Panels	Firefly Solar <input type="text"/>	<input type="text"/>	<input type="text"/>



July 19 5:07 78%

Renewable Energy – Solar Panels Firefly Solar Total cost of system Deposit amount

First box click add contractor
Enter Firefly Solar Inc
1-888-912-9462

Photovoltaic (PV) system capacity (in kW)

Enter system size in KW (if system is larger than 10KW just enter 10KW)

Windows

Total Estimated Costs of Intended Retrofits:

Maximum Eligible Loan Amount

Maximum Eligible Initial Advance Amount 15% of the total cost you will receive before system is installed from GHL

Click these 2 boxes below

I acknowledge that all mechanical and electrical systems, with the exception of thermostats, must be installed by a licensed and trained professional to be eligible for funding and that proof of licensing may be required.

Please note that you may be charged fees by your financial institution for the initial advance and for the final funding. These fees will be subtracted from your transfers and reduce your final deposit. If you do not wish to receive an initial advance, please make sure the "Quoted Deposit" is "\$0". If you still wish to receive an initial advance, the funds will be deposited into your bank account once your application is approved and all applicants have accepted the loan agreement.

Step 12: Income

- Add income, click on Add Income
- Enter all your income details for the main applicant.
- If you have more than one income, add the others
- If you added a co-borrower, don't add their income here, they will get a link to add their own income
- Once all your income is entered, click CONTINUE

Step 1: Eligibility	Step 2: Applicant Details	Step 3: Property
Step 4: Retrofit Selection	Step 5: Income	Step 6: Assets & Liabilities
Step 7: Required Documents	Step 8: Banking Information	Step 9: Submit Loan Application

Income

Add Income

Income Type Annual Gross Income Income Frequency Annual Income

Add Income

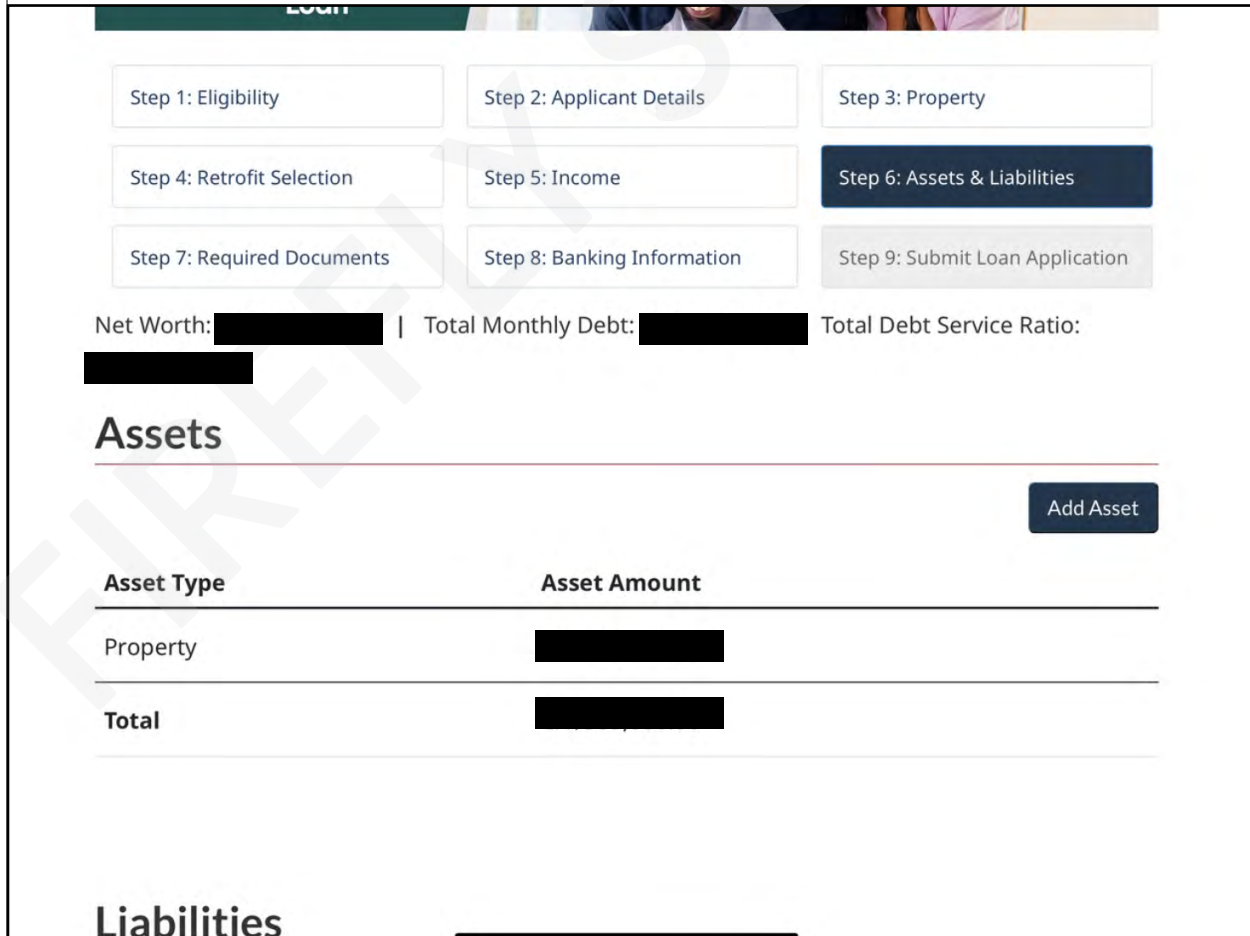
Enter all details about your income

* indicates a required field

* Income Type Salaried / Hourly / Self Employed	Employment Status Current	* Employment Type
* Industry Type	* Occupation	* Employment Start Date
* Employer Name	* Annual Gross Income ⓘ	* Job Title

Step 13: Assets & Liabilities

- This will calculate your net worth, total monthly debt, and your debt-service ratio
- If your debt-service ratio is below 44%, you are good and don't need to add anything. Then click CONTINUE
- If your debt service ratio is above 44%, you will need to add a co-borrower or other assets to lower your debt-service ratio



The screenshot shows a progress bar with nine steps. Step 6, 'Assets & Liabilities', is the current step and is highlighted in dark blue. Below the progress bar, there are fields for 'Net Worth', 'Total Monthly Debt', and 'Total Debt Service Ratio', all of which are currently redacted with black boxes. Below these fields is a section titled 'Assets' with an 'Add Asset' button. A table with two columns, 'Asset Type' and 'Asset Amount', is shown. The table has two rows: 'Property' and 'Total', both with redacted values. Below the 'Assets' section is a section titled 'Liabilities'.

Step 1: Eligibility Step 2: Applicant Details Step 3: Property

Step 4: Retrofit Selection Step 5: Income **Step 6: Assets & Liabilities**

Step 7: Required Documents Step 8: Banking Information Step 9: Submit Loan Application

Net Worth: [REDACTED] | Total Monthly Debt: [REDACTED] Total Debt Service Ratio: [REDACTED]

Assets

[Add Asset](#)

Asset Type	Asset Amount
Property	[REDACTED]
Total	[REDACTED]

Liabilities

Step 14: Required Documents

- Upload the following documents in the correct section:
- Property Tax Assessment. (Needs to be uploaded in PDF or PNG format)
- DriverS License (if your drivers license does not have your physical address on it, just your mailing address, include a photo of a utility bill with your address on it)
- Contractor Quote (upload Firefly Contract this was emailed to you in the welcome email from Firefly)
- Confirmation of Employment Income (upload T4 or notice of assessment for proof of income that you entered)
- Note: if you entered more than one income, you will need to upload confirmation of employment income for each income you added
- Click CONTINUE

Step 7: Required Documents
Step 8: Banking Information
Step 9: Submit Loan Application

Required Documents

All Document Types needed should be uploaded before proceeding.

Property Tax Document

Note: Ex. Property tax bill, Municipal tax bill, Property tax assessment, or Property tax statement (Must show tax roll number) - Property Address: [REDACTED]

[REDACTED]

Document Name

Upload property tax assessment sheet (needs to be a pdf) 🗑️

Upload Documents


Proof of Primary Residence

Note: Valid government issued photo identification with address - [REDACTED]

[REDACTED]

Document Name

Upload Driver license (if drivers license has a mailing address and not physical address also upload a utility bill, it will have your physical address on it) 🗑️





Alberta DRIVER'S LICENCE.pdf

Upload Documents

Contractor Quotes/Cost Estimates

Note: Provide all applicable quotes/estimates given by your contractor(s) and/or supplier(s). For "Do It Yourself" retrofits, a cost estimate (material and/or rental equipment, excluding labour) is required - Property Address: [REDACTED]

Document Name

Upload the contract (this was sent with the welcome email Firefly sent you)

Upload Documents

Confirmation of Employment Income

Note: Any 2 of the following documents: Employment/Job Letter, Pay stub (most recent), 2 Months of direct deposit history, Most recent T4, or Most recent Notice of Assessment - Employment Type: Full Time - Employer: [REDACTED]

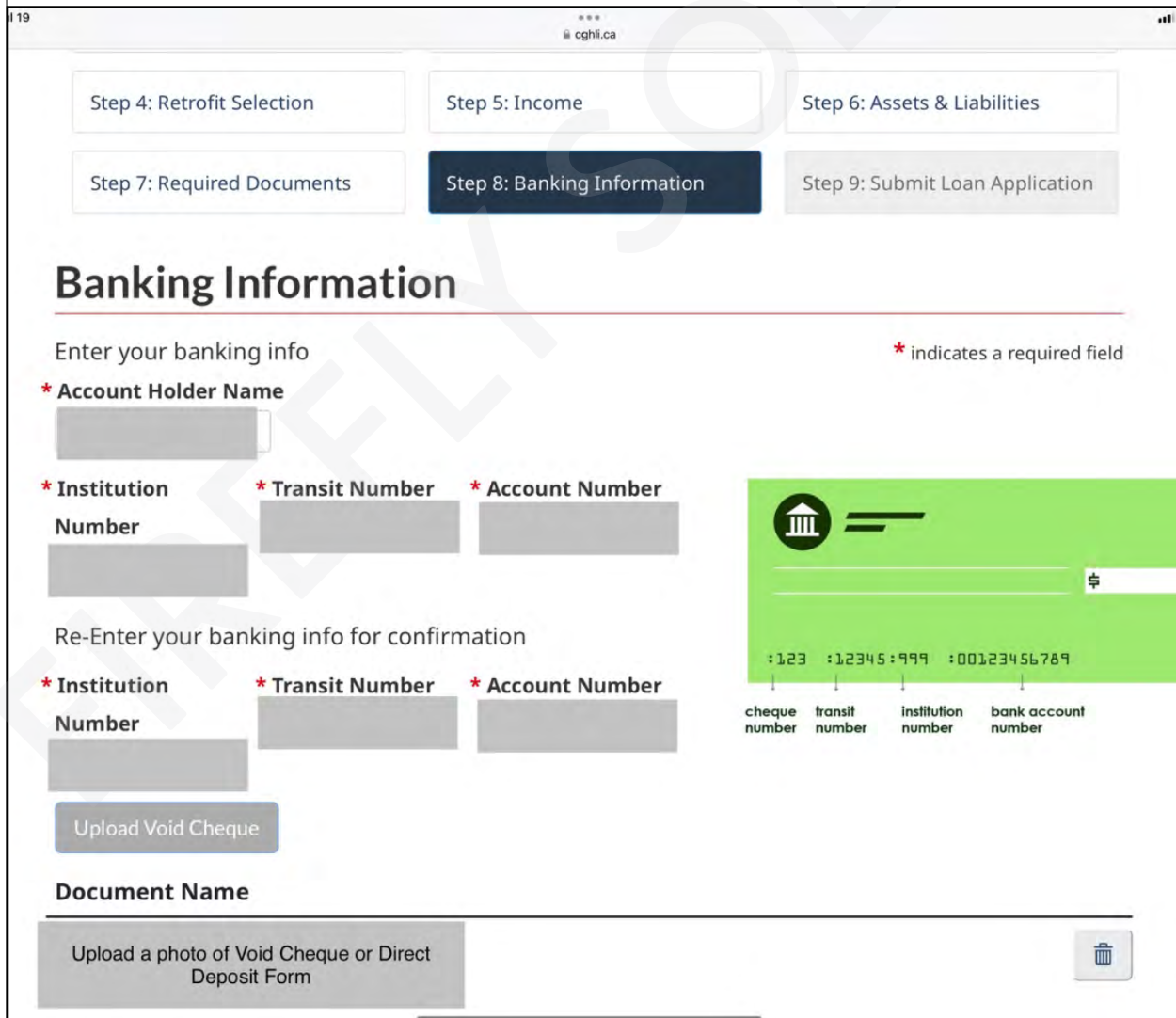
Document Name

Upload T4 or notice of assessment (to show proof of the income that you entered) If you enter more than 1 income you need to upload all T4 slips

Upload Documents

Step 15: Banking Information

- Enter account holder name
- Enter Institution Number, Transit Number, Account Number
- You have to re-enter Institution Number, Transit Number, Account Number
- Upload a photo of direct deposit form or void cheque
- Click CONTINUE



Step 4: Retrofit Selection Step 5: Income Step 6: Assets & Liabilities

Step 7: Required Documents **Step 8: Banking Information** Step 9: Submit Loan Application

Banking Information

Enter your banking info * indicates a required field

* Account Holder Name

* Institution Number * Transit Number * Account Number


Re-Enter your banking info for confirmation

* Institution Number * Transit Number * Account Number

Upload Void Cheque

Document Name

Upload a photo of Void Cheque or Direct Deposit Form

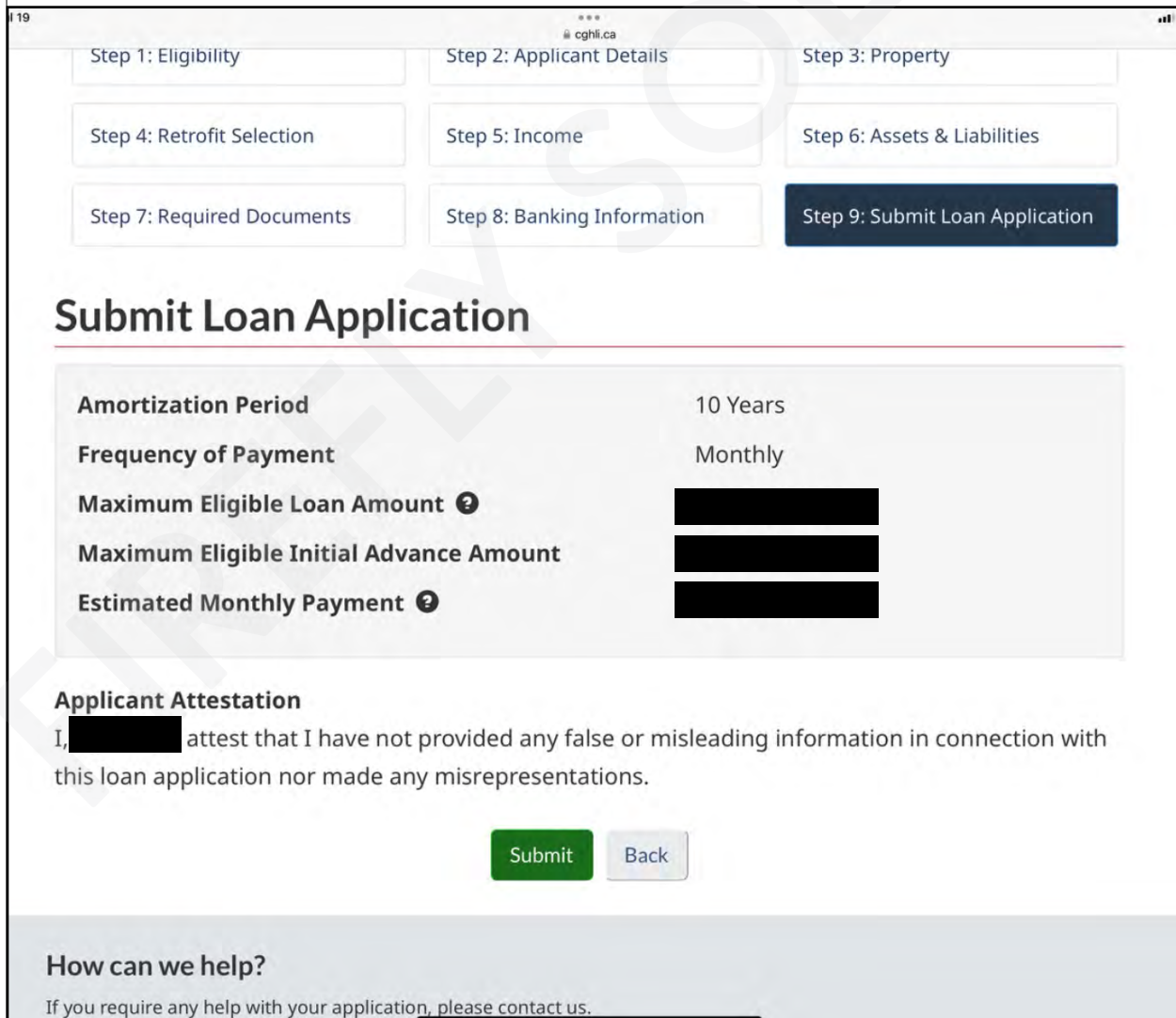


:123 :12345:999 :00123456789

cheque number transit number institution number bank account number

Step 16: Submit Loan Application

- Your monthly Greener Homes Loan payment will be calculated and will show you the amount you will be receiving
- Click on the bottom acknowledging that all the information you have entered it correct
- Then click CONTINUE



The screenshot shows a progress bar at the top with steps 1 through 9. Step 9, 'Submit Loan Application', is highlighted in dark blue. Below the progress bar, the 'Submit Loan Application' section is displayed. It includes a table of loan details and an applicant attestation section.

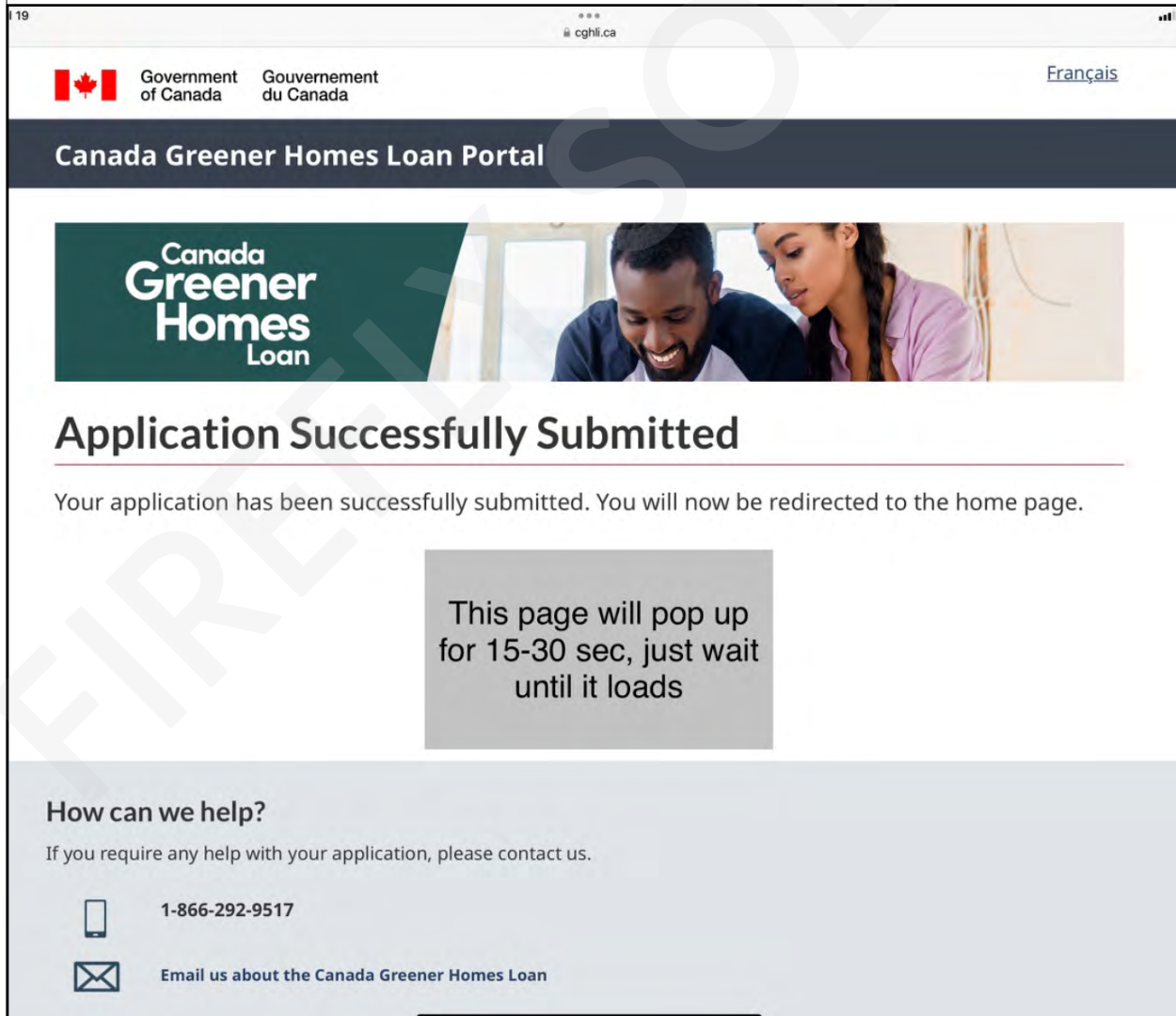
Amortization Period	10 Years
Frequency of Payment	Monthly
Maximum Eligible Loan Amount ⓘ	██████████
Maximum Eligible Initial Advance Amount	██████████
Estimated Monthly Payment ⓘ	██████████

Applicant Attestation
I, ██████████ attest that I have not provided any false or misleading information in connection with this loan application nor made any misrepresentations.

How can we help?
If you require any help with your application, please contact us.

Step 17: Application Successfully Submitted

- This page will pop up for 15-30 seconds so please wait while it loads
- Your application has been submitted!


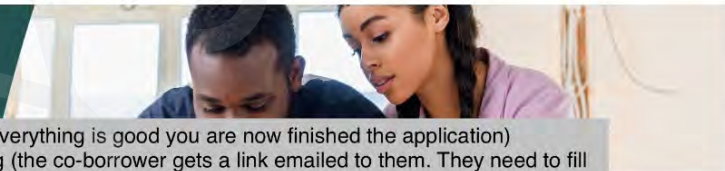


Step 18: My Application Overview

- Download the application for your records.
- Application Status: Submitted (Everything is good, and you are now finished with the application)
- Application Status: Co-Borrower Pending (the co-borrower gets a link emailed to them. They need to fill out their income section, upload their driver license & T4)
- Note: Please be to sure to let your solar educator know that you have applied for the greener home loan.

My Account



Application Status: Submitted (Everything is good you are now finished the application)
 Application Status: Co-Borrower Pending (the co-borrower gets a link emailed to them. They need to fill out their income section, upload their driver license & T4)

My Application Overview

Application Number: CGHLx	Application Created Date:
Application Status: Submitted	Submission Date:
Maximum Eligible Loan Amount:	Maximum Eligible Initial Advance Amount:
Estimated Monthly Payment:	€
File Number - Property Address:	
View Loan Request	Cancel Application
Download Application	

Recommend Downloading the Application for your records

How can we help?

If you require any help with your application, please contact us.