

# Home Energy Loan Program – How it works

## Direct Install Option: End-to-End Service

## Self Serve Option: Manage Your Own Home Energy Upgrades



### 1. HOME ENERGY AUDIT

- Schedule ecoENERGY audit (list of auditors available: [vancouver.ca/energyloan](http://vancouver.ca/energyloan))
- Auditor visits home and conducts energy audit
- Auditor provides report on home's energy efficiency, list of recommended upgrades including those covered in Home Energy Loan Program
- Select which upgrades to undertake
- Complete Home Energy Loan Program Participation Agreement with auditor (available: [vancouver.ca/energyloan](http://vancouver.ca/energyloan), City Hall or from auditor)

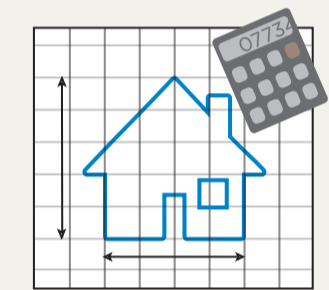
- Steps as Direct Install option



### 2. LOAN APPLICATION & APPROVAL

- Gather documents required to apply for loan (checklist available: [vancity.com/loans/homeenergy](http://vancity.com/loans/homeenergy), from auditor or [vancouver.ca/energyloan](http://vancouver.ca/energyloan))
- Begin loan qualification process with Vancity:  
**Online:** [vancity.com/loans/homeenergy](http://vancity.com/loans/homeenergy)  
**Phone:** local 604.648.5195 or toll free 866.648.5195  
**In person:** at any Vancity branch, by appointment
- Vancity notifies you of loan qualification status
- Note: once loan is approved, you must complete upgrade work and post-upgrade ecoENERGY audit **within 90 days**

- Steps as Direct Install option
- Visit Vancity branch to sign loan documentation and receive funds
- Begin repaying loan on quarterly basis through City of Vancouver utility billing



### 3. CONTRACTOR QUOTES & SELECTION

- Request quote(s) from list of pre-approved contractors
- Select contractor and sign agreement to proceed with upgrade work

- Do work yourself *or*
- Request quote(s) from contractor(s) of your choice
- Select contractor(s) to proceed with upgrade work



### 4. HOME IMPROVEMENT UPGRADES

- Contractor completes energy efficiency upgrades
- You and contractor sign Letter of Completion confirming satisfactory completion of upgrades

- Contractor(s) completes energy efficiency upgrades
- Pay contractor(s)



### 5. POST-UPGRADE ENERGY AUDIT

- Schedule post-upgrade audit with ecoENERGY auditor
- Auditor inspects and approves upgrades have been completed to meet Home Energy Loan Program standards by signing Letter of Completion
- Auditor will submit paperwork for relevant rebates on your behalf

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### 6. LOAN REPAYMENT & COST SAVINGS

- Submit Letter of Completion to Vancity
- Vancity pays contractor directly on your behalf
- Enjoy increased home comfort and save money on your energy bills
- Pay loan on quarterly basis through City of Vancouver quarterly utility billing

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