

GREENEST CITY 2020 HOME ENERGY LOAN PROGRAM

LOAN PROGRAM PARTICIPATION AGREEMENT

Welcome to the City of Vancouver's Greenest City 2020 Home Energy Loan Program (the "Program"). Please refer to the Home Energy Loan Program website (vancouver.ca/energyloan) or brochure if you have any questions about the Program. In order to participate in the Program, please complete and submit this form to Vancity as part of your loan application.

1. PROPERTY INFORMATION - THE HOME YOU ARE RENOVATING:

Note: Only City of Vancouver homes (single family dwellings or duplexes) are eligible for the Program.

Street address: _____

Vancouver, B.C., Postal code: _____

City of Vancouver Property Tax Folio #: _____

Note: Don't know what this is? You can find your folio number on your City of Vancouver property tax statement, online at vancouver.ca or by calling 3-1-1, the City of Vancouver's information line.

2. PARTICIPANT(S) NAME(S) - THE HOMEOWNER(S):

Note: All registered owners of the home must be identified on this form. Please fill out the name(s) that appear(s) on the land title records for your home. Homeowners must live in British Columbia. Corporations and tenants are not currently eligible to participate in the Program.

First: _____ Last _____ Initial: _____

First: _____ Last _____ Initial: _____

First: _____ Last _____ Initial: _____

First: _____ Last _____ Initial: _____

3. MAILING ADDRESS (IF DIFFERENT FROM ABOVE):

Street address: _____

Vancouver, B.C., Postal code: _____

4. HOMEOWNER PROPERTY TAX DECLARATION:

To be eligible for the Program, homeowners cannot have any outstanding tax bills or liens on their home. Not sure? Call 3-1-1 or visit Vancouver.ca to find out if you have any outstanding tax bills owing.

My City of Vancouver property taxes are paid up to date.



5. UTILITY AND ENERGY AUDIT DATA:

You will be required to do both a pre-and post-retrofit ecoENERGY audit to evaluate the energy efficiency of your home. (For more info on the audit and the eligible upgrades, please visit vancouver.ca/energyloan). I consent to the release of any data contained in my ecoENERGY audit report pertaining to the property I am renovating to the City of Vancouver and its Program partners.

Signature: _____ Signature must match name on ecoENERGY Grant Application Form.

Note: Your utility bill data is required to qualify you for incentives and for use in studying the effectiveness of the Program. This information will be kept confidential according to provincial law.

FortisBC Account Number: _____

BC Hydro Account Number: _____

I consent to FortisBC and BC Hydro disclosing to the City of Vancouver my FortisBC gas and BC Hydro electricity consumption information and billing data for my residence for three calendar years prior to, and three calendar years following the date of completion of my Program-qualified upgrades.

I understand that my personal information* will be used by the City of Vancouver for the sole purpose of administering and evaluating the Program. Further, I understand that my personal information will be handled by the City of Vancouver in accordance with the provisions of the Freedom of Information and Protection of Privacy Act and/or Personal Information Protection Act (BC) as is applicable to either utility or the City of Vancouver.

Name/Signature of FortisBC account holder: _____

Name/Signature of BC Hydro account holder: _____

*Personal information includes utility bill information, energy audit report, rebates and total cost of upgrades. No other personal financial information will be shared with Program partners and supporters (Natural Resources Canada, BC Hydro, FortisBC and Vancity).

6. ELIGIBLE ENERGY SAVING UPGRADES:

This section must be completed by your ecoENERGY auditor.

Please Note: Financing available is for a minimum of \$4,000 up to a **maximum of \$16,000**. Please indicate which upgrades are recommended to undertake by a "✓" and which are not recommended by marking the applicable box with an "x":

A. Upgrade Options	B. Energy auditor recommended upgrades	C. Maximum financing per upgrade inclusive of taxes [†]	D. Average cost per upgrade inclusive of taxes [†]
1. "LiveSmart BC Qualified" heating upgrade* - choose only (a) or (b) or (c): (a) ENERGY STAR natural gas furnace* OR	<input type="checkbox"/>	\$5,500.00	\$4,400.00
(b) ENERGY STAR natural gas boiler* OR	<input type="checkbox"/>	\$5,800.00	\$4,600.00
(c) Air Source Heat Pump* system	<input type="checkbox"/>	\$7,800.00	\$6,600.00
2. Hot water heater with energy factor > .61	<input type="checkbox"/>	\$1,400.00	\$1,100.00
3. Increase attic insulation*	<input type="checkbox"/>	\$1,800.00	\$1,100.00
4. Increase exterior wall insulation*	<input type="checkbox"/>	\$4,800.00	\$2,800.00
5. Increase basement/crawlspace insulation*	<input type="checkbox"/>	\$1,400.00	\$800.00
6. Weatherization**	<input type="checkbox"/>	\$1,000.00	\$1,000.00
	Total: [Not to exceed \$16,000.00]	\$ _____	

*Must meet LiveSmart BC standards

**Weatherization: Must demonstrate reduction in equivalent leakage area (ELA)

[†]Actual costs may be lower or higher than shown

Note: your energy auditor will help determine whether you are eligible for up to \$10,000 in provincial and federal government incentives.

After reviewing the energy saving opportunities in the above applicant's home, I _____

_____ [Insert ecoEnergy Auditor's Business and individual name here]
recommend the above-noted energy efficiency upgrades for this Program:

Energy Auditor's signature: _____ Date: _____

7. HOMEOWNER(S) PROGRAM ACKNOWLEDGEMENT:

As the Homeowner(s), I/we confirm that I/we intend to apply for a Home Energy Loan Program loan from **Vancouver City Savings Credit Union (“Vancity”)** for the following amount:

- The maximum financing amount listed at the bottom of “Column C” of Eligible Energy Saving Upgrades in Section 6 above, or
- Another lesser amount \$ _____

If I/we are not already members of Vancity, we understand we will need to become members by purchasing a minimum of \$5.00 in Vancity shares per person.

I/we agree to the disclosure and the sharing of information between the City of Vancouver and Vancity for the purpose of evaluating this application form, processing and administering any loan approved following this application and assessing the Program generally.

Loans are subject to approval by Vancity and the loan application can only be made in person at a Vancity branch, by calling Vancity local 604.648.5195 or toll-free 1.866.648.5195 or online at Vancity.com.

I/we agree to waive any rights to any carbon credits or offsets I may be eligible to receive as a result of performing Program qualified energy upgrades to my home, and that these carbon credits or offsets will be owned by the City of Vancouver and Vancity.

I/we agree that all forecasted energy savings represented by the City of Vancouver are merely estimates based on average homes and average energy usage patterns under average annual climatic conditions. Actual savings will vary based on multiple variables all of which are beyond the control of the City, Vancity and the other Home Energy Loan Program partners and supporters (Natural Resources Canada, BC Hydro, and FortisBC). I/we agree that neither the City, nor Vancity, nor any of the other HELP program partners or supporters make or imply any warranty or promise with respect to energy consumption figures, cost estimates, or energy efficiency recommendations and will not be liable to me/us for any shortfall in actual savings over forecasted savings.

INITIAL HERE: 1. _____ 2. _____ 3. _____ 4. _____

I/we agree that the City of Vancouver is also not responsible for the selection or quality of the energy auditors or retrofit contractors (whether retained by me/us or via the City’s Direct Install option) and I/we agree to be responsible for all matters between me/us and those third party energy auditors and contractors. The energy audit is not an “inspection”. The purpose of the energy audit is to assess the energy efficiency of my/our home. It does not replace a home inspection nor does it quality-assure either the construction or any retrofits of my/our home. A post-retrofit audit merely confirms that the applicable Home Energy Loan Program energy efficiency upgrades have been undertaken, not the workmanship involved.

I/we agree the City of Vancouver is not a party to the personal loan agreement and that all matters related to same are solely between me/us and Vancity.

I/we have read all of the above and fully understand it.

Signature: _____ Date: _____

Signature: _____ Date: _____

Signature: _____ Date: _____

Signature: _____ Date: _____

Note: Upon approval by Vancity for a loan under the Home Energy Loan Program, and prior to disbursement of loan funds, all required loan documentation will need to be completed and signed by all registered home owners at a Vancity branch.

See vancouver.ca/energyloan for a personal lending checklist showing the documents that you will need to provide in person when you visit Vancity to apply for the Program loan and arrange for funding of the Program loan.

8. DIRECT INSTALL VS SELF SERVE OPTION

The **Direct Install** option refers you to contractors who have agreed in advance to provide services to participants in the Program and to only receive payment once the work has been approved by the energy auditor. The contractor will enter into a contract directly with you to perform all of the required upgrade work to your home and upon receiving a notice of completion, Vancity will remit payment directly to the contractor on your behalf. This option may be more convenient for some people than the **Self Serve** option.

The **Self Serve** option is available should you wish to select a contractor other than those involved in the Direct Install option and/or do some of the work yourself. With this option you hire your own contractor and Vancity advances the loan to you directly and you are responsible for paying the contractor.

Once your loan is approved, **you will have 90 days to complete the upgrade work and your second ecoENERGY audit.**

Visit vancouver.ca/energyloan for more details.

Choose one:

I/we choose the **Direct Install** Option

I/we choose the **Self Serve** Option

FOR MORE INFO ON THE NEXT STEP IN APPLYING FOR YOUR LOAN

Online:

vancity.com/loans/homeenergy

Phone:

604.648.5195 / 1.866.648.5195

In person:

Visit any Vancity branch