

INTEREST-FREE LOANS

UP TO \$40,000 FOR QUALIFYING WINDOWS AND DOORS*



Qualifying homeowners can now apply for interest-free loans for qualifying ENERGY STAR®-certified replacement windows and doors through the Canada Greener Homes Loan program.





80 Series



LOAN ELIGIBILITY REQUIREMENTS

- You must be a Canadian citizen, permanent resident, or non-permanent resident who is legally authorized to work in Canada
- You must own the home and it must be your primary residence
- You have a pre-retrofit evaluation and have not yet had a post-retrofit evaluation
- Your pre-retrofit evaluation was completed on or after April 1, 2020
- You have not started the retrofits for which you are seeking a loan
- You have a good credit history and are not in:
 - A consumer proposal
 - An orderly payment of debt program
 - A bankruptcy or equivalent insolvency proceeding

APPLY FOR THE LOAN

- 1. Find a service organization and schedule a pre-retrofit evaluation of your home.
 - Residents of Nova Scotia
- Residents of Ontario
- Residents of Quebec
- Residents of all other provinces

An energy advisor will evaluate your home and make recommendations on how to make it more energyefficient and resistant to climate change. Only eligible retrofits that have been recommended by an energy advisor are eligible for the loan.

2. Plan your retrofits and obtain quotes from contractors.

Review your pre-retrofit evaluation and decide which retrofits work best for you. Make sure to plan all your work in advance before applying for the loan. Do not start any work until your loan application has been submitted. Retrofits started before submitting your loan application are not eligible.

3. Submit your loan application before starting any work.

To submit your loan application, you will require:

- Pre-retrofit evaluation file number
- Government-issued photo identification (ID) with your address (for example, a driver's license); if the photo ID does not show your address, you must also provide a utility bill that shows your current address
- Property tax bill or assessment
- Detailed quotes from contractors or a complete material and rental estimate from suppliers
- Proof of income and employment; two of the following documents are required:
- Most recent pay stub(s) dated within 60 days
- Letter of employment dated within 60 days
- Bank statement(s) showing direct deposit for the most recent two-month period
- Most recent T4 or Notice of Assessment



4. Complete your retrofits.

Make sure to keep copies of all your receipts and invoices along the way.

5. Get a post-retrofit evaluation.

Once all planned retrofits are complete, contact your service organization to request a post-retrofit evaluation. An energy advisor will visit your home and provide you with a new report showing the impact of your retrofits. Your service organization will upload the results of your post-retrofit evaluation confirming which retrofits have been completed. This can take up to 30 days.

6. Request final loan advance.

After your service organization submits the results of the post-retrofit evaluation, you must sign back into the loan application portal and choose "Request Funding." You will be asked to upload all final invoices for the completed work. The loan will be reviewed again based on the actual completed retrofits. If the final costs are higher than the initial estimate, the loan amount will not increase.

7. Receive your loan amount.

You will receive an email confirming the final loan amount after your funding request has been approved. The final approved loan amount (less the initial advance if you received one) will be deposited into your bank account within approximately 10 days of funding request approval.

8. Repay your loan over time.

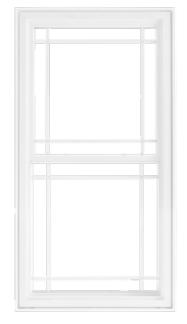
Shortly after your loan is funded, you will receive detailed information on the repayment of your loan over the 10-year period.

IMPORTANT LOAN PROGRAM INFORMATION

- The loan is an unsecured personal loan on approved credit (maximum \$40,000, minimum \$5,000); repayment term is 10 years, interest-free
- Please visit program website for further information on the application process https://natural-resources.canada.ca/energy-efficiency/homes/canada-greener-homes-initiative/canada-greener-homes-loan/24286

GENTEK WINDOWS MAY QUALIFY!

Gentek's Regency 400 Series, Regency and 80 Series windows can be tailored with a variety of ENERGY STAR-certified glass packages in order to qualify for the Greener Homes Grant and Greener Homes Loan programs. Choose an energy-efficient glass package** to meet the specific needs of the home and climate conditions.





1001 Corporate Drive | Burlington, ON L7L 5V5 gentek.ca | *Make us a part of your home.*

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