

CMHC’S MORTGAGE LOAN INSURANCE FOR ENERGY-EFFICIENT HOMES  
APPLICATION FOR 10% PREMIUM REFUND

Actions to reduce home energy consumption and increase efficiency are to be applauded. Where you have paid your lender for the cost of the lender’s CMHC Mortgage Loan Insurance or had it added to your mortgage AND you have used the CMHC insured funds to purchase an energy-efficient home or make energy-saving renovations, you may be eligible to receive a 10% mortgage loan insurance premium refund. Just fill out this application by following the steps set out below and send it to CMHC.

STEP 1

In order for a premium refund to be available one of the following two statements MUST apply. (Mark an “X” in the box if applicable):

1.

☐

I/We used CMHC insured financing to purchase an energy-efficient home that is R-2000 certified, has an EnerGuide rating of 77 (effective July 27, 2005. A rating of 80 is required for purchases occurring on or after November 18th, 2004 and until July 26th, 2005) or greater; was built under a CMHC-eligible energy efficient building program or is a unit in a highrise condominium building that meets NRCan’s minimum Commercial Building Incentive Program requirements.
2.

☐

I/We used CMHC insured financing to make energy-saving improvements to an existing home to increase its EnerGuide rating by at least 5 points to a minimum of 40 on the EnerGuide scale. (Note: an EnerGuide evaluation is required both before and after making the energy-saving improvements).

In order for a premium refund to be available, one of the following four statements MUST apply. (Mark an “X” in the box if applicable):

3.

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I/We have obtained the required EnerGuide for Houses evaluation(s) for the home for which the application is being made.
4.

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I/We have obtained the required R-2000 certificate or a signed declaration from our R-2000 builder that the home is R-2000 compliant (to purchase an energy-efficient home).
5.

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I/We have obtained a signed declaration from our builder that the builder is a member of a CMHC-eligible energy-efficient building program and the home meets the standards for that program.
6.

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I/We have obtained a letter from Natural Resources Canada or the project engineer confirming that the high-rise building in which our condominium is located meets NRCan’s minimum requirements for their Commercial Building Incentive Program (CBIP).

If statements 1 or 2 AND statements 3, 4, 5 or 6 apply; please complete the application.

STEP 2 COMPLETE APPLICATION

Borrower Name(s):  
List all borrowers names as they appear on the loan application

Property address (as per the loan application) for which the refund is requested:

Street	City	Province	Postal code
Borrower(s) Telephone # (day) (evening)			

If an EnerGuide for Houses evaluation was completed:  
Indicate your EnerGuide for Houses evaluation report file number (pre-evaluation A):  
Indicate your EnerGuide for Houses evaluation report file number (post-evaluation B):  
(required only if energy-saving improvements were made to an existing home)  
Indicate your Certificate # for your R-2000 Home:

Mailing address if different from above:

Street	City	Province	Postal code
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I/We, the borrower(s) certify that the information given is true, correct and complete to the best of my/our knowledge. (All borrowers to sign.)

Signature	Date	Signature	Date
Signature	Date	Signature	Date

STEP 3

I/We purchased an energy-efficient home that is R-2000 certified, has an EnerGuide rating of 77 (effective July 27, 2005. A rating of 80 is required for purchases occurring on or after November 18th, 2004 and until July 26th, 2005) or greater; or was or will be built under a CMHC-eligible energy-efficient building program, and attach a copy of the first page of my EnerGuide for Houses evaluation report, my R-2000 certification, my CMHC Builder Declaration or a letter from Natural Resources Canada or the project engineer for my high-rise condominium unit.

I/We made energy saving improvements to an existing home to increase its EnerGuide rating by at least 5 points to a minimum of 40 on the EnerGuide scale and attach a copy of the first page of both the pre-improvement and the post-improvement(s) EnerGuide for Houses evaluation report.

STEP 4

Send your application, along with the documentation outlined in step 3, to Canada Mortgage and Housing Corporation (CMHC) by fax at 1 800 245-9274 or by mail to:  
CMHC - 700 Montreal Road (Suite 1000), Ottawa, Ontario, K1A 0P7

Allow up to 8 to 12 weeks for your refund to be processed. It will be mailed directly to your home.

PLEASE NOTE:

The provision of CMHC insurance to a lender is not to be relied on by the borrower(s) as representing a confirmation of the value, energy efficiency or general condition of the property, whether or not appraisals or inspections are carried out by or for CMHC; nor is it to be construed or relied on by the borrower(s) as representing a confirmation of the borrower(s) ability to pay the insured loan.

All information obtained by CMHC from or concerning the borrower(s) is protected by and subject to federal access to information and privacy legislation, and will be accessible to and may be used by CMHC for any purpose related to the provision of mortgage loan insurance generally; the borrower(s) has/have consent thereto. Incomplete applications will be returned to sender with a letter indicating the information that is missing.

This section is reserved for CMHC internal use only:

CMHC Reference No.: Financial Institution Code: Lender Transit ID--:

EnerGuide Ratings: A B

Verified: Date:

