

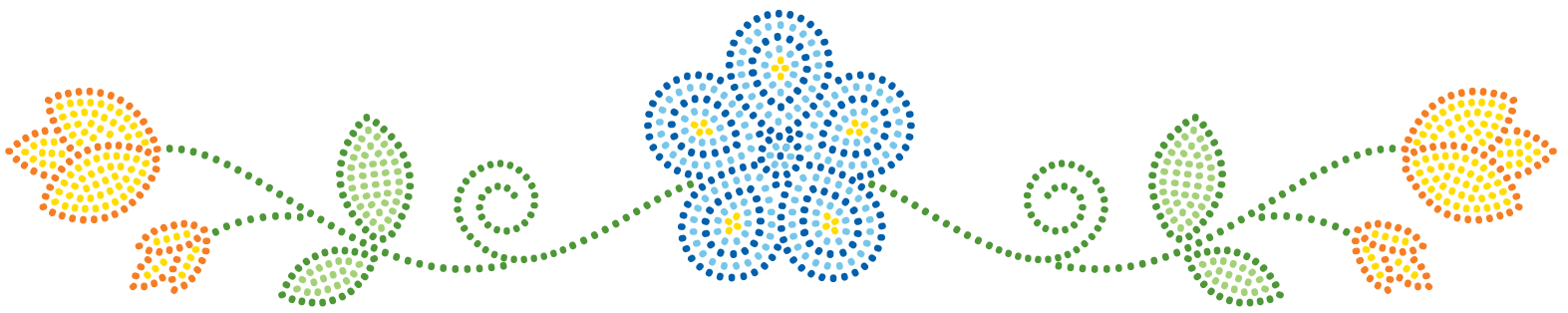


Home Efficiency Initiative

PROGRAM OUTLINE – VERSION 1.0 MAY 2024

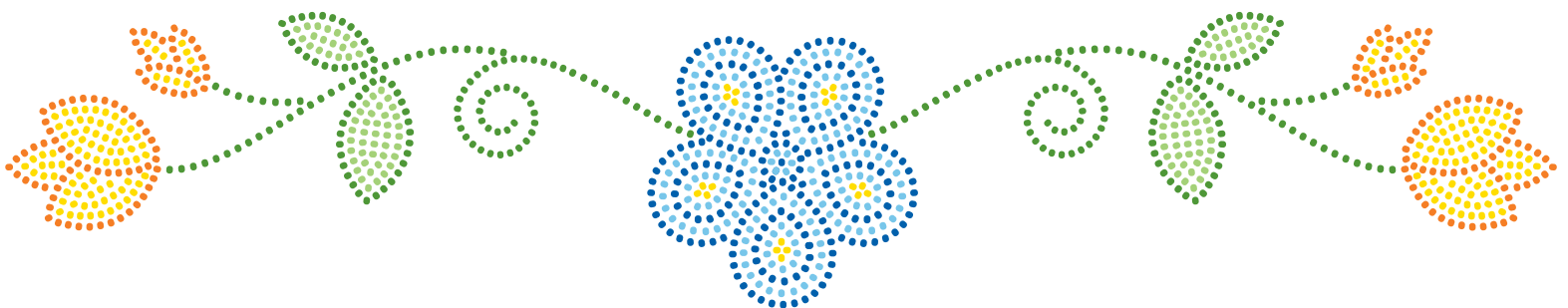
MN-S Ministries of Housing, Land and Environment,
in partnership with Natural Resources Canada
and Environment Climate Change Canada





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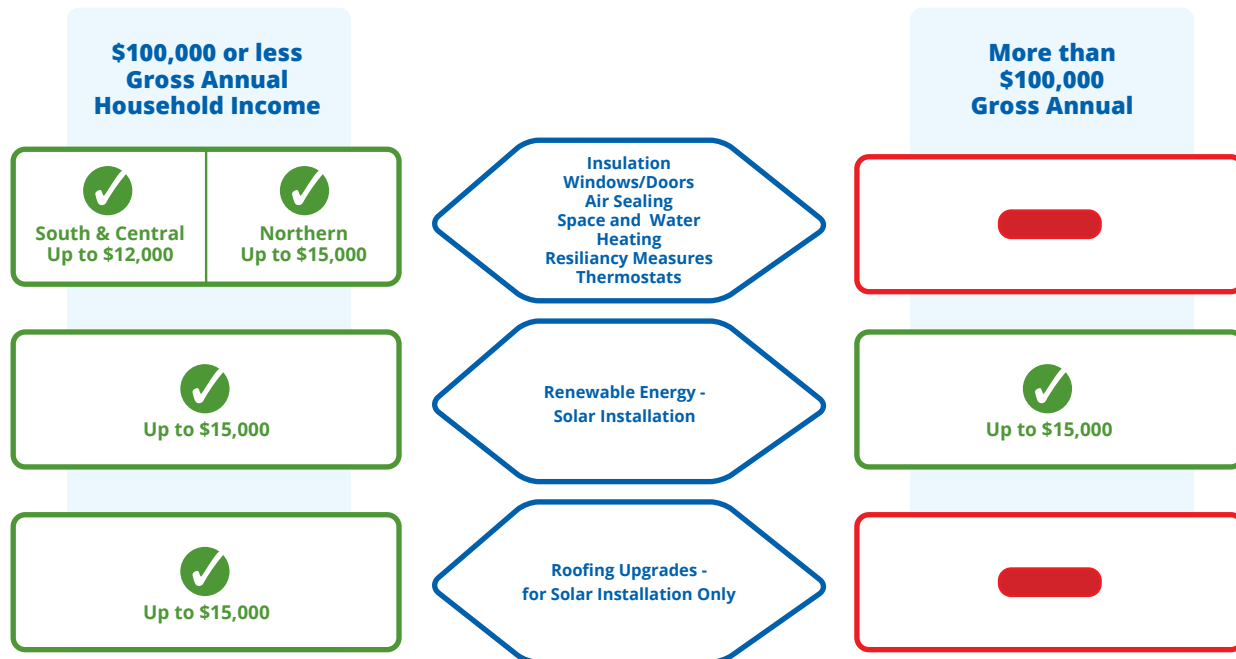
Program Background and Objectives:

The MN-S Home Efficiency Initiative (HEI) is for Métis citizens in Saskatchewan and is funded in partnership with Métis Nation-Saskatchewan (MN-S), Natural Resources Canada (NRCan), and Environment Climate Change Canada (ECCC). It is a one-time indirect grant for homeowners to perform energy efficiency retrofits to their primary residence.

Program Duration:

The program will be open for enrollment of new recipients until March 31, 2025. All eligible expenditures must be incurred and paid on or before March 31, 2026.

1. Maximum Funding Amounts



- Applicants with \$100,000 or less Gross Annual Household Incomeⁱ must have a Pre-Retrofit EnerGuide Evaluationⁱⁱ to determine eligible funding maximums.
- Applicants over \$100,000 Gross Annual Household Income are eligible for up to \$15,000 towards solar installations only.

2. Program Parameters and Mandatory Criteria

2.1 General Parameters and Criteria

- Eligible amount of funding is determined on a case-by-case basis and as per EnerGuide Evaluations, location, and Gross Annual Household Income.
- Applicantⁱⁱⁱ can only participate in the HEI once in a lifetime.
- Applicant must meet all eligibility criteria as set out in this document.
- The home must be considered an Eligible Home as set out in this document.
- The retrofits are approved on a case-by-case basis and must be considered Eligible Expenditures as set out in this document.
- The home must be the Applicant's Primary Residence^{iv} for a minimum of five (5) years following program commitment.
- Applicant must complete and submit an HEI Application form with all required supporting documents. [Incomplete application forms or missing items will not be considered.](#)
- Applicant must provide personal information to MN-S. By doing so, the Applicant agrees and consents to the release and sharing of that information both internally with MN-S and with other financial institutions as required.
- The HEI contribution (MN-S portion) is in the form of a Forgivable Loan Agreement (FLA). The contribution is interest-free and will not have to be repaid, provided the recipient adheres to the terms of the Agreement and retains the home as their Primary Residence for a minimum of five (5) years.
- All program requirements, including Pre-Retrofit EnerGuide Evaluations, retrofits, and Post-Retrofit EnerGuide Evaluations^v must be completed no later than [March 31, 2026](#).
- All retrofits must be completed and invoiced within one (1) year of the FLA Agreement Date, but under no circumstance can any retrofits be completed later than March 31, 2026.
- Applicant must be willing to sign a Promissory Note per the Terms of Forgiveness as set out in these Guidelines.
- Applicant must be willing to allow third-party energy auditors, inspectors, contractors, and MN-S representatives into their home as it relates to this program.
- Applicant must be willing to source and manage their contractor(s) throughout the entire program.
- Applicant agrees to only source contractors who meet the Contractor Eligibility Criteria as set out in this document and who are willing to enter an Agreement between MN-S and the Applicant.

2.2 Eligible Applicant Criteria

- Applicant must be over the age of 18.
- Applicant must be a member of Métis Nation–Saskatchewan and provide proof by:
 - Copy of MN–S Registered Métis Citizenship Cardor
 - Confirmation from MN–S Registry that their application for Métis citizenship has been approved
- Applicant must not have income tax arrears with Canada Revenue Agency.
- Applicants who have been previously accepted into the NRCan Greener Homes Initiative are not eligible.

2.3 Eligible Home Criteria

- Must be Applicant's Primary Residence.
- Single family, semi-detached, townhouses, and row houses.
- Mobile homes placed on a permanent foundation such as blocks, posts, or pads.
- Homes on titled land in the Applicant's name.
- Three or fewer storeys above ground.
- The building area does not exceed 600 m².
- The building must be habitable year-round.
- Permanently moored floating homes.
- Low-rise multi-unit residential buildings (MURB^{vi})
- Mixed-use buildings (residential portion available only).
- Property must be free of any substantial liens, caveats, or other interests.
- Property tax must be in the Applicant's name and free of any tax arrears.

For more detailed information on eligible homes, please visit the NRCan website: [Eligibility Criteria](#)

2.4 Ineligible Home Criteria

- Homes located on rented or leased land.
- New homes (6 months or newer).
- Rental properties.
- Homes on reserve land.
- Homes partially under construction.
- Mobile homes in trailer parks.
- Recreational and/or seasonal properties, cottages.
- Homes on property registered with a significant lien, caveat, judgement, or other interest against it.
- Homes with property tax arrears.
- Commercial or industrial properties.
- Homes that are not the primary residence of the Applicant.
- Homes that have been inspected and considered unlivable or unsalvageable.
- Homes outside the province of Saskatchewan.

2.5 Eligible Expenditures

In all cases, eligible expenditures for an approved project under this program must be directly related to and necessary for the implementation and conduct of a project. All specifications, equipment, activities, and selected materials must meet the requirements of NRCan's Greener Homes Initiative.

A. Applicants with \$100,000 or less Gross Annual Household Income

Eligible retrofits are determined by a Renovation Upgrade Report, which is provided with a Pre-Retrofit EnerGuide Evaluation.

- Home Insulation
 - Attic insulation
 - Exterior wall insulation
 - Exposed floor insulation
 - Basement wall insulation
 - Crawlspace walls/headers/ceiling insulation
 - Cathedral/flat ceiling insulation

- Air Sealing – meet or exceed the target listed on the Renovation Upgrade Report to improve the airtightness of your home.
 - See recommendations as noted within Renovation Upgrade Report
- Windows and Doors – per Rough Opening
 - Windows, sliding glass doors, exterior doors (Energy Star Certified)
 - Windows and sliding glass doors (Energy Star Most Certified)
- Thermostat
 - Replace a manual thermostat with a Smart/Programmable thermostat – must be paired with other retrofits
- Space and Water Heating
 - Energy Star air source heat pump
 - Cold climate air source heat pumps
 - Energy Star Heat Pump Water Heater
- Renewable Energy
 - Solar Photovoltaic System – with a capacity equal or greater to 5.0 kW DC
- Resiliency Measures – must be paired with other retrofits
 - Self-adhering roof underlayment
 - Basement waterproofing – exterior wall or below-grade wall surface
 - Crawlspace walls, floors, headers moisture proofing

B. Applicants with more than \$100,000 Gross Annual Household Income

- Renewable Energy
 - Solar Photovoltaic System – with a capacity equal or greater to 5.0 kW DC

For more detail on the eligible retrofits, please visit the NRCAN website: [Eligible Retrofits](#)

All products used for eligible retrofits must be made and sold in Canada. For more information, please visit the NRCAN website: [Eligible Products](#)

Not sure if your retrofit product is eligible? Search the database here: [Product Database](#)

2.6 Contractor Eligibility Criteria

Please refer to our HEI Contractor Guide for full criteria and contractor payment requirements.

- Contractors must be licensed and registered in the jurisdiction of the retrofits being performed.
- Contractors are responsible for complying with local bylaws and relevant provincial, territorial, and federal legislation and guidelines.
- It is the contractor's responsibility to obtain and complete all required permits for the retrofits being performed.
- Contractors must provide GST and PST numbers. If the contractor is exempt from collecting GST or PST, they must provide a formal exemption certificate or letter signed by the contractor.
- Contractors must be willing to sign contracts agreeing to the scope and pricing and uphold the specifications MN-S and NRCAN set forth.
- MN-S and NRCAN do not endorse any contractor or make specific recommendations for services or providers and accept no liability in the selection of materials, products, or contractors and their performance or workmanship.

3. Evaluation and Approval Process

- The review and approval process begins once MN-S receives a [fully completed HEI Application Form and all required supplementary documentation](#).
- All eligible applications will be reviewed and approved on a first-come, first-served basis based on the date that MN-S deemed them complete.
- Applicants who are under the Gross Annual Household Income of \$100,00 will be scheduled for a Pre-Retrofit EnerGuide Evaluation by an Energy Advisor actively registered with NRCAN. Applicants will be provided a deadline to submit acceptable quotes to MN-S for review. Deadlines that are not met will result in the application being cancelled.

MN-S reserves discretion when reviewing and approving all applications.

Program approval is conditional on available funding and may be withdrawn at any time.

4. Transfer of Funds

- MN-S will provide a Forgivable Loan Agreement (FLA) to the Applicant stipulating the approved retrofits and funding, as well as the Applicant's and contractor's shared and individual responsibilities in accessing program.
- Once the FLA is executed, the Applicant may hire their contractor(s). All retrofits must be completed and invoiced within one (1) year of the FLA Agreement date.
- Once retrofits are completed, MN-S will arrange for a Post-Retrofit EnerGuide Evaluation to ensure the retrofits meet the requirements.
- Once retrofits are complete, contractor invoices must be submitted to MN-S immediately. MN-S will require Applicants to sign Request for Payment Forms to ensure the retrofits are completed satisfactorily. All invoices must meet the criteria outlined in the HEI Contractor Guide and contracts.
- MN-S will pay contractors directly within 30 days upon receiving acceptable invoices and signed Request for Payment forms.
- All retrofits, payments and post-retrofit audits must be completed by [March 31, 2026](#).

Please refer to our HEI Contractor Guide for full details on contractor quotes, invoicing, and payment requirements.

5. Terms of Forgiveness

The HEI contribution (MN-S portion only) will be provided in the form of a Forgivable Loan Agreement that will be completely forgiven upon the Applicant successfully fulfilling all the program conditions for five (5) years.

The Applicant and contractor(s) will be required to legally agree to the program's terms and conditions and sign a Promissory Note.

Promissory Note

The Promissory Note will require that the Applicant is legally required to repay the full value of the forgivable loan contribution if the terms are not met for the 5-year period.

The following conditions, while not inclusive, may trigger a default of the terms and conditions for the HEI, resulting in a requirement to repay the contribution amount in full:

- All retrofits and Post-Retrofit EnerGuide Evaluations must be completed by March 31, 2026.
- Any statements or representations made by the Homeowner or by a contractor on the Homeowner's behalf in relation to this Agreement or the Homeowner's MN-S HEI Application are found to be false.
- The Homeowner sells the Property or changes the use of the Property through renting prior to the end of the term; the Homeowner shall live in the home that is being renovated, upgraded, or repaired for five (5) years upon completion of the Project.
- The Homeowner ceases to occupy the Property as their Primary Residence.
- MN-S determines that any portion of the Forgivable Loan was not used for its intended purpose.
- The Homeowner defaults on their mortgage, and the financial institution proceeds with foreclosure on or sale of the property, or the Homeowner otherwise loses the Property.

- The Homeowner misrepresents the information disclosed in the MN-S HEI documentation or fails to provide information as required by MN-S.
- The Homeowner obtains their Bill C-31 First Nation Status under the Indian Act before the completion date of the Program and subsequently revokes their Métis citizenship in accordance with the policies of the Métis Nation of Saskatchewan.

Successful applicants may be required at the sole discretion of MN-S to provide evidence from time to time that they are utilizing the property as a primary residence. This may be in the form of utility payments in their name, tax documents, or other forms of documentation.

MN-S may review any applications with exceptional circumstances or needs not addressed in the HEI Guidelines. Such situations will be assessed on a case-by-case basis.

MN-S will perform randomly selected final inspections of the retrofits completed to ensure compliance with the program parameters.

DEFINITIONS:

- i "Gross Annual Household Income" includes the sum of all annual earnings for all members 18 years or older who are residing in the home as economic family members or unattached individuals not paying rent. An economic family is defined as a group of two or more persons who live in the same dwelling and are related to each other by blood, marriage, common law, or adoption. An unattached individual is a person living either alone or with others to whom they are unrelated. Unattached individuals who are paying rent may be omitted in calculating the Gross Annual Household Income. However, the rental income from the unattached individual(s) must be included in the Applicant's income calculation
- ii "Pre-Retrofit EnerGuide Evaluation" is an evaluation of the home from basement to attic performed by an Energy Advisor, who is registered with Natural Resources Canada (NRCan). The evaluation will give an EnerGuide rating for the home and an energy efficiency report to help make decisions about possible retrofits.
- iii "Applicant" refers to the Métis citizen who applies for the HEI program. The Applicant is responsible for all communications with MN-S.
- iv "Primary Residence" is a residence that is ordinarily inhabited by the Applicant(s). "Primary Residence" also meets the definition of "Principal Residence" as set out in the Income Tax Act of Canada and is claimed as such on an Applicant's tax return.
- v "Post-Retrofit EnerGuide Evaluation" is an evaluation of the home after all retrofits have been completed and is performed by a registered Energy Advisor with Natural Resources Canada (NRCan). The evaluation will show how much potential energy has been saved and how much greenhouse gas emissions are reduced because of the retrofits. This is a required step to complete your HEI journey.
- vi "MURB" Low-rise multi-unit residential building (MURB): A low-rise MURB is a building with three or fewer storeys above ground that has a footprint of 600 m² or less and contains between 2 and 100 units. The units must be either fully or partially stacked (up/down) or joined by a common space if not stacked. Each unit must have a private entrance, either from the outside of the building or from a common space. A low-rise apartment building, triplex, duplex, or house with a secondary suite is a MURB.