

BUILDING OR PURCHASING A NEW GREEN HOME



Using CMHC-insured financing to purchase an energy-efficient home has many benefits. You may be eligible to obtain a 10 per cent CMHC mortgage loan insurance premium refund and extend your amortization period without a premium surcharge. This can add up to savings of \$1,688 for a typical \$250,000 mortgage with a 5 per cent down payment amortized over 35 years.

Is the home I'm building eligible?

Homes built under the following CMHC-eligible energy-efficient building programs qualify:

- R-2000 (National)
- GreenHouse (Ontario)
- GreenHome and Super GreenHome (Yukon)
- Built Green™ Gold Label Homes (British Columbia and Alberta)
- Novoclimat^{MC} (Quebec)
- ENERGY STAR® (Ontario and Saskatchewan)
- Power Smart™ (Manitoba)
- Power Smart New Homes (British Columbia)

For the latest listing of eligible programs, please visit www.cmhc.ca, search key words "my energy savings".

If you are not sure whether your home was built under one of these programs, simply ask the builder.

Other energy-efficient homes can also qualify

If the home you are building is not part of these programs, it may still be eligible. Homes that have an NRCan energy efficiency rating of 77 (on or after July 27, 2005¹) or above also qualify. Visit www.ecoaction.gc.ca/buildings to find out how to obtain a home energy evaluation and rating.

Applying for the refund is easy

To apply for your refund, complete CMHC's [Energy-Efficient Premium Refund Form](#) and send it to CMHC for processing. To get a copy of the form, please visit www.cmhc.ca and search key words "energy efficient premium refund form".

Looking for more tips on reducing your energy costs?

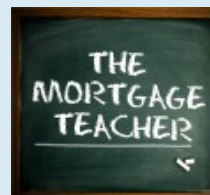
For more information on improving the energy efficiency of your home – ideas that will help you save money, save the environment, and reduce your energy consumption, visit www.cmhc.ca and search key words "my energy savings".

¹ — An energy rating of 80 is required for purchases occurring on or after November 18th 2004 and until July 26th 2005.



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For more homebuying tips, contact me or visit CMHC's interactive Step by Step Guide at www.cmhc.ca. CMHC is Canada's largest provider of mortgage loan insurance, helping Canadians buy a home with as little as five per cent down. Ask your mortgage professional about CMHC.