



Energy Efficiency Programs and Subsidies 2025

*Last update: April 10, 2025 (Version 1.3)
This document will be reviewed **once a quarter**.*

This document provides a comprehensive list of energy efficiency incentives, grants, programs, and rebates available in Ontario. These are **not** provided by Ishkoday, however Ishkoday **does** provide application support for LEAP and OESP. For more information on each program, click the [blue](#) links to visit their respective websites (Ctrl (Windows)/Command (iOS) + left click).

Note: All programs listed are currently active and although submissions windows may have closed, they may reopen at any given time.

If there are any inaccuracies found, broken links, changes to programs etc. please inform:
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Miigwech!

Coming soon....

Home Renovations Saving Program (Feb 2025)

“On January 7, the Government of Ontario announced 14 new and expanded energy-efficiency programs, including the [Home Renovation Savings Program](#), as part of a new \$10.9 billion investment in energy efficiency to help families and businesses save money.

Save on Energy and Enbridge Gas, with endorsement from the Ontario government, have partnered to launch this new program to help Ontarians improve their home efficiency and comfort. Whether you heat your home with natural gas or electricity, this new program will offer significant rebates for energy-efficient upgrades like insulation, heat pumps, smart thermostats, solar panels and more.”

Bundle and save Start with a home energy assessment, then complete two or more upgrades to receive your rebates	Single upgrades Skip the home energy assessment, Receive rebates on eligible energy-efficiency upgrades.
Home energy assessment Get \$600 back	Cold climate air source heat pump Up to \$7,500
Insulation Up to \$8900	Ground source heat pump Up to \$12,000
Windows and doors Get \$100 back on each qualified window and door	Smart thermostat Get \$75
Air sealing Up to \$250	Solar panels and battery storage Up to \$10,000
Heat pump water heaters Get \$500 back on qualified heat pump water heaters	

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Full List of Programs

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Programs Accessible for Individuals+

- Homeowners, Tenants, Small Business Owners

For more information follow the links provided



Programs accessible for Individuals+	Who can Apply?	On Reserve?	Type of Program	Program Providers	Links
Ontario Electricity Rebate (OER)	Households, Farms, Long-term care homes, small businesses	Yes	Rebate on Energy Bill	Ontario Energy Board (OEB)	For more info
Energy Affordability Program (EAP)	Homeowners, Tenants with consent from the building owner/manager, Social Housing Providers, Income eligible Indigenous people connected to the grid	Yes	Program that provides energy efficient appliances, upgrades to home, customized kits may need a free energy assessment	Independent Electricity Systems Operator (IESO)	For more info
Low-income Energy Assistance Program (LEAP)	Electricity or Natural Gas customers in arrears, threat of disconnection or has been disconnected.	Yes	Assistance to pay for your energy bill	Ontario Energy Board (OEB)	For more info
Ontario Electricity Support Program (OESP)	Low-income Households Electricity Utility Customers	Yes	An ongoing credit added to your Electricity Bill for 2 years	Ontario Energy Board (OEB)	For more info

Peak Perk Program	Any one with a Smart Thermostat (other programs can set you up with one) and a Wi-Fi connection.	Yes	Ongoing Smart Thermostat Rewards Program	Independent Electricity Systems Operator (IESO)	For more info
Home Winterproofing Program (HWP)	Low to medium income Homeowners, Tenants who have homeowner's written permission. Not limited to Enbridge customers If you qualify for EAP (and/or other programs)	Yes	Free energy efficient upgrades for your home. Draft proofing, insulation, smart thermostats etc.	Enbridge	For more info
First Nations Delivery Credit	Credit automatically added to bill when customer registers with their status card	Only On-Rez	Electricity Bill Credit	Energy Provider & Ontario Government (Ministry of Energy)	For more info
Credits on your bill (Additional to other credits)	Customers of: - Hydro One (low and medium density customers) - Northern Ontario Wires - Chapleau Public Utilities Corporation - Sioux Lookout Hydro - InnPower - Atikokan Hydro - Algoma Power	For more information contact your energy delivery service	Electricity Bill Credit	List of energy deliverers in previous column	For more info contact your energy delivery service

Ontario Energy and Property Tax Benefit	Low to moderate income tenants and homeowners. Applied through Ontario Tax Benefits	Yes	Tax Benefit apply when filing taxes	Ontario Tax Benefit	For more info
Northern Ontario Energy Credit	If you live in " Northern Ontario "	Yes	Tax Benefit apply when filing taxes	Ontario Tax Benefit	For more info
Residential Rehabilitation Assistance Program (RRAP)	First Nations and First Nations members who need major repairs to their homes. Must meet low-income household requirements	Only On Rez	Financial Support for substandard housing on reservations, to bring them up to the minimum health and safety standards	Canadian Mortgage and Housing Corporation (CMHC)	For more info
Canada Greener Homes Loans	Homeowners living in primary residence, have a good credit history and aren't under: a consumer proposal an orderly payment of debt program a bankruptcy or equivalent insolvency proceeding	Yes	Interest free financing to help people make their homes more energy efficient and comfortable.	Natural Resources Canada (NRCAN)	For more info
Oil to Heat Pump Affordability Program	Homes heated by oil, household income below or at the median after taxes	Yes	Funding up to \$10,000 to switch from oil to electric cold climate air source heat pumps	Natural Resources Canada (NRCAN)	For more info
Main Directory of Energy Efficiency and Alternative Energy Programs in Canada	A directory to for Residential, Industrial, Commercial, Institutional, Transportation and Agriculture	Yes	A directory to find Subsidies and Programs related to each sector.	Natural Resources Canada (NRCAN)	For more info

Small Business Program	Small Business Owners looking for energy efficiency and savings	Not specified	No cost Energy Efficiency Upgrades to your small business	Independent Electricity Systems Operator (IESO)	For more info
HomeEnergySaver Program	Receive an incentive for the purchase and installation of a new heat pump.	Yes	Incentive	SaveOnEnergy	For more info



Programs Accessible for Groups

- First Nations, Community Organizations, Businesses

For more information follow the links provided



Programs accessible for Groups	Who can Apply?	On Reserve?	Type of Program	Program Providers	Links
Ontario Electricity Rebate (OER)	Households, Farms, Long-term care homes, small businesses	Yes	Rebate on Energy Bill	Ontario Energy Board (OEB)	For more info
Energy Affordability Program (EAP)	Homeowners, Tenants with consent from the building owner/manager, Social Housing Providers , Income eligible Indigenous people connected with IESO	Yes	Program that provides energy efficient appliances, upgrades to home, customized kits may need a free energy assessment	Independent Electricity Systems Operator (IESO)	For more info
Credits on your bill (Additional to other credits)	Customers of: - Hydro One (low and medium density customers) - Northern Ontario Wires - Chapleau Public Utilities Corporation - Sioux Lookout Hydro - InnPower - Atikokan Hydro - Algoma Power	For more information contact your energy delivery service	Electricity Bill Credit	List of energy deliverers in previous column	For more information contact your energy delivery service
Residential Rehabilitation Assistance Program – Regular (RRAP)	First Nations and First Nations members who need major repairs to their homes. Must meet low-income household requirements	Only On Rez	Financial Support for substandard housing on reservations, to bring them up to the minimum health and safety standards	Canadian Mortgage and Housing Corporation (CMHC)	For more info

Canada Greener Homes Loans	Indigenous government or organization e.g., band councils, land claim organizations Housing management body and other representative or; Indigenous service delivery organization with formal partnerships with Indigenous governments or organizations.	Yes	Interest free financing to help people make their homes more energy efficient and comfortable.	NRCAN	For more info
Main Directory of Energy Efficiency and Alternative Energy Programs in Canada	A directory to for Residential, Industrial, Commercial, Institutional, Transportation and Agriculture	Yes	A directory to find Subsidies and Programs related to each sector.	Natural Resources Canada (NRCAN)	For more info
Small Business Program	Small Business Owners looking for energy efficiency and savings	Not specified	No cost Energy Efficiency Upgrades to your small business	Independent Electricity Systems Operator (IESO)	For more info
Retrofit Program	Businesses, commercial, institutional, social housing, apartments, agricultural	Not Specified	Financial Incentive to get businesses, social housing, warehouses, institutions, agricultural buildings, etc. to retrofit with new energy saving equipment. Lighting, HVAC, etc.	Independent Electricity Systems Operator (IESO)	For more info
First Nations Community Building Retrofit Program	First Nation band-owned community, commercial, institutional buildings	On Rez Only	Financial and Technical Support for First Nation to undertake Energy Efficiency Projects (330,000\$ cap)	Independent Electricity Systems Operator (IESO)	For more info

Remote First Nations Energy Efficiency Program (RFNEEP)	Homes and Businesses in these First Nations: • Bearskin Lake First Nation • Deer Lake First Nation • Keewaywin First Nation • Kingfisher Lake First Nation • Kitchenuhmayk oosib Inninuwig • Muskrat Dam First Nation • North Spirit Lake First Nation • Pikangikum First Nation • Poplar Hill First Nation • Sandy Lake First Nation • Wapekeka First Nation • Wawakapewin First Nation	On Rez Only	No cost home efficiency upgrade for remote First Nations that have signed on	Independent Electricity Systems Operator (IESO)	For more info
Food Service Distributer Discount Program	Awaiting clarification for community buildings, community centers, rec centers, etc.				For more info
Commercial Custom Retrofit Program	Commercial buildings not limited to commercial, multi-unit residential, educational and institutional buildings. Located in the Enbridge Gas service area, including areas previously served by Union Gas. Project eligibility must first be confirmed by an Enbridge	Reserves that are in the Enbridge Gas service area including areas previously served by Union Gas.	Support to identify and prioritize energy efficiency projects. Types of retrofit projects: Boilers, Water heating systems, Building automation systems, Heat recovery Upon project completion, get an incentive that covers up to 50 percent of energy	Enbridge	For more info

	Gas Energy Solutions Advisor .		efficiency upgrade costs, up to \$100,000 per project.		
Pre-retrofit Funding for Mult-unit residential buildings	- Community housing providers such as non-profit housing organizations, public housing agencies and rental co-operatives - Indigenous governments and organizations including First Nations, Tribal Councils and Indigenous housing providers - Provincial, territorial and municipal governments	Yes	Up to \$130,000 for Pre-retrofit activities. Short application windows, revisit regularly.	Canadian Mortgage and House Company (CMHC)	For more info
Retrofit funding for multi-unit residential buildings	- Community housing providers such as non-profit housing organizations, public housing agencies and rental co-operatives - Indigenous governments and organizations including First Nations, Tribal Councils and Indigenous housing providers - Provincial, territorial and municipal governments	Yes	Forgivable and low-interest repayable loans are available through a callout application-based process. CMHC will fund 100% of eligible retrofit costs, up to \$170,000 per unit (repayable and forgivable loans combined). Forgivable loans will be the lesser of: \$85,000 per unit, or Eighty percent (80%) of eligible retrofit costs. Projected energy savings should help offset repayable loan requirements	Canadian Mortgage Housing Corporation (CMHC)	For more info

Affordable Housing Multi-Residential Program	This program is for social and municipal housing providers, shelters, co-ops and eligible market-rate multi-family buildings. Eligible market-rate multi-family buildings will need to demonstrate either at least 30 percent of units are rented at less than 80 percent of the median market rent, or the building has participated in a federal, provincial, or municipal affordable housing funding program in the last 5 years.	Not Specified	An experienced team will help housing providers to implement energy-efficiency projects from end to end. Upon project completion, get an incentive that covers up to 75 percent of energy efficiency upgrade costs, up to \$200,000 per project.	Enbridge	For more info
Green Municipal Fund (GMF)	Project partners of municipalities, including private-sector entities, not-for-profit organizations, and Indigenous communities	Yes	Project partners of municipalities, including private-sector entities, not-for-profit organizations and Indigenous communities	Federation of Canadian Municipalities (FCM)	For more info
First Nation On-Reserve Housing Program	Funds to build and renovate homes, maintenance, insurance, debt servicing and the planning and management of a housing portfolio. Does not cover the full cost of housing. First Nations communities and their residents are also expected to secure funding from other sources for their housing needs including shelter charges and private-sector loans.	Yes	First Nations in all provinces and Yukon that receive annual housing funding allocations through ISC's 1996 On-Reserve Housing Policy do not need to apply.	Indigenous Services Canada	For more info

Ontario Electricity Rebate (OER)

[The Ontario Electricity Rebate \(OER\)](#) is provided to eligible customers, including:

- households
- farms
- long-term care homes
- small businesses

The rebate is automatic for most customers and appears on bills as a separate line item.

Effective November 1, 2024, the OER is providing eligible consumers with an 13.1% rebate from the province on the subtotal of their electricity bill.

Read more [here](#).

Energy Affordability Program (EAP)

[The Energy Affordability Program](#) is an initiative by Save On Energy (through the IESO) that provides support to eligible electricity consumers by helping them identify opportunities to help them save energy, receive upgrades, and replace eligible appliances. If consumers do not meet the eligibility requirements for this stream of support, they may still be eligible to receive an Energy Saving Kit, which provides items that can help manage energy costs and improve home comfort. **This is one of the most popular energy programs and we highly encourage all who are grid-connected to check if they are eligible.**

The Energy Affordability Program (EAP) is available to:

- Homeowners
- Tenants (with the consent of building owner or manager)
- Social housing providers
- Income-eligible Indigenous people connected to the Independent Electricity System Operator (IESO)-controlled electricity grid, including within on-reserve First Nations communities

What the program provides:

- Participants may qualify for a free energy-needs assessment conducted by a trained energy professional, that will help identify energy-efficient upgrades available for their homes, such as replacement appliances and weather stripping.
- Other income-eligible participants may qualify for free energy-saving kits customized to meet their energy needs that could include energy-saving timers, faucet aerators and/or clothes drying lines.

Comprehensive Support

Depending on eligibility and the existing equipment within your home, you may receive:

- ENERGY STAR® certified LED light bulbs
- High-efficiency showerheads (standard and handheld)*
- Faucet aerators (kitchen and bathroom)*
- Drying line for clothes
- Energy-efficient refrigerator
- ENERGY STAR® certified window air conditioner
- ENERGY STAR® certified dehumidifiers
- ENERGY STAR® certified freezers
- Smart power strip
- Additional attic or basement insulation**
- Weatherstripping around doors and windows**
- Smart thermostat(s)**
- Cold climate air source heat pump**

*for homes with electric hot water heating

**for homes heated by electricity

To qualify for comprehensive support, the participant must be:

1. A resident of an eligible Social Housing property, OR
2. An individual who owns, rents or leases a residence, is listed as the primary or secondary utility account holder, AND meets ONE of the following criteria:
 - A. Has an annual household income for the previous year that does not exceed the following limits:

Number of people in the home	Before-tax household income
1	\$47,090
2	\$66,595
3	\$81,561
4	\$94,179
5	\$105,295

6	\$115,345
7+	\$124,586

B. Received one of the following types of assistance in the past 12 months:

- [Allowance for the Survivor](#)
- [Guaranteed Income Supplement](#)
- [Allowance for Seniors](#)
- [Ontario Works](#)
- [Ontario Disability Support Program \(ODSP\)](#)
- [Healthy Smiles Ontario Child Dental Program](#)

C. Received a [Low-Income Energy Assistance Program \(LEAP\)](#) grant or were part of the [Ontario Electricity Support Program \(OESP\)](#) **within the last 12 months.**

D. Any on-reserve community member.

Energy Saving Kits

Eligible households can receive a free energy saving kit with easy-to-install products to help you manage your energy costs and improve home comfort.

Each kit includes simple, energy-saving products that you can install yourself. With this kit, you can seal up the drafts around your windows and doors, save on lighting costs, and reduce your home's water use too.

What's Included

Each kit includes:

- LED light bulbs
- Weather stripping
- Handheld showerhead
- Retractable clothesline
- Faucet aerators
- LED night light
- You may also receive a block heater timer if you use a block heater for your vehicle.

Eligibility

To qualify for Energy Saving Kits, the participant must:

1. Be an individual who owns, rents or leases a residence in Ontario and is listed as the primary or secondary utility account holder

2. Have an annual household income for the previous year that does not exceed the following limits:

Number of people in the home	Before-tax household income
1	\$69,763
2	\$98,659
3	\$120,831
4	\$139,524
5	\$155,993
6	\$170,882

After applying, you'll receive your energy saving kit within three to six weeks by mail. There are no fees or shipping costs.

Low-income Energy Assistance Program (LEAP)

[Low-income Energy Assistance Program \(LEAP\)](#)

If you're behind on your electricity or natural gas bill and face having your service disconnected, you may qualify for emergency financial help through the Low-income Energy Assistance Program (LEAP). There are also customer service rules available that are specific to low-income households.

In order to qualify, your household income has to fall below a certain limit. The amount of income it takes to qualify depends on two factors:

- How many people live in the house
- Your combined household income

For example, a home with four people and an annual after-tax income of \$37,000 would be eligible for a LEAP Emergency Financial Assistance (EFA) grant. This chart shows if you are eligible.

LEAP EFA income eligibility criteria

Household after tax income (\$)	Number of people living in home						
	1	2	3	4	5	6	7
Less than 38,000	✓	✓	✓	✓	✓	✓	✓
38,001 - 54,000		✓	✓	✓	✓	✓	✓
54,001 - 65,000			✓	✓	✓	✓	✓
65,001 - 71,000					✓	✓	✓

Low-income customers can get **up to \$650** in emergency assistance for their electricity bills (\$**780** if your home is heated electrically) and **\$650** for their natural gas bills.

The assistance is only available if you are behind on your bill – **or in arrears** – and may face having your service disconnected. You cannot receive more money than you owe on your bill. Therefore, you may not receive the full amount of the grant.

****Effective February 27, 2023 – Through 2023, the OEB will provide ongoing flexibility in relation to eligibility criteria for the Low-income Energy Assistance Program – Emergency Financial Assistance (LEAP EFA). Specifically:**

- To be eligible for LEAP EFA, the applicant still needs to be in arrears but does not need to be in threat of disconnection or have been disconnected, and

The limitation on receiving LEAP EFA only once per year is waived, but the total amount received by a household may not exceed the maximum grant amount for the year

Ontario Electricity Support Program (OESP)

[Ontario Electricity Support Program \(OESP\)](#)

If you're a customer of an electricity utility and have a total household income that falls below a certain limit, you may qualify for a reduction on your electricity bill through the OESP. It's also available to people living in homes that have sub-meters (apartments, condos, co-ops and trailers, for example) where each unit has an individual meter and the resident's electricity bill comes from a company other than their utility.

You must apply for this program.

OESP Monthly Credit Amounts by Household Income Level (After Tax)

Household Income (After Tax)	Household Size (Number of people living in household)						
	1	2	3	4	5	6	7+
\$38,000 or less	\$45	\$45	\$51	\$57	\$63	\$75	\$75
\$38,001 – \$54,000		\$40	\$45	\$51	\$57	\$63	\$75
\$54,001 – \$65,000			\$35	\$40	\$45	\$51	\$57
\$65,001 – \$71,000					\$35	\$40	\$45

OESP Monthly Credit Amounts by Household Income Level (After Tax) – Energy Intensive

Household Income (After Tax)	Household Size (Number of people living in household)						
	1	2	3	4	5	6	7+
\$38,000 or less	\$68	\$68	\$75	\$83	\$90	\$113	\$113
\$38,001 - \$54,000		\$60	\$68	\$75	\$83	\$90	\$113
\$54,001 - \$65,000			\$52	\$60	\$68	\$75	\$83
\$65,001 - \$71,000					\$52	\$60	\$68

Customers eligible for the higher energy intensive on-bill credits include those using electric heating, those using certain medical devices that use a lot of electricity, and customers who are Indigenous or living with Indigenous family members.

How to apply

Step 1: Gather information

- Your electricity bill

- Names and birthdates of all the residents in your home as registered with the Canada Revenue Agency (CRA)
- Social Insurance Numbers (SINs), Individual Tax Numbers or temporary taxation numbers for all household members who are 18 and older.

Step 2: Complete the application

There are 3 ways to apply:

- Online – Apply now at OntarioElectricitySupport.ca and either complete the electronic consent form or mail the consent form to the address on the OESP website. (the CRA needs your consent to verify your income). This is the fastest way to apply.
- On Paper – Complete the application and sign the consent forms (the CRA needs your consent to verify your income). Mail them back to the address on the OESP website. You can download the documents from OntarioElectricitySupport.ca
- Through an Intake Agency – Contact a designated intake agency near you if you would like help with your application. There is no cost for this service. [Find an agency near you.](#)
- *Note: If you have not filed an income tax return recently, or if your situation has changed since you last filed, you must apply for OESP through an intake agency. You'll need to bring all of the documents listed in step 1 above, plus proof of your household income.*

Peak Perks Program

Peak Perks Program

Receive a \$75 virtual prepaid MasterCard® when you enroll your home or small business in Peak Perks™. Also receive a \$20 virtual prepaid MasterCard® each additional year you stay enrolled in the program.

How Peak Perks works

Participants in Peak Perks save with their smart thermostats by participating in brief, time-limited thermostat adjustments during periods of peak electricity demand that can occur on the hottest summer days.

- Peak Perks events will occur only on weekdays for up to three hours during periods of peak demand for electricity. Events will not take place on weekends or holidays.
- Events can occur up to 10 times between June and September.
- During an event, your thermostat will be automatically adjusted no more than two degrees Celsius to reduce your home or business's energy consumption.
- Prior to an event, your thermostat may be adjusted down slightly to pre-cool your home or business so that you remain comfortable while an event is taking place.

- You are always in control – you will be notified when an event occurs and can opt out at any time during an event from your thermostat provider’s mobile app, or by simply adjusting your smart thermostat back to your desired comfort level.
- Once an event ends, your thermostat will return to its original temperature setting.

Am I eligible?

To be eligible to participate in Peak Perks, you must:

1. Be a residential or small business electricity customer in Ontario* with central air conditioning or a rooftop unit that is controlled by your smart thermostat. Heat pumps that are part of central air conditioning are also eligible.
2. Be a business with 50 or fewer employees on site at the business at any point in time, under the full operating capacity of that business.
3. Have an eligible Wi-Fi enabled smart thermostat installed in your home or business.
4. Not be participating in another residential demand response program in Ontario where your thermostat is automatically adjusted to help maintain reliability of the electricity grid.

** Electricity customers who reside in Cornwall, Ontario are connected to the Hydro Quebec electricity grid and therefore are not eligible to participate in Peak Perks.*

[View the full list of eligible thermostat makes and models](#)

[Enroll today](#)

Don't have a smart thermostat?

- Enbridge customers can take advantage of [Enbridge's \\$75 instant discount](#) toward the purchase of a new smart thermostat.
- You may also qualify for a free smart thermostat as part of Save on Energy's [Energy Affordability Program](#).
- Check with your local electric utility for any rebates that may be available or look out for any deals offered by smart thermostat manufacturers.

And there's more!

Eligible Enercare customers who enroll in Peak Perks can receive an additional \$75 when they participate in [Enercare's Matching Program](#). Please visit Enercare's [website](#) for eligibility requirements.

Eligible Reliance customers who enroll in Peak Perks can receive an additional \$75 on enrollment and \$2- annually when they participate in the Reliance-Peak Perks Matching Program. Please visit [Reliance's Website](#) for eligibility requirements.

For more information about the program, please review the [program requirements](#), visit our [frequently asked questions](#) page, or email us at info@peakperks.ca.

Home Winterproofing Program (HWP)

Free energy upgrades for homes in need

Now streamlined into one simple application, the [Home Winterproofing Program](#) and the [Energy Affordability Program](#) offer energy-saving upgrades at no cost. If your home and household income levels qualify, you'll be eligible for insulation, draft proofing, smart thermostats, ENERGY STAR® certified appliances and more.

What's included

- A free home energy assessment by an authorized delivery agent
- Free energy-efficient upgrades, including insulation, draft proofing and a smart thermostat
- Quick, professional installation by our qualified contractors

Is your household eligible?

- You have an Enbridge Gas account in your name.
- Your home is heated with a natural gas furnace or boiler.
- You meet ONE of the following criteria:

Your household income fits within these levels:

Number of people in the home	Before-tax household income
1	\$47,090
2	\$66,595
3	\$81,561
4	\$94,179
5	\$105,295
6	\$115,345

Number of people in the home	Before-tax household income
7+	\$124,586

Or, you receive assistance from one of these government programs:

- Ontario Works
- Ontario Disability Support Program
- LEAP Emergency Financial Assistance Grant
- Guaranteed Income Supplement
- Allowance for Seniors
- Allowance for Survivors
- Healthy Smiles
- Ontario Electricity Support Program
- Energy Affordability Program (EAP), formerly known as the Home Assistance Program (HAP)

Homes built before 1980 have higher insulation and draft-proofing requirements.

Your home can still be eligible for a smart thermostat even if it does not meet the requirements for insulation and draft proofing.

How the program works

See if your home qualifies

[Apply online](#) or by phone at [1-844-770-3148](tel:1-844-770-3148). We work with authorized delivery agents across Ontario who will contact you with a few follow-up questions.

They'll ask for proof of income, such as a benefit statement or other supporting documents pertaining to your last [tax assessment](#). This will be kept confidential.

Schedule a quick home visit

An [authorized delivery agent](#) will visit your home to check whether it's properly insulated, or if air is escaping through windows and doors. This home energy assessment usually takes about two hours.

Free, professional installation

If we find that your home is eligible for free upgrades, our qualified contractors will install them at your convenience. It's quick and clean, and there's no cost to you.

Follow-up home visit

The same delivery agent will visit you again to make sure everything's working properly and to answer any follow-up questions.

First Nations Delivery Credit

Since July 1, 2017, the [First Nations Delivery Credit](#) has been applied to the bills of on-reserve First Nation residential customers. This credit is equal to 100% of the delivery charge, or the monthly service charge for utilities that don't have a separate delivery line. This means that each eligible customer saves approximately \$60 per month.

Eligible customers don't need to apply for the First Nations Delivery Credit if their local distribution company already exempts them from HST. The credit will automatically be applied to the bill. For customers who are eligible to be HST exempt – but are not registered yet – please contact your local distributor.

Credits On Your Bill

[Credits On Your Bill](#) - Most residential consumers, farms and many small businesses in Ontario will receive a reduction on their bill through the Ontario Electricity Rebate. You may also receive further reductions on your bill if you're a customer of:

- Hydro One ([low and medium density](#) customers)
- Northern Ontario Wires
- Chapleau Public Utilities Corporation
- Sioux Lookout Hydro
- InnPower
- Atikokan Hydro
- Algoma Power

The credit you receive will vary depending on your distribution company. Starting November 1, 2019, if you receive support through more than one provincial program, you will also see a separate message that summarizes the total Ontario support provided to help reduce your hydro bill.

Ontario Energy and Property Tax Credit

[Ontario Energy Property Tax Credit \(OEPTC\)](#)

The Ontario energy and property tax credit (OEPTC) is designed to help low- to moderate-income Ontario residents with the sales tax on energy and with property taxes.

You apply for the current-year OEPTC on your prior-year income tax and benefit return. For example, you would apply for the 2024 OEPTC on your 2023 income tax and benefit return by

completing [Form ON-BEN, Application for the 2024 Ontario Trillium Benefit and the Ontario Senior Homeowners' Property Tax Grant](#).

The OEPTC has two components: an energy component and a property tax component. You should apply for the OEPTC if you are eligible for either component. You may be eligible if you lived in Ontario on December 31, 2023, and at least one of the following applies:

- rent or property tax for your principal residence in Ontario was paid by or for you for 2023;
- accommodation costs for living in a public or non-profit long-term care home in Ontario were paid by or for you for 2023;
- home energy costs (for example, electricity, heat) for your principal residence on a reserve in Ontario were paid by or for you for 2023; or
- you lived in a designated university, college, or private school residence in Ontario in 2023.

Your 2024 OEPTC payments will be issued as part of the [OTB](#), usually on the 10th of each month, starting in July 2024, unless the following exceptions apply:

- If the 10th of the month falls on a weekend or statutory holiday, the OTB payment is issued on the last working day before the 10th.
- If, on your 2023 return, you chose to wait to get your 2024 OTB entitlement and your annual entitlement is over \$360, it will be issued in one payment at the end of the benefit year on June 10, 2025. See [question 9: Can I choose to get my OTB in one payment this year rather than monthly?](#) under OTB for more details.
- If your 2024 OTB annual entitlement is \$360 or less, it will be issued in one lump-sum payment in the first payment month (usually July).
- If your 2023 return is assessed after June 20, 2024, see [question 7: When will I get my 2024 OEPTC payments?](#), for when you can expect to receive your payment.

Note

- If, on December 31, 2023, you were 64 years of age or older and you owned and occupied a principal residence in Ontario, for which you or someone on your behalf paid property tax for 2023, you may also be eligible for the 2024 [Ontario senior homeowners' property tax grant](#).
- You may also be eligible for the 2024 [Northern Ontario energy credit](#) (NOEC) if you resided in Northern Ontario on December 31, 2023, and you (or someone on your behalf) paid:
 - rent or property tax for your principal residence in Northern Ontario for 2023;
 - accommodation costs for living in a public or non-profit long-term care home in Northern Ontario for 2023; or
 - home energy costs (for example, electricity, heat) for your principal residence on a reserve in Northern Ontario for 2023.

Important notice

If you would like to calculate your entitlement, please go to one of the two following links:

- [Ontario energy and property tax credit calculation sheets](#) and print and complete the applicable sheet; or
- [Child and family benefits calculator](#) and enter the requested information.

Northern Ontario Energy Credit

Northern Ontario Energy Credit (NOEC)

Important notice

If you would like to calculate your entitlement, please go to one of the two following links:

- [Northern Ontario energy credit calculation sheets](#) and print and complete the applicable sheet; or
- [Child and family benefits calculator](#) and enter the requested information.

The Northern Ontario energy credit (NOEC) is designed to help low- to moderate-income Northern Ontario residents with the higher energy costs they face living in the north.

You apply for the current-year NOEC on your prior-year income tax and benefit return. For example, you would apply for the 2024 NOEC on your 2023 income tax and benefit return by completing [Form ON-BEN, Application for the 2024 Ontario Trillium Benefit and the Ontario Senior Homeowners' Property Tax Grant](#).

You may be eligible if you lived in [Northern Ontario](#) on December 31, 2023, and you (or someone on your behalf) paid:

- rent or property tax for your principal residence in Northern Ontario for 2023;
- accommodation costs for living in a public or non-profit long-term care home in Northern Ontario for 2023; or
- home energy costs (for example, electricity, heat) for your principal residence on a reserve in Northern Ontario for 2023.

Your 2024 NOEC payments will be issued as part of the [OTB](#) on the 10th of each month, starting in July 2024, unless the following exceptions apply:

- If the 10th of the month falls on a weekend or statutory holiday, the OTB payment is issued on the last working day before the 10th.
- If, on your 2023 return, you chose to wait to get your 2024 OTB entitlement and your annual entitlement is over \$360, it will be issued in one payment at the end of the benefit year on June 10, 2025. See [question 9: Can I choose to get my OTB in one payment this year rather than monthly?](#) under OTB for more details.

- If your 2024 OTB annual entitlement is \$360 or less, it will be issued in one lump-sum payment in the first payment month (usually July).
- If your 2023 return is assessed after June 20, 2024, see [question 8: When will I get my 2024 NOEC payments?](#), for when you can expect to receive your monthly or lump sum payment.

Note

- If, on December 31, 2023, you were 64 years of age or older and you owned and occupied a principal residence in Ontario, for which you or someone on your behalf paid property tax for 2023, you may also be eligible for the 2024 [Ontario senior homeowners' property tax grant](#).
- You may also be eligible for the 2024 [Ontario energy and property tax credit](#) (OEPTC) if you lived in Ontario on December 31, 2023, and at least one of the following applies:
 - rent or property tax for your principal residence in Ontario was paid by or for you for 2023;
 - accommodation costs for living in a public or non-profit long-term care home in Ontario were paid by or for you for 2023;
 - home energy costs (for example, electricity, heat) for your principal residence on a reserve in Ontario were paid by or for you for 2023; or
 - you lived in a designated university, college, or private school residence in Ontario in 2023.

On-Reserve Residential Rehabilitation Assistance Program (RRAP)

Funding for major repairs, emergency repairs and adaptations to improve the health and safety of on-reserve housing.

Since January 2024, all streams of the [Residential Rehabilitation Assistance Program \(RRAP\)](#) will be consolidated into a single and enhanced program called the On-Reserve Residential Rehabilitation Assistance Program. *

This includes:

- Regular, Disabilities, Rental, Conversion, Secondary/Garden
- Emergency Repairs Program
- Home Adaptations for Seniors' Independence for First Nations

*The exception to this consolidation is the [Shelter Enhancement Program – Renovation Stream](#), which will continue to operate as a separate funding program.

Enhancing Support for First Nations through Unified Renovation Programs

The On-Reserve Residential Rehabilitation Assistance Program is a streamlined initiative improving support for First Nations' repairs and adaptations. It consolidates previous on-reserve repairs and adaptations programs, excluding the Shelter Enhancement Program – Renovation Stream, to simplify funding access and offer flexibility in housing management. The program will continue to prioritize and support:

- Low-income households, seniors, and individuals with disabilities
- Comprehensive assistance with major or emergency repairs to ensure ongoing health and safety for occupants
- Support for accessibility modifications and minor adaptations
- Assistance in the creation of additional space or the conversion of properties
- Ensuring the affordability of housing, where applicable

[On-Reserve Residential Rehabilitation Assistance Program | CMHC](#)

Fund Details

We offer financial support directly to First Nations to support your housing project with the following provisions:

1. **Maximum Funding:** We provide up to \$60,000 for each unit.
2. **Enhanced Funding:** If your property is located on-reserve in northern or remote areas or if the project includes accessibility work for Persons with Disabilities or minor adaptations for Seniors, the maximum funding amount may be increased by 25%.
3. **Contribution-Based Funding:** The financial support is provided in the form of a contribution. This means that the funds do not need to be repaid.

By taking advantage of this funding opportunity, you can receive the necessary financial assistance to support your housing project.

Eligibility Requirements

Eligibility for Financial Support

The application to this program is open to all First Nations, where funding may be applied to the First Nation and First Nation occupant owners. To qualify, the total household income of the occupants must be at or below the established limit, which is determined based on the location of the community. All approved funding goes directly to the First Nation only.

Financial support is available for the following types of homes:

- **Major or Emergency Repairs:** Homes that require significant repairs to ensure the continued health and safety of the occupants, including mould remediation.
- **Accessibility Modifications:** Homes that need modifications to improve accessibility for Persons with Disabilities or minor adaptations for Seniors.
- **Secondary/Garden Suites:** Homes that require modifications to create additional space, such as Secondary or Garden suites, to address overcrowding.

- **Conversion Projects:** Non-residential properties that need to be converted into residential units.
- **Affordability Measures:** Initiatives that ensure the affordability of housing, where applicable.

Important Notice Regarding Repairs

You must follow these guidelines to ensure eligibility for funding:

1. **Prior Repairs:** If you have already completed any of the repairs listed in your application before receiving written approval, they will only be eligible for funding if the work began after you submitted your application.
2. **Timelines for Work:** Once you receive approval, it is important to note the following timelines:
 - All approved work must commence within 3 months from the date of approval.
 - The entire scope of work must be completed within 12 months from the date of approval.
3. **Final Inspections:** CMHC may request a final inspection. For monitoring purposes, please take photos before starting your repairs and retain all invoices and quotes.

By adhering to these guidelines, you can maximize your chances of receiving funding for the necessary repairs.

Application Process

Please contact your [Indigenous and the Northern Housing Solutions Specialist](#) for more information on the application process. Your specialist can help you:

- determine program eligibility
- confirm that your project aligns with this program.
- explain the application, approval, and funding process.
- understand the required documents by:
 - assisting you to gather and complete the CMHC application documents.
 - assisting you with the application portal.
 - supporting you through the approval process.

Canada Greener Home Loans

The [Canada Greener Homes Loan](#) offers interest-free financing to help Canadians make their homes more energy efficient and comfortable. The loan can help you finance [eligible retrofits](#) that are recommended by an energy advisor and that have not yet been started.

IMPORTANT: You should not start any retrofit work before your loan application has been submitted. Any retrofits started before submitting your loan application are ineligible.

Loan details

Maximum: \$40,000

Minimum: \$5,000

Repayment term: 10 years, interest-free

Loan type: Unsecured personal loan on approved credit

A maximum of one loan is available per eligible property and homeowner.

The maximum eligible loan amount is calculated based on the retrofits selected in the application and the quotes for this work. The eligible amount is capped based on industry standards and market norms. The maximum eligible loan amount may be less than your quoted cost, in which case you will be responsible for funding any difference.

Once approved, a portion of the loan can be delivered up front to assist in paying any deposits required by your contractor. The balance of the loan will be delivered after the retrofits have been completed and verified through a post-retrofit evaluation.

You cannot apply for a loan for the following:

- work that has already been started or completed
- retrofits that were not recommended in your pre-retrofit evaluation
- retrofits that are not included in your application (that is, you must not add additional retrofits to your loan application after it has been approved)
- retrofits that are not eligible for a Canada Greener Homes Grant

Eligibility

All loan applicants

There are some eligibility requirements to meet before applying for the loan:

- 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

Low-rise multi-unit residential buildings

Individual homeowners living in a low-rise multi-unit residential building (MURB) must meet the [additional eligibility criteria for MURBs](#).

Indigenous group applicants

- You are eligible to register multiple homes

- You must own the home(s) or have a formal partnership to represent the owners, but the homes do not need to be the owner's primary residence
- Your home must be occupied by an Indigenous household
- You must select at least one eligible retrofit for each property subject to the loan

Applying as an Indigenous government or organization?

Find dedicated support for your application by calling: 1-866-292-9517

Northern and off-grid communities

Canadians living in northern and off-grid communities face specific challenges when it comes to completing home retrofits, including higher equipment and labour costs. To help with this, all retrofit amounts have been adjusted to provide an additional 30% for northern and off-grid communities.

Additionally, homeowners living in northern and off-grid communities are eligible for replacements of existing fossil-fuel burning equipment. Further, homeowners living in a northern community are eligible for additional insulation measures (attic, ceiling, and exposed floor insulation).

[More information for northern and off-grid communities](#)

Loan application tips:

Ensuring your application is **complete and accurate** will improve processing time and allow you to start your retrofits sooner.

1. You cannot start any work until your loan application has been **submitted**. Any retrofits started before submitting your application are ineligible.

We recommend that you do not start any work before your loan application has been **approved**. If you choose to begin your retrofits before your loan application is approved, you are responsible for all costs if your application is declined.

2. Submitting an application with incomplete and/or inaccurate information will cause delays. Do not submit your loan application with missing documents or incomplete information.
3. Your loan application must include all retrofits that you plan to complete. Retrofits that are not included in your loan application cannot be added later.

If you include retrofits in your application that you later decide not to complete, these will be subtracted from your loan before final funding. The adjusted loan amount must be at least \$5,000 to remain eligible.

4. Make sure that the quotes from contractors are clear and show the cost of the eligible energy efficient retrofits.

The maximum eligible loan amount is calculated based on the retrofits selected in the application and the quotes for this work. The eligible amount is capped based on industry

standards and market norms. The maximum eligible loan amount may be less than your quoted cost, in which case, you will be responsible for funding the difference.

Upfront costs

Once approved, up to 15%* of the loan can be delivered up front if a deposit is required by your contractor. The initial advance is only available for retrofits that require a deposit. The balance of the loan will be delivered once the retrofits have been completed and verified through a post-retrofit evaluation.

You can request the initial advance during your application by uploading the quotes from contractors and entering the deposit amounts required to do the retrofit.

*The initial advance is increased to 25% if your property is located in the North or off-grid.

How to apply

1. Find a service organization and schedule a pre-retrofit evaluation of your home

Please begin by visiting the directory of service organizations to find one in your area:

- [Find service organizations for existing homes](#)
- [Residents of Nova Scotia](#)
- [Residents of Quebec](#)

An energy advisor will evaluate your home and make recommendations on how to make it more energy-efficient 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.

Begin by speaking with contractors and obtain at least 1-3 quotes for each of the retrofits in your plan. Make sure that the quotes clearly show the itemized cost of eligible retrofits. All quotes must be clear and legible and must:

- provide a detailed summary of the costs of the work to be completed
- identify any deposits required by the contractor
- include the name and contact details for the contractors completing the work

Only costs directly related to retrofits recommended in your pre-retrofit evaluation are eligible for the loan. The maximum eligible loan amount may be less than your quoted costs in which case you will be responsible for paying any difference.

Important: Be aware of high-pressure sales tactics. Take your time to plan your retrofits, gather quotes and interview contractors.

Do-it-yourself (DIY) retrofits

Before you begin, [know which retrofits require a licensed and trained professional](#). You are responsible for ensuring that retrofits completed are eligible for the program. Whenever possible, we recommend that you have a licensed and trained professional working on your home.

If you are completing any retrofits yourself, you must provide a detailed summary of all materials excluding labor. Personal labour costs are not eligible. All products must be purchased in Canada and online purchases are eligible only if they are ordered from an online distributor located in Canada. You will be required to provide all receipts later.

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

[Apply for a Canada Greener Homes Loan](#)

CMHC has contracted [Intellifi](#) to deliver Canada Greener Homes Loans. If you are a loan applicant and require assistance, Intellifi is available to assist you once you begin your application.

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.

Oil to Heat Pump Affordability Program

Oil to Heat Pump Affordability Program

Is your home heated by oil? Is your household at or below the median household after-tax income?

Canadian homeowners who answer “yes” may be eligible to receive an upfront payment of up-to-\$10,000 to switch from oil heating to new, energy-efficient heat pumps.

The Oil to Heat Pump Affordability (OHPA) program helps homeowners who are currently heating their homes with oil, transition to eligible electric heat pump systems. Making the switch can help you save thousands of dollars on your heating bills every year and help reduce greenhouse gas emissions.

What is available through the Program

Up to \$10,000

Available to eligible homeowners across Canada for the purchase and installation of eligible heat pump systems, and any of the following associated eligible measures related to the installation:

- Necessary electrical and mechanical upgrades to your home for new electric heat pump system
- Installation of outdoor piping loops for ground source heat pumps
- The safe removal of your oil tank
- Installation of a supplemental electric heating system (as required)
- Switching over other oil-using household systems, such as an electric water heater (where necessary)

Upfront payment

For homeowners across Canada

Following the approval of your application, you will receive a cheque. In most cases, this means you will receive your funds in advance of having to pay for any of the related costs.

The upfront payment is applicable for homeowners throughout Canada where the program is delivered exclusively by the federal government. This includes all provinces and territories except for those on the list of [participating provinces/territories](#). If your province or territory is listed, refer to your [provincial/territorial program](#) for its specific process.

The funding can be combined with additional financial assistance from other existing federal, provincial, territorial, and utility programs. All eligibility requirements must be met throughout the program to ensure a successful journey. This includes complying with the mandatory technical requirements and conditions and completing an attestation form. Refer to the [eligibility criteria page](#) for details.

Eligibility criteria

You are eligible for the Oil to Heat Pump Affordability program if:

- your household income must qualify as median or below, after taxes
[Check if your income level is eligible](#)
- your home must be eligible
[Check if your house is an eligible property type](#)
- you are a primary resident and owner of your home
- you heat your home with oil
- you have recent receipts for the purchase of at least 500 litres of heating oil to heat your home in the past 12 months leading up to the time of application
- you can complete the work within 6 months of receiving the upfront payment
- your home is connected to an integrated electricity grid (for example, the North American electricity grid)

Main Directory of Energy Efficiency and Alternative Energy Programs in Canada

[Main Directory of Energy Efficiency and Alternative Energy Programs in Canada](#)

This Directory is an on-line inventory of programs to promote the efficient use or conservation of energy at the end-use level and/or the use of alternative energy in Canada. It covers programs

offered by the Government of Canada, provincial and territorial governments, major Canadian municipalities and major electric and gas utilities and companies.

Small Business Program

The Save on Energy [Small Business Program](#) is designed to help small businesses across Ontario make equipment improvements to reduce their energy consumption, at no cost. This program is different from the Retrofit program in that it is targeted towards small businesses, as opposed to medium-large businesses. An investment in energy-efficient equipment upgrades is an investment in enhancing your customers' experience, employee satisfaction and your bottom line.

Eligibility

- Businesses with an operating capacity of 50 or fewer employees.
- Participants in the former Save on Energy Small Business Lighting program, Refrigeration Efficiency program, Business Refrigeration Incentive program, and RTUsaver program may be eligible for certain upgrades.
- Businesses that have previously participated and received funding may qualify to receive additional upgrades at no-cost.
- Businesses that participated in a Save on Energy program before April 1, 2019 are eligible to reapply.

Note:

Certain upgrades that exceed \$3,000 for lighting measures and \$2,500 for non-lighting measures may qualify for additional incentives (refer to the [Eligible Measures List](#) for all upgrades available).

Here's how it works

The Small Business Program is a simple and easy solution to improve the energy efficiency of your business. Here's how it works:

1. Call 1-833-825-7283 or [complete this form](#) to schedule a free on-site assessment to identify energy-efficiency opportunities for your business, including lighting, refrigeration and smart thermostat upgrades.
2. After the assessment, you will be presented with options for energy-efficient upgrades that can be installed in your business, free of charge. If you choose to proceed, you will be sent a participant agreement and work order for your review and signature.

3. Qualified Save on Energy delivery partners will handle the entire installation process on your behalf – everything from searching for a qualified contractor to obtaining quotes and scheduling installations, and even project management of the retrofit and clean-up.

HomeEnergySaver Program

The [HomeEnergySaver](#) program offers incentives to Ontario homeowners with electrically heated homes located in eligible areas to purchase and install a heat pump. The distinction between this program and the heat pump offered in the Energy Affordability Program is there is no income requirement for the HES Program.

Available incentives

Participants are limited to one heat pump incentive and one smart thermostat incentive per home.

Home Upgrade	Incentive
Mini-split cold climate air source heat pump	\$2,500
Multi-split cold climate air source heat pump (2 heads)	\$2,500
Multi-split cold climate air source heat pump (3 to 4 heads)	\$5,000
Central cold climate air source heat pump	\$5,000
Ground source heat pump	\$10,000
Smart thermostat (available with verified installation of a heat pump)	\$75
Mini-split cold climate air source heat pump	\$2,500

Eligibility

You are eligible for the HomeEnergySaver program if:

- Your home is located in an eligible postal code ([see below](#)).
- You own the home.
- Your home is one of the following:
 - Single family dwelling
 - Semi-detached
 - Duplex
 - Row/townhouse
 - Apartment/condo unit in a building 3 storeys or shorter
- Your home was built *before* February 26, 2024.
- Your home's primary heating system is electric.

How it works

Step 1: Before you begin

Determine if you qualify for the program.

Then, find a contractor registered with the program to properly size and install your heat pump.

Your contractor can also submit the HomeEnergySaver application forms on your behalf.

This program is open to all contractors who meet the program requirements. If you are working with a contractor who is not yet registered with the program, they can reach out to the program team at hespcontractors@summerhill.com to join.

Step 2: Complete the pre-installation form

Before you install your heat pump, let us know you are interested in receiving an incentive by completing the pre-installation form. Please note that the pre-installation form will not automatically save your answers — please review the application checklist to see everything you need for a successful submission.

Submitting the pre-installation form does not guarantee acceptance into the program. Once you receive approval, you will receive instructions on how to move forward with your application.

[Apply now](#)

Step 3: Install your heat pump

Work with your program-verified contractor to schedule the installation of your chosen heat pump.

Step 4: Submit your post-installation form

Let us know that you have successfully installed your heat pump within 90 days of installation. You will need to attach documentation such as your final invoice to your post-installation form. Please review the application checklist to see everything you need for a successful submission. Applications deemed incomplete will have an opportunity to update their submission within 10 business days. Participants with successful applications will receive notice of when they can expect to receive their incentive payment.

Retrofit Program

The Save on Energy [**Retrofit Program**](#) offers businesses incentives to upgrade equipment, reduce energy bills, lower carbon footprints and enhance staff comfort. The program offers financial incentives through various streams.

Custom Stream

The custom stream offers financial incentives for businesses to undertake larger, more complex retrofit projects, that are more reflective of the participant's actual operating conditions. The custom stream is structured to accommodate a wide range of project types to help participants capture greater energy savings.

Prescriptive Stream

The prescriptive stream offers financial incentives for targeted retrofits, helping participants upgrade to more energy-efficient equipment. The prescriptive stream, which focuses on commonly used products and technologies, is suitable for more typical upgrades of equipment.

Businesses can receive incentives for a variety of energy-efficient measures available in three areas: Lighting, HVAC, and Manufacturing and other equipment.

NEW

Greenhouse Stream

Incentives are available as part of the Retrofit program for horticulture lighting, both top lighting and inter-lighting, and advanced lighting controls for greenhouses across the province. For Greenhouses in the Southwest region of the province, incentives are available for Distributed Energy Resources (DERs), including incentives for photovoltaic (PV) systems in combination with battery storage.

Incentives for Distributed Energy Resources in Ottawa

The Save on Energy Retrofit program is offering an incentive of \$860/kW AC for the installation of large solar photovoltaic (PV) systems for businesses in Ottawa. This incentive is intended for

commercial, industrial and institutional participants who are interested in behind-the-meter solar installations to displace their load and reduce their demand on the grid.

Eligibility

Retrofit incentives are available to owners or lessees* of:

- commercial spaces or buildings, such as offices, retail and grocery stores, restaurants, hotels and warehouses
- industrial facilities, in sectors such as food and beverage, automotive, plastics, steel, mining, paper and chemical industries, among others
- institutional buildings, including hospitals, universities, municipal facilities
- multi-family buildings, such as apartments (including social housing) or condominiums
- agricultural facilities, such as dairy, swine and poultry farms, greenhouses and nurseries, among others.

*If you lease, you must have the owner's consent or authorization to participate.

What types of projects are eligible?

Projects eligible for the Retrofit program are generally those that provide sustainable, measurable and verifiable reductions in peak electricity demand and electricity consumption.

Project incentives are available for a variety of products and technologies to continue to help businesses save on energy costs and increase their competitiveness.

Examples of eligible projects include:

- lighting controls
- HVAC redesign
- chiller replacement
- variable-speed drive installations
- custom equipment retrofits

First Nations Community Building Retrofit Program

The Save on Energy [First Nations Community Building Retrofit Program \(FNCBRP\)](#) provides funding and technical support to on-reserve First Nation communities to undertake energy-efficiency projects. These projects are intended to help communities improve the energy efficiency of their band-owned commercial and institutional facilities, manage their electricity use more effectively, and save on energy costs.

What does the program offer?

The FNCBRP offers, at no cost to eligible participating communities:

- **Up to \$330,000 in funding** for the installation of energy-efficiency upgrades in on-reserve band-owned and operated commercial and institutional buildings.
- **On-site energy assessments and an audit report** identifying energy-efficiency projects in up to 15 facilities chosen by the participant.
- **A community benchmark report** to compare the energy use of these facilities with other similar buildings with the goal of prioritizing them for further assessment.
- **Project support** from Save on Energy's program delivery partner with identifying, engaging and coordinating installation contractors.

This program is delivered through either a **direct install** or a **community install** approach to best suit community needs and preferences. More details on each approach is located [here](#).

Eligibility

- All on-reserve First Nations communities in Ontario connected to the provincial electricity grid are eligible to participate.
- Commercial and institutional facilities must be located on band-owned land and operated for the use and benefit of the community.
- An executed Band Council Resolution is required.

The full list of eligibility criteria can be found in the [program requirements](#).

Remote First Nations Energy Efficiency Program

The IESO's Save on Energy [Remote First Nations Energy-Efficiency Program \(RFNEEP\)](#) provides funding support to remote First Nations communities to implement energy-efficiency projects that will help them manage energy use more effectively to save on energy costs, and increase the comfort of their homes and businesses. With transmission connection now connecting many of these remote communities, now is an ideal time to build awareness about the benefits of energy efficiency.

How does the program work?

The RFNEEP follows a two-step process. The first step is a free energy audit for homes and businesses to assess how they use energy. Based on the results of the energy audit, qualified homes and businesses may receive no-cost energy-saving measures to help them manage energy use, save on energy costs and improve their comfort. Examples include Smart Power bars, refrigerators, chest freezers, dehumidifiers, insulation, and draft-proofing upgrades.

Who is eligible?

Homes and businesses in the following remote First Nations communities in Ontario that meet the program eligibility requirements can participate:

Bearskin Lake First Nation
Deer Lake First Nation
Keewaywin First Nation
Kingfisher Lake First Nation
Kitchenuhmaykoosib Inninuwug
Muskrat Dam First Nation
North Spirit Lake First Nation
Pikangikum First Nation
Poplar Hill First Nation
Sandy Lake First Nation
Wapekeka First Nation
Wawakapewin First Nation

How can I apply?

Program representatives will reach out to the Chief and Council of each eligible community to confirm their community's interest in participating in the program. After the Chief and Council confirm their community's participation in the program, eligible households or businesses who wish to participate will be asked to sign up. Representatives from the IESO's RFNEEP delivery partner will begin signing up households and businesses beginning this spring. During the application process, RFNEEP delivery partner representatives will review the program eligibility requirements, process and the participant agreement with applicants.

Food Service Distributer Discount Program

Food Service Distributer Discount Program

Instant discounts on your purchase of eligible energy-efficient commercial food service equipment. Up to \$1,250 off eligible equipment with lasting benefits.

No paperwork and no waiting. Receive upfront discounts on your purchase and improve your businesses' bottom line by reducing maintenance costs and receiving faster returns on your investments. Increase the reliability of your equipment by extending the life of your equipment and enjoy improved equipment features.

Eligibility

Instant discounts are available to commercial businesses that purchase eligible foodservice equipment from participating distributors/dealers for installation in their business.

Commercial Refrigeration

Eligible Electrical Equipment

- **ENERGY STAR® commercial refrigerators**

Designed for hot kitchens and frequent door openings, ENERGY STAR® refrigerators are up to 20 percent more efficient than standard refrigerators.

- **ENERGY STAR® commercial freezers**

Preserving a large stock of perishables is easier with ENERGY STAR® freezers, which use up to 20 percent less energy than standard freezers.

- **ENERGY STAR® commercial ice machines**

Essential for dining rooms and food displays, ENERGY STAR® ice machines are up to 10 percent more energy efficient and 20 percent more water efficient than standard ice machines.

Commercial Food Preparation

Eligible Natural Gas Equipment

- **Energy STAR® griddles**

Higher production capacity, improved uniformity across griddle plates and extended product lifetime over conventional griddle models.

- **High-efficiency conveyor ovens**

Eligible energy efficient conveyor ovens feature lower idle energy rates and have a minimum cooking efficiency of 37% - providing consistent cooking for similar and high-volume foods.

- **ENERGY STAR® combi ovens**

ENERGY STAR® models are on average 30 percent more energy efficient than standard models.

- **ENERGY STAR® fryers**

Featuring innovative design, ENERGY STAR® models have shorter cook times, are easier to clean and use up to 35 percent less energy on average.

- **ENERGY STAR® steam cookers**

With better insulation and more efficient steam delivery, high-efficiency models save up to 90 percent more water than standard models.

- **High-efficiency underfired broilers**

By providing more even heat distribution, underfired broilers can make food quality more consistent, reduce food safety concerns and save energy.

- **ENERGY STAR® rack ovens**

Reduce energy use up to 20 percent compared to standard ovens.

- **ENERGY STAR® convection ovens**

Higher insulations levels and improved door gaskets allow faster, more uniform cooking.

Here's how it works

1. Visit a participating distributor/dealer.
2. Purchase your eligible equipment and provide your installation address and business name at checkout.
3. Your participating distributor/dealer will apply your discount – no paperwork required.

Resources

Have a specific model in mind? Check our Qualified Products List to see if your model is eligible for a discount.

- [**Qualified Products List**](#)
[Eligible Electrical Refrigeration Equipment \(xlsx\)](#)
- [**Qualified Products List**](#)
[Eligible Natural Gas Food Preparation Equipment \(pdf\)](#)

Qualified Products Lists may be updated from time to time, without notice. Please contact or visit your participating distributor/dealer for more information on models that are eligible for discounts. Please see the website for participating distributors/dealers, from Thunder Bay to Windsor.

This program is delivered in collaboration with Enbridge Gas. Please visit the [Enbridge Gas](#) program web page for more information about discounts and participating distributors for natural gas equipment.

How to get started

Contact by phone at

1-855-838-7816

or email at

FoodServiceDiscount@ieso.ca.

Contact a [participating distributor](#) for more information about equipment prices and availability of eligible equipment models.

Commercial Custom Retrofit Program

[**Commercial Custom Retrofit Program**](#)

Speed up payback with incentives for energy efficiency.

The Commercial Custom Retrofit Program offers a range of incentives to help you upgrade to high – efficiency equipment. Working with you at every step, our Energy Solutions Advisor will help you identify opportunities, quantify potential savings and provide incentives to offset the

cost of upgrading to high efficiency equipment. Investing in energy-efficient retrofits will help you reduce costs, lower your carbon footprint and create a more comfortable environment.

Types of retrofit projects include boilers, water heating systems, building automation systems, heat recovery, and variable frequency drives.

What's in it for you?

- One-on-one expertise, at no cost to you.
- Support to identify and prioritize energy efficiency projects.
- Help to translate opportunities into measurable savings.

[Contact an Energy Solutions Advisor](#)

How the program works

Project scoping stage

Contact your Energy Services Advisor (ESA) early in the project planning stage to have your project pre-qualified and maximize the incentives available to you. We'll estimate natural gas savings based on the project details and provide an incentive quote. If you haven't already worked with an ESA, you'll be provided with one for support every step of the way, at no additional cost.

Purchase order stage

Contact your ESA and provide a copy of the purchase order. Submit completed technical input sheets with an estimated date of installation and commissioning.

Project commissioning

After the energy efficiency upgrade is commissioned and operational, your ESA will confirm final project details through a site inspection and/or by requesting a copy of the project invoice.

Incentive payment

Submit all required paperwork and receive your incentive cheque in 4 – 6 weeks.

Pre-Retrofit Funding for multi-unit residential buildings

[Pre-Retrofit Funding for multi-unit residential buildings](#)

Pre-Retrofit Funding for Canada Greener Affordable Housing provides funding for the activities required to support the preparation of a Canada Greener Affordable Housing – Retrofit Funding

application. If you're applying for the Pre-Retrofit Funding program, you need to plan to complete deep energy retrofits on your residential building(s).

Pre-Retrofit Funding covers activities that allow you to learn more about your building energy performance and what retrofits are required to meet deep energy retrofit targets. The maximum contribution is \$130,000 per project.

If funds remain following the review of applications received during the call-out window, CMHC may consider re-opening the application portal for additional project submissions on a first come first serve basis until the remaining budget has been committed.

Subsequent Pre-Retrofit Funding application call-out windows will be open for a period of 60 days.

IMPORTANT: If you already completed these activities and have the documentation showing that you can meet the climate objectives, you may be eligible for the [Retrofit Funding program](#).

Am I eligible?

To be eligible for this funding, you must have an affordable housing purpose and a proven mandate to provide housing to lower-income households or populations in need. This funding is open to:

- community housing providers such as non-profit housing organizations, public housing agencies and rental co-operatives
- Indigenous governments and organizations including First Nations, Tribal Councils and Indigenous housing providers
- provincial, territorial and municipal governments

Private market housing organizations are not eligible for this funding.

Eligible property types include:

- mixed income rental or mix-use with affordable rental housing
- community housing
- affordable rental housing
- Indigenous community housing and cultural spaces
- shelters, transitional and supportive housing
- single-room occupancy

NOTE: the non-residential component of the property is not to exceed 30% of total gross floor space.

Eligible housing types need to ensure that projects must:

- be primarily residential
- include at least 5 units or beds
- be a minimum age of 20 years old:

- Flexibility on building age may apply to Indigenous, Northern, or remote located organizations.

Eligible activities include, but aren't limited to:

- a building condition assessment (BCA) report
- an energy audit (ASHRAE 3 or equivalent)
- an energy modelling study
- project drawings and specifications
- engineering studies
- construction cost estimates
- developing a business case to demonstrate the benefits or impact of the retrofit
- environmental site assessments or a hazardous materials report
- site surveys

Upon your application submission, provide a quote for each eligible pre-retrofit funding activity you are interested in. Quotes need to include an estimated date the activity can start and finish.

NOTE: The completion of a BCA, an energy audit (ASHRAE 3 or equivalent) and an energy modelling study are 3 key activities needed for successful deep energy retrofit planning. They will inform you if you are eligible for Retrofit Funding.

If you are not requesting Pre-Retrofit funding for these activities, the reports from these activities must be recent and meet specific requirements as detailed in the required documentation list when applying for the Canada Greener Affordable Housing – Retrofit Funding.

Approval Process

Pre-application Documents

Review the required documentation to prepare for the call out window. You'll need to provide documents detailing:

- ownership
- financials
- requested activities

Application

1. Review the [required documentation checklist \(PDF\)](#). You must submit your [Integrity Declaration \(PDF\)](#).

Approval Process

1. CMHC will review projects for eligibility and prioritize (as needed) in as little as 30 days after the close of the application window.
2. You'll receive a contribution agreement confirming CMHC's conditional approval of funding for the project if your application is deemed complete, typically within 30 days.

3. You must provide required documentation 10 days before each draw down date. The contribution agreement outlines the process and any supporting documentation needed to request an advance from CMHC.

NOTE: Applicants are expected to submit invoices for eligible expenses in the same fiscal year as their approval.

Retrofit Funding for multi-unit residential buildings

[Canada Greener Affordable Housing – Retrofit Funding](#) provides access to low-interest repayable and forgivable loans for deep energy retrofits of multi-unit residential buildings.

The Canada Greener Affordable Housing – Retrofit Funding program is an important step in helping Canada reach its goal of net-zero emissions by 2050.

This program will address climate capability and resiliency to multi-unit (5+) residential buildings, by providing forgivable loans and low-interest loans to help finance building retrofit measures and activities needed to meet climate objectives, leading to deep reductions in energy consumption and GHG emissions.

Deep energy retrofits include projects that target:

- 70% reduction in energy consumption relative to pre-retrofit performance, and
- 80% reduction in greenhouse gas (GHG) emissions relative to pre-retrofit performance.

Am I eligible?

To be eligible for this funding, you must have an affordable housing purpose and a proven mandate to provide housing to lower-income households or populations in need. This funding is open to:

- community housing providers such as non-profit housing organizations, public housing agencies and rental co-operatives
- Indigenous governments and organizations including First Nations, Tribal Councils and Indigenous housing providers
- provincial, territorial and municipal governments

Private market housing organizations are not eligible for this funding.

Eligible property types:

- mixed income rental or mix-use with affordable rental housing
- community housing
- affordable rental housing
- Indigenous community housing and cultural spaces
- Shelters, transitional and supportive housing

- Single-room occupancy

PLEASE NOTE: The non-residential component of the property is not to exceed 30% of total gross floor space.

Eligible housing types need to ensure that projects must:

- be primarily residential
- include at least 5 units or beds
- be a minimum age of 20 years old:

Flexibility on building age may apply to Indigenous, Northern, or remote located organizations.

To qualify for Retrofit Funding, your project will need meet requirements for:

- energy efficiency
- financial viability
- retrofit type(s)

Energy Efficiency

Deep energy retrofits must target:

- 70% reduction in energy consumption relative to pre-retrofit performance, and
- 80% reduction in greenhouse gas (GHG) emissions relative to pre-retrofit performance.

Financial Viability

Minimum debt coverage ratio requirements:

- a debt coverage ratio of 1.00 for the residential loan component
- a debt coverage ratio of 1.40 for the non-residential loan component

Security

To qualify for Retrofit Funding, you need to provide security.

We accept first, second and pari passu mortgages

On-reserve applicants: In addition to a Ministerial Loan Guarantee, we will accept 4 other types of security. Refer to the pre-application guide for more details.

Fund Details

Up to \$1.1 billion in forgivable and low-interest repayable loans are available through a callout application-based process.

- CMHC will fund 100% of eligible retrofit costs, up to \$170,000 per unit (repayable and forgivable loans combined). Forgivable loans will be the lesser of:
 - \$85,000 per unit, or
 - Eighty percent (80%) of eligible retrofit costs.
- Projected energy savings should help offset repayable loan requirements.
- Funding will be available over 4 years starting in 2023-24.

Fill out the [Retrofit Funding Assessment Calculator \(XSL\)](#) and talk to your CMHC Specialist about project eligibility.

Repayable Loans

- Repayable loans will be low-interest and can be amortized up to the remaining economic life of the building (40 years maximum).
- The interest rate will be locked in at first advance for a 10-year term. At the end of this term, the loan can be renewed, and the rate will be reset and fixed for another 10 years.
- The loan will be closed to prepayment during the 10-year term.
- Payments will be interest-only until energy retrofits are completed. After the energy retrofits are completed, the principal and interest will be paid for the remainder of the loan's term.

Forgivable Loans

- Will be forgiven over 10 years.

Approvals Process

Pre-application Documents

Gather the required documentation now to apply for this program on June 1, 2023.

You'll need to provide documents that detail:

- professional reports stating how you are achieving the climate objectives
- detailed retrofit scope of work, including cost estimates for the project and timelines for completion

Review the [program highlight sheet \(PDF\)](#).

Application

1. Review the [required documentation checklist \(PDF\)](#).

You must submit the:

- [Retrofit Funding Assessment Calculator \(XSL\)](#)
- [Integrity Declaration \(PDF\)](#)
- [Energy Assessment Attestation \(PDF\)](#)

Approval Process

1. CMHC will review projects for eligibility and complete a financial analysis in as little as 60 days after the close of the application window. Processing of an application is contingent on receiving all required documentation upon application submission. If there is high demand for the Retrofit Funding, we'll prioritize funding based on:
 - achievement of environmental outcomes
 - project readiness (projects selected for funding are expected to start construction within 6 months)
2. You'll receive a loan agreement confirming CMHC's conditional approval of funding for the project if your application is deemed complete, typically within 30 days.
3. First advance (required documentation must be provided 10 days before each draw down date). The loan agreement will outline the process and any supporting documentation needed to request an advance from CMHC.

Project characteristics such as depth of energy consumption reductions, greenhouse gas emissions reductions, National Housing Strategy priority populations served, and number of units will be used to score applications.

You must satisfy advancing conditions within the set time frame, or you may be at risk of a cancellation of the application or changes to CMHC's funding commitment.

1. If your project is approved, you must agree to Canada Greener Affordable Housing reporting requirements. These are outlined in your funding agreement.
2. Approved projects will be required to benchmark the long-term energy performance of the retrofitted property once the retrofit work is complete using ENERGY STAR Portfolio Manager during the initial 10-year loan term.
3. Approved projects will be required to report actual energy use and associated GHG emissions to CMHC using ENERGY STAR Portfolio Manager at 2 points:
 - 1-year post-retrofit
 - 10-years post-retrofit

PLEASE NOTE: We may request utility bills as a proof of program compliance. Energy modelling analyses may be reviewed randomly or as a directed quality assurance review.

Affordable Housing Multi-Residential Program

[The Affordable Housing Multi-Residential Program](#) offers incentives to help you upgrade to high-efficiency equipment. Working with you at every step, our Energy Solutions Advisors are here to help you make capital improvement projects that will help you save energy and money and keep your building running optimally.

This program is for social and municipal housing providers, shelters, co-ops and eligible market-rate multi-family buildings. Eligible market-rate multi-family buildings will need to demonstrate either at least 30 percent of units are rented at less than 80 percent of the median market rent, determined by the Canadian Mortgage and Housing Corporation, based on the information gathered during rent roll review by Enbridge Gas, or the building has participated in a federal, provincial, or municipal affordable housing funding program in the last 5 years.

Benefits of boosting building performance include reducing your energy consumption and costs, minimizing your carbon footprint, boost reserve for other improvements, reduce capital costs with incentives, and enhance the comfort and well-being of your residents.

What's in it for you?

- Free expert help to identify energy-saving opportunities.
- Up to \$8,000 per building for an on-site energy assessment (up to \$40,000 per housing provider).

- Up to \$200,000 in incentives for energy-efficient boilers, water heaters, condensing MUAs and more.

Free in-suite upgrades, such as showerheads and heat reflector panels.

Custom engineering project incentives	
	Incentive
Custom projects that reduce natural gas consumption in your building. Examples include: insulation upgrades, heat recovery, boiler and related controls, control systems and building automation systems.	\$2.00/annual m ³ of natural gas saved
Get up to 75 percent of the energy efficiency upgrade costs up to a maximum of \$200,000 per project.	

How the program works

Project scoping stage

Contact your Energy Services Advisor (ESA) early in the project planning stage to have your project pre-qualified and maximize the incentives available to you. We'll estimate natural gas savings based on the project details and provide an incentive quote. If you haven't already worked with an ESA, you'll be provided with one for support every step of the way, at no additional cost.

Purchase order stage

Contact your ESA and provide a copy of the purchase order along with an estimated date of installation and commissioning of the project.

Project commissioning

After the energy efficiency upgrade is commissioned and operational, your ESA will confirm final project details through a site inspection and/or by requesting a copy of the project invoice.

Incentive payment

Submit all required paperwork and receive your incentive cheque in 4–6 weeks. buildings.

Fixed prescriptive incentives

To see per-unit incentives for equipment upgrades (both retrofit and new construction projects qualify), please visit the website.

Green Municipal Fund (GMF)

[Green Municipal Fund](#)

About GMF funding

No matter what stage of development you're at, we can help fund your next sustainability project—from plans and studies to pilots, capital projects and more. GMF has got you covered with end-to-end project funding available to communities of all sizes.

What does GMF fund?

GMF funds local sustainability projects that help municipalities adopt climate solutions faster. Our funding can cover between 50 and 80 percent of your eligible project costs.

GMF funding types

We offer grants for planning, studies and pilot projects. Loans are also available for capital projects, and most recipients receive an additional grant of up to 15% of their loan amount.

- **Early-stage planning:** Get support for the beginning stages of a project or foundational work. [Learn more](#)
- **Plans:** Develop strategies to deliver sustainable solutions in your community. [Learn more](#)
- **Studies:** Assess whether your project is technically and financially feasible, as well as its potential environmental, social and economic impact. [Learn more](#)
- **Pilot projects:** Evaluate a small-scale version of your project in real-life conditions. [Learn more](#)
- **Capital projects:** Implement a full-scale version of your project. [Learn more](#)

Who can apply?

- Canadian municipal governments
- Project partners of municipalities, including private-sector entities, not-for-profit organizations and Indigenous communities

Exceptions apply. See individual funding opportunities for more information.

How to apply

GMF accepts funding applications year-round through a two-stage process:

- **Stage 1:** Submit a pre-application form to determine the eligibility of your project. GMF will contact all applicants and eligible projects will be invited to submit a full application.
- **Stage 2:** Submit a full application with all the required supporting documents.

Get started

Looking for funding for your sustainability project? Use FCM's Funding Opportunity Finder to find compatible GMF funding that could suit your municipality. Select the responses that apply

best to you and receive suggestions for relevant funding opportunities. Then, connect with GMF to confirm your eligibility.

[Find funding for your project](#)

Explore all GMF funding

Wondering how GMF can support your next project? We've got you covered with the right type of project funding, from plans and studies to pilots, capital projects and more. Grants are available for planning, studies and pilot projects. Loans are available for capital projects, and most recipients receive an additional grant of up to 15% of their loan amount.

[Discover GMF's funding opportunities](#)

First Nations On-Reserve Housing Program

The [First Nations On-Reserve Housing Program](#) helps provide more and better quality housing in First Nations communities in most of Canada. In British Columbia, support for better quality housing is provided through the Housing Support Program (formerly known as New Approach for Housing Support).

About the program

Between April 2016 and June 30, 2024, Indigenous Services Canada (ISC) made targeted investments totaling \$2.43 billion to support [5,300 housing projects in 611 First Nations communities](#). This funding is in addition to about \$149.5 million already provided by ISC every year to First Nations to support a range of housing needs. First Nations and First Nations organizations continue to enhance their capacity to manage their on-reserve housing programs, including recruiting and retaining qualified housing managers. ISC recognizes the importance of housing management on reserve.

Budget 2022 committed an additional \$223 million over 5 years:

- \$157 million as a housing management subsidy to support the critical work of housing managers on reserve
- \$66 million over 3 years, beginning in 2024, to enhance housing management capacity on reserve through training, certification and the provision of technical services

This is the first time ISC has made a housing management subsidy available to First Nations. ISC does not cover the full cost of housing. First Nations communities and their residents are also expected to secure funding from other sources for their housing needs including shelter charges and private sector loans.

The On-Reserve Housing Program and the BC Housing Support Program are part of ISC's [Capital Facilities and Maintenance Program](#).

The Government of Canada also invests annually in other housing programs including Canada Mortgage and Housing Corporation's [On-Reserve Non-Profit Housing Program \(Section 95\)](#) and the [Residential Rehabilitation Assistance Program](#) (RRAP).

Who can apply

First Nations in all provinces and Yukon that receive annual housing funding allocations through ISC's 1996 On-Reserve Housing Policy do not need to apply.

Deadline

Annual funding allocations received under ISC's 1996 On-Reserve Housing Policy are provided to First Nations at the beginning of the fiscal year (April 1).

There is no deadline to submit an application under the B.C. Housing Support Program. Proposals can be submitted throughout the year.

How to apply

First Nations that receive annual housing funding allocations through ISC's 1996 On-Reserve Housing Policy do not need to apply.

On-Reserve Housing Policy

In 1996, the Government of Canada introduced the On-Reserve Housing Policy. It allows First Nations to play a key role in how, where and when housing funds are invested.

The 1996 policy's principles are:

- First Nations control
- First Nations expertise
- shared responsibilities
- increased access to private sector financing

The 1996 On-Reserve Housing Policy applies to First Nations in all provinces and Yukon, except for approximately 200 First Nations in British Columbia who did not opt into the Policy. In British Columbia, First Nations can apply for housing funding through the Housing Support Program, which allows smaller First Nations in British Columbia to receive fair access to funding.

Success stories

- [First Nations Housing Conference — Community Housing Recognition Awards 2020](#)
- [Pikangikum First Nation, Ontario — Community Safe Village](#)