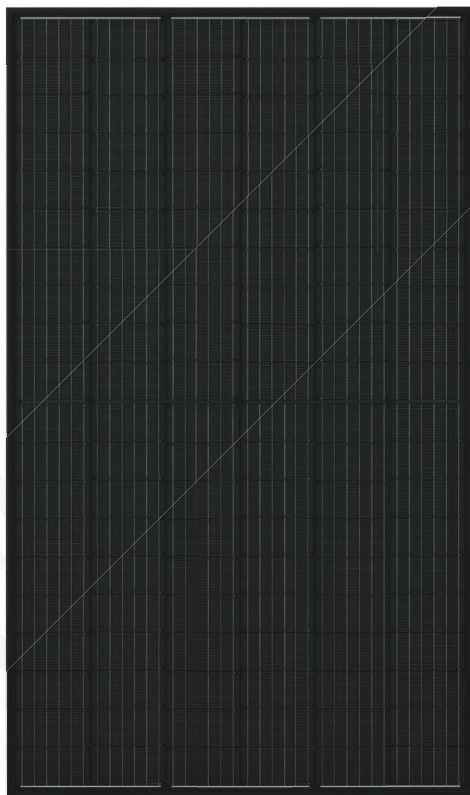




Full PDF Walkthrough

How to Apply for the Canada Greener Homes Loan

Version 1.1 - July 11th 2025



Please scan this QR code to
follow along in a video tutorial.

Canada Greener Homes Loan (CGHL) Guidelines

Step 1: Go to greener home website: <https://www.cghli.ca/home>
Click on Sign up/Register



Important! Always use the same login option and credentials to access the Greener Homes Loan Portal. If you use different credentials, you will be treated as a different user.

► Keep your personal information secure

Option 1: Sign-In

Sign in with your username and password.

Sign in

Option 2: Sign-Up

Don't have an account?

Register

Step 2: Create a username, password, & enter all your details

* Username

* Email Address

* First Name

* Last Name

* Preferred Phone Number

Secondary Phone Number

Your Password must be between eight and six one upper case letter, one lower case letter and 3 or more consecutive characters from your U

* Create Password

* Confirm Password

Continue

Clear All

Step 3: Create a few recovery questions and click Continue

Step 4: CGHL will send an activation link to your email. Click on this link

Step 5: Sign in to your account using the information you just set-up

Your Recovery Questions, Answers and Hints are used to help you recover your Password. Please complete all the required fields below to complete the registration process.


*** Select a Recovery Question**

*** My Recovery Answer**

*** My Memorable Person**

*** My Memorable Person Hint**

*** My Memorable Date (YYYY-MM-DD)**



Account Activation

An activation email was sent to the email address you used to register your account. Please check your email inbox and follow the instructions.

Important! Always use the same login option and credentials to access the Greener Homes Loan Portal. If you use different credentials, you will be treated as a different user.

► Keep your personal information secure


Option 1: Sign-In

Sign in with your username and password.

Option 2: Sign-Up

Don't have an account?

Step 6: Once you are signed in, click skip if you don't want to set up two-factor authentication



[Previous](#)

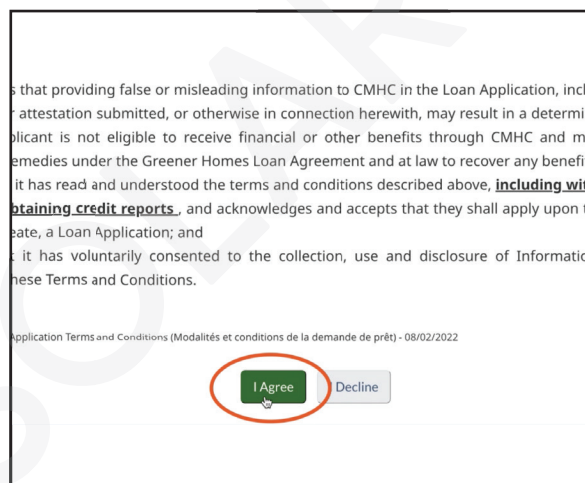
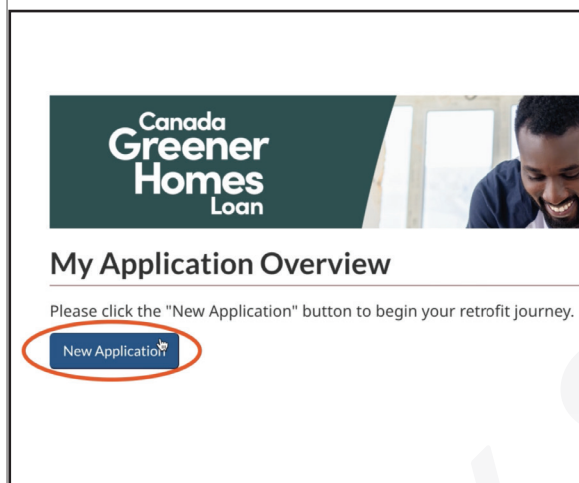
Protect your account with Two-Factor Authentication

* indicates a required

By enabling Two-Factor Authentication, you add an extra layer of security that prevents unauthorized access to your account. Once enabled, you will be required to enter both your Password and an authentication code in order to sign in to your account.

Two-Factor Authentication is not enabled yet.

- Step 7:**
- Click on New Application to begin the process
 - Read through the Terms & Conditions
 - Scroll to the bottom of the page
 - Click I agree to continue



- Step 8:**
- Click on your applicant type
 - Enter your Renovation Upgrade Report File Number. This would of been emailed to you on your Energy Report. Once entered you should see your file number and address will pop up
 - Click the box below to confirm you are eligible to apply for the CGHL (Canada Greener Homes Loan)
 - Click Continue

Canada Greener Homes Loan Eligibility

* indicates a required field

*** Applicant Type:**

☐ A homeowner applying in respect of a primary residence.

☐ An Indigenous Government or Organization applying on behalf of multiple properties.

*** Enter your Renovation Upgrade Report File Number ?**

ATTESTATIONS: You must be able to attest to all statements below in order to be eligible for a loan under the Canada Greener Homes Loan initiative:

- I am a Canadian citizen, Permanent Resident or Non-Permanent Resident who is legally authorized to work in Canada;

Step 9: Applicant Details

- Enter your date of birth
- Enter YES or NO for co-borrower. You can add a co-borrower if you want. If you do add the co-borrower, they will get a link emailed to them. They will fill out their part of the application. Always suggest to click "no" first. If your debt-credit ratio is too high then suggest to add a co-borrower to help lower debt-credit ratio. NOTE: If ratio is above 44%, a co-borrower will be required.
- If you do add a co-borrower, you must enter their name and email
- Click Continue

Applicant Details

* indicates a required field

Applicant

Email Address

Preferred Phone Number

Secondary Phone Number

* Date of Birth

Do you want to add a co-borrower?

- ☐ Yes
- ☐ No

Continue

Clear All

Back

Step 10: Property Details

- Ownership Type: Click on Freehold (full ownership, in Quebec)
- Occupancy Type: Click on Owner-Occupied
- Property Value: Enter Property Value
- Annual Taxes: Yearly Property Tax Cost
- Monthly Heating Cost: Average natural gas bill
- Mortgage Balance: Remainder balance of mortgage. (If paid off enter zero)
- Mortgage Payments: Mortgage cost
- Payment Frequency: Weekly, Bi-weekly, Monthly
- Maturity Date: Day your mortgage is paid off
- Click Continue

Property Tax Roll Number

* Ownership Type

* Occupancy Type

* Property Value ?

* Annual Taxes ?

Monthly Condo Fees ?

Monthly Heating Cost ?

Mortgage Balance ?

Mortgage Payment ?

Payment Frequency

Maturity Date

Continue

Back

Step 11: Retrofit Selection

- Click on Renewable Energy-Solar Panels
- Click on Contractor
- Add Contractor, Enter Firefly Solar Inc. (Phone Number 1-888-912-9462)
- Enter total cost of system in quoted cost box (this is on your Solar Agreement)
- Enter quoted deposit. The deposit you made. Cash 25%, 50%, 100%. Financing : enter 20% or 40% (You will find these numbers on your agreement that was emailed to you in the welcome email from Firefly, page 1)
- Enter Photovoltaic (PV) system capacity (in kW)- this is your system size. (Number found on the proposal). If your system is bigger than 10kW, just enter 10kW
- Click the two boxes at the bottom
- Click Continue

Retrofit Selection

* indicates a required field

Select (✓) ONLY the recommended retrofit(s) that you are seeking a loan for and intend to complete. Retrofits that were not recommended in your report are not eligible for funding.

INTENDED RETROFITS

Reload



Retrofit Description	Contractor ?	Quoted Cost ?	Quoted Deposit ?
<input type="checkbox"/> Air Sealing	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/> ENERGY STAR® certified air source heat pump or variable capacity cold climate air source heat pump (ccASHP) system, ductless with two indoor heads	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/> Heat pump water heater	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/> Renewable Energy – Solar Panels	<input type="text"/>	<input type="text"/>	<input type="text"/>
Total Estimated Costs of Intended Retrofits:		\$0.00	\$0.00





Cont'd

☒ Renewable Energy – Solar Panels

Firefly Solar Inc

Photovoltaic (PV) system
capacity (in kW) ?

10

Total Estimated Costs of Intended Retrofits:

Maximum Eligible Loan Amount ?

Maximum Eligible Initial Advance Amount

- ☒ I acknowledge that all mechanical and electrical systems, with the exception of thermostats, must be installed by a licensed and trained professional to be eligible for funding and that proof of licensing may be required.
- ☒ Please note that you may be charged fees by your financial institution for the initial advance and for the final funding. These fees will be subtracted from your transfers and reduce your final deposit. If you do not wish to receive an initial advance, please make sure the "Quoted Deposit" is "\$0". If you still wish to receive an initial advance, the funds will be deposited into your bank account once your application is approved and all applicants have accepted the loan agreement.

Save


Continue

Back

Step 12: Income

- Add income, click on Add Income
- Enter all your income details for the main applicant.
- If you have more than one income, add the others
- If you added a co-borrower, don't add their income here, they will get a link to add their own income
- Once all your income is entered, click Continue

Income

 Add Income

Continue

Back

* Indicates a required field

* Income Type <input type="text" value="Salaried / Hourly / Self Employed"/>	Employment Status <input type="text" value="Current"/>	* Employment Type <input type="text"/>
* Industry Type <input type="text"/>	* Occupation <input type="text"/>	* Employment Start Date <input type="text"/>
* Employer Name <input type="text"/>	* Annual Gross Income [?] <input type="text"/>	* Job Title <input type="text"/>

☐ Self Employed

Employment Address

Unit # <input type="text"/>	* Street Number <input type="text"/>	* Street Name <input type="text"/>
* Street Type <input type="text"/>	Street Direction <input type="text"/>	* City/Town <input type="text"/>
* Province <input type="text"/>	* Postal Code <input type="text"/>	

Income Type	Annual Gross Income	Income Frequency	Annual Income
Salaried / Hourly / Self Employed		Annual	
Total			

Continue

Back

Step 13: Assets & Liabilities

- This will calculate your net worth, total monthly debt, and your debt-service ratio
- If your debt-service ratio is below 44%, you are good and don't need to add anything. Then click Continue
- If your debt service ratio is above 44%, you will need to add a co-borrower or other assets to lower your debt-service ratio
- After reviewing information scroll down and click Continue

Assets

[Add Asset](#)

Asset Type	Asset Amount
Property	
Total	

Liabilities

[Add Liability](#)

Liability Type	Balance	Monthly Payment
Mortgage		

Step 14: Required Documents

- Upload the following documents in the correct section:
- Property Tax Assessment. (Needs to be uploaded in PDF or PNG format)
- Driver's License (if your driver's license does not have your physical address on it, just your mailing address, include a photo of a utility bill with your address on it)
- Contractor Quote (upload Firefly Contract this was emailed to you in the welcome email from Firefly)
- Confirmation of Employment Income (upload T4 or notice of assessment for proof of income that you entered)
- Note: if you entered more than one income, you will need to upload confirmation of employment income for each income you added
- Click Continue

All Document Types needed should be uploaded before proceeding.

Property Tax Document

Note: Ex. Property tax bill, Municipal tax bill, Property tax assessment, or Property tax statement (Must show tax roll number) - Property Address:

Document Name

Upload Documents

Proof of Primary Residence

Note: Valid government issued photo identification with address - Property Address:

- File Number:

Upload Documents

Contractor Quotes/Cost Estimates

Note: Provide all applicable quotes/estimates given by your contractor(s) and/or supplier(s). For "Do It Yourself" retrofits, a cost estimate (material and/or rental equipment, excluding labour) is required - Property Address:

File Number:





(material and/or rental equipment, excluding labour) is required - Property Address:

File Number:

Document Name

Upload Documents

Confirmation of Employment Income

Note: Any 2 of the following documents: Employment/Job Letter, Pay stub (most recent), 2 Months of direct deposit history, Most recent T4, or Most recent Notice of Assessment - Employment Type: - Employer:

Document Name

Upload Documents

Continue

Back

Step 15: Banking Information

- Enter Account Holder Name
- Enter Institution Number
- Enter Transit Number
- Enter Account Number
- You have to re-enter Institution Number, Transit Number, Account Number
- Upload a photo of direct deposit form or a void cheque
- Click Continue

Banking Information

Enter your banking info

* indicates a required field

* Account Holder Name

* Institution Number

* Transit Number

* Account Number

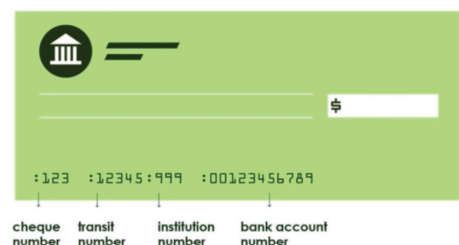
Re-Enter your banking info for confirmation

* Institution Number

* Transit Number

* Account Number

Upload Void Cheque



The image shows a green direct deposit form with a bank logo. Below the form, the numbers are broken down: :123 (cheque number), :12345:999 (transit number), :00123456789 (institution number), and bank account number.

Please note, you may be charged a fee by your financial institution for the incoming wire payment.

Continue

Step 16: Submit Loan Application

- Your monthly Greener Homes Loan payment will be calculated and will show you the amount you will be receiving
- Click on the bottom acknowledging that all the information you have entered is correct
- Then click Submit

Submit Loan Application

Amortization Period

Frequency of Payment

Maximum Eligible Loan Amount ?

Maximum Eligible Initial Advance Amount

Estimated Monthly Payment ?

Applicant Attestation

I, _____ attest that I have not provided any false or misleading information in this loan application nor made any misrepresentations.

Submit

Back

Step 17: Application Successfully Submitted

- This page will pop up for 15-30 seconds so please wait while it loads
- Your application has been submitted!

Canada Greener Homes Loan Portal



Application Successfully Submitted

Your application has been successfully submitted. You will now be redirected to the home page.

Step 18: My Application Overview

- Download the application for your records.
- Application Status: Submitted (Everything is good, and you are now finished with the application)
- Application Status: Co-Borrower Pending (the co-borrower gets a link emailed to them. They need to fill out their income section, upload their driver license & T4)
- Note: Please be to sure to let your solar educator know that you have applied for the greener home loan.



My Application Overview

Application Number:	Application Created Date:
Application Status:	Submission Date:
Maximum Eligible Loan Amount:	Maximum Eligible Initial Advance Amount:
Estimated Monthly Payment: ?	
File Number - Property Address:	
View Loan Request	Cancel Application
Download Application	