

# City of Toronto

## Home Energy Loan Program

The [Home Energy Loan Program](#) (HELP) is a City of Toronto program that provides loans to homeowners interested in undertaking energy efficiency, water conservation and renewable energy works.

HELP makes it easy and affordable for homeowners to pay for home improvements over time and access rebates offered by utility companies and the federal government. Once funding is approved, homeowners can hire the contractor of their choice and complete their renovations.



HELP loans are attached to the property, not the owner, and are repaid via the property tax system. Loans can be repaid at any time without penalty, or if the home is sold, payments can be assumed by the new owner.

Toronto homeowners can borrow up to \$125,000 to cover the cost of certain home energy improvements, and for a limited time, zero-percent interest rates and terms of up to 20 years of amortizations on qualifying measures apply.

For details on eligibility, qualifying home energy improvements, up-to-date information on the enhanced Home Energy Loan Program, and to apply, please visit the [HELP website](#).

### Additional Incentives

For certain projects enrolled in HELP (roof solar panels, heat pumps and deep retrofits), the City of Toronto is offering additional incentives. These incentives are available for a limited time and are subject to [terms and conditions](#). These incentives can be combined with the [Canada Greener Homes Grant](#).



### Additional Resources

For further resources and information on home energy upgrades and updates on programs and rebates, check out the City of Toronto's BetterHomesTO website:

- [BetterHomesTO](#)
- [Available Rebates](#) for Toronto homeowners
- [Upgrade and Retrofit information](#)
- [City of Toronto Presentation Slides on HELP](#)
- [List of Home Energy Rebates and Energy Advisors](#)

To contact the City of Toronto HELP office:

**Phone:** 416-392-1826

**Email:** [HomeEnergyLoan@toronto.ca](mailto:HomeEnergyLoan@toronto.ca)

**Disclaimer:** TRREB and the City of Toronto neither endorse these (or any other) energy advisors nor indemnify the property owners for any losses that may occur as a result of retaining these (or any other) energy advisors.