



RBC Royal Bank®

Create an **ECO-HOME**

Your Home Energy Audit

Find out what improvements will
make the most difference

Financing your eco-reno

See how RBC® can help you
achieve your goals



Advice you can bank on™



Use this guide to help find ways to make your home eco-friendly and save you money too — from full-scale renovations to do-it-yourself improvements.

It all starts with a home energy audit

A home energy audit helps a homeowner identify opportunities to improve energy efficiency. They are conducted by certified Home Energy Auditors¹, who perform a thorough, visual inspection of the residence. Typically auditors identify the causes of energy loss and waste in:

- **Air flow**
- **Doors and windows**
- **Insulation**
- **Heating, ventilation and air conditioning**

You'll receive a personalized Energy Efficiency Report¹, which effectively becomes a “to-do” list for energy efficient renovations and repairs. And you can prioritize which projects get tackled first based on cost, convenience or the potential for greatest energy savings.

The audit, the reno, the rebates

Once you receive your home energy audit, it's time to implement the improvements. By making certain renovations and following specific steps, you could qualify for a government rebate.

Follow these steps to save energy and money

- 1 Have an energy audit completed by a Certified Auditor.
- 2 Review items and prioritize them based on impact and budget.
- 3 Establish a budget and evaluate financing options if necessary.
- 4 Within 18 months, make the renovations and/or repairs that fit within your budget.
- 5 Have your Certified Auditor complete and return a post-retrofit audit.
- 6 Ensure your auditor submits your post-retrofit audit to the Government of Canada to discover how much of a rebate you could be eligible to receive.

¹ Natural Resources Canada, www.oeenrcan.gc.ca/residential/personal

Qualify for government rebates

Rebates vary, but homeowners who follow the correct steps could receive federal incentives like these²:

	Rebate
Install an ENERGY STAR [®] qualified gas furnace	\$300
Install a certified heat recovery ventilator	\$300
Install attic insulation	Up to \$600
Insulate crawl space	Up to \$800
Install a solar domestic hot water system	\$500
Insulate basement	Up to \$1,000

Did you know the ecoEnergy Retrofit Program offers up to \$5,000 for energy efficient home improvements? Visit www.oeenrcan.gc.ca to find out more.



² For illustrative purposes only. Rebates and incentives will vary.

Energy efficient renovations equal big savings

If your home is more than 25 years old, by completing an energy efficient renovation, you could potentially reduce your energy use by 35%. That number climbs to 38% if your home is more than 50 years old. Saving that much energy will have a positive impact on the environment and your wallet.

Upgrade	Savings in the year*
Energy efficient furnace	\$670
Windows and doors	\$250
Draft proof home	\$290

* Actual savings will vary depending on many factors including climate, lifestyle, building materials and insulation practices. Source: Canada Mortgage and Housing Corporation (CMHC) publication. For complete details, see www.cmhc.ca. Costs subject to change.

On average, North American homes get an increase in value of 5% to 10% once energy efficient renovations have been made³.

Making a difference is easier than you think

Conserving energy does more than help you save on your energy bills. You contribute to environmental and economic sustainability and reduce energy consumption.

Energy conservation can be as simple as turning off lights you're not using, or as in-depth as changing insulation and installing items such as a high-efficiency furnace. The best time to carry out energy-saving home improvements is while you're planning other renovations.

Do-it-yourself tips

- Add water-saving fixtures, low-flush or dual-flush toilets, faucet and shower flow restrictors and front-loading clothes washers.
- Switch to energy efficient appliances. Replace and recycle older refrigerators, freezers, electric ranges and dishwashers with energy efficient rated models that can reduce usage by 15% to 50%⁴.
- Add plastic film over your single-pane windows. This can reduce heat loss by 25% to 50%⁵.
- Install ceiling fans, particularly in rooms with high ceilings. By running the fan in reverse, rising warm air will be circulated back down to the living areas of a room.
- Insulate hot water pipes that run through unheated areas of your house and you'll be able to turn down the temperature on your hot water tank.

Improve your home's energy efficiency

From easy things you can do today to projects that require the help of a professional, there are many ways to make your home more eco-friendly. This list will give you some ideas on how to improve your home's energy efficiency.

Eco-renovation tips

- Install aerator faucets
- Use power bars to switch off your electronics
- Install dimmer switches
- Switch to compact fluorescent light bulbs
- Replace furnace filters regularly
- Install outside motion detector switches
- Turn lights off when rooms are not in use
- Install a programmable thermostat
- Improve air tightness through caulking
- Spray foam insulation
- Upgrade windows and doors
- Add insulation in attic or basement
- Upgrade ventilation system
- Upgrade furnace and hot water tank
- Add renewable energy systems such as a solar thermal array or photovoltaic panels



Consider resale value

Studies show that beyond any savings you'll reap from an eco-renovation while you own your house, you can really get a return on investment when it comes time to sell. How much?

- **For a house with a resale value of around \$350,000, these trends translate into a potential increase of \$17,000 to \$35,000 in value⁶.**

³ Source: http://www.greensaver.org/pdf/Annex_SB.pdf

⁴ Source: CMHC: Renovating for energy savings – Case studies: Pre-World War II Houses.

⁵ Sources: <http://www.greensaver.org>.

⁶ Source: http://www.greensaver.org/pdf/Annex_SB.pdf
Based on information available at time of printing.

Financing your renovation

It's important to have choices when you're creating an eco-friendly home. This includes the financial tools and valuable advice that can help you. RBC Energy Saver™ products are financing solutions that can help you meet your goals faster and qualify for a rebate on a home energy audit. There are a number of ways to take care of the cost of eco-renovations. For example, your RBC credit card is a great way to pay for small things like energy efficient light bulbs or low flow showerheads, while a loan can be an ideal way to finance an energy efficient furnace or ventilation system.

RBC Energy Saver loan

With an RBC Energy Saver loan over \$5,000, you'll have a choice to receive either 1% off the posted rate on a fixed rate installment loan or a \$100 credit toward a home energy audit⁷. This financing solution is available if you are purchasing or have recently purchased an environmentally friendly product or service.

RBC Energy Saver mortgage

The RBC Energy Saver mortgage is a financing solution that can help you meet your goals faster and qualify for a \$300 rebate⁸ on a home energy audit.

RBC Homeline Plan

The RBC Homeline Plan[®] is a smart, convenient way to manage all your personal credit and home improvement needs. If you're an existing homeowner with at least 20% equity in your home, or if you are looking to buy a home and have a 20% down payment, this may be the right solution for you. You can finance renovations, such as a new kitchen or bathroom, that increase the comfort and value of your home, making it more energy efficient.

Talk to an RBC[®] Credit Specialist about financing your eco-improvements. Visit your local branch or call 1-866-719-2880.

Available at the RBC Advice Centre... advice just for you!

The RBC Advice Centre has been developed to provide you with the resources and tools to help answer your questions, and with the advice you need to reach your renovation goals.

Some of the topics covered:

- Which Eco-Reno First?
- Why Get An Energy Audit?
- Insulation is Key
- How to Conserve Water
- Using Your Home Equity

These topics can be found under **Borrowing with Confidence**.



Visit the RBC Advice Centre at: www.rbc.com/advice.

⁷ Must be a fixed rate installment loan of at least \$5,000. Audit can be done 90 days before loan advance date or 90 days after loan advance date and can be submitted 120 days after loan advance date. Offer begins February 15, 2009, and is available until further notice. Amount of rebate will be the actual invoiced amount of the home energy audit, up to a maximum of \$100. Cannot be combined with any other offer.

⁸ Available on residential mortgages, both purchases and refinances including the RBC Homeline Plan with a minimum term of three years fixed closed or five-year variable closed. This offer is available from September 1, 2008, until further notice. Offer may be withdrawn at any time. The minimum mortgage amount must be \$25,000. Cannot be combined with any other offer. Audit must be completed within 90 days of mortgage advance and submitted within 120 days of mortgage advance for refund. Amount of rebate will be the actual invoiced amount of the home energy audit, up to a maximum amount of \$300.



A home energy audit shows you where you can make the biggest difference in your home.

Let us help, with energy audit rebates through RBC Energy Saver loans and mortgages. Visit your local RBC Royal Bank® branch or call **1-866-719-2880** today.



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