

Subject: Enhancements to Sagen’s “Energy Efficient Housing Program”

As part of Sagen’s continued commitment to support climate change initiatives that have a positive impact on the environment and consumers as they make environmentally friendly choices, Sagen is pleased to introduce enhancements to the “Energy Efficient Housing Program” (EEHP).

The following enhancements to the EEHP will be effective for all mortgage insurance applications submitted on or after June 20th, 2022:

- All properties that meet the enhanced eligibility criteria will be eligible for a 25% refund of the mortgage insurance premium.
- Enhanced eligibility criteria:
 - EEHP eligible certifications have been updated and can be found on the [Sagen website](#);
 - Greenhouse Gas (GHG) Emissions – properties that fall within the top 15th percentile of lowest GHG emissions in a given area;
 - EnerGuide (gigajoules/year) rating – properties with a gigajoules/year rating of at least 20% lower than “A Typical New House”.

Homeowners with mortgages insured by Sagen may apply for the EEHP refund by [completing the form](#) along with supporting documentation.

Please refer to the Sagen website for [full details regarding Sagen’s EEHP requirements](#).

If you have any questions or concerns related to this update, please feel free to contact your appropriate Sagen representative below.

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Regards,



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