



# Lender Update

July 14, 2025



## Subject: Enhancements to Energy Efficient Housing Program

At Sagen, we are committed to supporting environmentally conscious homeownership. Through our Energy Efficient Housing Program, eligible homebuyers can receive a 25% refund of their Sagen mortgage insurance premium when purchasing a qualifying energy-efficient home.

As part of our broader commitment to reducing housing-related climate impact, we have updated the eligibility criteria of the program to better support the construction of new energy-efficient homes.

### Updated Eligibility Criteria

To qualify for a 25% premium refund from Sagen:

- The loan must be for the purchase of a newly built home, defined as a property not previously occupied for residential purposes.
  - This includes new condominiums with interim occupancy, which are still considered eligible under the program.
- The newly built home must meet one of the following criteria:
  - **Certified Energy Efficient:** holds a certification from an eligible program. A full list of eligible programs is available on our website.
  - **Lower Energy Consumption:** uses at least 20% less energy (in gigajoules/year) than “A Typical New House” based on NRCan’s EnerGuide Rating System.

Please note eligibility based on greenhouse gas (GHG) emissions is no longer accepted.

To learn more or view the list of eligible certifications, visit our Energy Efficient Housing Program page on our website.

### Effective Date

- The changes will apply to all energy-efficient premium refund applications submitted on or after Wednesday, July 16<sup>th</sup>, 2025.

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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