

## BMO Eco Smart Mortgage™ checklist for High-Rise condominiums

To qualify for the BMO Eco Smart Mortgage, your home must meet the requirements outlined in the BMO Eco Smart Mortgage checklist as confirmed by a third party appraiser (or energy auditor) arranged by BMO. For High-Rise condominiums (for townhouses, you should be referring to the checklist for single family homes), your home needs to have the required energy efficient features from all five categories listed in the checklist below.

Category	Energy Efficient Feature	How do I know if I have this benefit?	Did you know?
	<i>You'd like to make environmentally friendly choices for your home but you may not always know what choices to make. BMO has used industry rating standards to determine some of the energy savings qualification features for the BMO Eco Smart Mortgage.</i>	<i>To confirm these features, the easiest way is to check the product manual to confirm the ratings of these products or systems however, if you don't have the manual, don't worry, here are some tips on how you may be able to identify them yourself.</i>	<i>Products that display the ENERGY STAR® symbol have been tested according to prescribed procedures and have been found to meet or exceed higher energy efficiency levels without compromising performance.</i>
<b>1. Windows</b>	<p><b>All*</b> windows in the condo must be sealed double paned glass with visible tint or reflective coating and with no cracks or air gaps.</p> <p>*exemptions of 5% of total window area may be allowed for small amounts of decorative glass</p>	To test for "cracks and gaps" look for visible signs of wear and feel for obvious air flow around the edges of your windows.	<p>Energy-efficient windows do more than save you money and help the environment.</p> <p>Energy-efficient window products will:</p> <ul style="list-style-type: none"> <li>• reduce your home energy costs by 7 to 12 percent</li> <li>• reduce or eliminate cold drafts</li> <li>• collect less condensation</li> <li>• reduce noise from outside<sup>1</sup></li> </ul>
<b>2. Doors or no doors separating heated from unheated spaces at all</b>	All door(s) separating heated from unheated spaces (e.g. exterior patio doors, doors to an unheated sunroom) must be either sliding doors with sealed double paned glass with visible tint or reflective coating, or metal, or fibreglass insulated doors. Doors must be properly installed with no cracks or air gaps.	To test for "gaps" look for visible signs of proper weather stripping around doors and feel to make sure there is no obvious air flow around the edges of your doors.	

<p><b>2. Doors or no doors separating heated from unheated spaces at all (continued)</b></p>	<p>Having no doors separating heated from unheated spaces.</p>	<p>This means, you already have one of the five features required to complete the checklist!</p>	
<p><b>3. Domestic Hot Water System controlled within the unit</b></p>	<p>Must have <b>one of</b> the following two:</p>		
	<p>Instantaneous / tankless gas hot water heater.</p>		<p>Hot water use typically accounts for up to 20% of the total energy consumption of the average home. Switching to a tankless water heater could reduce that hot water demand by 30% or more, depending on your use.<sup>2</sup></p> <p><a href="#">Learn more on instantaneous/tankless gas hot water heaters</a> or view the information booklet on <a href="#">instantaneous water heaters</a> from the Natural Resources Canada.</p>
	<p>ENERGY STAR® qualified gas storage or condensing hot water heater.</p>	<p>Often you can confirm this by looking for a label or logo displaying the ENERGY STAR symbol.</p>	<p>ENERGY STAR qualified water heaters use at least 5 percent less energy than conventional models.</p> <p>Selecting an ENERGY STAR qualified model that can reliably meet a household's needs will result in significant cost savings over the life of the equipment. An ENERGY STAR qualified water heater will also help the environment because the less energy we use, the fewer greenhouse gas emissions are produced.<sup>3</sup></p>
<p><b>4. Lighting</b></p>	<p><b>All*</b> lighting in the condo must be ENERGY STAR qualified compact fluorescent lamps(CFL) or residential light fixtures.</p> <p>*exemptions may be allowed up to 5% for decorative fixtures.</p>		
			<p>The first step in saving energy costs is to find the bulb with the light output you need and to choose the one with the lowest wattage.</p> <p>Compact fluorescent lamps (CFLs) use 75 percent less energy than standard incandescent light bulbs while delivering the same light output.</p>

4. Lighting (continued)			<p>If every household in Canada changed just one traditional incandescent light bulb to an ENERGY STAR labelled CFL, the country would save over \$73 million in energy costs every year and reduce GHG emissions by 397,000 tonnes of carbon dioxide - which would have the same impact on climate change as taking 66,000 cars off the road for one year.</p> <p>By replacing the light bulbs you use the most with ENERGY STAR qualified CFLs, you can reduce the annual emissions associated with your lighting needs by 72 kilograms per year.<sup>4</sup></p>
5. Appliances	<p><b>At least three</b> major appliances, as defined below, must be ENERGY STAR qualified. If the home has less than three major appliances, then all appliances present must be ENERGY STAR qualified. If the home has more than one of any given major appliance, then it is the primary appliance that must be qualified (e.g., the main kitchen refrigerator not a small wine fridge).</p>		
	ENERGY STAR qualified dishwasher	<p>Often you can confirm this by looking for a label displaying the ENERGY STAR symbol on the appliance itself – sometimes it may even be on the back of the unit.</p>	<p>You can save water and energy costs! If you have a dishwasher made before 1994, you're paying in average, an extra \$40 a year on your utility bills compared to owning a new ENERGY STAR qualified model. You could replace your old dishwashers with ENERGY STAR qualified models and save enough money to pay for dishwasher detergent all year!<sup>5</sup></p>
	ENERGY STAR qualified freezer		<p>An ENERGY STAR qualified freezer uses 20% less energy than a new, non-ENERGY STAR qualified model.<sup>6</sup></p>
	ENERGY STAR qualified refrigerator		<p>An ENERGY STAR qualified refrigerator generally use 20% less energy than models that are not.<sup>6</sup></p>

<p>5. Appliances (continued)</p>	<p>ENERGY STAR qualified washing machine</p>		<p>Through superior designs, ENERGY STAR qualified washing machines help to save money on utility bills by using less water and energy while cleaning clothes thoroughly. In fact, these washing machines use 50 percent less energy and 35 to 50 percent less water than traditional models.<sup>6</sup></p> <p>Your water savings over the life of your washing machine could fill three backyard swimming pools!</p>
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For more information on potential energy and cost savings, visit the [ENERGY STAR® Initiative in Canada](#).



## How we can help

If you'd like to discuss your home financing needs, speak with a [BMO Mortgage Representative](#) in-branch or meet with a [BMO mobile Mortgage Specialist](#) when and where it is convenient for you.

1 <http://oee.nrcan.gc.ca/residential/personal/windows-doors/buying.cfm?attr=4>

2 <http://www.climatechangecentral.com/take-action/individual/energy-efficiency/water/tankless-water-heaters>

3 [http://oee.nrcan.gc.ca/Publications/infosource/Pub/home/water\\_heater\\_factsheet.cfm?attr=4](http://oee.nrcan.gc.ca/Publications/infosource/Pub/home/water_heater_factsheet.cfm?attr=4)

4 <http://oee.nrcan.gc.ca/residential/personal/lighting/basic-facts.cfm?attr=4>

5 [http://www.energystar.gov/index.cfm?fuseaction=find\\_a\\_product.showProductGroup&pgw\\_code=DW](http://www.energystar.gov/index.cfm?fuseaction=find_a_product.showProductGroup&pgw_code=DW)

6 <http://oee.nrcan.gc.ca/residential/business/energystar/benefits.cfm?attr=4>

In Canada, the ENERGY STAR name and symbol are administered and promoted by Natural Resources Canada and registered by the United States Environmental Protection Agency.