

Upgrade your home— without spending a dime!

Combine two powerful programs to make energy-efficient improvements, 100% covered.*



Your dream home just got smarter—and greener.

Your clients can make essential energy-efficient upgrades like new windows, insulation, HVAC systems, or even solar panels without dipping into their savings. By combining the CMLS Smart Cash Mortgage with CMHC's Eco Improvement Program, the cost of eco-friendly home upgrades can be fully offset through cash back and premium rebates—on applicable insured mortgages.

How it works

1. Obtain a CMLS Smart Cash Mortgage

Get up to 3% cashback on insured purchase transactions. This money can be used immediately for energy efficiency upgrades.

2. Use CMHC-Insured financing to fund the home purchase

Invest \$20,000+ into qualifying energy improvements (e.g., windows, insulation, HVAC, solar).

3. Get a 25% premium refund

Through CMHC Eco Improvement, receive a 25% refund on the mortgage insurance premium once renovations are complete.

Eligible improvements include:

- Energy-efficient windows & doors
- Insulation upgrades
- Heating & cooling systems (HVAC, heat pumps)
- Renewable energy (solar, wind, geothermal)

Client benefits:

- No out-of-pocket renovation costs (using the Smart Cash Cashback)
- Lower utility bills with energy upgrades
- Improved home comfort and value
- Access to government rebates with no complex paperwork
- Cashback funds available at closing
(the CMHC rebate comes after renovations are done)

Perfect for:

- First-time buyers
- Young families
- Eco-conscious homeowners
- Clients purchasing with less than 20% down

Let's make homeownership smarter—together.

Talk to your CMLS Regional Business Manager to learn how to structure insured deals using these two programs for maximum client benefit, or follow the links below to learn more:

[CMLS SmartCash program](#)

[CMHC Eco Improvement](#)

*Example based on a \$500,000 mortgage, 4% CMHC premium, \$20,000 in Eco upgrades.
Maximum refund amount is 25% of CMHC premium paid