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Incentive stacking sheet

Which programs fit each type of building, and the rule that keeps each incentive. Electricity, gas, City and federal programs can often be combined.

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Program	What it pays for	Condo	Rental	Office, retail	Industrial	Rule to keep it
Retrofit Program Save on Energy	Lighting, heating and cooling, controls and other electrical upgrades	✓	✓	✓	✓	Approval by Dec. 31, 2027
BizEnergySaver Save on Energy	LEDs with sensors, drives on pumps and fans, garage exhaust controls. Instant discounts	✓	✓	✓	✓	Toronto Hydro, Hydro Ottawa or Hydro One business customer; install by Aug. 31, 2027
Small Business Program Save on Energy	Lighting and equipment upgrades installed at no cost	–	–	✓	–	Small businesses
Existing Building Commissioning Save on Energy	Recommissioning: up to $0.06/sq ft to investigate, plus $0.03/kWh saved (to $150,000)	–	–	✓	–	Commercial and institutional, 750,000 kWh a year or more
Commercial Custom Retrofit Enbridge Gas	Up to $0.40 per m³ of gas saved, up to 75% of the extra cost, to $100,000 a project	✓	✓	✓	–	Pre-approval before purchase
Energy Assessments and Meters Enbridge Gas	Toward audits, thermal surveys, air balancing, benchmarking and meters	✓	✓	✓	–	Pre-approval before the work
Affordable Housing Multi-Residential Enbridge Gas	Expert help and up to $200,000 in incentives	–	✓	–	–	Affordable rental housing
Energy Retrofit Loans City of Toronto	Up to 100% of project cost at the City's borrowing rate, up to 30 years	✓	✓	✓	✓	Toronto; condos for common areas only; feasibility study and a plan to cut emissions 60% by 2040
Eco-Roof Incentive City of Toronto	Green roofs $100/m² (to $100,000); cool roofs $2–$5/m² (to $50,000)	✓	✓	✓	✓	Toronto; approval before any roof work
MLI Select CMHC	Longer amortization, higher loan-to-value and lower premiums, partly for energy efficiency	–	✓	–	–	Rental buildings of 5+ units
Clean Technology Investment Tax Credit Government of Canada	Refundable credit of up to 30% on heat pumps, solar and storage	–	✓	✓	✓	Taxable Canadian corporations and REITs

How stacking works: get pre-approval first, since most incentives are lost if equipment is bought before approval. Save on Energy covers electrical measures and Enbridge Gas covers gas measures, so the two combine; City financing covers what's left. Each program sets its own limits, and some pay less when another program funds the same measure. Funding windows close when budgets run out. **Coming in 2027:** SHIFT for industrial sites and more retrofit planning help (Budget 2026 proposals).