

BetterHomes Dufferin

DMOA

March 28, 2025

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Why BetterHomes Dufferin?

Through the Dufferin Climate Action Plan and Dufferin Climate Adaptation Strategy, the County of Dufferin committed to the development of a municipally-led financing program to support home energy retrofits and resiliency measures.



Home heating accounts for 22% of emissions, with 85% of that attributed to independent fuel use



Dufferin County set a goal of net-zero GHG emissions by 2050, which cannot be met without deep energy retrofits



The County's Strategic Plan prioritizes affordable and attainable housing options to reduce energy costs for residents

Energy Burden in Dufferin

A 2022 Feasibility Study, conducted by Lightspark, revealed that ~18% of homes in Dufferin County are energy burdened (4,130).

- In a world of turbulent energy prices, BetterHomes could dramatically reduce the number of households experiencing energy poverty.



Households that spend more than 6% on home energy experience high home energy cost burdens.





Inequity in Access

Lack of available capital is a significant barrier to making home improvements that would provide long-term utility cost relief.

- Energy efficiency improvements are often cost prohibitive for low-income households, with upfront costs for deep retrofits potentially exceeding \$20,000.
- Although a loan- based retrofit program can help alleviate upfront capital, consumers have come to expect rebates, not financing.

BetterHomes Dufferin:

Dufferin Municipal Officers' Association

Rebecca Danard

March 28, 2025



Clean Air Partnership



About Clean Air Partnership



Research & knowledge transfer



Convening networks



Catalyzing action

Clean Air Partnership (CAP) is a registered charitable environmental organization launched in 2000 whose mission is to enable communities to improve air quality, advance active and sustainable transportation options, take bold climate action, increase community resilience to climate impacts and accelerate the transition to a low carbon economy.

Clean Air Partnership

BetterHomes Ontario

- Working with Ontario municipalities on residential retrofit programs since 2020.
- Assisting municipalities to obtain funding through Community Efficiency Financial – a program of the Federation of Canadian Municipalities (FCM).
- Completed feasibility and program designs for Barrie, Clarington, Dufferin County, Grey County, Huntsville, Kawartha Lakes, London, Selwyn Township, and Tay Valley Township.
- Feasibility and program design in progress for Brantford, Collingwood, Cornwall and Peterborough County.
- Launching programs in Dufferin County, Huntsville and London.

PACE or LIC programs



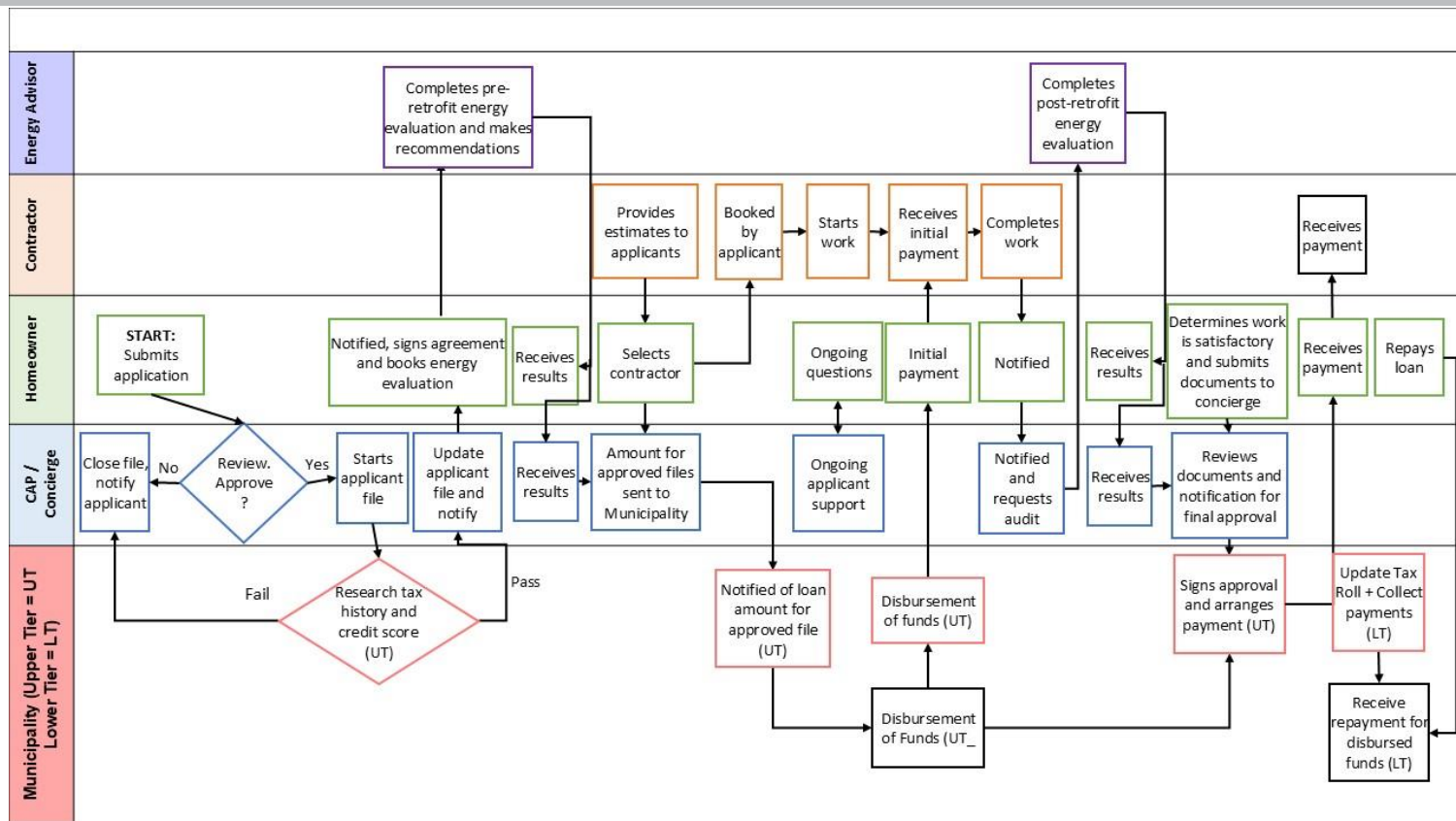
Work so far

- BetterHomes Dufferin collaboration begins (Nov 2021)
- Feasibility and Program Design (completed Jan 2023)
- Capital Application submitted (May 2024)
- Conditional offer of funding from FCM (July 2024)
- Agreement signed with FCM (December 2024)
- Program Enabling LIC bylaws passed by local municipalities(March-April 2025)

Program Operations

- January 2026 to December 2029
- \$8,750,000 loaned to homeowners (\$5,000,000 from FCM, \$3,750,000 from Dufferin County)
- \$2,500,000 operations grant from FCM, including a loan loss reserve and \$466,600 in homeowner incentives.
- 300 homes retrofit with the average retrofit costing \$30,000.

Retrofit Pathway Process



Homeowner responsibilities

- Submitting an application to the program.
- Booking EnerGuide energy assessments before and after retrofits.
- Obtaining contractor quotes.
- Selecting and paying contractors.
- Using the energy coaching services provided by Windfall Ecology Centre.



Windfall Ecology Centre's role

- Primary contact for the homeowner.
- Responds to homeowner's expression of interest
- Energy coaching (interpreting EnerGuide evaluations, recommending retrofits, incentive eligibility, reviewing contractor quotes, verifying energy performance post-retrofit, assists with completing paperwork)



Clean Air Partnership's Role

- Primary contract for Dufferin County and Windfall Ecology Centre.
- Program development and launch.
- Stakeholder and community consultation.
- Communications and promotions.
- Contractor education and training.
- Managing the homeowner process (verifying homeowner eligibility, drafting homeowner agreements, verifying retrofits are complete and targets achieved, maintaining secure and accurate records of properties, retrofits and loans, drafting LIC bylaws)
- Managing subcontractors (energy coaching, equity evaluation, communications)
- Program evaluation and reporting to FCM.

Dufferin County's Role

- Receives grants and loans from FCM.
- Enters into an agreement with the homeowner and disburses funding for retrofits.
- Receives homeowner loan payments from local municipalities.
- Repays the FCM loan.
- Works with Clean Air Partnership to ensure smooth program launch and operations.

Local Municipalities' Role - Required

- Pass Program Enabling LIC Bylaw. A template will be provided.
- Upon request, confirm if taxes are in good standing for participating homeowners.
- Once the retrofit is complete, pass a Participating Property LIC bylaw for each property allowing loan payments to be collected through property taxes and attach the loan to the property tax account.
- Remit loan payments to Dufferin County as they are collected from homeowners.

Sample Participating Property Bylaw

City of Kingston – Better Homes Kingston Local Improvement Charges Added to Taxes

BHK Number	Roll Number	Tenant Number	Site Address	Lot	Property Owner(s)
BHK-05	1011080190	N/A	532 Street	N/A	John W Marilyn W

Local Improvement Charge								Detail Description
Cost of Work	Funding Amount	Interest Charge	Admin Charge	Special Charge (Total Amount owing)	When Special Charge to Be Paid	Lifetime of the Work	Annual Payment	
\$21,187.50	\$21,187.50	0%	\$0	\$16,187.50	Within 20 year(s) from the first Payment Date	20 Years	\$809.37	Better Homes Kingston Program - Local Improvement Charge added to taxes. The Special Charge amount is equal to the Funding Amount minus eligible incentive of \$5000. First payment due on the 2025 Interim Tax Bill.

Local Municipalities' Role - optional

- Provide input into program development (process creation, forms and templates, communications strategy, equity and inclusion strategy, risk management).
- Support program promotions and communications.
- Provide input into program evaluation and continuous improvement.



FAQs

- **How many properties will each municipality need to deal with?**

The program is designed for 50-100 homes per year (between 5-15 per municipality per year).

- **How to get the information about the participating properties for the bylaw?**

Clean Air Partnership will provide a draft bylaw including property owners, address, tax roll number, loan amount, amortization period, interest rate and annual payment.

- **How often do participating property bylaws need to be passed?**

Passing the LIC bylaws occurs after work is completed by the homeowner. It can be done in batches bi-annually.

Next steps (April-December 2025)

- Program Enabling LIC bylaws passed by local municipalities
- FCM releases initial payment
- Process development
- Communication strategy and brand development
- Consultations
- Website and communications materials
- Staff and contractor training
- Program launch



Questions?

Thank you!

