

The meeting has not yet started.

Please follow the instructions below to set up:

- Please **mute yourself** during presentations to reduce background noise.
- If you have any questions or comments, feel free to share them through the **group chat**.
- We will be conducting a virtual poll shortly using **Menti.com**. You will **need a device** with a browser (computer, smartphone, etc.) to participate.

Housekeeping:

Zoom participation by phone and device:
use *6 to mute and unmute
Use *9 to raise your hand

Having issues connecting to Menti or Zoom?

Send a message in the Zoom chat.
Hannah will respond with technical support.

Welcome from Greater Sudbury.

The City of Greater Sudbury wishes to recognize that we are situated within the boundaries of the Robinson-Huron Treaty of 1850. We respectfully acknowledge the communities of the Atikameksheng Anishnawbek and Wahnapiatae First Nations on whose original territory we gather today. We wish to thank and honour the people, families and elders of these communities who make this their homeland and whose enduring presence is felt to this day.



Exploring the Feasibility of Home Energy Retrofit Program in
Greater Sudbury
Public Workshop
December 1, 2021

TEAM

Dunsky is comprised of
40 clean energy
professionals.

Among them,
today's facilitators:



Lauren McNutt
Lead Facilitator



Matt Poirier
Breakout Room
Facilitator



Hannah MacDonald
Breakout Room
Facilitator

**Le facilitateur
français**

1. **Review** the City's climate goals and the benefits of energy efficiency
2. **Recap “what we heard”** at the last two public engagements about barriers to home energy retrofits, how Greater Sudbury can help and financing features that may be most attractive to homeowners.
3. **Explore our findings to date and address remaining questions** to assess the feasibility of a home energy financing program in Greater Sudbury.

Go to www.menti.com and enter code **77 95 14 8**

All responses are anonymous.

Q.1 Which group do you most associate with tonight?

Homeowner

Renter

Community Org Member

Business Community Member

Contractor

Energy Advisor

College/Educational Institution Staff

Q.2 What type of home do you live in?



Single-family
detached



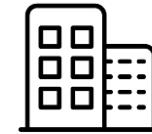
Single-family
attached



Duplex



Rowhouse or
Townhouse



Low-rise multi-family
(less 5 storeys)



High rise multi-family
(more than 5 storeys)

Q3. Why did you join tonight's workshop?

Are you looking to learn? To share? To ask questions? To connect with others? Other?

Q4. Did you attend the previous workshops?

Q5: Souhaitez-vous participer aux sessions de discussion avec l'appui d'un facilitateur en langue française ? (Would you prefer a bilingual facilitator?)

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3	What we heard at previous public engagements	6:15 – 6:30
4	Explore the feasibility of a home energy retrofit financing program in Greater Sudbury	6:30 – 7:25
6	Next Steps	7:25 – 7:30

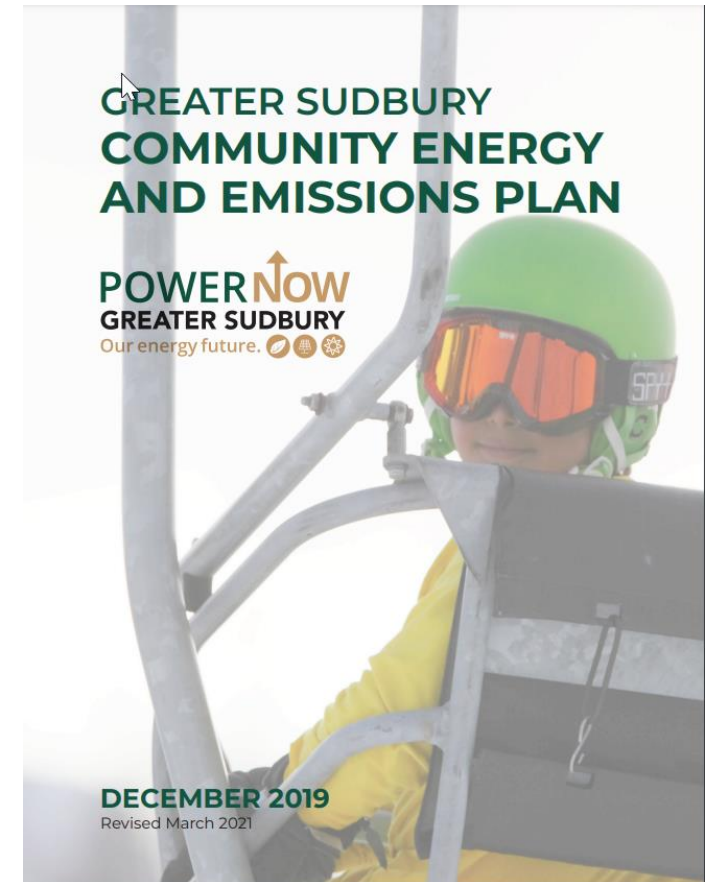
Greater Sudbury introduced their Community Energy and Emissions Plan (CEEP) in 2016. And in 2019, declared a climate emergency.

The city has set ambitious goals to reduce GHG emissions by:

- Improving **existing housing energy efficiency by 50%** by 2040
- Achieving **net-zero emissions by 2050**.

The residential sector is responsible for 17% of GHG emissions.

The CEEP suggests that a finance program will help incentivize single-family homeowners to undertake energy efficiency retrofits.



Why complete energy efficient home retrofits?

Energy efficiency renovations have many **benefits**:

- Improved comfort
- Health and safety improvements
- Lower utility bills
- Increased home value
- Reduced greenhouse gas emissions
- Increases local construction jobs and skills



But there are known barriers to energy efficiency improvements.

A feasibility study is being undertaken to assess three key topics informed by research, analysis and stakeholder engagement:

1. Retrofit financing **options**
2. The community's **readiness**
3. The **feasibility** of a City-led home retrofit finance program

Study funded by **a Federation of Canadian Municipalities (FCM) grant**

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Many homeowners are interested in improving their home's comfort, reducing heating and cooling costs, and reducing their climate impact, but there remain key barriers:

Cost

- **High upfront costs** for EnerGuide evaluation and upgrades
- Homeowners **fall through the cracks** of programs
- Concerns about project **risk** (high-cost, energy savings)
- **Housing** and **energy costs** are already high, leaving little budget for retrofits

Stakeholder solution:

Programs with broad eligibility that address upfront costs
Reduce homeowner risk by guaranteeing performance

Awareness

Uncertainty around:

- where to **start**
- the 'best' **products** to use
- how to **prioritize and stage** upgrades
- best way to maximize **rebates**

Stakeholder solution:

Develop locally-tailored educational resources
Help homeowners navigate the journey

Industry

- Limited local options for innovative **equipment**
- Costly to bring equipment or expertise from **Southern Ontario**
- Uncertainty on who to **trust** and how to **manage contractors**

Stakeholder solutions:

Build local capacity
2 local EA organizations coming
Use trusted industry directories

Barriers can be addressed by **different supports**

Energy retrofit programs aim to address multiple barriers. Multiple programs can work together to address more barriers. Here are common programs that address these barriers:

Financial supports

Homeowner does not pay

Homeowner pays upfront,
Program reduces total costs

Homeowner borrows to cover upfront costs,
Program improves terms

Free energy saving items
(kits or directly installed)

Grants/
rebates

Tax credits

Traditional lenders with
improved rates for retrofits

Lender is an organization
focused on energy retrofits

No program currently



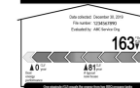
Winter Proofing Program



Home Efficiency Rebate Program



COLLÈGE BORÉAL



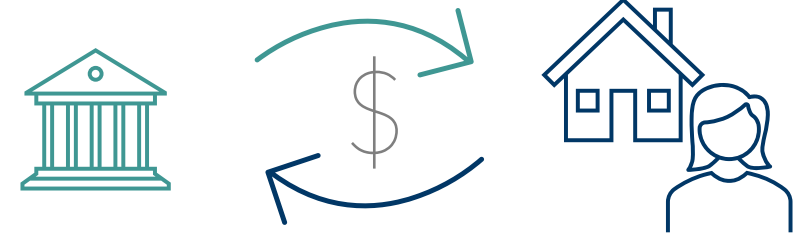
In the 2nd Public Engagement, we explored if a **borrowing program** would be beneficial in Greater Sudbury.

Home retrofit borrowing options

Today, homeowners can borrow money from traditional lenders at market terms.

Not all homeowners can access loans and/or terms are not appealing.

Bank or credit union lends at market terms

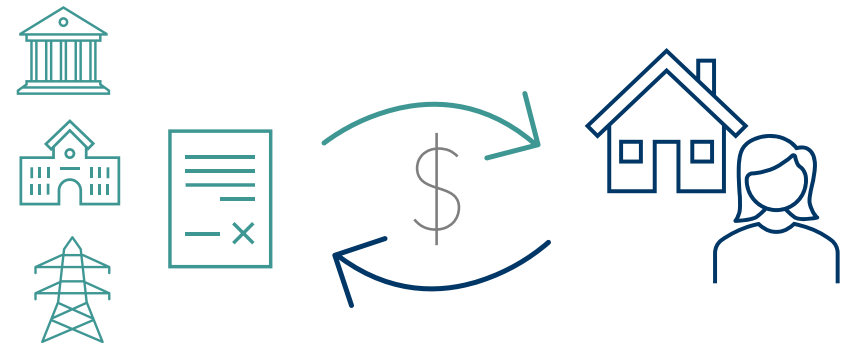


Homeowner pays back according to agreed terms

Municipalities interested in promoting home energy retrofits can **deliver or support** a borrowing program.

These programs can be accessible to **more people** and offer **more flexibility** to fit local needs.

Partners lend with locally-designed terms



Homeowner pays back according to agreed terms

Participants indicated that borrowing for home energy retrofits could be valuable and the City should play a role, but there must be tailored options for borrowing and strong education supports:

The City's Role



- The City should play an **educational** and **connector** role
 - some support to act as a lender
- The City could access money for lending, but work with **a partner** to help run the program

Loan Qualities



- Strong interest in **energy savings covering borrowing costs**, but also borrowing for adaptation, carbon reductions, & storm water mgnt.
- **Shorter terms preferred**, but also larger loans for deeper retrofits.
- Equal interest in repaying through **property tax vs utility bills vs bank**
- Link loan **to the house**, not person
- Program should be **tailored** to:
 - Income and current debt
 - Stage of life
 - Offer a menu of options

Beyond Borrowing

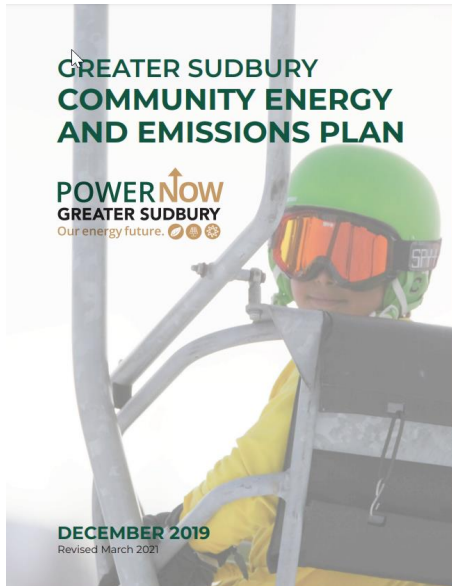


- Interest in a financial supports **beyond borrowing** – such as education, grants, and debt relief.
- **Make it simple and help homeowners navigate the process.** Hands-on support preferred over low interest rates. And some homeowners willing to pay more for greater support.
- **Identify co-benefits and use positive language** (investment, not debt).

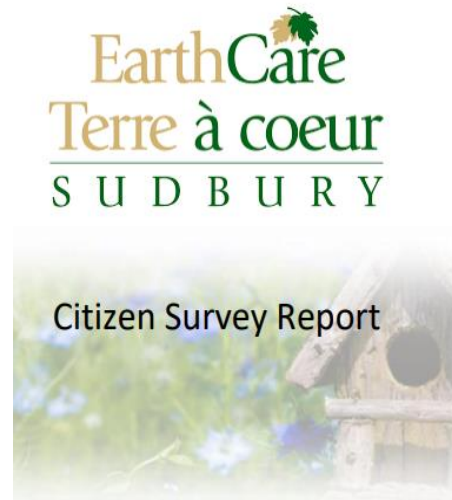
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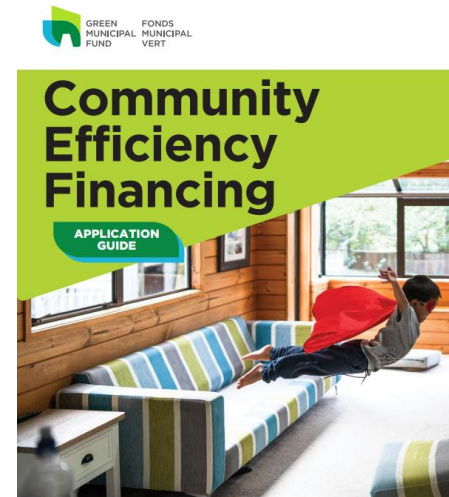
It is the **right time** to explore home retrofit borrowing.



Greater Sudbury **commitment** to improve home efficiency and reduce emissions



Community support for financial incentives for home retrofits



FCM funding available to support financing programs



Retrofit building code coming by 2030; Increasing **carbon pricing**

A home retrofit borrowing program could **help** in Greater Sudbury.

less than

1%

of Sudbury homes completed
energy retrofits since 2017

Many homes could benefit
from retrofits



Upfront costs of renovations
are a major barrier to action



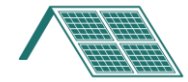
Potential to improve home
comfort, reduce **costs**,
increase **home value**



Borrowing could support
non-energy upgrades
(like lead pipe replacement)

Potential home retrofit **options** and **impact**

Example retrofits and their impact under this program:



	Gas-heated home retrofit with: Efficient Gas Furnace + insulation	Gas-heated home retrofit with: Heat pump + insulation	Electric-heated home retrofit with: Rooftop solar + insulation
Upfront cost	\$ 25,900	\$ 26,600	\$32,000
Incentives	\$11,400	\$11,800	-
Cost remaining be financed	\$14,500	\$14,800	\$32,000
Average annual bill savings	\$700	\$640	\$3,860
Annual energy savings (GJ)	47	54	64
Annual GHG reductions (tonnes of carbon dioxide)	2.3	2.9	0.4

Preliminary modeling shows that out of 36,800 eligible homes, program participation could range from **45 to 250 homes per year on average**.

A successful home retrofit borrowing program requires several key ingredients. Some ingredients may not be ready today but could be developed by the time the program launches.

Based on our research and your feedback, we assessed whether the key ingredients are available in Greater Sudbury as follows:

 **Ready in Greater Sudbury**

 **Possible:** not ready today, but could reasonably be ready in 1 to 2 years

 **Major Challenges Ahead**

We are inviting you to **share your opinion:**

Did we accurately capture the Sudbury's readiness level?

Why or why not?

What further information is needed?

What are the **ingredients** to a successful home energy retrofit borrowing program?

These factors are related to the **level of interest** and **opportunity** a program has locally.

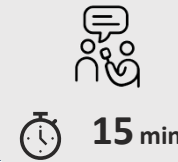
Ingredient	Ready in Greater Sudbury	Possible/Major Challenges
Aligns with municipal goals	✓	
Home retrofit landscape assessment (e.g., Is there opportunity and ability to generate sufficient loan volume)	✓	
Council/City buy-in	✓	?
Addresses homeowner barriers (e.g., is cost the main barrier to EE adoption?)	✓	?
Community buy-in (e.g., does the community see the need and value of a borrowing program?)	✓	?
Funding for program design and delivery (e.g., City, Partners (e.g., FCM, Local Credit Unions, Utilities))	✓	?

What are the **ingredients** to a successful home energy retrofit borrowing program?

These factors are related to home retrofit 'ecosystem' and capacity to **deliver** a program.

Ingredient	Who?	Ready in Greater Sudbury	Possible/Major Challenges
Supportive regulation (e.g., financing enabling legislation)	Province and/or City	✓	
Complementary incentive programs	Utilities, Province, Feds	✓	
Homeowner educational programs (e.g., homeowner resources, hands-on support)	City and/or Partners	✓	?
Energy Advisor (EA) capacity	Local EA's	✓	?
Contractor capacity	Local contractor industry		?
Capacity to design & deliver a program	City and/or Partners (e.g., 3 rd Party Implementers, Utilities)		?

Discussion #1: Current State



1. Did we accurately capture the Sudbury's readiness level? Are there major challenges?

Ingredient	Who?	Ready in Greater Sudbury	Possible/Major Challenges
Addresses homeowner barriers (e.g., is cost the main barrier to EE adoption?)	Greater Sudbury Homeowners	✓	?
Community buy-in (e.g., does the community see the need and value of a borrowing program?)	Greater Sudbury Community	✓	?
Funding for program design and delivery	City, Partners (e.g., FCM, Credit Unions, Utilities)	✓	?
Supportive educational programs (e.g., homeowner resources, hands-on support)	City and/or Partners	✓	?
Energy Advisor (EA) capacity	Local EA's	✓	?
Contractor capacity	Local contractor industry		?
Capacity to design & deliver a program	City and/or Partners (e.g. Program Implementers)		?

Discussion #1: Future State



1. How could each of the “Possible” ingredients become “Ready”?

Ingredient	Who?	Ready in Greater Sudbury	Possible/Major Challenges
Addresses homeowner barriers (e.g., is cost the main barrier to EE adoption?)	Greater Sudbury Homeowners	✓	?
Community buy-in (e.g., does the community see the need and value of a borrowing program?)	Greater Sudbury Community	✓	?
Funding for program design and delivery	City, Partners (e.g., FCM, Credit Unions, Utilities)	✓	?
Supportive educational programs (e.g., homeowner resources, hands-on support)	City and/or Partners	✓	?
Energy Advisor (EA) capacity	Local EA's	✓	?
Contractor capacity	Local contractor industry		?
Capacity to design & deliver a program	City and/or Partners (e.g. Program Implementers)		?

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- **Draw** for a chance to win a **smart thermostat**.
- **Phone survey** currently underway
- **Slides** will be posted on the “**Over to You**” page.
<https://overtoyou.greatersudbury.ca/homeretrofits>
- Dunsky **will integrate tonight’s feedback**, along with the homeowner survey and other information, into the **feasibility report recommendations**
- Final report will be public in **early 2022**.

Thank you for
participating in
this workshop
series!



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