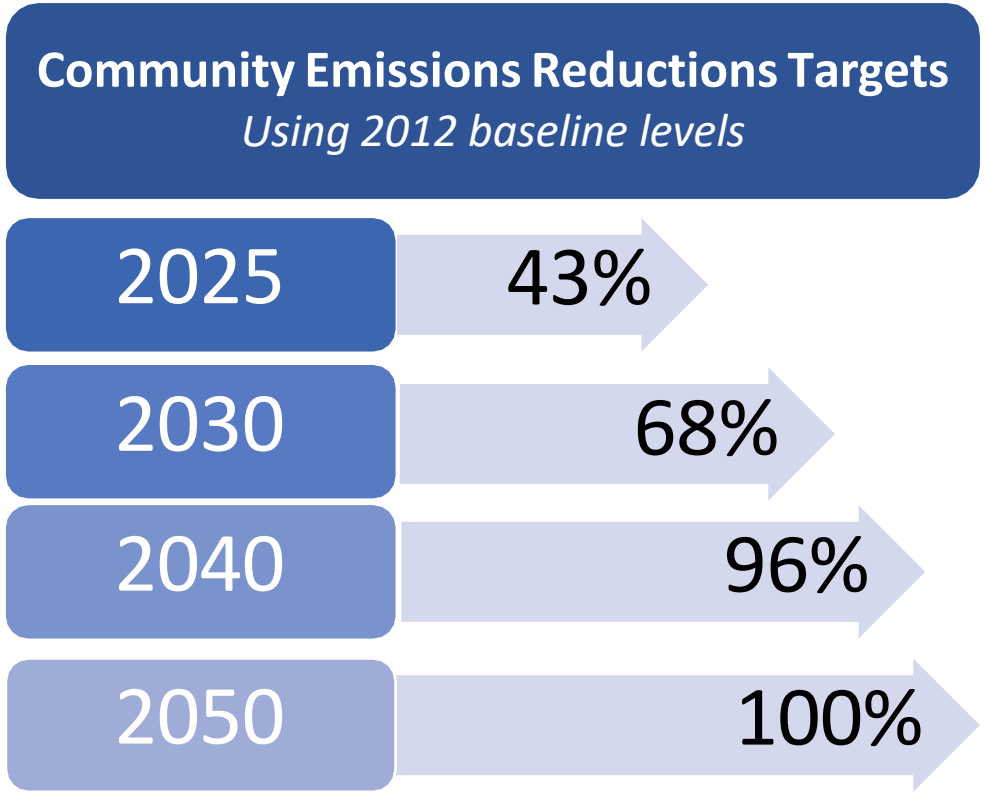
Better Homes Ottawa Presentation

November 2024

City of Ottawa's Climate Change Targets

- Ottawa declared a climate emergency in 2019
- Energy Evolution – City's plan to reduce greenhouse gas emissions
  - Corporate emissions – net zero by 2040
  - Community emissions – net zero by 2050
- Climate Resiliency Strategy currently in the works
- **Residential sector – 98% of homes retrofitted by 2040**



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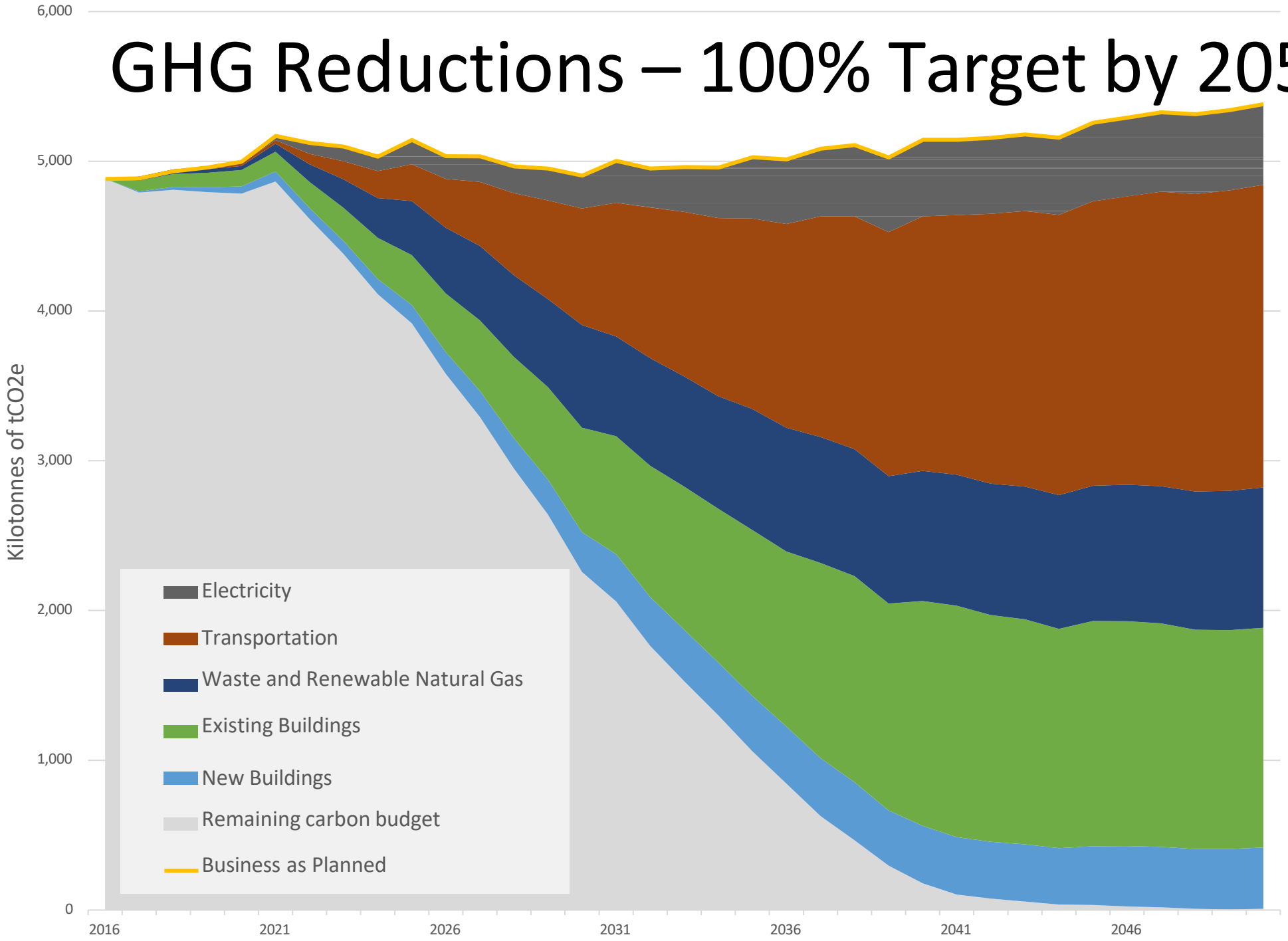
GHG Reductions – 100% Target by 2050



Electricity: 9.1%

Transportation: 37.5%

Waste and Renewable Natural Gas: 17.4%

Existing Buildings: 28.1%

New Buildings: 7.6%

Extreme Weather is on the rise

Ottawa River Flooding (2017, 2019, 2023)

Intense Rainfall (2017, 2023)

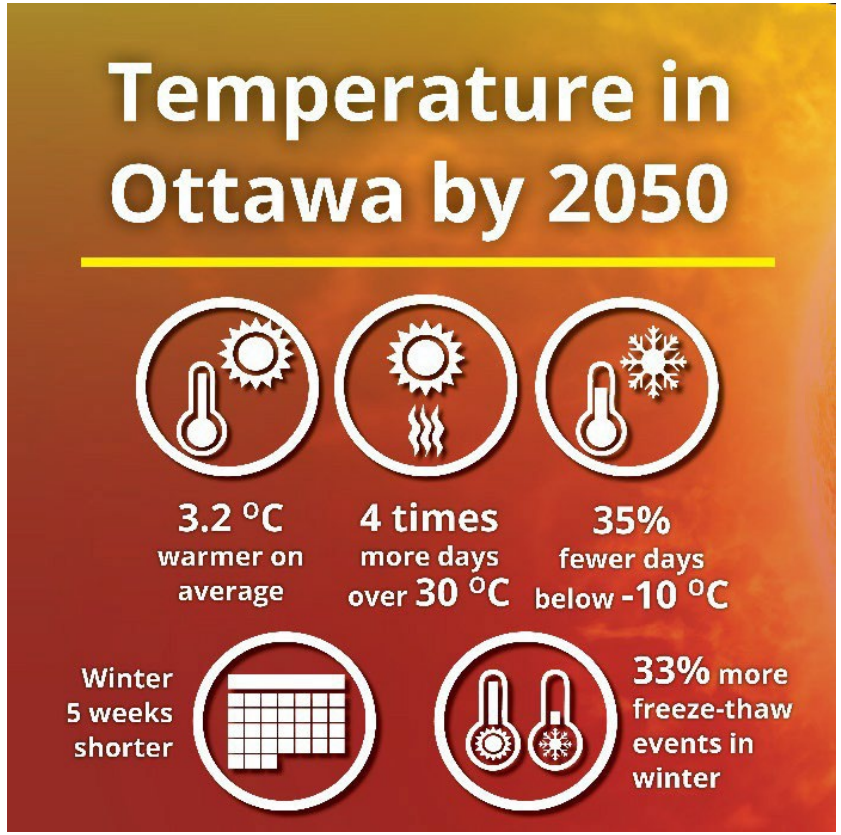
Heat Waves

Tornado/ Derecho (2018, 2019, 2022, 2023)

Ice Storm (1998, 2023)

Smoke from Wildfires (2023)

Ottawa's Future Climate



Access the full study at:
ottawa.ca/climatechange

The Better Homes Ottawa Loan Program

A City of Ottawa program providing long-term, low-cost financing to property owners to support energy efficiency and climate adaptation home improvements.

Overview

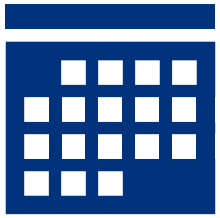
- Loan program administered by the City of Ottawa, with support from EnviroCentre
- Leverages the Local Improvement Charge mechanism available to Ontario municipalities
- Since 2021, over 250 completed projects
- Supported by EnviroCentre

Eligibility

- Any small residential property in Ottawa
  - Detached, semi-detached, row/town
- Condos are eligible if they are in a building 3 stories or fewer
- Rental properties included
- Interest free stream available to income qualified applicants, affordable rental providers

Better Homes Ottawa Loan Program Details

- $10k min.
- 10% of property value (max $125k)
- 4.33% interest (fixed)
- 0% interest for income qualified & affordable rental
- 4% admin fee



- 20-year term
- Early repayment with no penalty (one-time lump sum)
- 50% capital outlay at start of project

- EnerGuide pre and post audit required
- 5 yr. tax & water bill payment check
- Repaid through property tax bill

- Stack/compatible with other programs
- No pre-qualified contractors

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Additional Program Features

Heat Pump Incentive

- $400 - $1500+ for air source heat pumps
- $500 - $2500+ for ground source heat pumps

Free energy coaching

- High level advice on what retrofits make the most sense for you and your property

Retrofit manager service

- Experienced, certified professional from EnviroCentre (a City of Ottawa partner)
- Help in planning project, selecting contractors, and overseeing work
- Payments to contractors taken care of upon completion of work
- Cost of service: $100/hr.

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Measures Eligible for Financing

- **Thermal envelope upgrades**
  - Insulation, windows, doors
- **Mechanical systems**
  - No fossil fuel equipment eligible
- **Renewable energy, energy storage and EV chargers**
- **Water efficiency**
- **Electrical system upgrades**
  - Panel upgrades
- **Health and safety measures**
- **Climate adaptation improvements**
  - Permeable pavement, waterproofing, etc.
  - Sump pumps, back-flow prevention valves
- **Secondary suites and other related costs (up to 30% of loan value)**
- **Remediation, permitting, demolition costs (up to 30% of loan value)**

Other Energy Focused Programs

- **Canada Greener Homes Loan**
  - Up to a $40,000, 0% interest 10 yr. loan to homeowners (primary residences only)
- **Enbridge Home Efficiency Rebate program**
  - Up to $5,000 in rebates for energy efficiency upgrades
- **Oil to Heat Pump Affordability Program**
  - Up to $10,000 for those switching from heating oil to a heat pump
  - Income qualified
- The Better Homes Ottawa Loan team encourages stacking/combining programs

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Other Energy Focused Programs

- **Energy Affordability Program**
  - Income qualified
  - Free air source heat pumps + other measures
- **Home Winterproofing Program**
  - Income qualified
  - Free energy efficiency measures
- Range of other programs supporting affordable housing retrofit initiatives

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Rain Ready Ottawa

- City of Ottawa program supporting on-property stormwater management
- Aimed at protecting Ottawa's watersheds
- Up to $5,000 in grants for priority areas covering:
  - Permeable pavement
  - Downspout redirection
  - Rain gardens
  - Soak away pits
  - And more!

Questions?

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