

HCCA MEETING: 3 MAY 2021

Better Homes Loan Program

ISSUE

What action should HCCA take to help the city in developing the Better Homes Loan Program?

BACKGROUND

The City of Ottawa has been approved for \$12,169,500 of funding for the [Better Homes Loan Program](#) from the Government of Canada and the Federation of Canadian Municipalities (FCM).

The City is developing the program to help reduce greenhouse gas emissions in Ottawa. It is designed to "make it easier and more affordable for homeowners to pay for home improvements over time as they save on their energy bills." Input is being sought from individuals and the community at large, including community groups.

According to information at <https://engage.ottawa.ca/bhlp>

Through the proposed Better Homes Loan program, Ottawa homeowners could get a low-interest loan of up to 10 per cent of the current value of their home to cover the cost of home energy improvements. The loan would be tied to the property not the owner. This means that if the home is sold before the loan is repaid, the new owner will assume the balance of the loan.

The program will include an online tool to help homeowners decide which retrofits to implement based on cost-benefit and greenhouse gas reduction potential. It will also help homeowners connect with qualified contractors and include details of rebates and incentives.

The City is seeking input on: [measures eligible for financing](#), [eligibility requirements](#), [application process](#).

There is an option to respond to a survey as a community association, group or organization leader.

ENVIRONMENT COMMITTEE DELIBERATION

Committee members and advisors were invited to provide input. This is a summary which was reviewed by committee members and advisors.

One advisor was opposed to the program which, however, is already funded.

Several people were hesitant about HCCA expressing support lacking detailed information.

Other question and comments:

What is the proposed interest rate? How does it compare with that being offered in Toronto?
<https://www.toronto.ca/services-payments/water-environment/environmental-grants-incentives/home-energy-loan-program-help/>

Legal costs should be eligible expenses.

How would the potential buyer of a property be aware of the loan liability?

If the homeowner becomes delinquent in paying off the loan, could the city take possession of the property or put a lien on it.

How will the city ensure this incentive goes to those most in need?

Will the city make the “online tool to help homeowners decide which retrofits to implement” and information to “help homeowners connect with qualified contractors and include details of rebates and incentives” available to those who choose not to participate in the program?

Is the city open to proposals to replace existing HVAC in co-ops, condominiums and the like with high efficiency community ground source heat pump heating and air conditioning?

OPTIONS

1. Take no action at this time. Encourage individuals to complete the survey.

If the Association fails to make its views known on issues of significance it may be regarded as irrelevant by community members, the city administration and Council.

2. Write a letter from the HCCA President to the City or respond to the survey from HCCA. Encourage individuals to complete the survey.

The letter or input to the survey would address the concerns summarized in the discussion above.

RECOMMENDATION:

The environment committee recommends option 2.