Better Homes Ottawa Loan Program & Other Support Programs for Home Retrofits

City of Ottawa Presentation
November 21, 2023

Extreme Weather is on the rise

Ottawa River Flooding (2017, 2019, 2023)

Intense Rainfall (2017, 2023)

Heat Waves

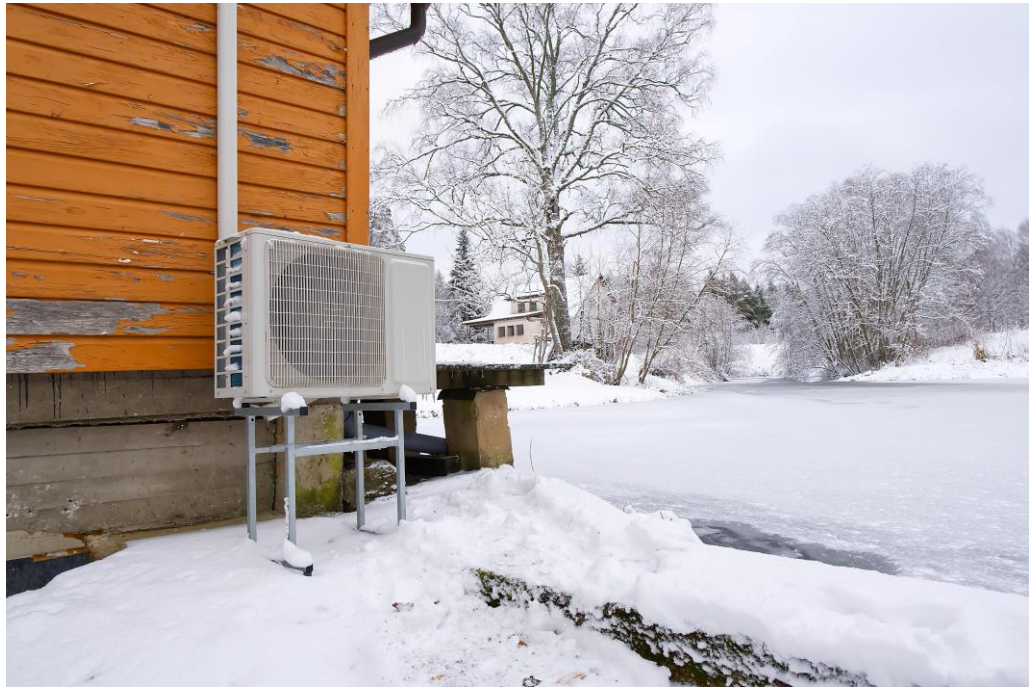
Tornado/ Derecho (2018, 2019, 2022, 2023)

Ice Storm (1998, 2023)

Smoke from Wildfires (2023)

What does this all mean for Ottawa homes & residents?

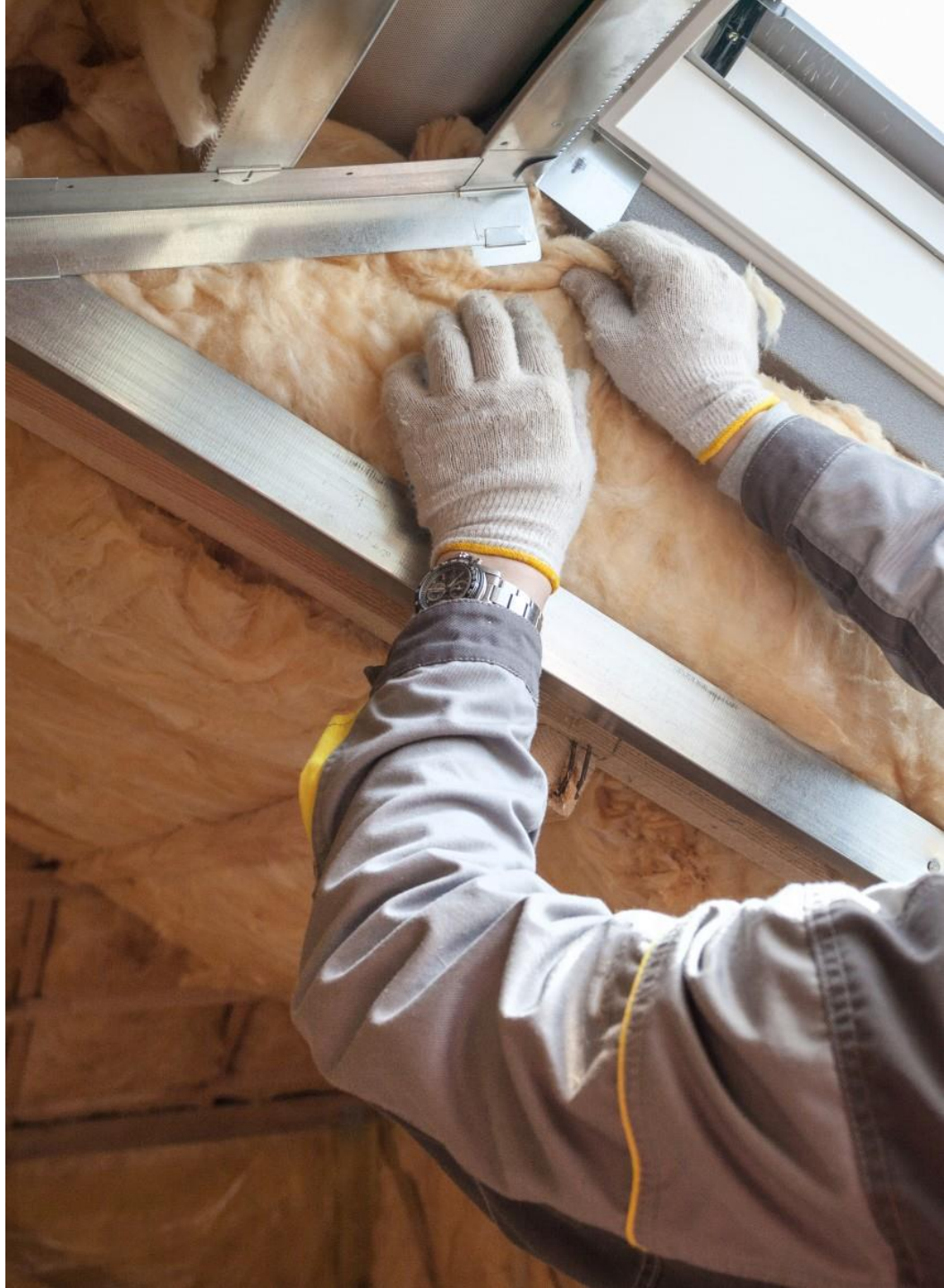
Reduce emissions and pollution from our homes



Prepare our homes for more extreme weather

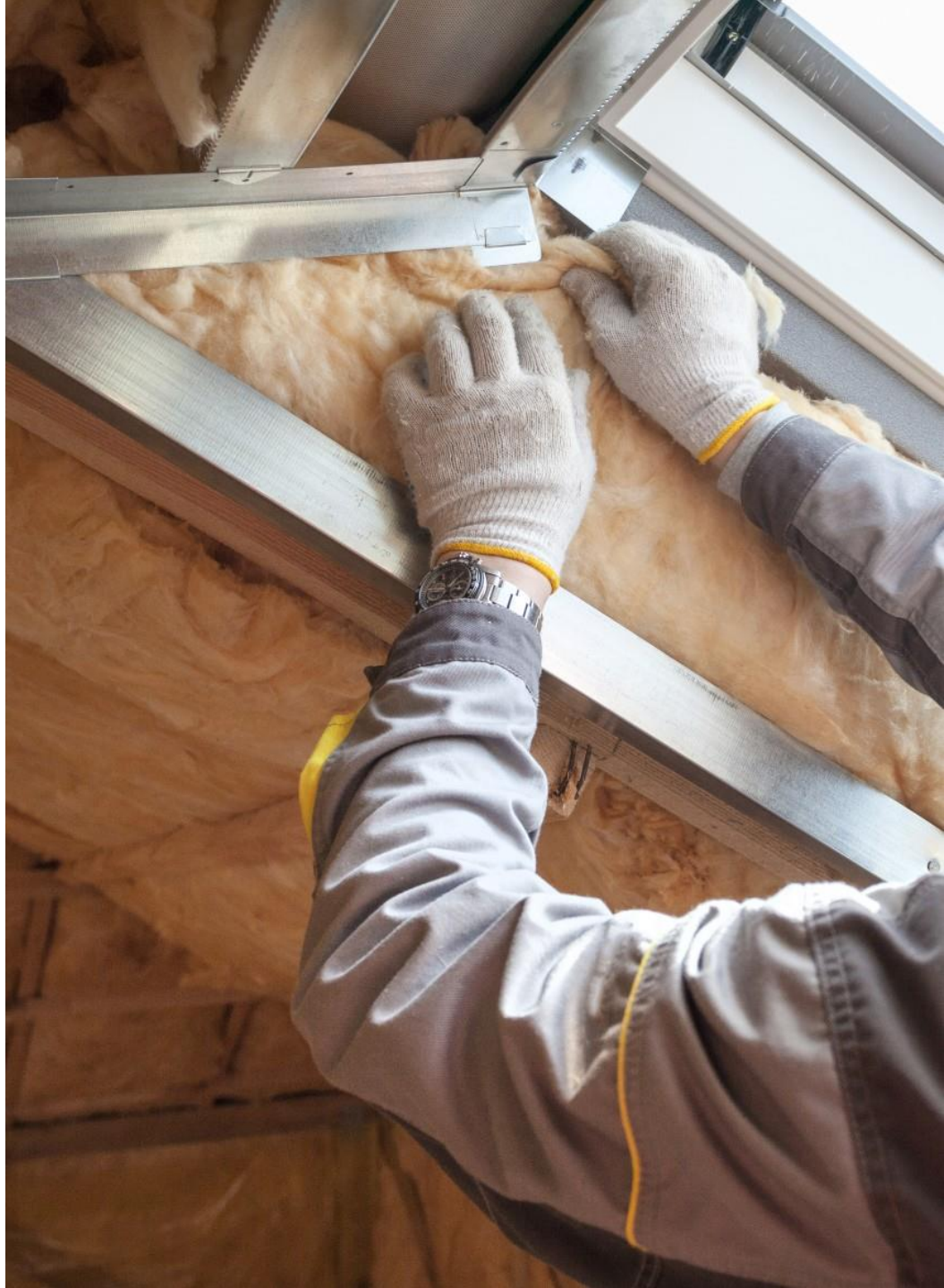
The Better Homes Ottawa Loan Program is here to help.

- Program providing long-term, low cost financing to property owners
- Loan directly from municipality to the property owner
- Loan tied to the property, not the individual
- Repaid through the property tax bill
- Energy coaching service available
- Not a taxpayer funded program
- Interest free loans available for low-income households



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
  - Affordable rental unit providers can qualify for 0% interest loans

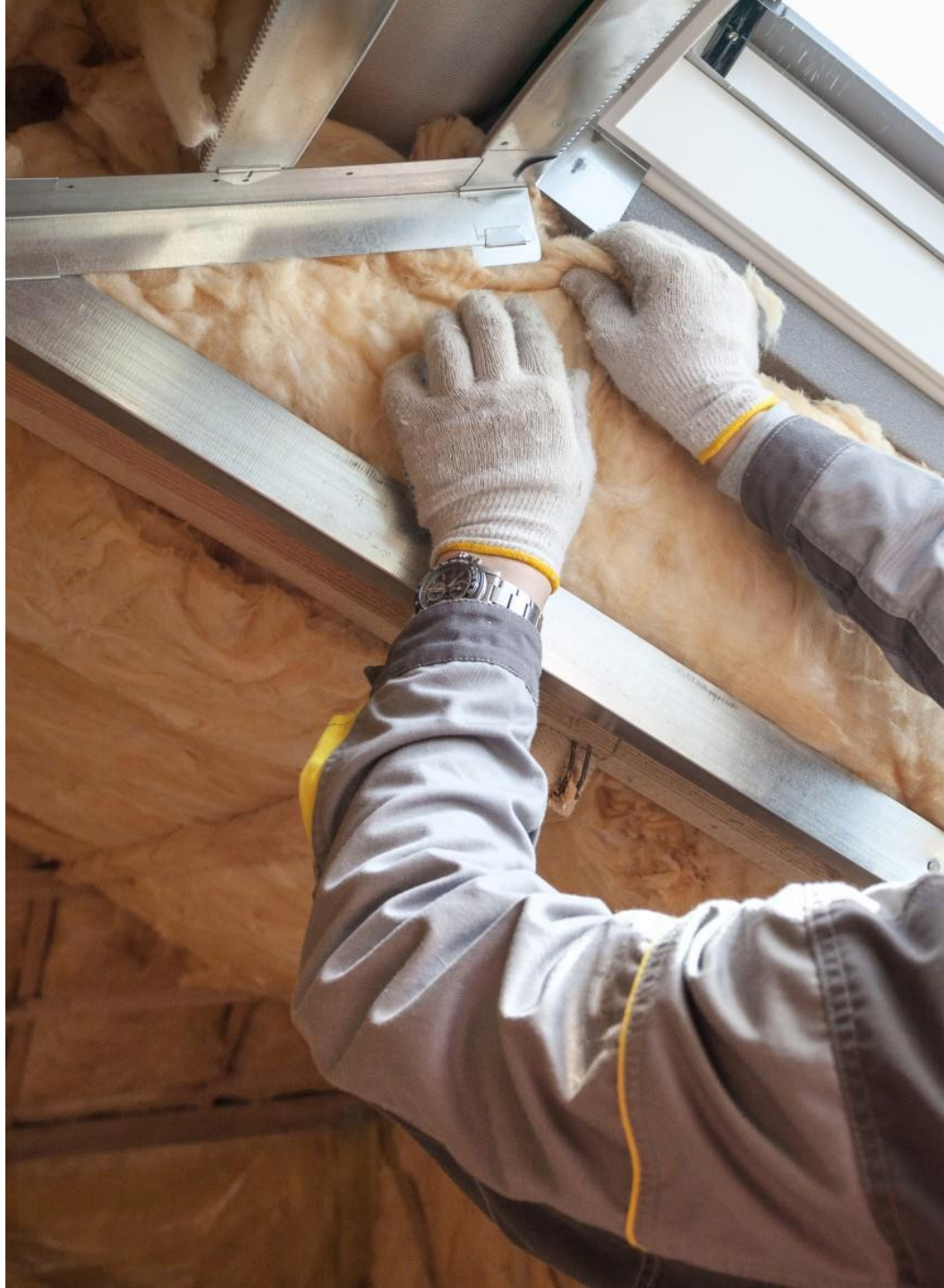


Better Homes Ottawa Loan Program Details

Max financing	10% of home value or $125,000
Minimum loans	$10,000 ($5k for returning applicants)
Interest Rate	4.33% (fixed) or 0% (fixed) for income qualified applicants
Loan Term	20 years
Administrative fee	4% of capital
Funding Outlay	50% of loan available up front, remainder upon completion
Early payoff option	One-time lump sum payoff
Home energy audit	Required EnerGuide Pre- and Post-retrofit audit
Use with other programs	Stackable with other rebate and incentive programs
Credit rating requirements	5yr. Property tax and water bill history or Credit Check
Pre-qualified contractors	No pre-qual. (Profile those with certifications/gone through training)

Program Features

- Heat pump incentive
- Open to rental properties
- Compatible/can be paired with other rebate and loan programs (more to come)
- Retrofit manager service available (paid out of pocket)
- Contractor payment services available (paid out of pocket)
- Repay loan the same way you pay property taxes



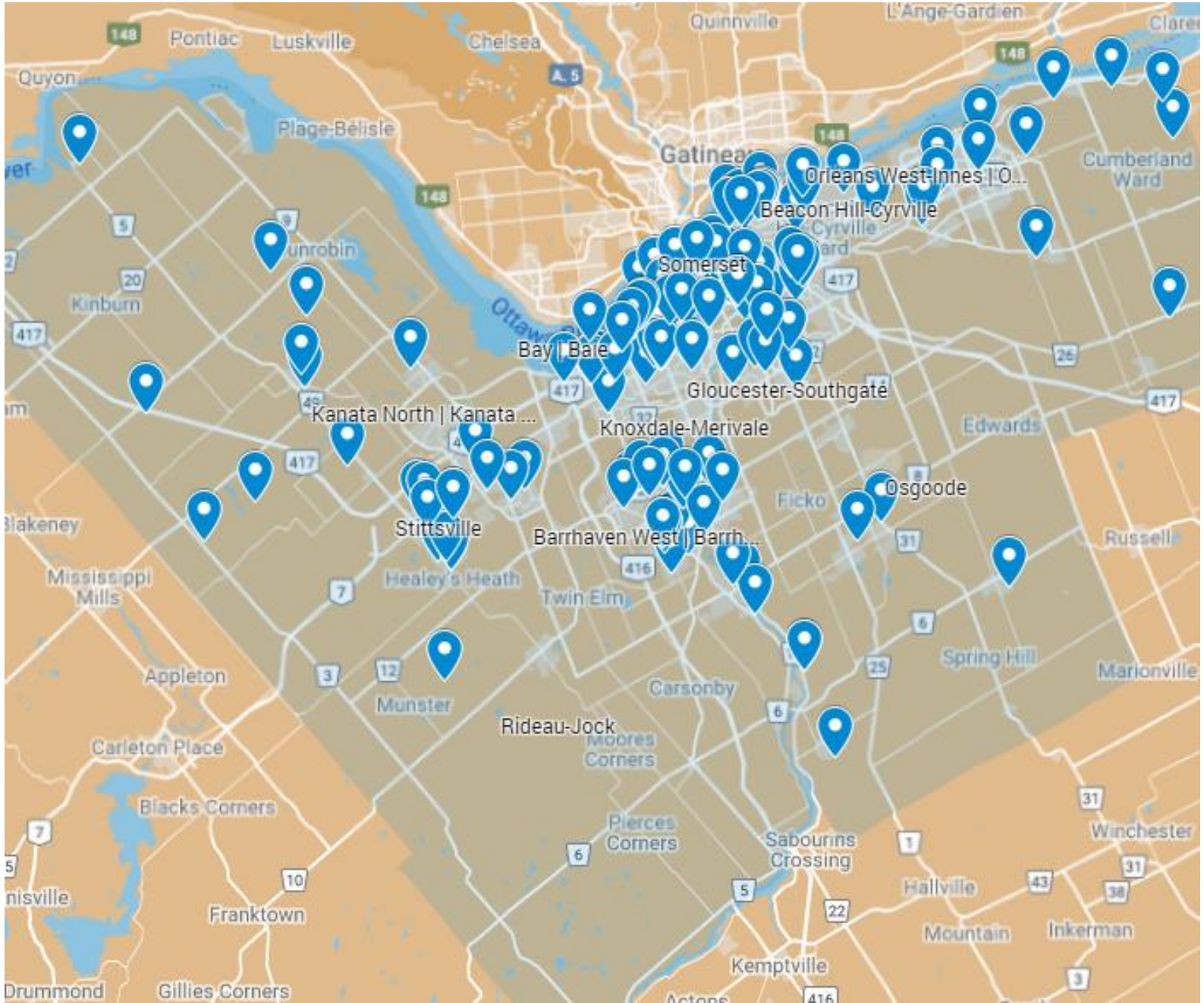
Measures Eligible for Financing

- **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)**

What does energy efficiency *feel* like?

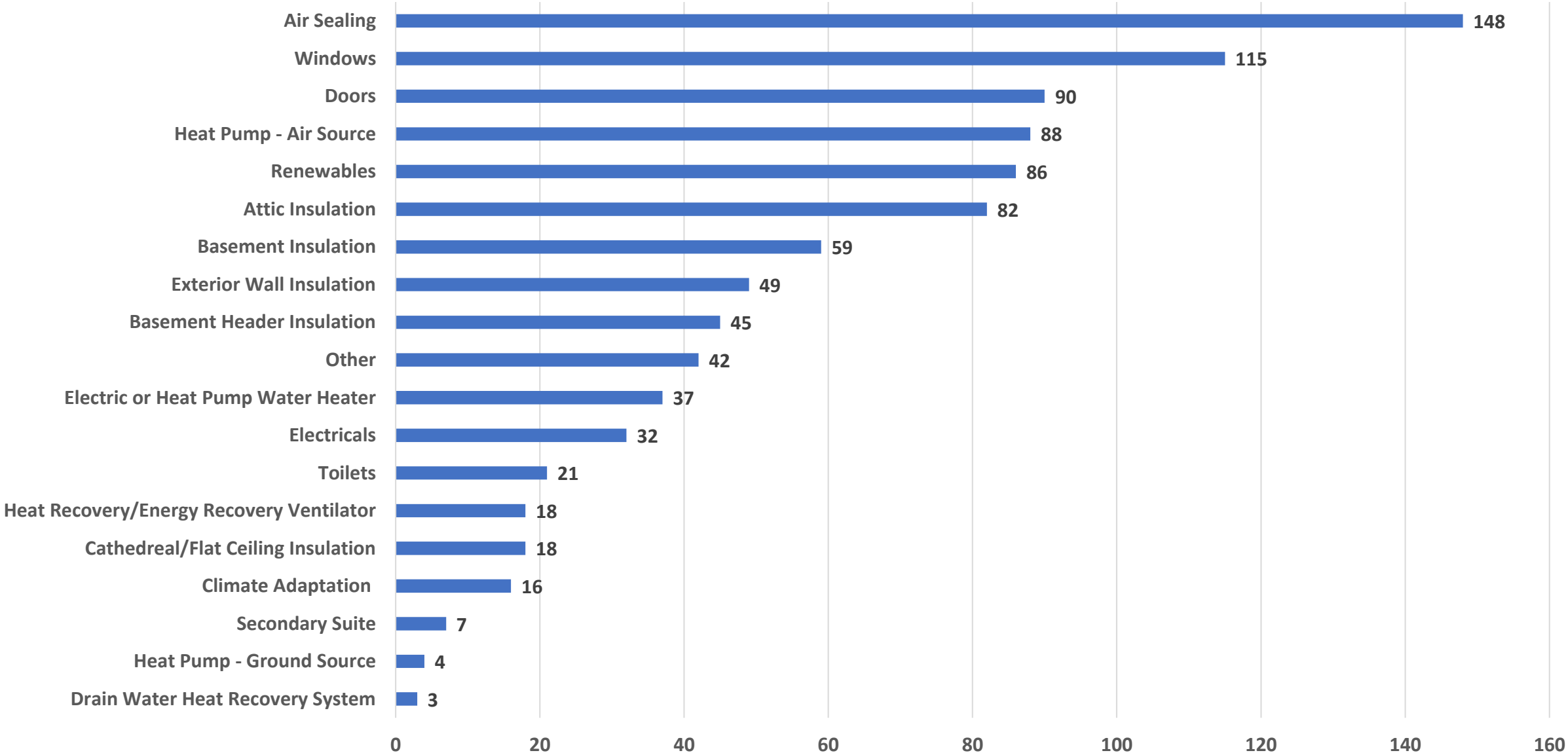
- Easy to focus only on reducing emissions or energy use
- But list of co-benefits of these projects is long:
  - Increased indoor comfort
    - Maintain heat in the winter
    - Maintain cool in the summer
    - Reduction in drafts near doors & windows
      - Reclaim your spaces near windows!
  - Improved indoor air quality
    - Balance humidity
    - Reduced incidence of asthma
  - Reduction of mold
  - Less noise intrusion/pollution
  - Reduction of maintenance needs

Completed Projects to Date (as of October 26, 2023)



Ward	Completed Projects
Orléans East-Cumberland	6
Orléans West-Innes	3
Barrhaven West	8
Kanata North	2
West Carleton-March	9
Stittsville	7
Bay	9
College	8
Knoxdale-Merivale	4
Gloucester-Southgate	2
Beacon Hill-Cyrville	1
Rideau-Vanier	9
Rideau-Rockcliffe	7
Somerset	6
Kitchissippi	7
River	11
Capital	18
Alta Vista	10
Orléans South-Navan	5
Osgoode	7
Rideau-Jock	4
Riverside South-Findlay Creek	1
Kanata South	4
Barrhaven East	9
TOTAL	**157**

Retrofit Measures by Count



Questions?

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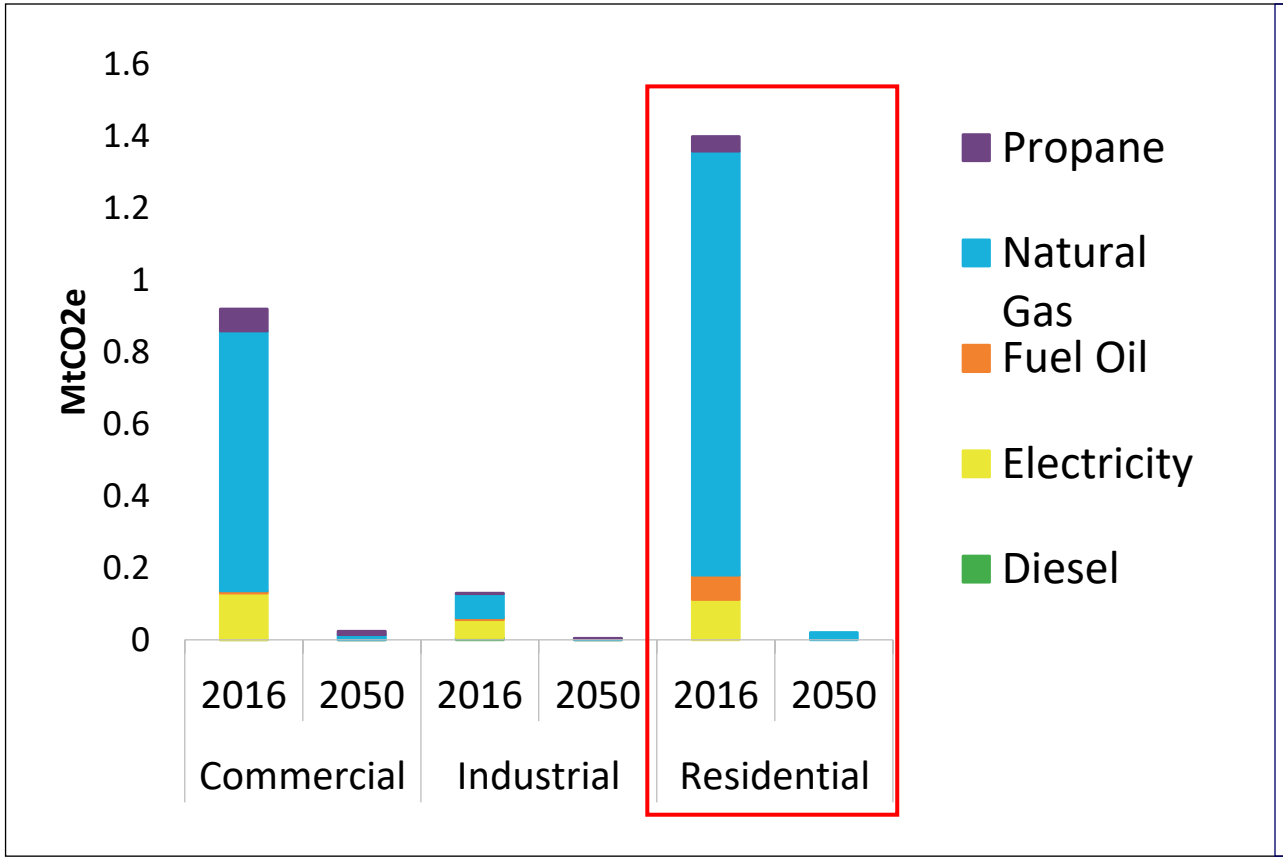
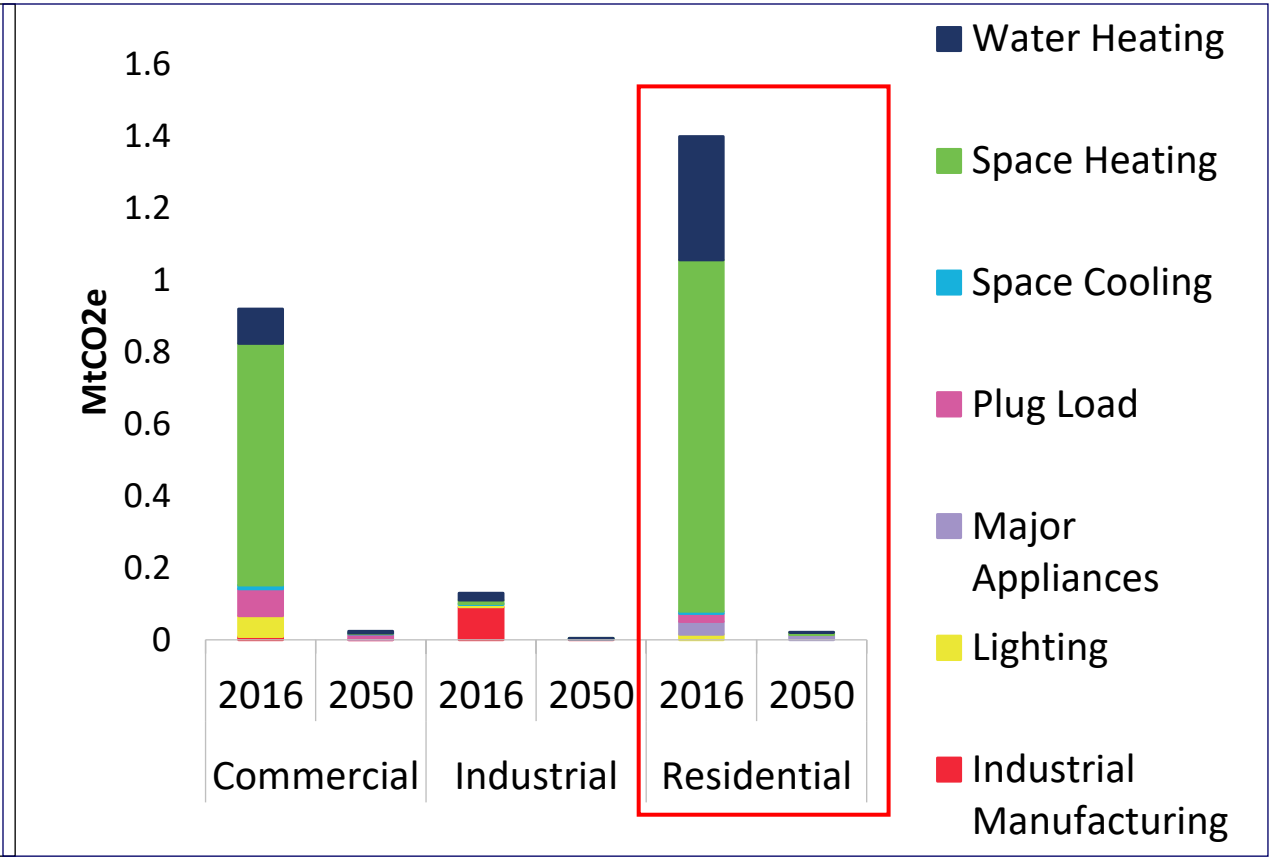
Building GHGs by Fuel and Energy End Use





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