

BetterHomes Dufferin

East Garafraxa Council

May 13, 2025

Sara MacRae, Manager of Climate & Energy

Why BetterHomes Dufferin Matters for Our Community



Older Homes, Rising Energy Costs

- Many Dufferin homes are older and expensive to heat.
- Rural households often rely on costly, independent fuels like propane and oil.



A Practical, Local Solution

- The BetterHomes Dufferin program helps residents lower bills and stay in their homes.
- It's voluntary, locally administered, and designed to remove financial barriers to energy upgrades.



No Cost to the Municipality

- We're not asking for funding — just for the use of existing municipal tools to make the program accessible to your residents.

Local Need and Benefits

A 2022 Feasibility Study, conducted by Lightspark, revealed that:

- 50% of homes in Dufferin County are energy burdened (11,175)
- 18% (4,130) experience energy poverty

Real Local Benefits

- Reduces monthly energy bills – up to \$2,000/year in savings
- Creates jobs – contractors, HVAC techs, energy advisors, insulation specialists



**Households that spend more than 6%
on home energy experience energy
poverty.**



Savings From Retrofits

Type	Annual Cost	50% Savings
Propane or Oil	\$3,500–\$5,000	\$1,750–\$2,500

Simple Payback on \$20,000 Retrofit Loan:

- 8–12 years for rural homes
- Faster with federal grants & rebates
- 0% interest for low-income households

BetterHomes Makes It Easier:

- Energy coaches guide homeowners
- Supports grant/loan stackability with other government programs
- Solves the upfront capital problem

BetterHomes Dufferin:

East Garafraxa Council

Rebecca Danard
Manager of Energy Programs

May 13, 2025



Clean Air Partnership



About Clean Air Partnership and BetterHomes

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.

BetterHomes Ontario is program which provides financing to homeowners to increase the energy efficiency of their homes. CAP has been working on BetterHomes programs throughout Ontario since 2020 and with Dufferin County since 2021.

Clean Air Partnership



BetterHomes Dufferin – LIC or PACE program



Homeowner applies to participate in the program.



The application is screened to ensure the person, the property and the planned retrofits qualify for the program.



The Dufferin County provides low-interest loan to allow the homeowner to undertake the retrofits. This is recoverable debt.



Pre and post energy assessments confirm savings have been achieved

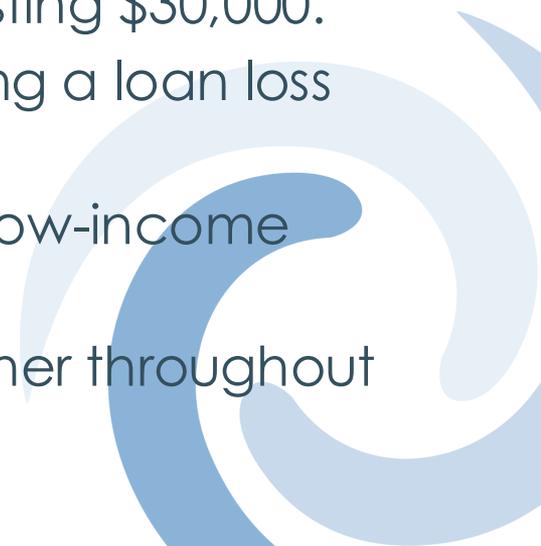


The homeowner repays the loan through their property taxes. The loan remains attached to the property not the person.

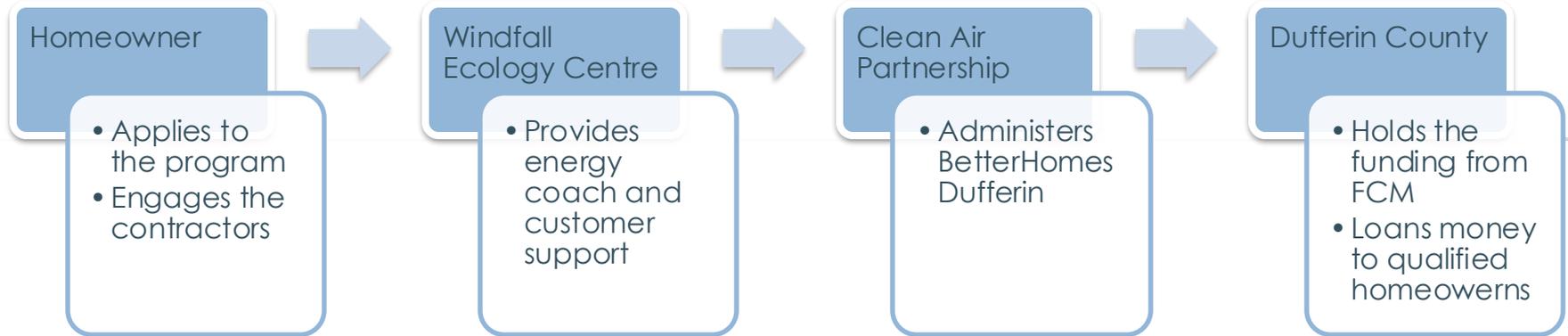
BetterHomes Dufferin Operations

- January 2026 to December 2029
- \$8,750,000 loaned to homeowners (\$5,000,000 from FCM, \$3,750,000 from Dufferin County)
- 300 homes retrofit with the average retrofit costing \$30,000.
- \$2,500,000 operations grant from FCM, including a loan loss reserve
- \$466,600 in homeowner incentives to support low-income households and incentivize deep retrofits.
- Energy coaching service to help the homeowner throughout the process

Clean Air Partnership



Program Roles



Local Municipalities' Role - Required

- Pass Program Enabling LIC Bylaw.
- 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!



Retrofit Pathway Process

