



COMMUNICATION UPDATE

TO:	Mayor and Members City Council
DATE:	December 1, 2023
SUBJECT:	Better Homes Hamilton Pilot Program Launch December 1, 2023 (City Wide)
WARD(S) AFFECTED:	City Wide
SUBMITTED BY:	Lynda Lukasik Director, Office of Climate Change Initiatives Planning and Economic Development Department
SIGNATURE:	

The purpose of this Communication Update is to update Council that Office of Climate Change Initiatives staff will be launching the Better Homes Hamilton Pilot Program on December 1, 2023.

We are also kindly requesting any support Councillors can provide with the marketing and education campaign through their various communication channels. Content and graphic support are attached to this Communication Update to help support those messages.

The City of Hamilton, like many municipalities across Canada, is supporting residents' need for more financing options to carry out energy-efficiency retrofits in their homes. The Better Homes Hamilton program is a municipally delivered loan program, intended to provide a low-barrier financing option for building retrofits that reduce greenhouse gas emissions and helps homeowners live more comfortably.

The Better Homes Hamilton loan is repaid via a Local Improvement Charge on a homeowner's property tax bill. The loan is placed on the property, and not the homeowner, as a special charge, and is then collected the same way property taxes are collected. The loan term will be over a 10 to 15-year repayment schedule. This is an important financing option to help homeowners, who may not otherwise qualify for other traditional financing options, access funds for energy-efficiency retrofits.

OUR Vision: To be the best place to raise a child and age successfully.

OUR Mission: To provide high quality cost conscious public services that contribute to a healthy, safe and prosperous community, in a sustainable manner.

OUR Culture: Collective Ownership, Steadfast Integrity, Courageous Change, Sensational Service, Engaged Empowered Employees.

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Council approved the design of the program in May 2023, including the provision of \$1 million for zero-interest loans to up to 50 residential properties (maximum of \$20,000 per property) to retrofit their homes to be more energy efficient and comfortable. Eligibility requirements for the Better Homes Hamilton Pilot Program includes:

- Property owners of detached, semi-detached, and townhomes;
- Property owners must have a City of Hamilton Tax Account and be in good standing, including other payment obligations to the City; and,
- Property owners must not have already purchased or started any of the eligible building retrofits.

The Better Homes Hamilton Program is also an opportunity for residents to reduce individual greenhouse gas emissions, as part of the goals laid out in Hamilton's Climate Action Strategy for accelerated emissions reduction across the broader community and reflects Priority 1: Sustainable Economic & Ecological Development of the 2022 - 2026 Council Priorities.

Equity Requirements and Benefits of the Better Homes Hamilton Pilot Program

Equity considerations, based on extensive research and engagement, including consideration of tenant rights, have been embedded into the Better Homes Hamilton program, which is being implemented with applied climate justice principles, including:

- Prioritization of Hamilton homes located within neighborhoods that have been identified as having high rates of energy poverty through the Canadian Urban Sustainability Practitioners (CUSP) Energy Poverty Mapping Tool (energypoverty.ca) and/or have above-average utility-calculated heating fuel (natural gas, propane, or oil), including in rural areas.
- If the property is a rental, making efforts through the Property Owner Agreements to prevent the displacement of current tenants due to the retrofits and to make clear that their rent payments will not be impacted due to the retrofits.

The Better Homes Hamilton program is anticipated to result in numerous benefits both in the City's climate change efforts and for participating homeowners. These benefits include:

- Reducing household greenhouse gas emissions on average by 60% or 2.9 tonnes of carbon dioxide equivalent (tCO₂e) per participating household annually, based on the most common housing archetype in Hamilton.
- Improving indoor air quality and home comfort through reduction of fossil fuel burning and improving building envelope performance.

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Staff will be hosting virtual, as well as in-person, information sessions within targeted priority neighbourhoods previously identified as experiencing high energy burdens. The following engagement activities (in addition to the ad campaign that includes bus shelters, digital billboards, municipal screen etc.) are expected to begin the first two weeks of December and up until February 1, 2024 to support the launch of the Better Homes Hamilton Pilot Program:

- Virtual Public Information Session Dec 11, 2023. To register click the link here: [REGISTER HERE](#)
- Virtual Public Information Session Dec 14, 2023. To register click the link here: [REGISTER HERE](#)
- Multiple In-Person Pop-Up Sessions dates and locations are to be determined and will be posted on the Better Homes Hamilton website, once confirmed.

Office of Climate Change Initiatives staff will notify the appropriate Ward Councillor with adequate notice with details on the in-person events. We are available to provide any additional support for Mayor and Councillors willing to participate in any of the engagement activities.

For more information on the Better Homes Hamilton Pilot Program visit the City's website here: www.hamilton.ca/betterhomeshamilton

Any questions can be directed to our central email for this program at betterhomes@hamilton.ca, or by contacting Cathrin Winkelmann, Senior Project Manager by phone at (905) 546-2424 Ext. 3916 or by email at Cathrin.Winkelmann@hamilton.ca.

APPENDICES AND SCHEDULES ATTACHED

Appendix "A" – Social Media, Key Messages and Newsletter/Webpage Content for Better Homes Hamilton Marketing Campaign

Social Media Key Messages and Newsletter/Webpage Content for Better Homes Hamilton Marketing Campaign

For Newsletters, Webpages and Mail-outs

Would you like to enjoy a more comfortable and energy-efficient home while taking action to address climate change? Make your home future-ready with the City of Hamilton’s Better Homes Hamilton!

The Better Homes Hamilton program aims to provide low-interest fixed rate loans up to \$20,000 to eligible homeowners in the city to improve energy efficiency, reduce greenhouse gas (GHG) emissions, and live more comfortably. This is a pilot program is currently limited to 50 participants and is open until February 1, 2024, or until fully subscribed.

Participating homeowners can significantly reduce the carbon footprint of their homes through the eligible retrofits including improving the building envelope performance through insulation and air sealing, installing Air Source Heat Pumps (ASHP) and smart thermostats, as well as infrastructure upgrades to electrical panel and ductwork, if required for ASHP installation.

The loans will be repaid via property tax bills and there is a special 0% interest rate being offered during the pilot phase. Better Homes Hamilton provides access to free program coaching services, including information regarding other grant and rebate programs.

To learn more about the Better Homes Hamilton program visit:

www.hamilton.ca/betterhomeshamilton.

Social Media: Sample Posts

Twitter/X

Better Homes Hamilton pilot program offers 50 homeowners a chance to retrofit their homes through a zero-interest loan of up to \$20,000. Improve #energyefficiency, be part of the movement to reduce #GHG emissions: www.hamilton.ca/betterhomeshamilton
#BetterHomesHamilton

@CityofHamilton Better Homes Hamilton pilot program is here, offering 50 homeowners a chance to retrofit their homes through a zero-interest loan of up to \$20,000. Live more comfortably while reducing GHG emissions: www.hamilton.ca/betterhomeshamilton
#BetterHomesHamilton #EnergyEfficiency

Facebook, Instagram, LinkedIn

Hamilton homeowners can now apply for an interest-free loan of up to \$20,000 for the purchase and installation of an air source heat pump and other energy-efficiency home retrofits like air sealing and insulation. A maximum of 50 loans are available through the City’s Better Homes Hamilton pilot program. Applications will be accepted until February 1 or until program

subscription is full. To learn more about the program and if you are eligible, visit:
www.hamilton.ca/betterhomeshamilton #BetterHomesHamilton #EnergyRetrofits

Hamilton homeowners can now apply for an interest-free loan of up to \$20,000 to pay for energy-saving home upgrades like insulation and air source heat pump installation. A maximum of 50 loans are available through the City's Better Homes Hamilton pilot program. Applications will be accepted until February 1 or until program subscription is full. To learn more about the program and if you are eligible, visit www.hamilton.ca/betterhomeshamilton

#BetterHomesHamilton #EnergyRetrofits

GRAPHICS

Instagram



Twitter/X



**MAKE YOUR HOME
FUTURE - READY**

Enjoy a more comfortable home while taking climate action with City of Hamilton's zero-interest loan program for energy-efficiency retrofits.

Visit: hamilton.ca/BetterHomesHamilton
*This pilot program is currently limited to 50 participants.



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