



BETTER HOMES HAMILTON – HAMILTON'S NEW ENERGY-EFFICIENCY RETROFIT LOAN PROGRAM



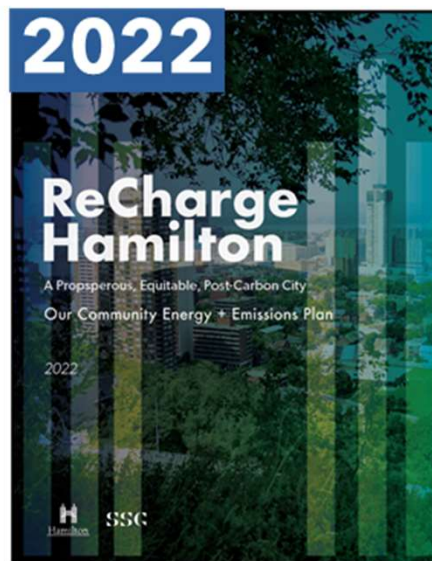
Clean Air Hamilton
January 8, 2024





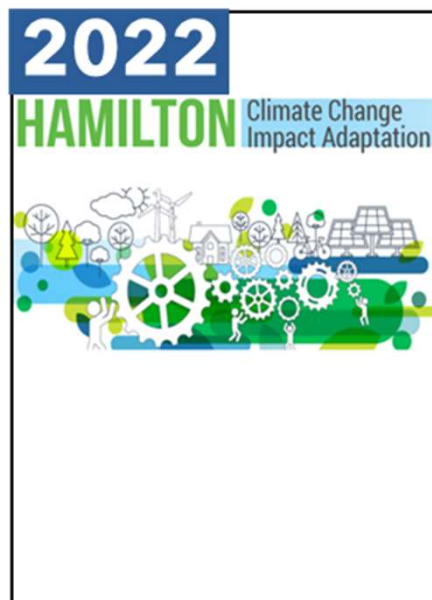
HAMILTON'S
CLIMATE ACTION STRATEGY

Re-Charge.
Adapt.
Engage.
Act.



Climate Mitigation – Community Energy and Emissions Plan (CEEP)

- Actions to reduce GHG emissions that cause climate change

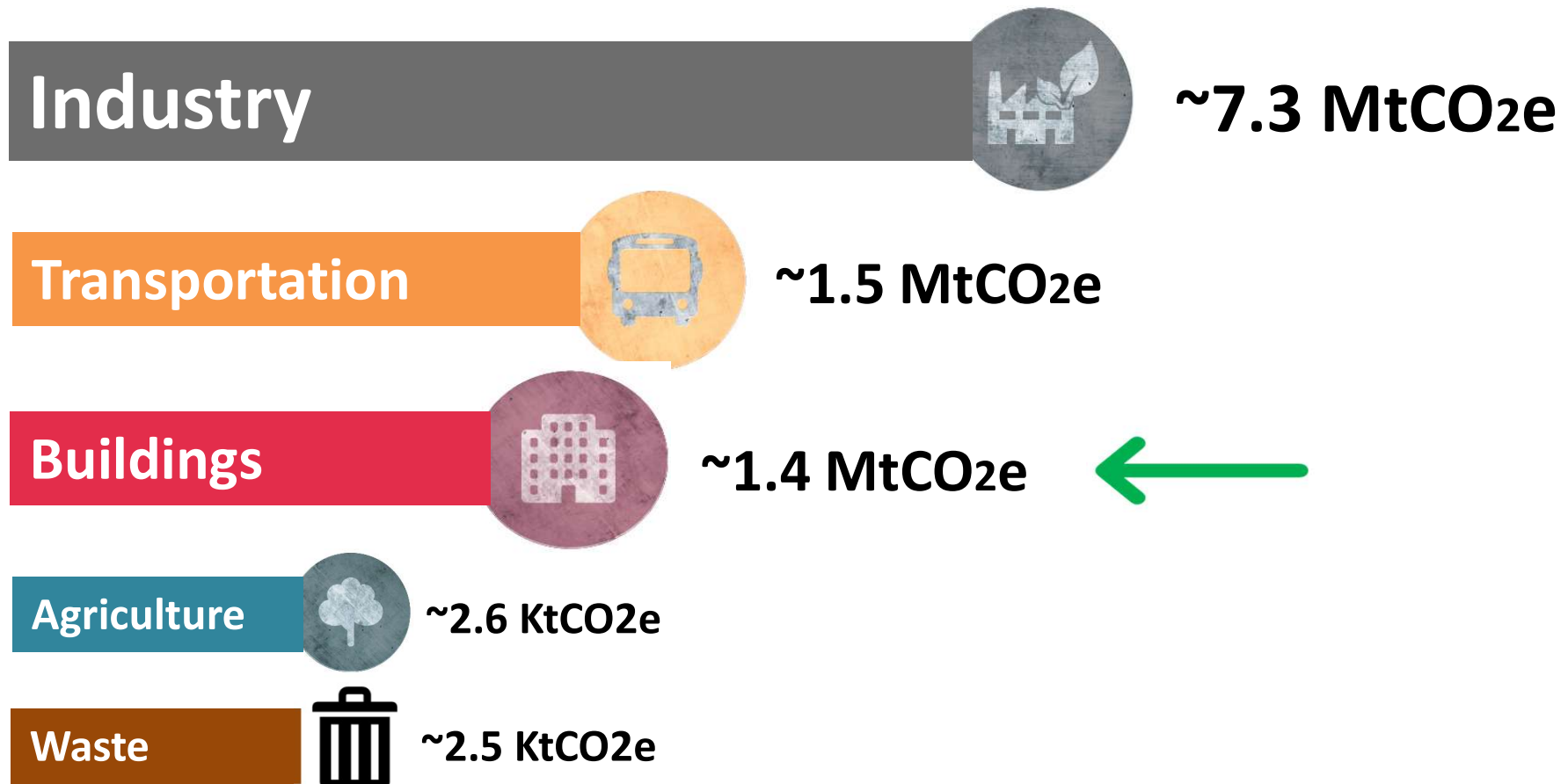


Climate Adaptation – Climate Change Impact Adaptation Plan

- Actions that help manage or adapt to a changing climate

Hamilton's Community Energy and Emissions Plan

GHG Emissions – Hamilton Context (2020)



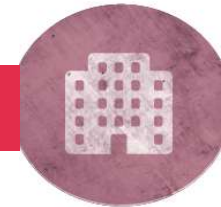
Hamilton's Community Energy and Emissions Plan

Low-Carbon Transformations Categories

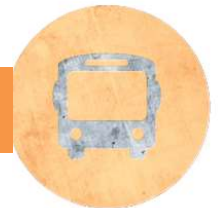
TRANSFORMATION 1: Innovating Our Industry



TRANSFORMATION 2: Transforming Our Buildings



TRANSFORMATION 3: Changing How We Move



TRANSFORMATION 4: Revolutionizing Renewables



TRANSFORMATION 5: Growing Green





Better Homes
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What is Better Homes Hamilton?

- The Better Homes Hamilton (BHH) **residential energy-efficiency retrofit program** is intended to provide access to low-interest, fixed-rate loans to serve as the capital required to complete home energy-efficiency upgrades.
- Pilot offers up to **\$20,000 at zero% interest** over 10-15 year repayment term.
- **Loan is placed on the property** – not the homeowner – as a special charge and then collected the same way property taxes are collected.
- This allows individuals or families to qualify that may not be able to qualify for traditional financing through other financial institutions.
- Pilot program launched in **December**. To date, we have 130 applications.



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Purpose, Guiding Principles & Goals of BHH Pilot

- **Support the greatest number of homeowners** to substantially reduce greenhouse gas (GHG) emissions
- Work to **achieve Low Carbon Transformation #2: Transforming Our Buildings** as part of Hamilton's Climate Action Strategy
- **Reduce barriers** to entry through competitive/transparent financing and additional support services and guidance
- Apply a **Climate Justice lens** to the program to ensure equitable opportunity and participation
- To learn about the different archetypes of buildings and identify barriers to energy efficiency retrofits in order **to scale the BHH Program effectively.**



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Program Eligibility

- Residential building types within the City of Hamilton:
 - ✓ **Detached houses**
 - ✓ **Semi-detached houses**
 - ✓ **Townhomes**
- All registered owner(s) of the property **must consent to participation** in the BHH Program.
- Must have a **property tax account with the City**.
- Registered owner(s) are responsible for tax payments directly to the City and property **taxes must also be in good standing**.
- **Retrofit work cannot have already been purchased or started.**





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Qualifying Retrofit Measures

- **Building Envelope:**
 - ✓ Air-sealing/draft proofing
 - ✓ Insulation (attic, basement and walls)
- **Mechanical Systems:**
 - ✓ Air Source Heat Pumps (ASHP)
 - ❖ Cold-climate air sources heat pumps (ccASHP)
 - ❖ Ductless mini-splits
 - ❖ High-efficiency gas furnaces for hybrid ASHP systems
 - ✓ Supporting smart thermostat/controller.
- **Supporting Infrastructure:**
 - ✓ Breaker panel upgrades
 - ✓ Ductwork only when required to support installation of ASHP



Photo credit: [Cold-Climate Air Source Heat Pumps](#)
[| Center for Energy and Environment \(mncee.org\)](#)



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Qualifying Retrofit Measures

- **Optional Home Energy Assessments and Applicable Permits:**
 - ✓ Pre- and post-retrofit energy assessments
 - ✓ Building permits

- ❖ **BHH Program does not require applicants to submit a home energy assessment;** however, it is strongly encouraged so that participants can maximize government grants and incentives.



STEP 1	Apply to the BHH Pilot Program online
STEP 2	If successful, receive Notice to Proceed with Quotes
STEP 3	Optional session with BHH Program Coach
STEP 4	Obtain optional pre-retrofit Home Energy Assessment and identify your retrofits
STEP 5	Session with BHH Program Coach
STEP 6	Submit Funding Request Package
STEP 7	If successful, receive and sign Property Owner Agreement
STEP 8	Hire contractors to start and complete your retrofit work (incl. optional post-retrofit Home Energy Assessment)
STEP 9	Use your own money to pay all contractors (using e.g. your savings or personal line of credit, financing arrangement through contractor, etc.) before receiving your BHH loan
STEP 10	Submit Project Completion Report with all paid contractor invoices and receipts
STEP 11	Receive your BHH loan
STEP 12	Start repaying your BHH loan through your property tax bill



Website and Contact Info

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