

Triple Bottom Line Assessment – Home Energy Loan Program

Process and Methodology

The Administration used the City of Saskatoon's *Triple Bottom Line (TBL) Decision Making Tool* in order to comply with *Council Policy C08-001 - Triple Bottom Line*.

When conducting a TBL analysis, it is appropriate to compare and/or evaluate multiple options. As such, the following options were reviewed:

- Option 1: No Administration Fee charged to participants
- Option 2: Administration Fee waived for income-qualified residents
- Option 3: Administration Fee charged to all participants

In conducting the analysis, the Administration relied on the expertise of the Project Team and Subject Matter Experts from the Finance, Revenue, and Engagement Divisions, as well as consulted the following information: Best practice research, Results from the Comprehensive Engagement Report and FCM Community Efficiency Financing Program Requirements.

This review is meant as a high-level assessment to identify the initiative's environmental, social, economic, and governance outcomes, as well as to identify opportunities to achieve even greater sustainability benefits. The results are meant to support ongoing decision making, rather than be relied upon as a fixed sustainability evaluation.

Caveats and Limitations:

- Some TBL areas were considered out of scope, including items that were not contingent on and/or influenced by the initiative: sustainable food system, heritage and culture, recreation, and asset management.
- The following external factors impacted the initiative's ability to achieve higher TBL outcomes in certain areas:
 - Climate Change Mitigation & Adaptation – Due to requirements to access FCM funding programming, the first iteration of this program is targeted at single-family dwellings which does not produce as high of GHG reductions compared to commercial building retrofits.
 - Equity and Opportunity and Diversity Accessibility and Inclusion – This type of programming is targeted at property owners therefore it is not applicable to individuals that rent homes or live in multi-use buildings. A different type of programming will need to be examined to target this demographic.

Results & Findings

Overall, the results of Administration's TBL review indicate that:

- All Options are on track for Environmental Health and Integrity indicators.
- Options 1 and 2 are meeting expectations for Social Equity and Cultural Wellbeing. Option 3 is on track for this principle.
- Options 2 and 3 are meeting expectations for Economic Benefits, while Option 1 is on track for this principle.
- All options are meeting expectations for the Good Governance principle.

A summary of results for each TBL principle and indicator are included in the subsequent section of this document. To provide context, a numerical description of the outcomes are shown in the following table:

TBL Score	TBL Outcome
Below 0%	Not Meeting Expectations
0-19%	Needs Improvement
20-39%	On-Track
40-59%	Meeting Expectations
60-79%	Exceeding Expectations
Above 80%	Leading the Way

Principle: Environmental Health and Integrity

TBL Outcome - by Principle:

Option 1: On track - 20-39%

Option 2: On track - 20-39%

Option 3: On track - 20-39%

TBL Outcomes - by Indicator:

Indicator	Option 1: No Administration Fee charged to participants	Option 2: Administration Fee waived for income-qualified residents	Option 3: Administration Fee charged to all participants
Renewable Energy	Exceeding expectations <ul style="list-style-type: none"> Program encourages solar PV, air-source heat pumps, geothermal heating and cooling and solar hot water systems in single detached homes as one eligible project within the program. 	Exceeding expectations <ul style="list-style-type: none"> Program encourages solar PV, air-source heat pumps, geothermal heating and cooling and solar hot water systems in single detached homes as one eligible project within the program. 	Exceeding expectations <ul style="list-style-type: none"> Program encourages solar PV, air-source heat pumps, geothermal heating and cooling and solar hot water systems in single detached homes as one eligible project within the program.
Conservation of Resources	On track <ul style="list-style-type: none"> Water conservation projects are eligible within the program. Energy efficiency is key cornerstone of program and program will encourage energy conservation. Retrofit projects may increase waste or usage of new raw materials to make products. 	On track <ul style="list-style-type: none"> Water conservation projects are eligible within the program. Energy efficiency is key cornerstone of program and program will encourage energy conservation. Retrofit projects may increase waste or usage of new raw materials to make products. 	On track <ul style="list-style-type: none"> Water conservation projects are eligible within the program. Energy efficiency is key cornerstone of program and program will encourage energy conservation. Retrofit projects may increase waste or usage of new raw materials to make products.
Climate Change Mitigation and Adaptation	Meeting expectations <ul style="list-style-type: none"> GHG reductions for first iteration of program targeted at single-family dwellings will be small but build over time as project is scaled up. No carbon sequestration opportunities with program. Some adaptation measures included in program. Expected a free program will result in very high uptake and result in more GHGs reduced. 	On track <ul style="list-style-type: none"> GHG reductions for first iteration of program targeted at single-family dwellings will be small but build over time as project is scaled up. No carbon sequestration opportunities with program. Some adaptation measures included in program. Expected slightly lower uptake and less ghgs reduced due to admin fee. 	On track <ul style="list-style-type: none"> GHG reductions for first iteration of program targeted at single-family dwellings will be small but build over time as project is scaled up. No carbon sequestration opportunities with program. Some adaptation measures included in program. Expected slightly lower uptake and less ghgs reduced due to admin fee.

Green Buildings and Sustainable Land Use	Meeting expectations <ul style="list-style-type: none"> • Supports green retrofits and re-use of existing buildings over building new structures. • Energy efficient homes have better indoor air quality. 	Meeting expectations <ul style="list-style-type: none"> • Supports green retrofits and re-use of existing buildings over building new structures. • Energy efficient homes have better indoor air quality. 	Meeting expectations <ul style="list-style-type: none"> • Supports green retrofits and re-use of existing buildings over building new structures. • Energy efficient homes have better indoor air quality.
Sustainable Transportation	Meeting expectations <ul style="list-style-type: none"> • Supports electric vehicle use through allowing EV charger installation as an eligible project in the program. 	Meeting expectations <ul style="list-style-type: none"> • Supports electric vehicle use through allowing EV charger installation as an eligible project in the program. 	Meeting expectations <ul style="list-style-type: none"> • Supports electric vehicle use through allowing EV charger installation as an eligible project in the program.
Healthy Ecosystems	On track <ul style="list-style-type: none"> • Program allows some landscaping improvements but targets specific areas for landscaping. • Some retrofit options like increased insulation would reduce noise or vibrations in individual's homes, making them more comfortable – reduces environmental nuisances. 	On track <ul style="list-style-type: none"> • Program allows some landscaping improvements but targets specific areas for landscaping. • Some retrofit options like increased insulation would reduce noise or vibrations in individual's homes, making them more comfortable – reduces environmental nuisances. 	On track <ul style="list-style-type: none"> • Program allows some landscaping improvements but targets specific areas for landscaping. • Some retrofit options like increased insulation would reduce noise or vibrations in individual's homes, making them more comfortable – reduces environmental nuisances.
Clean Air, Water, and Land	On track <ul style="list-style-type: none"> • Water conservation projects could aid in reducing use of potable water and strain on water resources but likely marginal impact. 	On track <ul style="list-style-type: none"> • Water conservation projects could aid in reducing use of potable water and strain on water resources but likely marginal impact. 	On track <ul style="list-style-type: none"> • Water conservation projects could aid in reducing use of potable water and strain on water resources but likely marginal impact.
Waste Reduction and Diversion	Not meeting expectations <ul style="list-style-type: none"> • Program could lead to more waste as a result of construction and renovation materials. 	Not meeting expectations <ul style="list-style-type: none"> • Program could lead to more waste as a result of construction and renovation materials. 	Not meeting expectations <ul style="list-style-type: none"> • Program could lead to more waste as a result of construction and renovation materials.
Storm Water Management	On track <ul style="list-style-type: none"> • Some landscaping and flood control measures included in program. 	On track <ul style="list-style-type: none"> • Some landscaping and flood control measures included in program. 	On track <ul style="list-style-type: none"> • Some landscaping and flood control measures included in program.
Sustainable Food System	No Impact	No Impact	No Impact

For Further / Future Consideration

- Types of projects undertaken and GHG results will need to be closely monitored throughout program launch

Principle: Social Equity and Cultural Wellbeing

TBL Outcome - by Principle:

Option 1: Meeting expectations - 40-59%

Option 2: Meeting expectations - 40-59%

Option 3: On track - 20-39%

TBL Outcomes - by Indicator:

Indicator	Option 1: No Administration Fee charged to participants	Option 2: Administration Fee waived for income-qualified residents	Option 3: Administration Fee charged to all participants
Equity and Opportunity	<p>Meeting Expectations</p> <ul style="list-style-type: none"> • Program targeted at homeowners but can build equitable terms into the program when implementation planning takes place (ie. consumer protections, income qualified rebates, etc). • Could help new home buyers or lower income homeowners gain access to competitive borrowing. 	<p>Exceeding expectations</p> <ul style="list-style-type: none"> • Program targeted at homeowners but can build equitable terms into the program when implementation planning takes place (ie. consumer protections, income qualified rebates, etc). • Could help new home buyers or lower income homeowners gain access to competitive borrowing. • Waived fee for low income households makes program more equitable. 	<p>Needs improvement Exceeding expectations</p> <ul style="list-style-type: none"> • Program targeted at homeowners but can build equitable terms into the program when implementation planning takes place (ie. consumer protections, income qualified rebates, etc). • Could help new home buyers or lower income homeowners gain access to competitive borrowing. • No acknowledgement of barriers to low income households, reduced program equity.
Diversity and Inclusion	<p>On track</p> <ul style="list-style-type: none"> • Program open to anyone who owns a home in any part of the city. • Assists individuals who access capital for upgrades that typically result in cost savings or improved comfort. 	<p>On track</p> <ul style="list-style-type: none"> • Program open to anyone who owns a home in any part of the city. • Assists individuals who access capital for upgrades that typically result in cost savings or improved comfort. 	<p>On track</p> <ul style="list-style-type: none"> • Program open to anyone who owns a home in any part of the city. • Assists individuals who access capital for upgrades that typically result in cost savings or improved comfort.
Heritage, Arts, and Culture	No impact	No impact	No impact
Self Sufficiency and Living with Dignity	<p>Exceeding expectations</p> <ul style="list-style-type: none"> • Potential to help some demographics such as seniors improve their homes and reduce utility costs. • No fee reduces barriers for low income seniors to participate. 	<p>Exceeding expectations</p> <ul style="list-style-type: none"> • Potential to help some demographics such as seniors improve their homes and reduce utility costs. • Waived fee reduces barriers for low income seniors to participate. 	<p>On track</p> <ul style="list-style-type: none"> • Potential to help some demographics such as seniors improve their homes and reduce utility costs • Administration fee could be a barrier for low income senior participation.

Health and Wellbeing	Exceeding expectations <ul style="list-style-type: none"> • Citizens that do participate in the program will have healthier and more comfortable homes, lower energy bills and be reducing their emissions. • Improved housing improves ability to stay cool in summer and warm in winter. 	Exceeding expectations <ul style="list-style-type: none"> • Citizens that do participate in the program will have healthier and more comfortable homes, lower energy bills and be reducing their emissions. • Improved housing improves ability to stay cool in summer and warm in winter. 	Exceeding expectations <ul style="list-style-type: none"> • Citizens that do participate in the program will have healthier and more comfortable homes, lower energy bills and be reducing their emissions. • Improved housing improves ability to stay cool in summer and warm in winter.
Safety and Resiliency	On track <ul style="list-style-type: none"> • Depends on upgrades a participant makes to their home. Better insulated homes will be protected from heat loss/cool losses and be more resilient to weather fluctuations. Participants that install Solar PV could be more resilient to utility price fluctuations etc. 	On track <ul style="list-style-type: none"> • Depends on upgrades a participant makes to their home. Better insulated homes will be protected from heat loss/cool losses and be more resilient to weather fluctuations. Participants that install Solar PV could be more resilient to utility price fluctuations etc. 	On track <ul style="list-style-type: none"> • Depends on upgrades a participant makes to their home. Better insulated homes will be protected from heat loss/cool losses and be more resilient to weather fluctuations. Participants that install Solar PV could be more resilient to utility price fluctuations etc.
Civic Participation	On track <ul style="list-style-type: none"> • Gives citizens some control to contribute to the LEC Plan and reduce their emissions. 	On track <ul style="list-style-type: none"> • Gives citizens some control to contribute to the LEC Plan and reduce their emissions. 	On track <ul style="list-style-type: none"> • Gives citizens some control to contribute to the LEC Plan and reduce their emissions.
Recreation	No impact	No impact	No impact

For Further / Future Consideration

- Demographics on program participants and types of projects will be collected throughout launch of program to further analyze who is using the program and how different demographics can be targeted if uptake is limited.
- Future iterations of program could include multi-unit residential or more research can be done to determine different programming for home renters.

Principle: Economic Benefits

TBL Outcome - by Principle:

Option 1: On track - 20-39%

Option 2: Meeting expectations - 40-59%

Option 3: Meeting expectations - 40-59%

TBL Outcomes - by Indicator:

Indicator	Option 1: No Administration Fee charged to participants	Option 2: Administration Fee waived for income-qualified residents	Option 3: Administration Fee charged to all participants
Innovation	Exceeding expectations <ul style="list-style-type: none"> Program may encourage innovation and leadership in green buildings, renewables and renovation industries. Could attract and retain sustainable business such as more energy audit companies for example. 	Exceeding expectations <ul style="list-style-type: none"> Program may encourage innovation and leadership in green buildings, renewables and renovation industries. Could attract and retain sustainable business such as more energy audit companies for example. 	Exceeding expectations <ul style="list-style-type: none"> Program may encourage innovation and leadership in green buildings, renewables and renovation industries. Could attract and retain sustainable business such as more energy audit companies for example.
Sustainable Procurement	On track <ul style="list-style-type: none"> Contractor list for program will be voluntary for participants and inclusive of a variety of local businesses. 	On track <ul style="list-style-type: none"> Contractor list for program will be voluntary for participants and inclusive of a variety of local businesses. 	On track <ul style="list-style-type: none"> Contractor list for program will be voluntary for participants and inclusive of a variety of local businesses.
Financial Planning and Resourcing	Not meeting expectations <ul style="list-style-type: none"> Program would run large deficit and not be financially self-sustaining. Substantial FCM funding available for this type of programming. Securing FCM funding for the program makes it more cost effective than programming without federal grant options. 	Meeting expectations <ul style="list-style-type: none"> In the long term the goal of program will be that it is self-sustaining and any profits above and beyond program costs can be used for other mitigation initiatives. Substantial FCM funding available for this type of programming. Securing FCM funding for the program makes it more cost effective than programming without federal grant options. 	Meeting expectations <ul style="list-style-type: none"> In the long term the goal of program will be that it is self-sustaining and any profits above and beyond program costs can be used for other mitigation initiatives. Substantial FCM funding available for this type of programming. Securing FCM funding for the program makes it more cost effective than programming without federal grant options.
Support the Local Economy	Meeting expectations <ul style="list-style-type: none"> Contractor list encourages use of local contractors, energy auditors, trades 	Meeting expectations <ul style="list-style-type: none"> Contractor list encourages use of local contractors, energy auditors, trades and renovation businesses. 	Meeting expectations <ul style="list-style-type: none"> Contractor list encourages use of local contractors, energy auditors, trades and renovation businesses.

	<p>and renovation businesses.</p> <ul style="list-style-type: none"> • May attract new businesses to the City. • Multiple engagement meetings held with Saskatoon & Region Home Builders on program and business organizations consulted on program options. 	<ul style="list-style-type: none"> • May attract new businesses to the City. • Multiple engagement meetings held with Saskatoon & Region Home Builders on program and business organizations consulted on program options. 	<ul style="list-style-type: none"> • May attract new businesses to the City. • Multiple engagement meetings held with Saskatoon & Region Home Builders on program and business organizations consulted on program options.
Asset Management	No impact	No impact	No impact
Skills and Training	<p>Exceeding expectations</p> <ul style="list-style-type: none"> • Depending on scale of program could increase skills and build capacity for energy auditors, solar installation, green building companies, mechanical trades etc. • Supports green recovery after COVID. 	<p>Exceeding expectations</p> <ul style="list-style-type: none"> • Depending on scale of program could increase skills and build capacity for energy auditors, solar installation, green building companies, mechanical trades etc. • Supports green recovery after COVID. 	<p>Exceeding expectations</p> <ul style="list-style-type: none"> • Depending on scale of program could increase skills and build capacity for energy auditors, solar installation, green building companies, mechanical trades etc. • Supports green recovery after COVID.
Labour Rights and Employment	<p>Exceeding expectations</p> <ul style="list-style-type: none"> • Job creation expected to result from the program. 	<p>Exceeding expectations</p> <ul style="list-style-type: none"> • Job creation expected to result from the program. 	<p>Exceeding expectations</p> <ul style="list-style-type: none"> • Job creation expected to result from the program.
Affordability for Users	<p>Exceeding expectations</p> <ul style="list-style-type: none"> • Provides residents with low competitive interest rates and low admin fee. • Program provides value to homeowners. 	<p>Exceeding expectations</p> <ul style="list-style-type: none"> • Provides residents with low competitive interest rates and low admin fee • Program provides value to homeowners. 	<p>Exceeding expectations</p> <ul style="list-style-type: none"> • Provides residents with low competitive interest rates and low admin fee. • Program provides value to homeowners.

For Further / Future Consideration

- Program costs and revenues will be closely monitored throughout program launch
- Program expected to be self-sustaining or revenue neutral but not revenue neutral within the first 5-6 years as fixed start-up costs for staffing and marketing will be high

Other Notes

- A detailed budget/financial analysis for the program is included in the body of the report

Principle: Good Governance

TBL Outcome - by Principle:

Option 1: Meeting expectations - 40-59%

Option 2: Meeting expectations - 40-59%

Option 3: Meeting expectations - 40-59%

TBL Outcomes - by Indicator:

Indicator	Option 1: No Administration Fee charged to participants	Option 2: Administration Fee waived for income-qualified residents	Option 3: Administration Fee charged to all participants
Ethical and Democratic Governance	Meeting expectations <ul style="list-style-type: none"> • Program aligned with other organizational plans and goals (ie. the LEC Plan). • Public engagement responses shaped program recommendations. 	Meeting expectations <ul style="list-style-type: none"> • Program aligned with other organizational plans and goals (ie. the LEC Plan.) • Public engagement responses shaped program recommendations. 	Meeting expectations <ul style="list-style-type: none"> • Program aligned with other organizational plans and goals (ie. the LEC Plan). • Public engagement responses shaped program recommendations.
Effective Service Delivery	On track <ul style="list-style-type: none"> • Recommended program be phased and scaled up over time with future iterations expanding to other building types. • Program is customer centered and community focused. • High program costs could make program unreliable and cancelled after grant money runs out. 	Meeting expectations <ul style="list-style-type: none"> • Recommended program be phased and scaled up over time with future iterations expanding to other building types. • Program is customer centered and community focused. • Program is self-sustainable in the long term making it more reliable for residents. • Community engagement voiced equity concerns should be factored into program. 	On track <ul style="list-style-type: none"> • Recommended program be phased and scaled up over time with future iterations expanding to other building types. • Program is customer centered and community focused. • Community engagement concerned about equity barriers for charging admin fee to all participants.
Education, Communication, Engagement, Capacity Building	Meeting expectations <ul style="list-style-type: none"> • Multi departmental steering and advisory committees contributed to program design. • Engaged with City and provincial utilities on program design. • Public and industry groups shaped program design. • Multiple retrofit roundtable sessions 	Meeting expectations <ul style="list-style-type: none"> • Multi departmental steering and advisory committees contributed to program design. • Engaged with City and provincial utilities on program design. • Public and industry groups shaped program design. • Multiple retrofit roundtable sessions 	Meeting expectations <ul style="list-style-type: none"> • Multi departmental steering and advisory committees contributed to program design. • Engaged with City and provincial utilities on program design. • Public and industry groups shaped program design. • Multiple retrofit roundtable sessions

	hosted by Home Builders contributed to program design.	hosted by Home Builders contributed to program design.	hosted by Home Builders contributed to program design.
Monitoring, Reporting and Compliance	<p>Meeting expectations</p> <ul style="list-style-type: none"> • Best practice research utilized to design program recommendations. • FCM resources utilized to design program. • Review program progress after 18 months and report back to council on program learnings. 	<p>Meeting expectations</p> <ul style="list-style-type: none"> • Best practice research utilized to design program recommendations. • FCM resources utilized to design program. • Review program progress after 18 months and report back to council on program learnings. 	<p>Meeting expectations</p> <ul style="list-style-type: none"> • Best practice research utilized to design program recommendations. • FCM resources utilized to design program. • Review program progress after 18 months and report back to council on program learnings.
Agility and Adaptiveness	<p>On track</p> <ul style="list-style-type: none"> • Program review at 18 months will allow for adjustments as needed. 	<p>On track</p> <ul style="list-style-type: none"> • Program review at 18 months will allow for adjustments as needed. 	<p>On track</p> <ul style="list-style-type: none"> • Program review at 18 months will allow for adjustments as needed.
Roles, Responsibilities and Rewards	No Impact	No Impact	No Impact

For Further / Future Consideration

- Will continue to collect feedback from participants and contractors throughout program launch