



Home Energy Loan Program

Final Comprehensive Engagement Report
January 7, 2021



Engagement Summary

The Home Energy Loan Program (HELP) is a financing program provided by the City of Saskatoon which is designed to provide residential property owners with low-interest loans that can be used for energy efficiency retrofits or renewable energy installations. These loans are tied to the property and paid back through property taxes over the lifetime of the loan.

Administration engaged stakeholders on relevant components of the Home Energy Loan Program through three phases:

Phase 1: Options Identification

The engagement goals for this phase were to develop program options based on stakeholder feedback and ensure concerns/priorities were understood.

Phase 2: Close the Loop

This phase included sharing the draft of the program plan with stakeholders to obtain feedback and provide the opportunity to identify red flags.

Phase 3: Post-Implementation Evaluation (*To be conducted following program launch*)

Obtain feedback following the implementation of the program to identify potential areas of improvement.

This engagement summary includes the activities and results that informed Phase 1: Options Identification and Phase 2: Close the Loop engagement goals. A total of 870 participants took part in the engagement activities, including stakeholder meetings and public surveys, from May 2020 – November 2020.

Engagement goals, intended audience, activities, dates, participation rates and detailed engagement results are provided in the Home Energy Loan Program Comprehensive Engagement Report that follows this summary as well as the individual What We Heard Reports for each of the engagement phases which can be found on the [HELP Engage Page](#).

Engagement results from all activities that informed each goal are summarized below.

Options Identification

This phase of engagement was informed using input from 578 residents, key stakeholders, industry professionals, and building owners during the following activities, which were designed to specifically inform this engagement goal:

- Stakeholder Meetings
- Industry Survey
- Public Survey

Engagement results, summarized below, informed the identification of potential and preferred program options as well as their corresponding concerns/priorities.

Public Interest in the Program

The majority of participants (85%) identified that they had already been considering making energy efficiency improvements or clean energy renovations to their properties. They also acknowledged that a financing program through their property taxes would increase their likelihood for making such improvements (81%).

Preference for Program Options and Suggestions

Participants identified their support for the suggested program options and provided numerous suggestions for components that could be included. There was little variation between Industry and Public participants.



Most Support: Energy Efficiency, Renewable Energy, and Water Conservation Measures were important to most respondents with 54% – 94% indicating their importance.

Marginal Support: Electric Vehicle Charging Stations, Battery Storage Technologies, Resiliency Measures, and Bird Friendly Window Measures were considered important by only by 28% to 57%

Other Suggestions: Conservation Initiatives, Composting Bins, Energy Efficiency Appliances, Energy Monitoring Equipment/Sensors, Insulation, Windows, and Xeriscaping were provided as potential options to consider including in the program.

Average Timeframe for Projects

Industry professionals expressed a reasonable timeframe to complete typical energy efficiency retrofits or renewable energy installations was between three and six months (39%) followed by less than three months (26%) and between six months to a year (24%).

Industry and Public Spending

Variability exists within how much participants were willing to invest in energy efficiency improvements to their properties, with most identifying no more than \$10,000 (25%) followed by no more than \$20,000 (20%) and over \$20,000 (18%). These amounts were dependent on the following factors:

- Their return on investment
- Loan program/financing options
- Additional program incentives

Industry results for a minimum cost to be involved in an eligible project were similarly mixed, with most (28%) indicating that they would be involved if there was no minimum spend and the rest split between at least \$3,000 (20%), at least \$5,000 (20%), and at least \$10,000 (20%).

Fees and Payment Structure

The majority of public respondents (53%) supported having a lower interest rate (~3%) with an upfront administration fee for the program being a percentage of the loan. However, these preferences came with concerns related to the program potentially appearing as a form of revenue generation for the City, the potential for higher fees to deter equity or marginalized participants, and the need for incentives within the program to increase uptake. In order to counter the uncertainty related to the fee and payment structure, participants recommended that the program be flexible to the public needs, fair in charging all participants equally, and take steps to include marginalized/low-income groups.

Participants from the Industry and Public Surveys both preferred contractors being paid directly through the program once the job is completed (57% and 59%, respectively).

Installations Performed by Contractors

53% of public participants agreed that projects financed through this program should require a qualified contractor to perform the work in order to ensure better accountability and quality control; however, it was identified that there should be some allowance for the average participant to install minor retrofits (i.e., plumbing fixtures, window/door replacements, etc.) to their property.

Respondents identified the need for projects to adhere to specified standards and codes, such as a permitting or inspection process.

The majority of participants (50%) agreed that the program administrator should provide a list of pre-qualified contractors, but the property owner should be able to choose from the list or source their own contractor for their project. Industry professionals supported the need for contractors to require training on the financing program process, proof of liability insurance, Workers Compensation Board (WCB) compliance, and proof of warranty on products installed in order to be added to a list of pre-qualified contractors for the program. Other suggestions for addition or removal from a pre-qualified contractor list included positive work history and references, being recognized in the industry by a set of criteria supported by other agencies and having a history of adhering to proper safety protocols.

Energy Audits

All participants strongly viewed energy audits as being helpful in determining what energy efficiency measures are required before construction and in determining which measures would have the greatest return on investment. However, participants indicated the potential for energy audit requirements to become a low to medium barrier for program uptake and their validity being dependant on the professionals conducting them.

Out of the potential upfront funding options to support an energy audit, the respondents favoured providing the property owner with a rebate or discount for the energy audit at the time of application (56%).

Prioritizing Eligible Building Types

In terms of prioritizing providing this type of financing to different eligible building types, participants identified the following as having the highest priority:



High Priority: Existing Single-Family Residential Buildings, Multi-Unit Residential Buildings, and Institutions

Medium Priority: Commercial Businesses, Light Industrial Businesses

Low Priority: New Single-Family Residential Buildings

Close the Loop

This phase of engagement was informed using input from 292 residents, key stakeholders, industry professionals, and building owners during the following activities which were designed to specifically inform this goal:

- Stakeholder Meetings
- Public Survey

Engagement results, summarized below, solidified the program options and identified any associated red flags.

Participant Eligibility

The vast majority of respondents (88%) agreed with the proposed eligibility criteria; however, respondents suggested building more flexibility into the 12-month project completion date, the types of eligible properties (ex. income properties, condominiums, etc.), and making the criteria simple and inclusive for greater accessibility for low-income participants.

Eligible Projects

The majority of participants agreed (87%) with the proposed eligible projects for the Home Energy Loan Program. Although numerous additional projects were provided, it was strongly recommended that every appropriate installation follows Energy Star or National Energy Codes for Buildings standards.

Fees

Overall, many individuals (32% of comments) stated the administration fees as being too high and encouraged lowering the fees to \$200 or provide the service for free. Many participants identified the administrative fee as being especially too high for smaller projects and for low-income resident uptake in the program.

Financing Terms and Amounts

Participants strongly supported the proposed loan repayment and interest rate recommendations (90%), minimum loan amount (79%), and maximum loan amount (79%). However, many individuals commented on the maximum loan amount being too low, primarily due to most large-scale project costs being higher than the maximum. Some respondents also identified the minimum loan amount as being too high for small retrofits that are important and valuable for low-income/elderly homeowners (ex. water heaters, windows, etc.). Making the program more accessible for low-income participants by offering a lower minimum loan amount with a shorter repayment period was of importance for many participants that provided comments.

Other concerns included the need for projects to be combined in order to reach the minimum, a concern for what options will be available for early repayment, and the need to consider lower interest rates to make the program more financially attractive to the average participant.

Energy Audits

The majority of respondents (79%) agreed with the proposed recommendations for energy audits. Energy audits were viewed as an important facet of the program, allowing for significant improvements to be monitored and for participants to be followed-up with to quantify their return on investment. Participants suggested there needs to be training for auditors, thermal imaging in every audit, standards that are created that all auditors need to follow, and a checklist on what participants can expect from their auditors to ensure overall quality control.

The costs associated with energy audits were identified as a potential barrier for program uptake. Additional barriers included the need for follow-ups to monitor changes in energy efficiency, transparency when performing energy audits, and the use of plain language to increase awareness.

Contractors Selection and Payment

The majority of respondents agreed (84%) with how participating contractors will be paid; however, it was identified that the program must develop a process that ensures participants are protected from contractors taking advantage, while also supporting the need to pay contractors promptly. One suggestion to alleviate this form of behaviour was to rely on pre- and post-audits as a check mechanisms that ensure both parties are satisfied with the current state of work prior to payments being received.

Contractor payment was a concern for some participants since receiving payments following the installation could cause installers to have to carry expenses for the lifetime of many projects at once. Suggestions to alleviate this issue included providing upfront payments for certain project thresholds or to make payment dependant on the percentage of job completion.

Numerous suggestions were provided, including contractors requiring mandatory training, being inclusive to local and Indigenous contractors, using multiple quotes to ensure fairness, and creating a straightforward system to report concerns or defective installations.

Uptake

63% of participants stated they would participate in this program based on the current information provided. The most common reasons provided by individuals on why they might or would not participate in the program included the current proposed fees/rates being too high, the program not being financially attractive enough to warrant participation, and individuals having competing projects/debt.

Common Themes

The following considerations were provided throughout all engagement phases and activities:

Continuity: participants identified the need for continuity to be built into the program to ensure the program's future even in changing political climates

Cost efficiency: steps should be taken to ensure there are advantages to participate in the program, including competitive interest rates and incentives

Fairness: the program should be fair to both the participant and the installer to reduce the potential for either party to take advantage

Flexibility: the program should remain flexible to changing conditions and adapt accordingly

Educate the value: it is important for all participants and professionals to be educated on the value the program is adding instead of buyers viewing the retrofit being an added expense to their home

Inclusivity: numerous participants identified needing to accommodate for low-income households in the future.

Support: numerous participants expressed their support and excitement for the program, encouraging the City on their sustainable initiatives

Consideration of Results

Results from all engagement activities were used in conjunction with discussions with internal (City) stakeholders and committees as well as best practise research to develop the Program Design Recommendations. Program options that were strongly supported by all participants and by best practise research were directly incorporated into the Program Design Recommendations, including:

Program name: the name Home Energy Loan Program (HELP) was preferred by industry and public participants

Participant eligibility: eligibility criteria supported by industry and public participants was incorporated

Project completion: completion time for projects was extended from 12 months to 24 months based on participant feedback

Energy Star requirements: all products installed will be required to be ENERGY STAR® certified

Use of energy audits: EnerGuide home energy audits are required prior to a retrofit project and post retrofit project to compare estimated savings to actual savings and it was recommended that participants applying for the program who have already completed an energy audit on their existing home can use that report information in lieu of the pre-retrofit audit if it was performed within the last 2 years

Incentives: will be explored to reduce the cost of audits or fees in the implementation planning of this program. Pending federal funding being secured for the program, additional rebates for program participants may be considered.

Contractor list eligibility requirements: a list of pre-vetted contractors will be provided to participants that require qualified contractors to provide proof of being a registered corporation in Saskatchewan, proof of Workers Compensation Board compliance, possess general liability insurance of at least \$2M, and participate in a training course about the loan program provided by the City

Contractor payment: the City will pay contractors directly upon proof of project completion and a final EnerGuide report. For larger projects, installment payments to contractors will be considered.

Program options that exhibited mixed opinions were further examined by the project team through best practise research and using the Choosing by Advantages decision making process that allows multiple perspectives to be taken into consideration during the recommendation process. Following analysis, the program recommendations were presented to stakeholders and Close the Loop Survey participants for final feedback. These program options included:

Mandatory or voluntary pre-vetted contractor list: although most participants identified the need for contractor lists to be mandatory for participants in the program, providing a voluntary list supports greater flexibility, allows for small-scale DIY projects and encourages greater program uptake.

Administration fee structure: numerous participants viewed administration fees as being a “money-making” opportunity for the City; therefore, a \$350-\$600 flat fee and matching City’s interest rate on loans was selected due to it’s potential for higher uptake while providing participants with a fair and transparent administrative fee.

Loan terms: in order to counter participant apprehension with loan terms, selecting a flexible repayment term (5, 10, or 20 years) supported resident preference while also being more competitive to bank loan terms, which was strongly identified in the Close the Loop survey.

Maximum Loan Amount: it was noted by stakeholders that \$40,000 would not be a high enough loan for a whole home deep energy retrofit. Therefore, the project team amended the maximum loan recommendation to allow for loans up to \$60,000 if the program participant shows proof that estimated energy consumption will be reduced 50% compared to pre-retrofit amounts.

Minimum Loan Amount: many comments noted that a minimum loan spend of \$3,000 was too high and could be a barrier to low income households or seniors that require small energy upgrades. Therefore the project team amended the minimum loan recommendation to \$1,000 to participate in the program.

The program will be re-examined in the Phase 3: Post-implementation Evaluation at a future date in order to obtain feedback following implementation of the program to identify potential areas of improvement. Results from the engagement activities will also be used to inform the development of the Renewable Energy Strategy.

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1 Background

Through the Home Energy Loan Program (HELP), loans are provided by the municipality to residents that can be used for energy efficiency retrofits or renewable energy installations for either residential or commercial properties. Loans are then paid back through property taxes. This form of financing program, often referred to as Property Assessed Clean Energy (PACE), is different than a regular loan as it is tied to a property, not an individual, and therefore has no impact on credit ratings, mortgage limits or other individual debt limits. Energy efficiency retrofits would need to be permanently affixed to the property to qualify for the program, and multiple retrofit projects could be bundled within a single loan.

PACE financing was previously not allowed under the province's *The Cities Act*, but amendments to this act were passed by the legislature in July 2020 and came into law at this time. Federal funding through the Federation of Canadian Municipalities is available through the Community Efficiency Financing Stream for both feasibility and design studies, and capital projects. This initiative involves laying the groundwork for the City of Saskatoon (the City) to introduce a Home Energy Loan Program by mid to late 2021.

Establishing the Home Energy Loan Program will create a new and innovative approach to achieve community greenhouse gas (GHG) emissions reduction targets by enabling a financing mechanism for residents and businesses to invest in solar energy and building retrofits. This form of financing initiative also enables several Actions from the Low Emissions Community Plan. Additional background information is available in the project charter.

From May 2020 – November 2020, Administration engaged stakeholders on relevant components of the Home Energy Loan Program. Based on what we heard from stakeholders, in addition to further research and internal considerations, Administration has developed the Program Design Recommendations which will be presented to Committee and City Council in February 2021.

1.1 Strategic Goals

Introducing a Home Energy Loan Program helps to address the strategic goals of working to proactively address the effects of climate change and demonstrate environmental leadership.

1.2 Abbreviations

- GHG: Greenhouse gas
- HELP: Home Energy Loan Program
- PACE: Property Assessed Clean Energy

1.3 City Project Team

- Hilary Carlson, GHG Controls Specialist and HELP project manager
- Amber Weckworth, Manager of Climate, Strategy and Data
- Jeanna South, Director of Sustainability
- Kenton Lysak, Public Engagement Consultant
- Ryan Newell, Manager Public Engagement
- Megan Quintal, Marketing Consultant

1.4 Spokesperson(s)

- Jeanna South, Director of Sustainability
- Amber Weckworth, Manager of Climate, Strategy and Data

1.5 Summary of Engagement Strategy

Residents and stakeholders were provided the opportunity to inform the following engagement goals:

Options Identification

- Develop approaches/options for program components related to a Home Energy Loan Program in Saskatoon
- Ask industry and public participants to identify and explain their preferences for each program component to determine trends

Closing the Loop

- Validate findings and recommended program options with key stakeholder groups
- Determine the level of support for the recommended program options and identify any risks to the success of the project

A summary of stakeholder groups, level of engagement, engagement objectives, engagement goals and engagement activities completed are provided below.

Table 1: Summary of Engagement Strategy

Intended Audience	Level of Influence	Objective	Engagement Goal	Engagement Activity
Key Stakeholder Groups, Building Owners, Homeowners, Installers, Residents	Involve	Develop program options based on stakeholder feedback and ensure concerns/priorities are understood.	Phase 1: Options Identification	Stakeholder Meetings Surveys (Industry and Public)
Key Stakeholder Groups, Building Owners, Homeowners, Installers, Residents	Consult	Share 75% draft of the program plan with stakeholders to obtain feedback and provide opportunity to identify red flags.	Phase 2: Close the Loop	Stakeholder Meetings Survey
Program Participants (e.g., property owners and contractors), Key Stakeholder Groups	Consult	Obtain feedback following implementation to identify potential areas of improvement	Phase 3: Post-implementation Evaluation (2022)	To be determined ¹

¹ This report only includes the engagement activities scheduled for 2020 that intended to inform the design of the program. A separate engagement plan will be developed in 2021/2022 for a post-implementation evaluation of the program.

A summary of engagement activities selected, activity and event dates, intended audience, and number of participants engaged for each engagement goal is provided in the table below.

Table 2: Summary of Engagement Activities

Goal	Intended Audience	Engagement Activity	Date(s)	Participants
Options Identification	SaskEnergy	Stakeholder Meeting	May 26, 2020	3
	SaskPower	Stakeholder Meeting	June 9, 2020	1
	Retrofit Roundtable	Stakeholder Meeting	June 10, 2020	14
	City of Regina	Stakeholder Meeting	July 15, 2020	5
	Building Owners, Industry Professionals	Industry Survey	July 8, 2020 to August 7, 2020	48
	Homeowners, Residents	Public Survey	July 8, 2020 to August 14, 2020	525
	Partners 4 Growth	Stakeholder Meeting	September 10, 2020	1
			Subtotal	578
Close the Loop	Retrofit Roundtable	Stakeholder Meeting	August 27, 2020	14
	Energy Management Task Force	Stakeholder Meeting	November 10, 2020	14
	Saskatchewan Environmental Society	Stakeholder Meeting	November 10, 2020	4
	SaskEnergy	Stakeholder Meeting	November 16, 2020	3
	All Stakeholders	Public Survey	November 14, 2020 to November 23, 2020	271
			Subtotal	292
Total Participation May 2020 to November 2020				870

Engagement activities, intended audience, marketing techniques, analysis methods and results are described in this report followed by a summary of evaluation feedback and data limitations.

1.6 Stakeholder Groups

Four stakeholder groups were identified with potential to be impacted by implementation of a Home Energy Loan Program. These groups include:

1.6.1 Key Stakeholder Groups

- Saskatoon and Region Home builders Association and members of the Retrofit Roundtable
- Related industry professionals: realtors, developers, builders, property managers and BID executives
- Utility providers: SaskPower, Saskatoon Light and Power, Saskatoon Water and SaskEnergy
- Non-profit and co-op organizations: Energy Management Task Force, First Nations Power Authority, and Saskatchewan Environmental Society (SES)
- Project-specific stakeholders: Sask EV and SES Solar Co-op
- Banks and lenders

1.6.2 Installers

- General Contractors
- Electricians
- HVAC, refrigeration and cooling
- Plumbing and heating
- Solar and Electric Vehicle (EV) station installers

1.6.3 Building Owners

- Business associations, including Business Improvement Districts (BIDs), Greater Saskatoon Chamber of Commerce, North Saskatchewan Business Association (NSBA), Saskatchewan Regional Economic Development Authority (SREDA) and Saskatoon & Region Home Builder's Association (SRHBA)
- Property managers (residential and commercial)
- Businesses that own their own buildings/properties

1.6.4 Homeowners

- Community associations
- General public
- Single-family-dwelling homeowners

2 Engagement Activities

2.1 Preliminary Stakeholder Meetings

Consultations were held with key stakeholders and the Retrofit Roundtable, from May 2020 to September 2020, to educate stakeholder about the program and determine similarities to related stakeholder-led energy efficiency programs.

2.1.1 Intended Audience

The stakeholders and stakeholder groups included the following:

- City of Regina
- Partners 4 Growth
- Retrofit Roundtable – led by the Saskatoon and Region Home Builders Association, the group consists of a broad range of industry professionals, energy auditors, builders and property managers.
- SaskPower
- SaskEnergy

2.1.2 Marketing Techniques

Representatives were contacted directly, therefore no marketing techniques were used for this engagement activity.

2.1.3 Analysis

The data received during this activity was provided in the form of background information pertaining to options for consideration by the project team. As such, no additional analysis of the data was required

2.1.4 What We Heard

Stakeholders expressed a strong interest in the program and its potential to have long-lasting impacts. Due to the links to other sustainability programs offered by stakeholders, cross-promotional opportunities and additional stakeholders were identified. It was acknowledged that other municipalities are interested in energy efficiency programs; however, many are lacking the capacity to implement climate change planning and programming at this time.

Numerous opportunities for partnerships were identified in communications/marketing, sharing eligible contractor lists, and in the application process. Both SaskEnergy and SaskPower have historically performed incentive and rebate programs with various levels of success. Lessons learned from these historical programs, such as the importance of marketing and continuing education, were shared in order to improve project performance. Other topics for consideration included:

Contractor selection: it would be best practice for the program to provide a website, database or list of pre-qualified contractors to complete the retrofit projects in order to help protect participants and ensure the quality of work being completed adheres to current standards

Low-income opportunities: the program provides an opportunity for low-income homeowners to make improvements on their homes

Marketing: marketing is critical to the success of energy efficiency programs and should be performed through various methods including news releases, community organizations and social media

2.2 Industry Survey

The Administration conducted an online survey for industry members from July 8th, 2020 to August 7th, 2020. The industry survey comprised a total of 25 closed-ended questions to identify their preferences for potential program components. Respondents were able to write-in an “other” preference for numerous questions and provide explanations for their preferences. Respondents were also asked to identify which other streams (e.g., commercial, light industrial, etc.) should be prioritized for future inclusion in the program.

The industry survey closely mirrored the public survey, with additional industry-specific questions, such as how to qualify contractors for the Home Energy Loan Program.

2.2.1 Intended Audience

The Industry Survey was created for key stakeholders, installers, general contractors, and building owners operating within the City of Saskatoon.

2.2.2 Marketing Techniques

The survey was promoted through an invitation email distributed to industry members via their associations and through the contact list for the project. The Engage page was also used to encourage industry members who did not receive the survey through our distribution list to contact the Project Manager to be sent a survey link.

2.2.3 Analysis

The participant-proposed programs were analyzed for the following indicators:

- Most popular program combinations (count)
- Most popular program combinations per stakeholder group or demographic (Homeowners, Building Owners, Installers, other) – looking for disproportionate impact or exclusion here
- Thematic analysis of reasoning offered for inclusion of certain program component selections over others.
- Look for program component selections that might improve accessibility and uptake and for those that reduce accessibility and uptake.

Mixed methods were used to analyze the data. Qualitative methods included the thematic analysis and open coding of responses. Data was also contextualized and analyzed according to stakeholder groups.

2.2.4 What We Heard

A total of 48 respondents participated in the Industry Survey. Participants included individuals from numerous industries across Saskatoon and all industry stakeholder groups previously identified.

Due to the similar nature and timeframe of the surveys, results from the Industry and Public Surveys were consolidated below.

2.3 Public Survey

The Public Survey ran from July 8th, 2020 to August 14th, 2020. The survey comprised a total of 22 closed-ended questions to identify the respondent's preferences for potential program components. Respondents were able to write-in an "other" preference for numerous questions and provide explanations for their preferences. The Public Survey closely mirrored the Industry Survey, with additional public-specific questions.

2.3.1 Intended Audience

The Public Survey was created for homeowners, community association members, building managers, business owners, as well as any of the previously mentioned industry/contractor representatives that did not participate in the Industry Survey.

2.3.2 Marketing Techniques

A variety of marketing techniques were employed to reach the intended audience.

1. City Website
 - a. Updates to the Engage Page were made to encourage participation in the online survey.
 - b. An article promoting the survey was published on MyCity and the Monday eblast.
2. Social Media
 - a. The social media campaign, which ran from August 6th – 13th, included Facebook and Twitter ads promoting the survey. An Instagram story with a clickable link was also used to promote the survey. All paid social media ads used targeting optimization in an effort to reach our audience most effectively.
3. Digital
 - a. Online banner and display ads were also used, targeted to Saskatoon.
4. Email
 - a. Personalized emails were sent to organizations and community members asking them to share the information with their members.
5. Radio
 - a. 30 second radio ads were booked on all three Rawlco radio stations that promoted the survey and were played throughout the promotional period.
 - b. An unpaid radio interview with Brent Loucks was requested with Jeanna South, Director of Sustainability, and aired live in the early morning of Aug 11 on Newstalk650.
6. Traditional
 - a. A coloured print ad was published in the Saskatoon Star Phoenix

- b. Posters were displayed in City facilities as well as local grocery stores.

2.3.3 Analysis

The participant-proposed programs were analyzed for the following indicators:

- Most popular program combinations (count)
- Most popular program combinations per stakeholder group or demographic (Homeowners, Building Owners, Installers, other) – looking for disproportionate impact or exclusion here
- Least popular program component selections (count)
- Thematic analysis of reasoning offered for inclusion of certain program component selections over others.
- Look for program component selections that might improve accessibility and uptake and for those that reduce accessibility and uptake.

Mixed methods were used to analyze the data. Qualitative methods included the thematic analysis and open coding of responses. Data was also contextualized and analyzed according to stakeholder groups.

2.3.4 What We Heard

A total of 525 respondents participated in the Public Survey. The majority of respondents were residential homeowners (96%), although numerous submissions were provided by business operators within an owned building (6%), property managers for multi-unit residential properties (3%), and property managers for industrial, commercial, or institutional properties (2%).

The Industry and Public Surveys were designed to inform the following engagement goals for the development of the Home Energy Loan Program for the City of Saskatoon:

- Develop approaches/options for program components related to a Home Energy Loan Program in Saskatoon.
- Learn which program options are preferred by industry and public stakeholders and if there are any trends/concerns/best practises that should be considered.

Program preferences that emerged from the online surveys included:

Public Interest and Spending

The majority of respondents (85%) have already been considering making energy efficiency improvements or clean energy renovations to their homes. Respondents also identified that a financing program through their property taxes would increase their likelihood for making such improvements (81%).

The amount that individuals are willing to invest in energy efficiency improvements to their properties is variable, with the most common response being no more than \$10,000 (25%) followed by no more than \$20,000 (20%) and over \$20,000 (18%). These amounts are dependent on the return on investment, loan program/financing options, and the potential for additional program incentives.

Industry results for a minimum cost to be involved in an eligible project were similarly mixed, with the most common response (28%) indicating they would be involved if there was no minimum spend and the rest split between at least \$3,000 (20%), at least \$5,000 (20%), and at least \$10,000 (20%).

Program Structure and Time

Both industry and public participants strongly support (>60%) the inclusion of energy efficiency, renewable energy, and water conservation components within the Home Energy Loan Program.

Table 3: Support for the Inclusion of Potential Projects

Potential Projects	Public (%)	Industry (%)
Energy Efficiency	75	94
Renewable Energy	80	80
Water Conservation Measures	54	80
Electric Vehicle Charging Stations	43	57
Battery Storage Technologies	39	54
Resiliency Measures	28	50
Bird Friendly Window Measures	32	28

Suggestions for additional components to potentially be included in the program were provided, including but not limited to natural/ecological conservation initiatives, energy efficient appliances, replacing siding/insulation, and xeriscaping.

Table 4: Additional Project Suggestions to Be Included in the Program.

Suggested Programs	
<ul style="list-style-type: none"> • Conservation initiatives – native plants • Composting bins • Design, property appraisal, and engineering fees • Energy efficient appliances • Energy monitoring equipment • Energy recovery ventilation systems • Geothermal heating • Greywater recycling 	<ul style="list-style-type: none"> • Insulation • LED lighting retrofits • Metal roofing in combination with solar panels • Sensors – occupancy/vacancy • Siding • Swimming pool efficiency • Water harvesting • Windows • Xeriscaping

Industry professionals expressed a reasonable timeframe to complete typical energy efficiency retrofits or renewable energy installations was between three and six months (39%) followed by less than three months (26%) and between six months to a year (24%).

Fees and Payment Structure

The majority of public respondents (53%) support having a lower interest rate (~3% interest was proposed) with an upfront administration fee (suggested fees in this survey were \$300 - \$1,000) for the program. If there is an upfront administrative fee when applying for the program, most respondents support the fee being a percentage of the loan (54%). Out of the provided options for loan repayment terms, 71% of respondents support home/property owners having the ability to select their repayment term.

However, these preferences come with concerns related to the program potentially appearing as a form of revenue generation for the City, the potential for higher fees to deter equity or marginalized participants, and the need for incentives within the program (i.e., rebates, cost sharing options, loan forgiveness, etc.) to increase uptake. In order to counter the uncertainty related to the fee and payment structure, it is recommended to introduce a program that is flexible to the public needs, fair in charging all participants equally, and takes steps to include marginalized/low-income groups within the program.

Contractors

Although 53% of those who responded to the Public Survey agreed that projects financed through this program should require a qualified contractor to perform the work, some (13%) of individuals supported the average participant installing minor retrofits (i.e., plumbing fixtures, window/door replacements, landscaping, etc.) to their property.

Table 5: Categorizing Contractor and Homeowner Projects.

Contractor Projects	Homeowner Projects
<ul style="list-style-type: none"> • Air Conditioning • Electrical connections to renewable energy retrofits • Furnaces • Heat pumps • HVAC system • Solar panel installations 	<ul style="list-style-type: none"> • Insulation • Landscaping • Plumbing fixtures and accessories (i.e., faucets, toilets, etc.) • Water conservation measures • Window and door replacements

It was recognized that some sort of accountability/quality control must be in place in order to ensure completed projects follow specified standards and codes, such as including a permitting or inspection process. Participants also suggested that if installations by contractors are promoted then the program should support competitive pricing, follow installation and inspection standards, and guarantee that any contractors being promoted are vetted through a process that ensures reliability.

The majority of both industry (61%) and public respondents (62%) agreed that the program administrator should provide a list of pre-qualified contractors, but that the list should be voluntary, meaning a property owner is able to choose from the list or source their own contractor for their project. Industry professionals supported the need for contractors to require training on the financing program process, proof of liability insurance, Workers Compensation Board (WCB) compliance, and proof of warranty on products installed (50%) in order to be added to a list of pre-qualified contractors for the program. Numerous recommendations were provided on how potential members could be added or removed from a pre-qualified contractor list. However, industry participants stressed the need for transparency and fairness in reviewing complaints so that contractors are not removed based on invalid reasons.

Table 6: How Members Should be Added or Removed From a Contractor List.

How Members Should Be Added (Percentages indicate most mentioned criteria)	How Members Should Be Removed (Percentages indicate most mentioned criteria)
<ul style="list-style-type: none"> • Positive work history, references/referrals, and interviews to prove work qualifications (54%) • Recognized in the industry and by a set of criteria supported by other agencies (36%) • Meet or exceed minimum expectations or requirements for program (26%) • Must have an established location for customer visits • Commitment to sustainable practises. • Possess annual contract with the City to ensure necessary qualifications are maintained • Produce standard or a training courses (ex. Passive House Canada) for willing contractors to qualify. 	<ul style="list-style-type: none"> • Poor performance/workmanship or failed to deliver on projects (67%) • Customer complaints and poor reviews (56%) • Have a history of violations, poor safety, and poor worksite ethics (27%) • Third-party judging reaches threshold (3 cases) • Sell practises that do not contribute to energy saving and increase costs. • Do not follow city/provincial guidelines • No longer meet certification standards • No longer showing continuing education • Do not hold/provide proof of business license, trade license, city license, proper insurance, liability and WCB

Recommendations on how contractors could be vetted were provided, including pre-existing membership with local or national standards/associations (i.e., Saskatoon Home Builders Association, SaskPower Energy Efficiency Partners, etc.), positive portfolios, and references/customer satisfaction records. The majority of industry professionals do not already have a membership database of recommended contractors that could be used for the program, but some participants (22%) could provide one.

Participants from the Industry and Public Surveys both preferred contractors being paid directly through the program once the job is completed (57% and 59%, respectively). Suggestions to promote program uptake in regards to contractor payments were provided, including allowing for initial down payments, installment payments, and project top-ups.

Energy Audits

All participants strongly viewed energy audits as being helpful in determining what energy efficiency measures are required before construction and in determining which measures would have the greatest return on investment. However, results from both the Industry and Public Surveys indicated energy audits have the potential to become a low to medium barrier for program uptake. Energy audits are viewed as educational, helping to create cooperative approaches between contractors and participants, and the best approach to acquiring a higher return on investment. However, they can also be viewed as being potentially biased towards more expensive retrofits, difficult to measure/understand, and their validity being dependant on the individuals conducting them.

Out of the potential upfront funding options to support an energy audit, the public respondents favoured providing the property owner with a rebate or discount for the energy audit at the time of application (56%). Numerous suggestions were provided on how to decrease associated costs and increase uptake, including making portions of the energy audit automated/accessible, producing

educational literature that support energy audits, and providing potential incentives to participants that undergo an energy audit.

Prioritizing Eligible Building Types

In terms of prioritizing providing this type of financing to different eligible building types, participants categorized existing single-family residential buildings, new single-family residential buildings, and multi-unit residential buildings of high importance. Multi-unit residential buildings, commercial businesses, and light industrial businesses were categorized as medium importance. Finally, new single-family residential buildings, light industrial businesses, and institutions were categorized as of low importance.

Table 7: Prioritizing of Property Types

Public Results				
Property Type	High (%)	Medium (%)	Low (%)	No Opinion (%)
Existing single-family residential buildings	83	12	2	3
Multi-unit residential buildings	43	40	13	4
Institutions	38	33	22	6
New single-family residential buildings	35	25	37	3
Commercial businesses	27	40	27	6
Light industrial businesses	24	38	30	8
Industry Results				
Property Type	High (%)	Medium (%)	Low (%)	No Opinion (%)
Existing single-family residential buildings	73	18	7	2
Institutions	51	28	14	7
Commercial businesses	49	42	7	2
New single-family residential buildings	43	20	32	5
Multi-unit residential buildings	37	49	12	2
Light industrial businesses	37	40	21	2

Marketing and Naming

The majority of industry participants (76%) supported advertising the financing program on behalf of the City to potential new clients if they were provided with appropriately branded materials. Suggestions for branded materials included using an identifiable logo, promotional materials, and an awareness campaign to educate residents about the program. Some potential for co-promotional opportunities with existing industry/public programs were identified.

Regarding naming the program, participants from both the Industry and Public Surveys were in favour of Home Energy Loan Program (43% and 39%, respectively), followed by the Property Assessed Clean Energy Financing (27% and 30%, respectively). Suggestions for other names were provided, including Building Energy Improvement Loan Program (BEILP), Energy Efficiency Program (EEP), and Sustainable Assets Financing for the Environment (SAFE). Overall, individuals supported trying to make the program sound clear and indicative of its actual purpose.

2.4 Closing the Loop Stakeholder Meetings

Consultations were held with select Key Stakeholder Groups to determine barriers and opportunities related to the Home Energy Loan Program.

2.4.1 Intended Audience

The stakeholders that participated in the Closing the Loop Stakeholder Meetings included the following:

- Energy Management Task Force
- Retrofit Roundtable
- SaskEnergy
- Saskatchewan Environmental Society

2.4.2 Marketing Techniques

No marketing techniques were employed for these activities. Participating stakeholders were contacted individually by the project leads and meetings were organized.

2.4.3 Analysis

Meeting notes were provided by the project team and engagement consultant, which the engagement consultant analyzed further using mixed methods. Qualitative methods included the thematic analysis and open coding of responses to identify key concepts.

2.4.4 What We Heard

Eligible Projects

It was strongly recommended that every appropriate installation is Energy Star rated as a minimum (ex. double versus triple paneled windows); however, the participants also identified the National Energy Code for Buildings as a basis of standards for inclusion. It was suggested that even if participants put in all the technical requirements, it doesn't mean they will hit the performance targets, due to the lack of monitoring and evolving technologies.

Energy Audits

Energy audits were viewed as an important facet of the program, allowing for significant improvements to be monitored and participants to be followed-up on to determine their return on investments. However, there can be challenges in energy audits, such as auditors typically following what the client wants and not clearly informing the participant what retrofits should be performed. To ensure quality control there needs to be training for auditors, thermal imaging in every audit, standards that are created that all auditors need to follow, and a checklist should be developed on what participants can expect from their auditors. It was also suggested to have a proper RFP process to potentially procure a few specific audit firms to streamline the process and improve consistency prior to its widespread application. Smart Meters could be used in conjunction with audits as a requirement to remotely monitor meters installed on the property in order to draw a baseline comparison.

Contractors

Similar programs have shown the potential for contractors to take advantage of homeowners, especially in programs where the municipality pays the contractors directly. The program must determine a way to control for this kind of behaviour to ensure participants are safe while also promoting good decision-making practises. One suggestion to alleviate this was to rely on a pre- and post-audits. It was noted that many challenges face auditors, such as changing technologies and quality control; therefore, it is easy for even good contractors to make mistakes.

Contractor payment was a concern for some participants, since receiving payments following the installation could cause installers to have to carry expenses for the lifetime of many projects at once. An example that was provided was if a furnace company installs two furnaces a month, they will be holding the costs of 24 furnaces for a year. A suggestion provided was to explore providing upfront payments for certain thresholds in the project. Another suggestion was to incorporate a hold-back into the program, such as payment being dependant on the percentage of job completion or paying contractors 90% and holding the remaining 10% until the post-audit if performed.

Other Considerations

Additional considerations for the program included:

Continuity: some participants identified the need for continuity to be built into the program to ensure its future even in changing political climates

Educate on value: it is important for developers and realtors to educate buyers on the value the program is adding instead of buyers viewing the retrofit being an extra expense to the house if they are not interested in the energy efficiency

Low-income households: many participants identified needing to account for low-income households in the future

Secondary loans: it will be more common for participants to apply for secondary loans due to retrofit costs being higher than the maximum loan amount for the program

2.5 Closing the Loop Survey

The public survey was open from November 14th, 2020 to November 23rd, 2020 and comprised a total of 26 closed-ended questions for respondents to identify any red flags or potential issues with the draft program components. Respondents were able to write-in an “other” preference for numerous questions and provide explanations for their preferences.

2.5.1 Intended Audience

The Closing the Loop Survey was created for all identified stakeholders, including: homeowners, community association members, building managers, business owners, industry professionals as well as any individuals that participated in previous engagement activities.

2.5.2 Marketing Techniques

A variety of marketing techniques were employed to reach the intended audience.

1. City Website
 - a. Updates to the Engage Page (<https://www.saskatoon.ca/engage>) were made to encourage participation in the online survey.
 - b. An article promoting the survey was published on MyCity and the Monday eblast.
2. Social Media
 - a. The social media campaign which ran from November 14th – 23rd, included Facebook and Twitter ads promoting the survey. An Instagram story with a clickable link was also used to promote the survey. All paid social media ads used targeting optimization in an effort to reach our audience most effectively.
3. Email
 - a. Personalized emails were sent to past participants and stakeholders asking them to share the information with their members.

2.5.3 Analysis

The participant-proposed programs were analyzed for the following indicators:

- Any red flags or potential issues with the draft program components
- Thematic analysis of reasoning offered for inclusion of certain program component selections over others
- Look for program component selections that might improve accessibility and uptake and for those that reduce accessibility and uptake

Mixed methods were used to analyze the data. Qualitative methods included the thematic analysis and open coding of responses. Data was also contextualized and analyzed according to stakeholder groups.

2.5.4 What We Heard

A total of 271 individuals participated in the Closing the Loop Survey. The majority of respondents were residential homeowners (97%), followed by business operators within an owned building (7%), industry stakeholders within the renewable energy or home/commercial building sectors (7%), property managers for multi-unit residential properties (3%), and property managers for industrial, commercial, or institutional properties (3%).

The Closing the Loop survey was designed to inform the following engagement goals for the development of the Home Energy Loan Program for the City of Saskatoon:

- Share the 75% draft program plan with stakeholders to close the loop and provide opportunity to identify red flags
- Determine if there are any final trends/concerns/best practises that should be considered.

Red flags and concerns that emerged from the online survey are discussed in the section below.

Participant Eligibility

The vast majority of respondents (88%) agreed with the proposed eligibility criteria for the Home Energy Loan Program; however, numerous suggestions were provided, including:

Abuse: participants should be monitored to ensure they follow guidelines and standards

Inclusive: make the criteria simple and inclusive, there should be discounts based on income eligibility to create more accessibility for low-income participants

Payment history: multiple years of payment history should not be as important as the most recent year especially in times of COVID-19 where financial uncertainty could limit applications, credit history should be more relevant, admittance should not be based on a person's income

Time constraints: the top concern identified by the respondents, what if projects are not completed within 12 months due to market conditions, COVID-19 considerations, demand or uncontrollable factors, extending this period to 24 months or allowing for time extensions were suggested

Types of properties: income properties, secondary suites, multi-unit dwellings, commercial/industrial buildings, and condominiums should also be eligible

Home Energy Evaluations or Audits

The majority of respondents (79%) agreed with the proposed recommendations for energy audits. Energy audits were viewed as an important facet of the program, allowing for significant improvements to be monitored and participants to be followed-up on to determine their return on investment.

Costs were the most identified concern and were viewed as a potential barrier to uptake for the program. It was suggested that energy audits prices should be standardized by the City and be made to be more cost effective (ex. discounts, shared by the City, etc.) in order to promote more uptake of sustainable initiatives. Other concerns/red flags identified by respondents included:

Delays: delays in receiving an energy audit would delay the overall project as well

Flexibility: allow for simplified and more detailed energy audits that are performed depending on the scale of the project

Follow-up needed: changes need to be measured in order to accurately administer the program

Freedom: participants should have the final say on which recommendations they want to proceed with

Plain language: use plain language in the energy audits to improve uptake and simplicity

Transparency: audits are performed by independent contractors that follow standard industry bidding procedures, limit bureaucratic requirements

Eligible Projects

The majority of participants agreed (87%) with the proposed eligible projects for the Home Energy Loan Program. Numerous other projects were suggested for inclusion in the program, including: appliances, automated home controls, grey-rainwater systems, heat-energy recovery ventilation units, landscaping/xeriscaping projects, and roofing materials.

Suggestions for program improvement included needing to account for retrofit projects that will require future updates/replacement and being flexible in allowing for alternative technologies/retrofits to be considered in the future.

Contractor Selection and Payment

The majority of respondents (84%) agreed with how participating contractors will be paid; however, contractor payment was a concern for some stakeholder groups, since receiving payments following the installation could cause installers to have to carry expenses for the lifetime of many projects at once.

The following red flags were identified in regards to the recommendations for qualified contractors, contractor lists, and contractor payment:

Fairness: multiple quotes should be required to reduce contractors taking advantage and overpricing, no room for nepotism in awarding contractors

Inclusive contractors: up to 15-20% of the contractors should aim to hire Indigenous employees

Local contractors: only using local contractors could potentially create local monopolies, allow provincial companies to participate to alleviate this

Mandatory training: all training for the program should be mandatory for contractors, the training could include Building Trades Codes and Passive House Trades Person Certified

Payment: timely installment payments should be required by the contractors for larger projects, payment needs to be timely which some respondents stated is not always guaranteed with City projects

Selection: experience should take precedence over the lowest cost

Standardized payment: different payment processes will significantly reduce the pool of participating contractors

Troubleshooting: if a system install results in a defective system there should be a process/hotline to notify a service provider to check and perform warranty services in an efficient/simple manner, should provide participants with detailed instructions/information about how to deal with low-quality workmanship or deficient systems, should this process be performed by the City or participant?

Financing Terms and Amounts

Participants strongly supported the proposed loan repayment and interest rate recommendations (90%), minimum loan amount (79%), and maximum loan amount (79%). However, many individuals commented on the maximum loan amount being too low, primarily due to most large-scale project costs being higher than the maximum. It was suggested that the high and compounding retrofit costs forces participants to potentially apply for additional bank loans.

Some respondents also identified the minimum loan amount as being too high for small retrofits that are important and valuable for low-income/elderly homeowners (ex. water heaters, windows, etc.). Making the program more accessible for low-income participants by offering a lower minimum loan

amount with a shorter repayment period was of importance for many participants that provided comments. Also, having a smaller minimum loan amount supports individuals that are looking for an easy introduction into making energy efficient retrofits to their properties with minimal risks to the provider. Lowering the amount to \$500 - \$1000 and allowing that amount to include multiple projects was thought as being more accessible to these identified groups.

Other concerns that were identified included:

Allocation: credits from solar generation could be applied directly to the loan principal

Combining projects: projects should be able to be combined in order to reach the minimum, it is currently unclear whether the program allows for this

Early payment: will repayment be for just the outstanding principal balance or the expected interest of the loan as well, how flexible is this repayment option and how often, information on loan specifics (i.e., outstanding principal, interest, number of remaining payments, etc.) should be made available, should include an option to make additional partial prepayments (i.e., through one-off payments, request to increase the value of monthly TIPPS payments, etc.)

Lower interest rates: consider offering lower interest rates to make the program more financially attractive, most home credit interest rates are currently being offered at 2.45%

Penalties: for non-payments should include all court and incurred costs and the loan repayment rate should increase to 7% if the loan account goes into arrears status

Risks: what are the risks for the City associated with foreclosures, bankruptcies, property failures, insurable and uninsurable property damages, etc.

Fees

Overall, many individuals (32% of comments) stated the administrative fees, proposed as \$350-\$600, were too high, encouraging lowering the fees to \$200 to providing the service for free. Many participants identified the administrative fee as being especially too high for smaller projects and for low-income resident uptake in the program. Individuals suggested making the fee percentage-based, allowing larger projects to subsidize the fee for low-income participants. Participants that supported the fee stated that if the fee remained transparent and truthful to the actual costs, then there would be no cause for concern.

Additional red flags identified by participants included:

Costs vs. benefits: the added benefits of energy conservation and greenhouse gas reductions could outweigh the administrative costs for many, this program should be viewed as the City providing a benefit to the participating citizens

Change: create a standardized fee and stick to it as best as possible

Financing fees: could the fees be incorporated into the loan or added to their property taxes and repaid with interest

Timing: fees should be paid over a 12-month period and not attached to the loan, with an option to pay the fee in a lump sum, upfront fees could be a deterrent for some participants

Final Thoughts

63% of participants stated they would participate in this program based on the current information provided, while 33% said they might and 5% stated they would not. The most common reasons provided by individuals on why they might or would not participate in the program included the current fees and rates being proposed being too high, the program being not financially attractive enough to participate, and individuals having competing projects and debt.

Table 8: Reasons for Not Participating in the Program

Reasons	Times mentioned
Fees and rates are too high	31
Not financially attractive enough	13
Competing projects and debt	8
More flexibility in the program needed	7
Already performed retrofits	5
Energy audit costs are too high	5
More information is needed	4
Cannot afford any retrofits at this time	4
Attaching the loan to the individual is needed	3
Lack of contractors currently available	3
Associated risks for participant and City	2
Minimum or maximum loan limits	2
When will the program be made available	2
COVID-19 considerations	1
Not an important program	1

3 Evaluation

Due to the restrictions provided by the COVID-19 pandemic, evaluation measures were consequently restricted. Evaluation is discussed in terms of informal feedback and opportunities for improvement.

3.1 Informal Feedback

All engagement activities for this project were conducted virtually. To mitigate challenges related to conducting inclusive engagement, the project team provided the public with multiple options for providing input (e.g., online, mail, and/or telephone) and were adaptable in regards to potential engagement methods.

Feedback about engagement activities was received informally in surveys and through stakeholder meetings where participants indicated that they appreciated the continued engagement throughout the COVID-19 pandemic. Participants expressed that the surveys were clear, not exhausting and concise. Some individuals expressed an interest in the project team exploring other engagement activities; however, most recognized this as being difficult to perform given the conditions at the time.

3.2 Data Limitations

Due to the public health orders related to the COVID-19 pandemic, all engagement activities for this project were conducted virtually. Online engagement has its limitations in not being as inclusive to those individuals with limited to no internet access, including low-income and some equity groups. Multiple avenues were available to the public for providing input to help mitigate potential issues of inclusivity due to the inability to conduct in-person activities; however, engagement practises and procedures were limited due to the pandemic, especially in conducting physical meetings with individual stakeholders. Additional considerations for engaging and designing programming with low-income and equity groups input is being explored in another sustainability project titled Equity in Sustainability Initiatives. Early draft findings from this project were used to shape program design for the Home Energy Loan Program.

The sample size within the Industry Survey potentially limits the validity of the results in terms of providing a full representation of the professional population under consideration; however, the results provide an indication of how stakeholders may perceive the program elements of the Home Energy Loan Program. The goal of this phase was to identify a range of perspectives, needs and concerns across sectors to help inform refinement of the options.

3.3 Opportunities for Improvement

Based on participant feedback, the following opportunities for improvement will be considered for future engagement events:

- Engagement strategies and activities that incorporate COVID-19 precautions should be developed to optimize engagement during this period

- Steps should be taken to explore virtual options for workshops, which are an important tool for engaging communities
- Considerations for engaging with low-income, Indigenous and equity groups need to be incorporated into future engagement opportunities

4 Next Steps

The next steps for development of a Home Energy Loan Program are as follows:

- Develop Program Options
 - Based on what we heard from stakeholders and the surveys the project team will develop a comprehensive strategy including Home Energy Loan Program Draft Program Options
- Closing the Loop
 - Validate findings and recommended program options with key stakeholder groups through individual virtual meetings.
 - Determine the level of support for the recommended program options and identify any risks to the success of the project through an online feedback form.
- City Council Report
 - Home Energy Loan Program Financing Strategy presented to City Council in February 2021.
- Post-Implementation Evaluation (To be determined)
 - Evaluate the program to determine successes and barriers in uptake for the program.
 - A separate engagement plan will be developed in 2021/2022 to conduct this review.

We Are Here

