

HELP Rebate Recommendations - Triple Bottom Line Analysis

Process and Methodology

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

In conducting the review, the Administration relied on the expertise of the Project Team and Subject Matter Experts from the Sustainability and the Recreation and Community Development departments, as well as conducted research on industry's best practices.

This review is meant to be a high-level way 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.
- The narrow scope of the project has impacted the initiative's ability to achieve higher TBL outcomes in certain areas as they were largely unrelated: Environmental Health and Integrity Indicators related to sustainable food systems, and Economic Prosperity and Fiscal Responsibility related to labour rights and employment.

It is assumed that uptake for different rebates will vary. Uptake assumptions were provided from ICF based on their knowledge of rebate programming and in all the options are as follows:

- Insulation (exterior wall, attic, and basement) – 50% uptake
- Air sealing – 10% uptake
- Windows (maximum 10 per household) – 60% uptake
- Exterior Doors (maximum 2 per household) – 60% uptake
- HRVs – 25% uptake
- Drain water heat recovery systems – 25% uptake
- Furnaces – 80% uptake
- Boilers – 50% uptake
- Tankless Water Heaters – 65% uptake
- Heat pumps – 10% uptake
- Rooftop solar – 25% uptake
- Solar water heater – 1% uptake
- EV charging station – 25% uptake
- Net Zero Bonus – 4% uptake

Results & Findings

Overall, the results of the Administration's TBL review indicate that the HELP rebate recommendations achieve multiple TBL benefits. A summary of results for each TBL principle and indicator are included in the subsequent sections of this document.

Principle: Environmental Health and Integrity

Indicator	TBL Outcomes
Renewable Energy	• Rebates for renewable energy items could increase adoption
Conservation of Resources	• Rebates for energy and water conservation projects will encourage conservation of resources.
Climate Change Mitigation and Adaptation	• Free items like smart thermostats and water fixtures along with instructions on how to use or program them can reduce emissions. • Free rainwater catchment items or smart irrigation systems can encourage adaptation action such as water use in drought seasons.
Green Buildings and Sustainable Land Use	• Renovating existing housing stock is more sustainable from a land perspective than greenfield development. • Adding help upgrades to buildings and encouraging net zero renovations through incentives can increase the knowledge and demand for green buildings. • Rebates for HRVs will improve indoor air quality.
Sustainable Transportation	• Rebate for EV charging stations may encourage more EV adoption but only marginally for those that can afford to make the switch to an EV.
Healthy Ecosystems	• Rebates for insulation and thicker high-quality windows and doors can reduce noise nuisances indoors, high efficiency mechanical equipment in addition to air sealing homes may run less often, resulting in less noise or vibration in a home. • Currently the program does not encompass trees, naturalized landscaping or green roofs.
Clean Air, Water, and Land	• Renewable energy - solar/geothermal would reduce air pollution, mechanical equipment that is more efficient will release less GHG's. • Rebates for water fixtures/toilets would reduce wastewater, drain water heat recovery.
Waste Reduction and Diversion	• Program could be creating more construction and demolition waste that's if it did not exist.
Storm Water Management	• Minimal flood mitigation upgrades included in the program, currently just outdoor rainwater catchment and smart irrigation could assist with storm water management.
Sustainable Food System	• Not applicable.

For Further / Future Consideration

- HELP program could be expanded to include more natural infrastructure upgrades, however the payback and measurement of impact on these items would be difficult to track.
- Mandates for the handling of construction and demolition waste could be considered in a future iteration of the program.

Principle: Social Equity and Cultural Wellbeing

Indicator	Outcomes
Equity and Opportunity	• Rebates and program enhancements targeting income-qualified households would improve equity • Targeted programming and communication with diverse communities could be explored further to encourage more income-qualified uptake

Diversity and Inclusion	• HELP and rebates encourage people to stay in their home longer, can add comfort and affordability long term. • Review demographic info across the city and target diverse community groups with communication.
Heritage, Arts, and Culture	• Rebates could help restore/preserve character homes.
Self Sufficiency and Living with Dignity	• Education about home maintenance, offering ongoing workshops on home ownership or maintaining equipment when participants make certain upgrades could equip people with the information, they need to keep their homes comfortable and liveable for the long term.
Health and Wellbeing	• Improving home comfort increases quality of life. • Renovating home can increase affordability long term. • Rebates focused on healthy home upgrades (HRVs, air conditioning, furnace, insulation).
Safety and Resiliency	• Upgrades to heating and cooling equipment and insulation keep people safe from extreme weather events. • Thicker windows and doors could increase safety for homeowners, intersection with crime, disabilities easier to open and close windows, comfort of home. • Rebates for insulation can help households manage power outages more easily, solar panels assist with more locally generated power to the grid.
Civic Participation	• People who renovate their homes take pride in their maintenance and engage with the city heavily throughout the application process.
Recreation	• Not applicable

For Further / Future Consideration

- City could track program equity and upgrades that income-qualified groups are pursuing to understand if there are barriers to different types of upgrades and develop strategies to address these barriers.
- Could target programming or communications by neighbourhood, age of housing stock or location.

Principle: Economic Benefits

Indicator	TBL Outcomes
Innovation	• Program is first of its kind in Saskatchewan • Rebates for more innovative retrofits could increase use of newer technologies that are not yet widely adopted in our region such as heat pumps, EV chargers, geothermal heating and cooling, and battery storage technologies. • Knowledge and capacity for green building renovations and energy audits will grow with the program and could attract new businesses or expertise to the city.
Sustainable Procurement	• Program enhancements for contracts can include sustainable procurement and TBL criteria.
Financial Planning and Resourcing	• FCM funding extends the length of the program and the number of applicants that can complete projects. • Increasing LICO baseline would allow for more individuals to access free items/targeted rebates. • Renovations increase investment in housing stock.

	• Rebates for the items with the biggest payback potential can save homeowners money. • Maximizing the available FCM budget will help ensure more households receive rebates. • FCM funding is partially debt. This will impact City's borrowing limits; grant portion of funding has no impact on debt limits.
Affordability for Users	• Rebates will make upgrades more affordable for citizens. • Some home upgrades will reduce utility bills such as solar Photovoltaics, low flow fixtures, added insulation, more efficient mechanical equipment. • Offering free items would be of value to income-qualified households to make small low hanging fruit upgrades.
Support the Local Economy	• Program provides work for local contractors, builders, energy auditors and skilled tradespeople. • Spreading knowledge about energy efficiency and renewable energy in the residential sector. • Increasing demand for specific products from local suppliers.
Asset Management	• Renovating homes can increase their useful life and reduce degradation of resident owned assets in older areas.
Skills and Training	• The project increases the demand for skills in the green building renovations, energy auditing and renewable energy industries. • Could use program as opportunity to engage with homeowners on home maintenance which would increase knowledge and skills among homeowners.
Labour Rights and Employment	• Not applicable

Other Notes

- A detailed budget / financial analysis is included in the body of the report.
- Targeted communications and programming to core areas for home renovations could improve access to other services like transit.
- Future program offerings focused on multi-unit building stock in core areas would increase asset management and the local economy further.
- Further engagement and focus could be placed on training and building capacity for EnerGuide assessments and green building products.

Principle: Good Governance

Indicator	TBL Outcomes
Ethical and Democratic Governance	• This project aligns with the City's strategic plan and follows City policies. • The program and future enhancements are an action from the City's Low Emissions Community Plan. • Decisions are been made among stakeholders across departments and top management with the final approval from City Council.
Effective Service Delivery	• Rebates are resident-centric, improve equity where possible and communications about the program can be enhanced/expanded with FCM funding.
Education, Communication, Engagement, Capacity Building	• Program enhancements will be shared with Service Saskatoon and community consultants. • Can use FCM funding to educate residents on home maintenance, efficiency, renewable energy, advantages of home upgrades and where to start with renovating their homes.

	Feedback will be collected from participants through the use a survey after their project is complete so future enhancements or changes can be made to improve the program going forward.
Monitoring, Reporting and Compliance	- Project team is tracking a variety of metrics including project types, average loan amounts, contractors used, income-qualified applicants, energy and emissions reduced for each retrofit. - Additional tracking and reporting are required through the FCM agreement to receive disbursement of funds. - Program uses best practices, local experience and subject matter expertise to make program improvements or develop rebate packages.
Agility and Adaptiveness	- Continuously improving the program and day to day operations to make the application process smooth and transparent for applicants. - Bylaw amendments may be required for major changes to the program in the long term. - Remaining flexible within the constraints of the program bylaw.
Roles, Responsibilities and Rewards	Rebates are rewarding residents for sustainable improvements and are stackable with other existing incentive programming.