

HELP Resolution Summary

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Introduction

The Home Energy Loan Program was launched in September 2021. See below a history of past Council resolutions related to the program.

History

On February 22, 2021, City Council received the [Options for the Design of a Home Energy Loan Program](#) report and approved the current program elements and financing for HELP.

On April 26, 2021, at a Public Hearing, City Council received the [Intent to Borrow](#) report and approved up to \$2,500,000 of borrowing for HELP. The report also indicated that the interest rate for HELP loans was variable and derived from calculating what the City of Saskatoon (City) would receive if the principal were instead invested in the market for the same period. This report also stated interest rates will be updated annually based on current market rates.

On May 31, 2021, City Council approved *The [Home Energy Loan Program Bylaw, 2021 \(Bylaw No. 9762\)](#)*.

On June 28, 2021, City Council received the [Home Energy Loan Program – Contractor List Requirements Changes](#) report and resolved that Option 2 - Base Requirements plus Expanded Requirements, are included in the requirements for the qualified contractor list for the HELP program.

On February 28, 2022, City Council received the [Federation of Canadian Municipalities Funding Decision for Home Energy Loan Program Report](#), and resolved that:

1. The income-qualification cut-off for the HELP program be calculated at 2.5 times Statistics Canada Low Income Cutoff;
2. That option 2 income-qualified households eligible for all base/free items, standard rebates, and additional rebates; and participants with homes built in 1990 or prior eligible for standard rebates; be approved for the HELP program;
3. That table 3: Rebate categories and values per item be approved for application in the HELP program while rebate funding is available; and
4. That Capital Project P1956 – Property Assessed Clean Energy Financing Program be increased by \$3,666,600 for the grant portion and \$7,333,200 for the loan portion (subject to an intent to borrow report and public notice) of FCM's Community Efficiency Financing Program Funding.

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On March 28, 2022, City Council authorized the additional \$7,333,200 of borrowing at a Public Hearing.

On May 24, 2022, City Council approved [The Home Energy Loan Program Amendment Bylaw, 2022 \(Bylaw No.9827\)](#) which adjusted the income-qualification cut-off for the Home Energy Loan Program to 2.5 times the low-income cut-off published by Statistics Canada.

On February 7, 2023, City Council received the [Home Energy Loan Program – Annual Status Update Report](#), and resolved that:

1. The City Solicitor be directed to draft the bylaw amendments to the Home Energy Loan Program Bylaw, 2021, Bylaw No. 9762 recommended in Appendix 2; and
2. Application intake for new applications into the program be paused until additional funding for the program is sourced.

On April 26, 2023, City Council passed [The Home Energy Loan Program Amendment Bylaw, 2023 \(Bylaw No.9890\)](#), and [The Home Energy Loan Program Exemption Bylaw, 2023 \(Bylaw No. 9891\)](#).

On March 27, 2024, City Council received the [Home Energy Loan Program 2024 Annual Status Update Report](#), and resolved that:

1. The proposed HELP Rebate Values” provided in Table 2 be approved. If approved, the new rebate values will come into effect on April 1, 2024.

On March 27, 2024, City Council, through the [Community Energy Loan Program report](#), approved that up to \$25M of internal borrowing be allocated, subject to public notice and an internal borrowing report, to implement a Property Assessed Clean Energy (PACE) financing program for single-family, multi-unit residential and commercial building owners and property managers with a report back on the proportion of buildings in each sector within the program. Administration was also directed to submit an application to the Federation of Canadian Municipalities Green Municipal Fund – Net Zero Transformation Pilot Program.

On June 26, 2024, City Council passed the [Home Energy Loan Program Bylaw Amendments report](#), and resolved that:

1. The City Solicitor be directed to draft the bylaw amendments to the Home Energy Loan Program Bylaw, 2021, Bylaw No. 9762 outlined in the report of the Utilities and Environment Division dated June 4, 2024.

On June 26, 2024, City Council, through the [Community Energy Loan Program – Additional Program Options report](#), approved that the Community Energy Loan Program parameters incorporating single-family residential, multi-unit residential and commercial

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sectors as set-out in Option 1: Balanced Funding Split, be approved in principle for program implementation.

On September 25, 2024, City Council approved the [Home Energy Loan Program Amendment Bylaw, 2024 – Proposed Bylaw No.10043](#) and the [Intent to Borrow](#) report for the Community Energy Loan Program.