



SCHEDULE E – SASKATOON HOME ENERGY LOAN PROGRAM MIDTERM REPORT

June 1, 2024

GMF Number:

17928

Name of Funding Borrower:

City of Saskatoon

Project Title:

Saskatoon Home Energy Loan Program



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Introduction

Saskatoon's Home Energy Loan Program (HELP) enables homeowners to improve the quality and health of their homes while reducing emissions and utility costs. HELP was the first property assessed clean energy (PACE) program in the Province of Saskatchewan and is aligned with the goals of the City of Saskatoon's [Low Emissions Community Plan](#) to retrofit existing homes for energy efficiency and renewable energy. HELP was designed to address the barrier of the high upfront costs for home energy retrofits by providing homeowners with low interest rate loans, rebates, and a debt option that does not impact their credit worthiness as an individual to improve energy efficiency, install renewable energy, and reduce water use.

HELP launched September 2021 and is now in its third year of operation. On June 1, 2022, the City of Saskatoon and the Federation of Canadian Municipalities (FCM) entered the Green Municipal Fund Loan and Grant Agreement GFM 17928 (Agreement). The agreement has now reached the

halfway mark. This midterm report will provide a status update highlighting milestones, enhancements, key performance indicators and anticipated program risks. The report also includes lessons learned and advice for new programs, media coverage, recognition and awards, identifies project champions, and outlines next steps.

Project Implementation

1. Was the Project implemented as outlined in the contract? Please identify any substantial changes, explaining why they happened (e.g., delay with program launch, contractor availability, etc.) and their impact on the project (e.g., lower than anticipated uptake, more staff training required, etc.).

HELP launched in the fall of 2021 prior to signing the Agreement with FCM. HELP launched as recommended and approved by City Council in the [Options for the Design of a Home Energy Loan Program report](#). The approved program design was outlined in Schedule A of the Agreement with FCM. Minor changes to Schedule A of the Agreement were provided to FCM in September 2023 with the City of Saskatoon's first Claim Summary. Changes included revisions to the HELP interest rates, which are updated annually, and revisions to the environmental, social, and economic benefits. The environmental benefits were updated to include program actuals, and the social and economic benefits were updated to include findings from the Home Energy Loan Program Economic Impact Study. The study was completed by a third party, who analyzed the impacts of the municipal loan, the FCM loan and the FCM grant. See Appendix A for the full report.

HELP is regulated by the Home Energy Loan Program Bylaw, No. 9762. Throughout the 31 months that the program has been in operation, lessons learned and identified participant barriers have led to bylaw amendments with the intent to improve the program. Some of the more significant bylaw amendments have included:

- The addition of deadlines for participants to complete their applications and projects;
- Updates to eligible equipment and specifications;
- Stated requirement to open and close all necessary permits;
- Addition of upfront contractor deposit payments;
- Increases to the income-qualified thresholds;
- Addition of a 5% contingency for unforeseen repairs or small additions to eligible projects; and
- Removal of the minimum program cost requirement of \$20,000 to be eligible for contractor installment payments.

Many of these amendments will be further discussed in the Lessons Learned section of the report.

A suite of education tools and services referred to as the HELP Enhancements were developed and implemented using funding from FCM. These include:

- [Residential Solar Potential Map](#) - A self-serve online tool that allows residents to search their address on the City's website and see the potential for solar on their home's rooftop. This tool provides a high-level cost and payback estimate.
- [Energy Map](#) - An online self-service tool that provides residents with the digital energy label for their home, as well as home upgrade suggestions based on the age and archetype of their home. The tool provides cost and payback estimates for their home renovations and allows homeowners to add actual upgrades completed on the home to the website to improve the home's digital energy score.

- *Energy Coaching Services* - Energy coaches provide virtual or in-person walkthroughs of homes, discuss which home upgrades would be most beneficial for the homeowner, EnerGuide audit results, how the home's occupant can reduce their energy consumption through day-to-day behaviours, and help participants working through the steps of the HELP program.
- *Real Estate Agent Training Program* - This program was developed in partnership with the Saskatchewan REALTORS® Association (SRA). This training program is offered to real estate agents across Saskatoon and Saskatchewan to build knowledge and know-how about the benefits of energy efficient features and help increase demand for energy efficient homes.
- *Renovation Education Events Team* – The renovation education team engages with the public to educate and promote HELP including the program's enhancement tools, and the energy coaching services.
- *Communications Campaign* - Multi-faceted communications build awareness of energy efficiency options for residential homes, myth-bust common misconceptions about innovative technologies, and promote the new tools and services mentioned above.

Program enhancements tools will be further discussed in the Lessons Learned section of this report. For a full report on the success of these enhancements, see Appendix B - Measuring Success of HELP Enhancements.

Program Update

HELP launched in September 2021; the program filled quickly but continued accepting applications until February 2023 with 182 participants on the waitlist. As participants completed projects using less than the maximum allowable loan amount of \$40,000, and as others left the program without completing a project, program capacity allowed the City to move through the waitlist. On May 1, 2024, the City reopened the program allowing 150 additional participants to apply for the program. Seventy-six participants were let into the program and the other applicants were added to the program waitlist.

As of May 15, 2024:

- 296 homeowners have been approved to participate in HELP:
 - 108 participants have fully completed their projects with an average energy reduction of 37 GJ's per household and average greenhouse gas (GHG) reduction per household of 2.5 tonnes CO₂e;
 - 2 participants had to close out their projects before completion;
 - 41 participants had projects in progress;
 - 7 were working on providing their requests for funding, meaning they have not signed an agreement with the City of Saskatoon (City) yet but are in the process; and
 - 138 participants had not yet submitted any project documentation and did not have an agreement signed.
- Thirty percent of the participants who have submitted funding requests in the program were income qualified.
- The City paid out \$3,222,263 in participant loans and has \$6,638,421 of loan capital remaining. The remaining loan capital is earmarked and fully allocated to approved participants of the program.
- The City paid out \$125,290 in rebates to participants using FCM funds.
- Seven homes have completed a deep energy renovation (greater than 50% reduction in energy).

- One home is targeting a Net Zero renovation.
- The average loan request is \$26,354 and it has taken seven months on average for each participant to complete their project.
- The top three upgrades within the program are:
 - Energy Star window and door replacements;
 - High efficiency furnace upgrades; and
 - Attic insulation upgrades.

A breakdown of all retrofits completed through the program to date can be viewed in Figure 1.

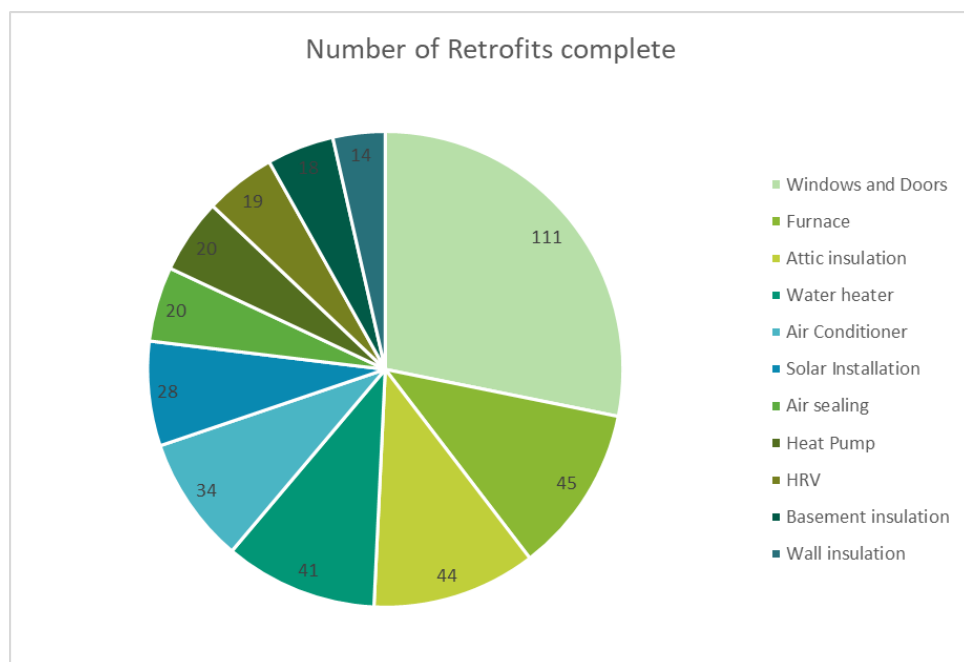


Figure 1 - HELP Completed Upgrades

Program Impact

HELP has provided significant environmental, social, and economic impacts for Saskatoon. These include:

- **Environmental** - On average for the 108 homes with completed projects, each home retrofit reduced GHGs by 2.5 tonnes per household. As of May 15, 2024, the total GHGs reduced through the program was 270 tonnes CO₂e which is equivalent to removing 59 passenger vehicles from the road for one year. The total cumulative water savings is 357L. By the end of the program, the total GHGs reduced are estimated at 688 tonnes CO₂e. Validation data is collected from completed pre- and post- EnerGuide audits.
- **Social** - Twenty-four per cent of program participants are income-qualified households who receive waived administration fees and access to a variety of rebates for home upgrades including furnace replacement, smart thermostats, window and door replacement, insulation, heat pumps, solar PV installations and water conservation measures.
- **Economic** - According to the study completed by Saskatoon Regional Economic Development Authority (SREDA) (Appendix A), in its first year, HELP was estimated to have generated \$3.52M in total economic impact, added \$280,000 in taxes on production (GST, PST, excise taxes, etc.), and created 14 new jobs. At the end of 2025, an additional \$10.33M in total

economic output is estimated, with \$810,000 in new taxes, and 43 new jobs attributed to the program.

Feedback from Participant Surveys

Homeowner Surveys were completed with a very high degree of participant satisfaction. See Appendix C - CEF Homeowner Program – Saskatoon Survey Report for the full report.

After a participant completes a project through the program, they are sent a survey and the results are compiled by FCM. By the end of January 2024, approximately 58% of the participants who completed projects had filled out the survey, providing the following insights on the program:

- Eighty-nine per cent were satisfied with the financing made available to them through HELP (56% were very satisfied and 33% were satisfied).
- When asked to rank the factors that had the greatest impact on the successful completion of their project, 35% of participants ranked “financing made available to me through my municipality” as number one, 31% ranked “customer care provided by the program staff” as number two, and 26% ranked “assistance with understanding and applying for available incentives/rebates” as number three.
- When asked if they had not received the financing from this local program to cover the cost of energy efficiency or renewable energy upgrades, would you have still completed this work, 74% of respondents said they would not have done any upgrades if they had not received the financing from their local program. Twenty-two per cent said they would have completed fewer or less costly upgrades.
- Seventy-one per cent of participants said they are likely to recommend the program to a friend, neighbour, or colleague.

HELP is about a year behind the FCM Disbursement & Reporting Schedule due to the timing of when the Agreement was signed. Consequently, loan funding is not expected to be spent by the contract end date (June 1, 2026) as the fourth disbursement is not anticipated until September/October of 2025. Mitigation actions are currently in process to reduce the applicant project timelines, through a HELP bylaw amendment request. A request to extend the contract term by one year (to June 1, 2027) is requested.

Lessons Learned

2. Describe what worked well for the program elements below. Where relevant, describe what did not work well, why, and include a description of any solutions implemented to address the challenges.

Renovation Contractors and Energy Advisors

(capacity levels, engagement, trainings, quality assurance/quality control, etc.)

Successes

Relationships with local renovation contractors and Energy Advisors (EAs) have contributed to the overall success of HELP. The Retrofit Roundtable was established by the Saskatoon and Region Home Builders Association (SHRBA) and consisted of a broad range of industry professionals, energy auditors, builders, and property managers. This group championed a PACE program with the City and the Province (establishment of PACE financing legislation), provided valuable insight into the program design and pre-vetted contractor list requirements, and helped advertise the program and educational enhancements once launched.

In addition to building strong relationships with the renovation contractors and EA's, on-going collaboration and training have been provided. Which includes:

- Program Specific Training – This is provided through the [Contractor Webinar](#). Regular program updates and individual guidance are also provided through program administration.
- Technical Knowledge - To help increase local technical knowledge, the Saskatoon & Region Home Builders Association (SRHBA), in collaboration with Canadian Home Builders Association (CHBA), hosted a 2-Day Bootcamp focused on building envelopes and highly efficient technologies/equipment (see Partnerships below). The bootcamp included building science, CHBA Net Zero Builder, and CHBA Net Zero Renovator curriculums.

HELP offers a pre-vetted contractor list comprising over 20 contractors specializing in various fields such as electrical, plumbing, heating & cooling, solar installations, building envelope improvements, general contractors and window and door replacements. The list was established to help participants choose a reputable contractor that meet specific requirements such as:

- Saskatchewan Workers' Compensation Board compliance;
- Proof of registration as a corporation in Saskatchewan;
- Proof of liability insurance of at least \$2M;
- Completed safety training;
- Proof of a GST registration number; and
- Registration with a third-party warranty organization if they plan to complete work for over \$20,000.

Renovation contractors voluntarily registered for the list and were added to the list if they met the City's qualifications. According to the homeowner survey, 86% of survey respondents expressed satisfaction with the renovation contractors who performed work at their homes. See Appendix C.

Challenges

During the first year of program operations, challenges with the capacity in the local marketplace to conduct EnerGuide Audits and deliver energy retrofits were identified.

- EnerGuide audits - This was partially because both the Canada Greener Homes Grant program and HELP required participants to get an EnerGuide Audit, resulting in high demand for these in Saskatoon. At the time, Saskatoon only had two organizations certified to conduct these audits. The high demand resulted in up to a 5-6-month delay for HELP applicants. There are now additional companies available to conduct the audits and timelines for completion have decreased significantly.

- Energy retrofit contractor and supply chain availability - The availability of contractors also caused a bottleneck due to the large volume of work being generated by HELP and Canada Greener Homes. Supply chain issues and the time of year that the program launched contributed to this further as many renovations cannot be performed during the winter months in Saskatchewan. However, on average projects take about 7 months to complete once participants have signed their deferral agreements and are approved to commence their retrofits.

Partnerships and Collaboration

(working relationship with program delivery partners and municipal staff, community engagement, evolution of key partnerships over time, establishing structured collaboration, etc.)

Successes

The development and delivery of HELP and the enhancement programs have required collaboration and formal partnerships with many organizations and individuals. The Retrofit Roundtable and Energy auditors are highlighted above. Additional partnerships and collaborations of note include:

- Engagement participation – Organizations included SHRBA, SaskEnergy, SaskPower, Partners 4 Growth, Energy Management Task Force, Saskatchewan Environmental Society, Business Improvement Districts, Greater Saskatoon Chamber of Commerce, North Saskatchewan Business Association, SREDA, SRA and as well as individual building owners, industry professionals, homeowners, and residents.
- Internal Municipal Staff – Collaboration across different departments responsible for the program including Sustainability, Revenue and Finance has been excellent, with clear roles and responsibilities for each group. These groups have regular check-ins and proactively problem solve and improve the program as needed.
- The Government of Saskatchewan - Passed key legislation for the City to have the ability to provide PACE financing to Saskatoon homeowners in July 2020.
- CHBA partnership – The City signed a memorandum of understanding with CHBA to build capacity and demand for energy efficient home renovations. This project aims to increase local capacity by training local contractors and renovators, along with Energy Advisors and other key participants, to renovate homes to Net Zero or Net Zero Ready. HELP provides a \$60,000 loan and a \$10,000 rebate to participants that complete a Net Zero or Net Zero Ready renovations through the program. No grant funding is allocated to the CHBA, as the contributions to this project are in-kind staff time only.
- SRA partnership – The City and SRA formed a partnership to deliver the real estate agent training.
- Contractors - Hired by the City to develop and provide enhancement programs such as the Energy Coaching program, Energy Map, Residential Solar Map, Real Estate Agent Training Program, and the Renovation Education Team.

Program Uptake

(marketing and outreach strategy, financing terms and conditions, stacking with available incentives, integrating with other municipal or provincial services to reduce friction, etc.)

Successes

HELP experienced exceptional popularity upon its launch, surpassing initial expectations despite minimal to no advertising and the lack of a rebate/incentive program when first launched. This

unexpected surge in interest can be attributed to several key factors, including the program's low interest rates with flexible terms and repayment options, stackable rebates like Canada Greener Homes Grant, SaskEnergy's Residential Rebate program and the Saskatchewan Provincial tax credit program, and the programs streamlined application process.

Other program components that the team attributes to the successful uptake of the program include:

- **Upfront Contractor Payments** - Since the launch of the program, HELP was structured to pay the contractor directly once an eligible home upgrade was completed, to help to eliminate the need for participant to have access to large amounts of upfront capital. This is structured differently than other programs such as the Canada Greener Homes Grant and Loan program, where the participant received the funding instead of the contractor. Providing upfront contractor payments has improved access to the program as it reduces the known barrier for participants to have cash upfront. However, the requirement for deposits was unforeseen by the project team and is discussed below in challenges.
- **Rebates** - An extensive rebate package was launched after the Agreement with FCM was signed. The rebate package was designed to incentivise retrofits that have the highest GHG reductions, target 20-50% of incremental costs, and incentivize retrofits that were not rebated through other offerings such as the Provincial Home Renovation Tax Credit or SaskEnergy's Residential Equipment Replacement Rebate Program. These rebates were stackable with Canada Greener Homes.

Challenges

Although program uptake is considered as a huge success for the program, a few elements within the program were flagged by as significant barriers. These included:

- **Upfront Contractor Deposits** - After the first year of program operations, it was identified that upfront contractor deposits was a significant barrier for both participants and contractors as many contractors including solar PV installers and window and door renovators required up to 50% of the total project cost as a deposit, which in many cases is a significant amount of capital. Therefore, the bylaw was updated to allow for up to 30% of the total project cost be paid out to contractors as deposit payments.
- **Non- Responsive Participants** - No time-limits were specified when program first launched to submit the required program documentation and start the retrofit process. After the first year of operations, this was also identified as a barrier as many approved participants were holding up spots that could be given to waitlisted applicants. This has since been shortened to 6 months (per a bylaw amendment) and is in the process of being further reviewed.
- **Competitive Application Process** – The application process for HELP is a first come first serve approach. During the first round of applications, the program filled up within a day. For a future recapitalized program, it could be beneficial for the process to be based on a lottery approach, as not all applicants may not be able to apply at one specific time.

Equity Considerations

if any (e.g., integrating workforce or procurement requirements, taking measures to help specific socio-economic or demographic groups, such as reducing financial burdens, translating marketing materials, adding consumer protection measures, providing additional financial incentives or additional support, etc.)

Successes

The City's Equity Toolkit was used to inform the design of HELP. At its core, the program aims to improve equity and reduce barriers by offering low-interest loans to homeowners which are repaid through property taxes. Some specific features that were added to improve equity included:

- The program does not require additional credit checks or mortgage verification, participants have to be homeowners and have property taxes in good standing;
- Loans between \$1,000 and \$60,000 are available, a low minimum loan was added to allow for smaller projects that might be more accessible to lower income households;
- Administrative fees, which were set at \$500/participant to offset program administration costs, are waived for participants that are below an income threshold. This threshold was based on Statistics Canada's Low-income Cut-Off (LICO) which was increased to 2.5 times the LICO (through a bylaw amendment), to assist a broader audience of participants. Twenty-four percent of participants currently fall into the income-qualified demographic category of program;
- Rebates and free items were originally targeted at income-qualified participants;
- Contracts are paid directly by the City, so participants are not required to pay anything out-of-pocket. When the program was first launched, participants were sometimes expected to pay deposits up-front, this was recognized as an equity barrier and the City introduced a 30% allowable upfront deposit payment directly to contractors;
- The program provides a list of pre-qualified contractors for participants to use for their renovation projects. This reduces the risk for participants to be taken advantage of from contractors;
- Program administration is offered by the City; education and guidance is provided to each program participant helping to reduce any barriers that pop up throughout the application process; and
- Plain language and clear communication used when designing and creating the application materials and program documents.

Challenges

Although the program was designed to improve equity where possible, challenges do exist, which include:

- Eligibility Requirements - Only single-family residential homeowners are eligible to apply and be approved for HELP. This does not benefit the large population of renters in the city that could greatly benefit from reduced utility costs. Future PACE programming could be designed to consider the tenant renter split incentive barrier.
- Competitive Application Process – As discussed in the program uptake section above, the application process for HELP is extremely competitive and based on first come first serve approach at the time of program launch. Furthermore, the application process is currently only an online process. This competitive application process may have hindered residents from even applying for the program. The recapitalization of a larger program could benefit from a lottery process with additional application avenues such as in-person, or over the phone.
- Income-qualified Participation – Currently only twenty-four percent of participants are income-qualified. Many program participants may not require a PACE loan to perform energy retrofits to their homes. Income caps may be considered as program eligibility requirements for future PACE programming.

Other Elements

that worked well or didn't work well, if any

Successes

Other noteworthy successes include:

- **Program Administration** - HELP is administered by the City. The program coordinator provides education and guidance to each program participant and ensures their projects are eligible for funding prior to drafting a deferral agreement. Since the guidance is unique to each participant, it requires substantial staff time, providing value to participants and reducing barriers throughout the application process since they have an individual to speak to when there are questions or concerns about their application.
- **Marketing of HELP and Program Enhancements** – The HELP program was promoted at first launch with a news release and social media promotion, but the program filled quickly so marketing was discontinued. Additional digital marketing strategies were deployed to market the program enhancements as they launched throughout 2023, targeted at both HELP participants and the public. While organic news coverage for any program launch is difficult to guarantee, the enhancements were profiled across digital news media platforms to help enable a successful launch by keeping them top of mind for users. The City also relied on sponsored media content to increase this level of exposure regardless of newsroom interest. This approach also allows for backlinks to content, improves search engine optimization, and ensures longevity of the content through search platforms since links do not expire. Here are some examples of the news coverage for the program enhancements:
 - [Sunny Days Ahead: Solar Energy in Saskatchewan](#) (CTV News, April 2024)
 - [New mapping tool instantly reveals your home's solar power potential](#) (Saskatoon StarPhoenix, May 2023)
 - [City of Saskatoon introduces free energy coach services](#) (Saskatoon StarPhoenix, September 2023)
 - [Step Zero: Saskatoon's Home Energy Map](#) (CTV News, November 2023)
 - [What's your score? New interactive map shows home energy scores](#) (Global News, November 2023)

Challenges

Other noteworthy program challenges include:

- **Data Management Systems** - The data management approach used for HELP is very manual (excel spreadsheet) which is time consuming and may result in user errors in tracking. A future or larger program may benefit from using a data management software to streamline our processes and improve efficiency.
- **Program Administration** - HELP used internal City staff for administration as it was the first PACE financing program in the province and there was no readily available third-party alternative. At the time of launch and a review of costs suggested that in-house could reduce the associated administration fees and allow for a customized program that can be designed for local community needs. A recapitalized program, especially if it expanded, may benefit from a third-party service provider as seen in other municipalities and may be further explored.
- **Minimum Performance Thresholds** – HELP does not have any minimum greenhouse gas or energy reduction performance requirements; participants have been able to choose eligible

projects that have may not have made an impact on the overall performance of their home. Future programming could benefit from a minimum performance requirement to ensure maximum performance can be achieved.

- **Program Enhancement Tools** - Program enhancements like the Solar Map, Energy Map, and Energy Coaching service should be designed to benefit the loan program as well as be available for non-loan participants from the community.
- **Marketing of Program Enhancement Tools** – A few barriers were identified with the marketing of the program enhancement tools which included:
 - There is no way to measure whether non-loan participants are implementing GHG reduction measures as a result of the tools. Thus, calculating overall return on investment for enhancement program costs vs. GHG reductions is impossible.
 - While the program enhancement tools are designed to encourage residents to reduce GHG's, not all potential users of the tools (tools were designed to also benefit non-HELP program users) are motivated to undertake home renovations and for that reason, in some cases may be repelled by ad content overtly promoting GHG reduction. While an advertising campaign cannot address these barriers, campaign creative that is interesting, humorous, or otherwise compelling, can at least address the issue of digital advertising click-through rates and help to spur interest in engaging with a tool or service. Some examples of campaign creative used in Saskatoon are provided in Figure 2 below.



Make home energy renovations smarter, not harder.

Understand which upgrades make the biggest impact on your utility bill, learn about available financial incentives, and more.

Connect with an energy coach today.

➤ saskatoon.ca/EnergyCoaches



From Data to Savings

- Compare your home's energy performance to similar properties
- Unlock customized energy-saving opportunities
- Access home energy renovation resources

Make informed decisions without the time and expense of an in-person energy audit using Saskatoon's Home Energy Map.



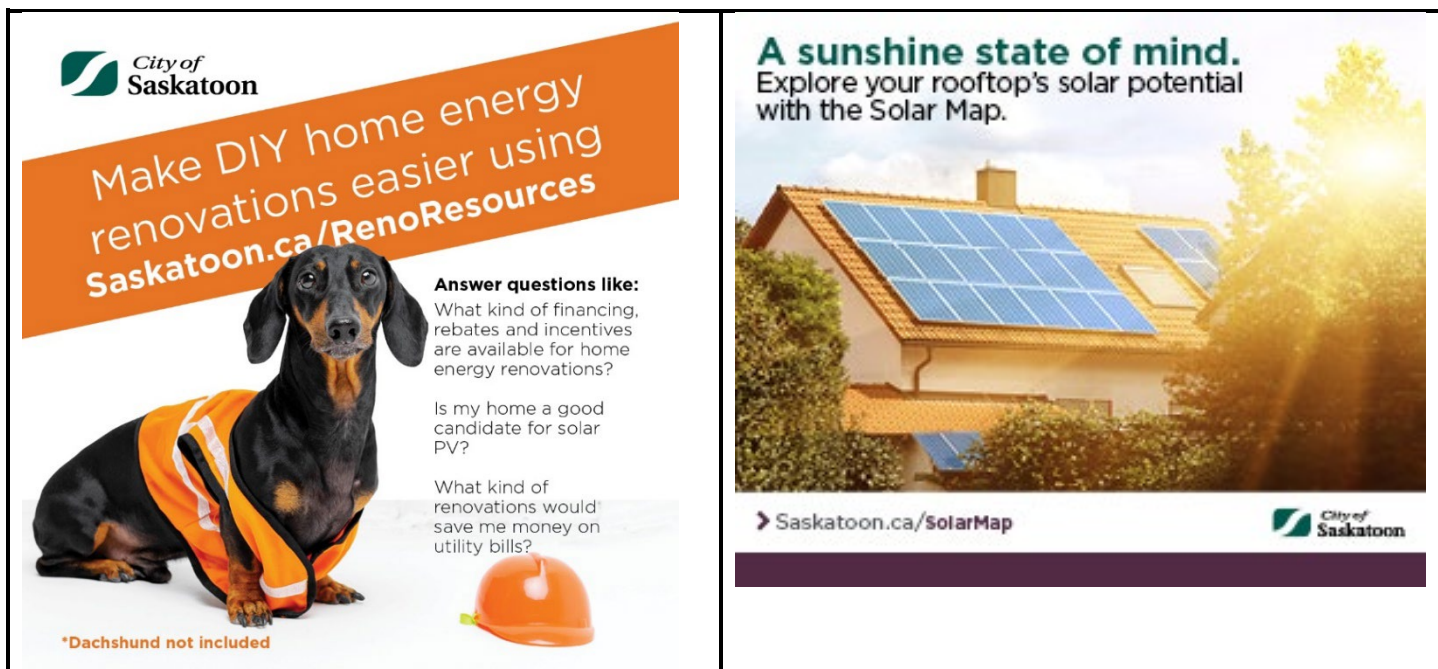


Figure 2- Examples of HELP Campaign Creatives

Advice to New Programs

3. If you were planning a new financing program for home energy upgrades, what would you do differently, knowing what you know now? What advice would give to someone in another community undertaking a similar project?

Some of the highlighted successes and lessons learned from Question 2 to consider in a new program include:

- Identify and cultivate a positive working relationship with all the necessary stakeholders/interested parties from the very beginning of the program. Recognize their contributions, build relationships based on trust and mutual respect and establish clear communication channels as the knowledge they offer is very valuable.
- Consider equity in program design by offering upfront contractor deposit and final payments, reducing fees or increasing rebates for income-qualified participants, consider income caps, and provide extensive rebates;
- Plan for data management from the outset, utilizing a data management software program, if possible, to help facilitate the administration of the program applications through to contractor payments and loan repayments;
- Consider a minimum performance threshold;
- Be flexible with the ability to update eligible projects and specifications when needed as best practises and technology changes.
- Participating in the FCM Community of Practice has been very valuable by providing resources, benchmarking, and examples from existing programs challenges and opportunities to learn from.

Business Case

4. Has the business case associated with your financing program for home energy upgrades changed since the program design stage (e.g., change in the level of service to be delivered,

expected costs, anticipated revenues, required level of effort, etc.)? Could anything have been done to better understand the business case at application stage?

The business case for HELP has continued to evolve since the design and launch of the program in 2021. Key takeaways from the HELP's past successes and lessons learned allowed the project team to build a strong business case, not only for the recapitalization of the program through an internal loan, but to also offer additional PACE programming for the multi-unit residential and commercial sectors.

The business case for the recapitalization of HELP and the additional PACE programming was based on a cost recovery model. It was identified that the current design of HELP was only successful and attainable because of FCM GMF grant and loan funding. For the recapitalization of HELP to be an attractive investment for the City, the program needs to be re-designed as a cost neutral program with a cost-recovery (i.e., higher administration fees). Without external funding, rebates and incentives will be eliminated or greatly reduced.

The City plans to use the excess revenue generated from participant interest payments on the loans redistributed from the FCM loan funding received to offer rebates and to enhance the re-capitalized HELP program.

New Approaches

5. Has your municipality or organization adopted any new approach(es) or ways of working during the implementation of your Project (e.g., decision making approach, consultation methodology, non-typical procurement, full-cost accounting)? Were there any benefits or drawbacks to this approach?

An innovative approach recently employed is the idea of an internal loan with payback to recapitalize HELP and offer additional PACE programming. Not only will the program be designed as a cost neutral program, but the program will set the interest rate for loans based on what the City would receive if the principal were instead invested in the market for the same period. Repayment of loans from participants (with interest) would then be received over the repayment term of five, 10 or 20 years.

Project Champion(s)

6. Do you have one or more Project champion(s) who has (or have) been instrumental to the Project to date? If so, please include their name, title and contact information, and describe their role(s) in the Project.

Many of the "Project Champions" leading to the success of the program were the core project team, internal staff throughout various departments, senior management, and City Council. These include:

- *Hilary Carlson* – Green House Gas Control Specialist, Hilary.Carlson@Saskatoon.ca, Project Manager (currently on leave).
- *Caley Halcro* – Project Manager, Caley.Halcro@Saskatoon.ca, previous Program Coordinator and new Project Manager.
- *Meghan Stoll* – Environmental Coordinator, Meghan.Stoll@Saskatoon.ca, Program Coordinator. Implements the day to day of the program.

- *Amber Weckworth* - Climate, Strategy & Data Manager, Amber.Weckworth@Saskatoon.ca, Supervises the Project Manager and oversee the program implementation.
- *Jeanna South* - Director of Sustainability, Jeanna.South@Saskatoon.ca, Project Sponsor and departmental oversight of the program implementation.
- *Megan Evans* – Marketing Consultant, Megan.Evans@Saskatoon.ca, Responsible for the communications strategy and implementation, graphic design, and media relations for the program.
- HELP has a steering committee that were integral to the success of the program, and they continue to provide oversight. The members include:
 - Kari Smith, Director of Finance;
 - Kara Fagnou, Director of Building Standards;
 - Michael Voth, Director of Corporate Revenue; and
 - Kathryn Theede, Energy and Sustainability Engineering Manager.
- *Angela Gardiner* – General Manager, Utilities and Environment.
- *Charlie Clark* – Mayor, City of Saskatoon.

External Project Champions included:

- *Saskatoon and Region Home builders Association and members of the Retrofit Roundtable*
- *SRA*
- *Energy Auditors*
- [*HELP Pre-vetted Contractors*](#)
- *Canadian Home Builders Association*

Next Steps

7. Where possible, briefly describe your intentions for the long-term sustainability of the project beyond the FCM-funded implementation period. Highlight activities you have undertaken to extend, scale or sunset the program, if any (e.g., identify opportunities to expand into new building categories or eligible measures, relevant Council approvals, etc.).

Over the past year, the HELP team has been exploring opportunities to expand and continue operations past the expected end date of the current HELP program. Private capital, third party lending and internal loan options continue to be explored for future opportunities.

The HELP team will be participating in the GMF PACE Accelerator Cohort expected to launch in the fall of 2024.

On March 27, 2024, the [Community Energy Loan Program report](#), a report addressing the next steps for the HELP program and long-term funding information was presented to City Council and [approved](#). A \$25M internal loan funding was approved to redesign and recapitalize HELP and to design a PCAE program for both the commercial and multi-unit residential building sectors.

On June 4, 2024, The [Community Energy Loan Program – Additional Program Options report](#) is anticipated to go to Council. The report will recommend parameters for a \$25M energy loan program using PACE financing for single-family, multi-unit, and commercial buildings.

Following this report, the next step will be to complete a detailed design study and implementation plan for the launch of the Community Energy Loan Program, expected for 2026.

Publicity

8. Briefly describe any recognition, media coverage, awards, or public support the Project has received to date.

HELP has been positively featured in reports, awards and new releases for the environmental, social and economic benefits for the City of Saskatoon residents.

Recognition

- [2023 Service or Savings or Sustainability \(SSS\) Report](#) – The annual report highlights success stories in Service or Savings or Sustainability and is a way to share our successes internally and externally. The program was also highlighted in the 2021 and 2022 reports.

Awards

- [2023 RCE Recognition Award](#). This award was given to the City of Saskatoon for the Education of Sustainable Development Goals including sustainable cities and communities, and clean and affordable energy through the Home Energy Loan Program enhancements and program.

Media Coverage

- [Home Energy Loans](#) (CJWW, April 2024)
- [Saskatoon residents can apply for energy upgrade, installation loans in May](#) (Global News, April 2024)
- [Saskatoon wants more homeowners and businesses to generate solar power](#) (CBC News, May 2023)
- [Saskatoon homeowners can see if solar is right for them with interactive map](#) (CKOM, March 2023)
- [Residential energy map uses AI to indicate home energy consumption estimates](#) (CJWW, October 2023)
- [How solar power-friendly is your home? New Saskatoon solar mapping tool shows you](#) (CBC News, March 2023)

While the media coverage has been vital in promoting the program including the program enhancements, not all publicity is good publicity. CTV wrote a story in response to a Canadian Taxpayer Federation (CTF) [news release](#) (based on a CTF LAFOIP request related to program marketing costs and participation).

- [Taxpayers Federation says trickle of users doesn't justify \\$116K spent on City of Saskatoon program](#) (CTV News, December 2023)

Photos and Materials

9. Is there a website where more information about the Project can be found? If so, please provide the relevant URL.
- [Home Energy Loan Program \(HELP\) | Saskatoon.ca](#) – HELP website provides links to all program materials, resources, factsheet, webforms, required product specifications, etc.

- [Saskatoon.ca/RenoResources](https://saskatoon.ca/RenoResources) – Webpage provides links to the HELP enhancement tools including the Energy Map, Residential Solar Map, Energy Coaching, and the Relator Training Program.
- [Saskatoon.ca/EnergyCoaches](https://saskatoon.ca/EnergyCoaches)
- [HELP Contractor Resources | Saskatoon.ca](https://saskatoon.ca/HELPContractorResources) – Provides links to contractor resources including the webinar, pre-vetted contractor list requirements and registration webform.

10. Identify and attach any materials resulting from the Project to share with other communities, such as checklists, toolkits, guidelines, bylaws, videos or information brochures. If the material is available on your website, simply include the link to it.

A variety of materials, tools, and resources resulting from HELP are available to share with other municipalities, including:

- [Equity Toolkit for Projects](#)
- [HELP Bylaw \(9762\)](#)
- [HELP Program Guide](#)
- [HELP Energy Efficient Homes](#)
- [Pre-vetted Contractor list](#)
- [Contractor Webinar](#)
- [HELP Air sealing](#)
- [HELP Rebates](#)

11. Attach any high-quality photographs of the Project. Where possible, include photos that feature people in action such as during workshops or while reaching out to the community. Photos could also illustrate the progress of homeowner renovations, or feature “before” and “after” perspectives. The photos must be in jpeg or tiff format and at least 300 dpi (up to 10MB/10,000 KB but no smaller than 1 MB/1,000KB in file size).

See Appendix D – HELP Project Photos for photos of HELP.

Appendix

- Appendix A - SREDA Economic Impact Study
- Appendix B - Measuring Success of HELP Enhancements
- Appendix C - CEF Homeowner Program – Saskatoon Survey Report
- Appendix D - HELP Project Photos