



CEF Homeowner Program

Saskatoon's Home Energy Loan Program

Saskatoon Survey report

GMF Performance Measurement and Reporting

November 2024

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Introduction

As part of The Saskatoon's Home Energy Loan Program, a survey is sent to all participants who have completed their project. This report provides an overview of homeowners' experience when it comes to their level of satisfaction of service offering, the outcome of their home energy project, the challenges, or barriers. The report also outlines the social benefits, capacity building and behaviour change, and financing trade-offs and alternatives generated by the program. In addition to participant satisfaction levels, this report presents demographic data on the participants.

Purpose

The purpose of the CEF Homeowner Survey is to gather feedback and insights from homeowners that completed their Home Energy Loan Program. This will help to improve financing programs to better serve homeowners.

Background

The Saskatoon's Home Energy Loan Program is a low interest loan program developed to help Saskatoon homeowners improve energy efficiency, install renewable energy, or reduce water use and large home upgrades¹. The program offers loans between \$1,000 and \$60,000 to cover the costs of upgrades of homeowners residing in the city of Saskatoon for eligible retrofits. These loans are offered and repaid through property taxes over 5-, 10-, or 20-year terms². This program is supported by the Government of Canada's Green Municipal Fund through the Federation of Canadian Municipalities.

Methodology & Timeline

The Saskatoon's Home Energy Loan Program survey was administered online using Qualtrics, a data collection and analysis tool. A survey link was shared with homeowners as soon as they completed the program. This report presents the data collected through **November 26, 2024**. So far, **68** participants completed the survey.

The survey was anonymous. Therefore, responses are kept confidential. Emphasis is placed on data privacy. Data collected are secured in Qualtrics which only the survey specialist have access to. The information collected was shared in aggregate form with specific Green Municipal Fund staff and Saskatoon municipalities staff for analysis and monitoring purposes.

Tables with statistics and data for each question are available in the appendix.

¹ HELP is not intended for smaller changes such as switching to LED lights or installing a low-flow shower head. Instead, it is meant for larger home upgrades.

² [Home Energy Loan Program \(HELP\) | Saskatoon.ca](https://www.saskatoon.ca/home-energy-loan-program)

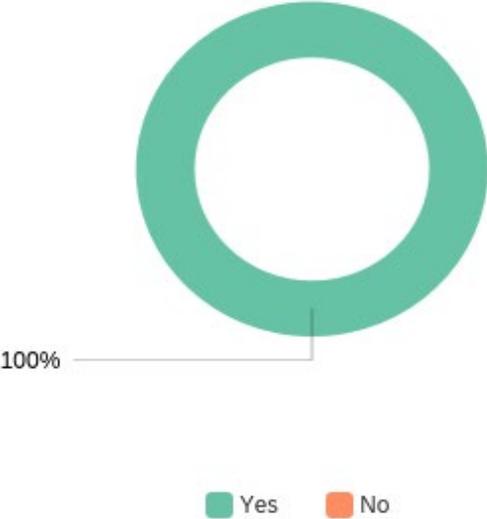
Results

This section outlines the detailed findings ordered by question.

Screening questions

Has an energy advisor completed a post-renovation EnerGuide evaluation at your home?

All the respondents (100%) have an energy advisor completed a post-renovation EnerGuide evaluation at their home.



Homeowner experience – Service offering

What is your level of satisfaction with the following services you accessed through your local program?

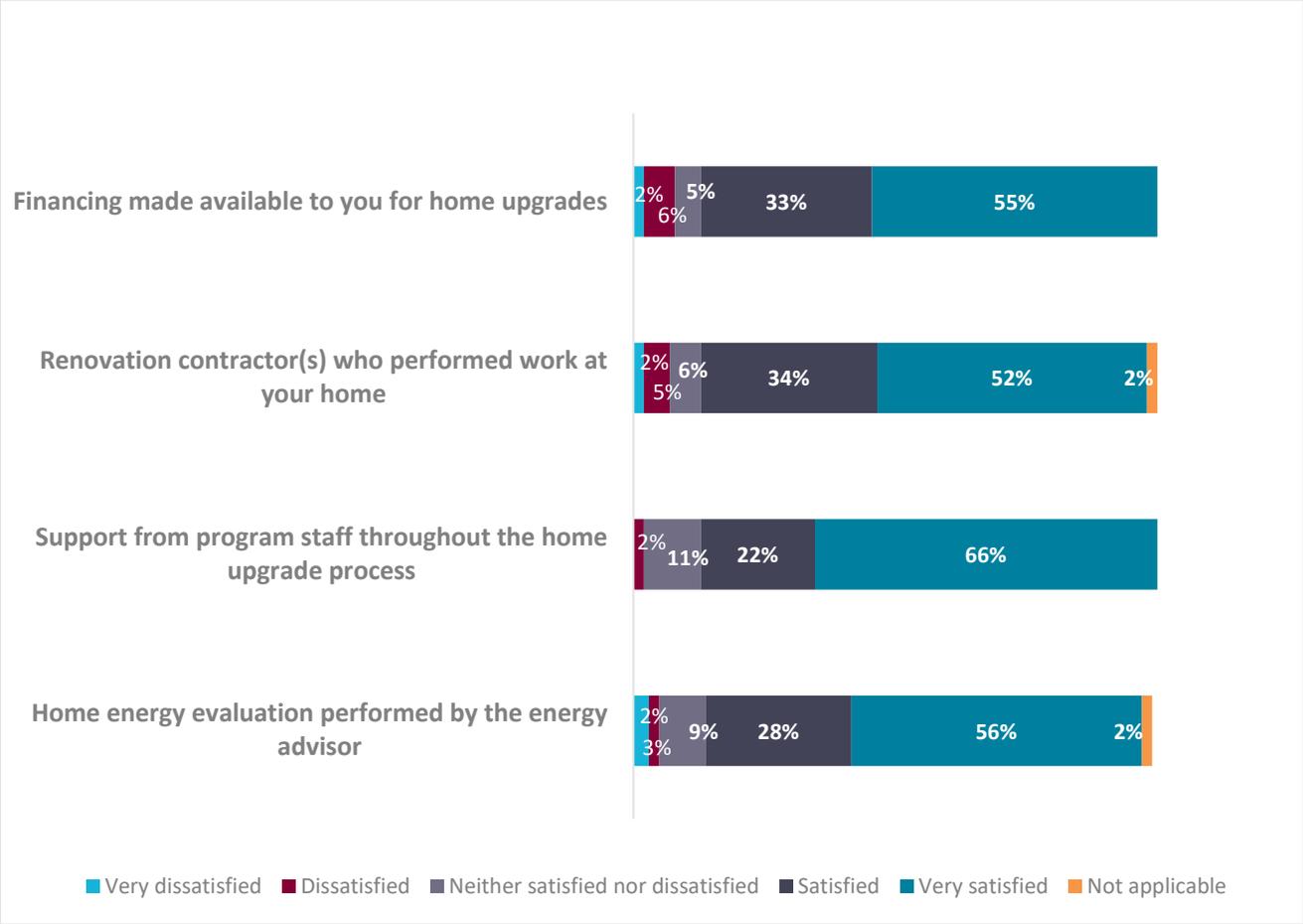
Overall, the respondents are satisfied with the services they accessed through their local program.

Over eight in ten respondents (88%) are satisfied with financing made available to them for home upgrades, among whom 55% very satisfied or 33% satisfied.

About eight in ten respondents (86%) are satisfied with renovation contractors who performed work at their home, among whom 52% very satisfied or 34% satisfied.

Over eight in ten respondents (88%) are satisfied with support from program staff throughout the home upgrades process, among whom 66% very satisfied or 22% satisfied.

About eight in ten respondents (84%) are satisfied with the home energy evaluation performed by the energy advisor, among whom 56% very satisfied or 28% satisfied.



Homeowner experience – Value proposition

Below you'll see a list of things that may have affected the outcome of your home energy project. Please rank them in order from the factor that had greatest impact on the successful completion of the project to the one that had the least.

Over one third of respondents (38%) ranked “Financing made available to me through my financial institution, utility company or municipality” as number 1.

Three tenths of respondents (30%) ranked “Customer care provided by the program staff “as number 2.

Over one-quarter of respondents (27%) ranked “Assistance with understanding and applying for available incentives/rebates” as number 3.

Four in ten respondents (40%) ranked “Variety of upgrades available through the program” as number 4.

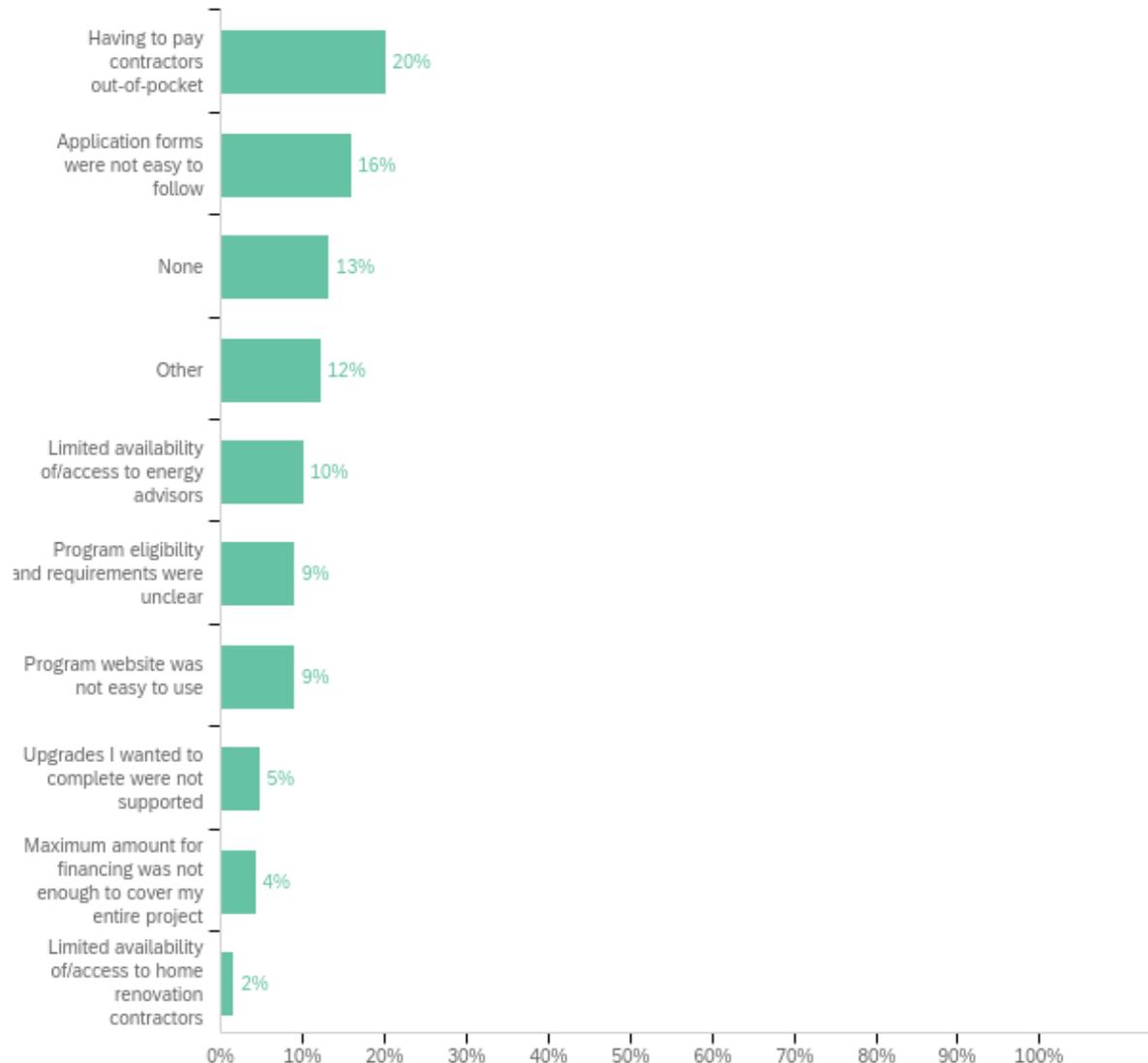
Most of the respondents (63%) ranked “Having a list of contractors to choose from” as number 5.

#	Question	Rank 1		Rank 2		Rank 3		Rank 4		Rank 5		Total
1	Customer care provided by the program staff	32%	19	30%	18	23%	14	13%	8	2%	1	60
2	Assistance with understanding and applying for available incentives/rebates	20%	12	28%	17	27%	16	18%	11	7%	4	60
3	Having a list of contractors to choose from	0%	0	5%	3	15%	9	17%	10	63%	38	60
4	Financing made available to me through my financial institution, utility company or municipality	38%	23	15%	9	22%	13	12%	7	13%	8	60
5	Variety of upgrades available through the program	10%	6	22%	13	13%	8	40%	24	15%	9	60

Homeowner experience – Challenges

Which of the following challenges or barriers, if any, did you face during your home energy upgrade project? Select up to three options. (If you experienced more than three challenges, please just tell us what the three biggest challenges were.)

The three biggest challenges that respondents have faced when accessing home energy upgrades are: having to pay contractors out-of-pocket (20%), applications not easy to follow (16%) and limited access to energy advisors (10%)



A few respondents (12%) mentioned other challenges as follows:

because I didnt do my windows through the loan I wasnt eligible for the grants
I found the program easy to follow with the help of Coty advisors, NRG advisors and Green Homes advisors
Coordination of benefits with other programs want always clear.
We had no major issues but it wants me to select 3 items before moving on
having to do and pay for a post-retrofit energy audit should not be required when the project is only adding solar PV. The post-energy audit and blower door test is an unnecessary cost, and also ties up the auditor for an already busy/oversubscribed job. A simple yes/no should suffice for renewable energy additions
Miscommunication on the deposit and gaining those funds early. Ended up costing about 4,000 more. Ended up going over 40K because of it but variance was only 5%. Ten would have been better. Side: The forms were easy enough to follow but this question made me choose 3.
Having to pay contractors a deposit out of pocket was a HUGE barrier. Luckily the window company had a sale and required less than their normal deposit, plus I was able to secure a short term loan from a family member. Otherwise I would not have been able to get the job done.
Communication with city end was confusing at times. Especially after payments were to start.
Availability of equipment required for the project (supply chain issues).
No other barriers, I had no other issues, I have to choose three.
Was not satisfied that I never received a breakdown of how much my monthly payments would be. Now I am overwhelmed with property tax amount
Program staff did not seem to understand program rules and regulations clearly
I really had no barriers
Inability to renew my mortgage to a new bank when it came to renewal due to the loan
It's making me pick three choices, but only the website choice is correct.
The timing was very drawn out (due to the popularity of the program, and then to the availability of materials to complete the retrofit).
Timeframes to get back reports from energy advisors held up the project and payment for a long time

Social benefits

How much of an improvement have you experienced in your home after completing energy efficiency upgrade(s)?

As for comfort related to indoor temperature and reduced drafts, over six out of ten of respondents (65%) reported improvement among whom, 32% indicated big improvement, 13% very big improvement and 20% moderate improvement. The remaining respondents (39%) indicated either it is too soon to tell (6%) or reported no improvement (24%) or slight improvement (7%).

For indoor humidity levels, over four out of ten respondents (47%) reported improvement among which, 32% reported moderate improvement, 7% big improvement and 8% very big improvement. However, over four out of ten respondents (43%) answered that they did not have improvement, among whom, 30% reported no improvement at all and 13% slight improvement.

For indoor air quality, over half of respondents (52%) indicated improvement while 39% answered that they did not have improvement, among whom, 33% reported no improvement at all and 7% slight improvement.

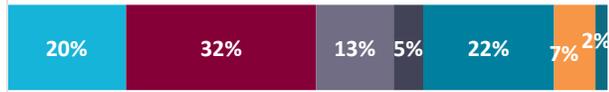
When it comes to noise from outside the house, over half of respondents (53%) reported improvement while 38% reported no improvement, among whom 30% indicated no improvement at all.

In terms of sense of durability and security, most of the respondents (70%) reported improvement, among whom (20%) reported very big improvement and 23% big improvement and 27% moderate improvement. On the other hand, about two in ten respondents (21%) indicated no improvement.

For reduction in energy used, over half of respondents (57%) reported improvement, among whom 20% reported big improvement, 10% very big improvement and 27% moderate improvement. On the other hand, about two in ten respondents (22%) indicated it is too soon to tell while 15% reported slight improvement and 7% no improvement at all.

When it came to energy cost savings, over half of respondents (52%) reported improvement. Two out of ten respondents (22%) indicated it is too soon to tell and 22% reported slight improvement.

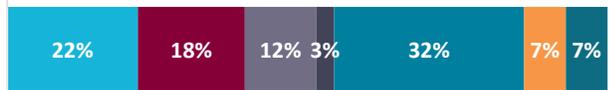
Comfort related to indoor temperature and reduced drafts



Indoor humidity levels



Indoor air quality



Noise from outside the house



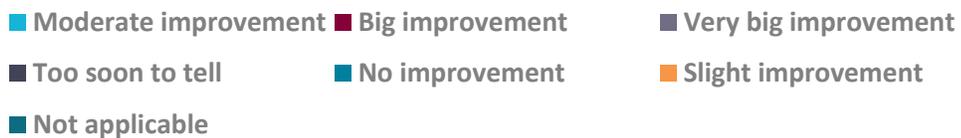
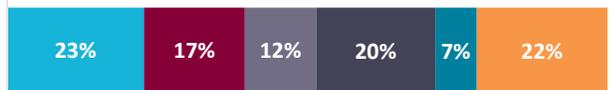
Sense of durability and security



Reduction in energy use



Energy cost savings





GREEN
MUNICIPAL
FUND

FONDS
MUNICIPAL
VERT

Can you provide an estimate of how much money per month you save on your utility bills as a result of your renovation?

it's too soon to know - easier to answer after a winter season
Unknown at this time
too soon to tell
A bit early but my energy bill is down quite a bit.
50
\$340: Only 3 months worth of data between 2 years. Used 0.60. (Avg per unit for 3yrs)
85
Too soon to tell
100\$ per month in sunny months from solar.
too early to tell - solar panels installed in the fall
Not sure
I would guess about \$200 per month
Not clear
no
no idea- on equalized payments
not sure
40
\$30
Not sure yet. Too soon to tell.
Too soon to tell
200.
Haven't seen any reduction due to costs rising
50
Na
need a few more months worth of bills to compare

No
180
Fluctuates depending on the seasons, but now that it's summer I'm saving about \$100-150/month on my electricity bill.
0
too soon to tell
\$150
\$100 - \$200 per month.
0
\$0
80
\$25 minimum
Not sure yet
0
30
40
120
no idea - on equalized payments still, so next year will tell
not sure as equalized billing
not sure because of utility rate hikes
\$100
100
20
unknown
Hard to say yet, too soon and equalized payments
Approx 100
No idea. Just finished upgrades in sept
50
50
Not yet (the solar panels aren't that productive in the winter).

too early to tell. I installed solar in October and these are the shortest days of the year. Although our electricity rate just went up again, so that will help with payback

200

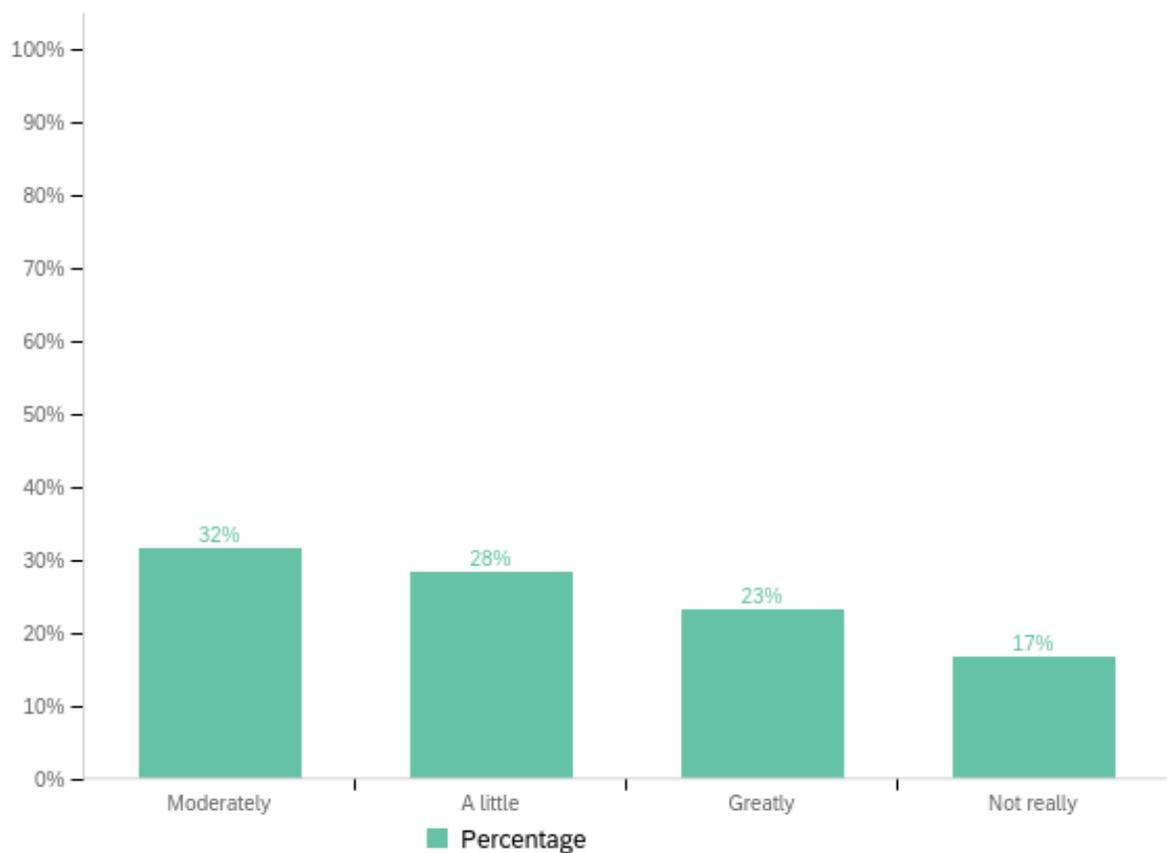
\$100

Too soon to tell

Capacity building and behaviour change

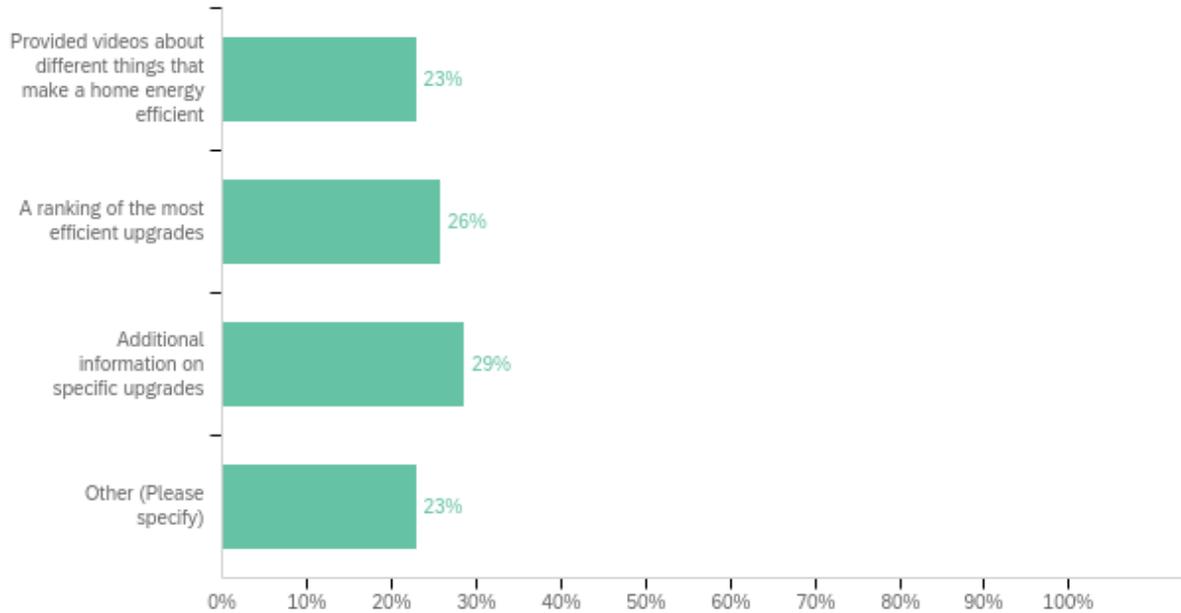
Do you feel that you know more about energy efficiency and renewable energy after participating in your local program?

Respondents were asked if they know more about energy efficiency and renewable energy after participating in their local program. One quarter of respondents (23%) reported great increase of knowledge and 32% moderate increase. On the other hand, almost three in ten respondents (28%) indicated little increase of knowledge while 17% reported no increase at all.



Is there something we could have done to help further with learning about energy efficiency?

Respondents were asked in the survey if there was further assistance that could have been provided with learning about energy efficiency. They responded as follow : provided videos about different things that make a home energy efficient (23%); a ranking of the most efficient upgrades (26%); additional information on specific upgrades (29%).



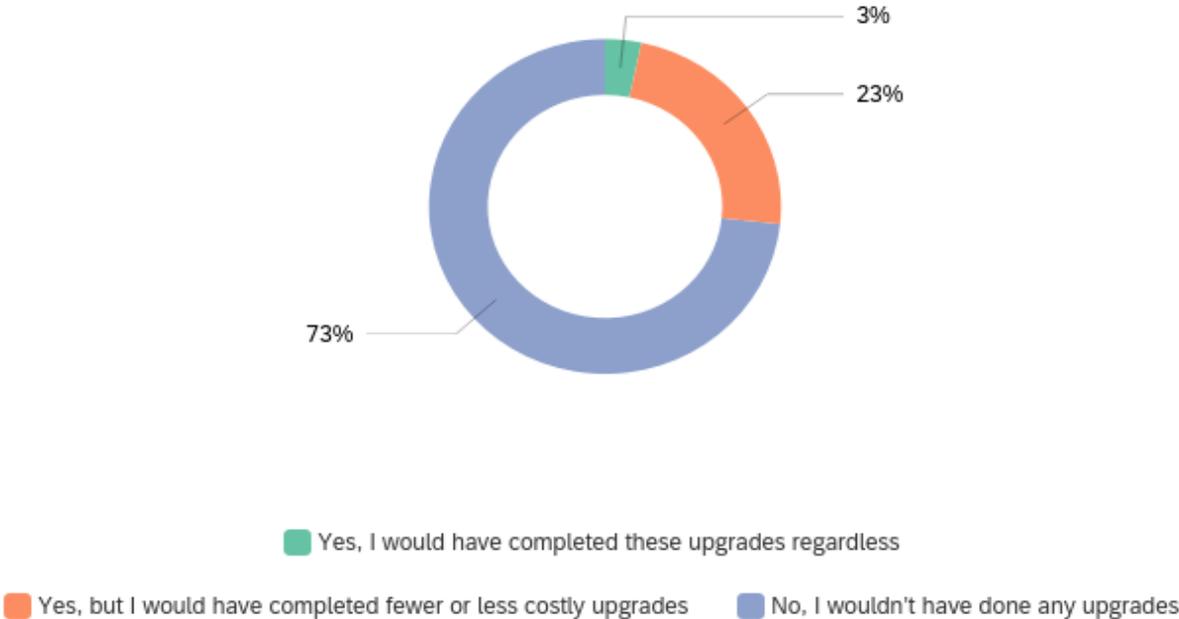
On the other hand, over two out of ten respondents (23%) indicated the followings:

It was the energy assessment people who were most helpful in providing information about how different renovation options would compare in terms of energy savings
more information on how to upgrade my basement insulation would have been helpful I was not able to get it done in time as my windows were a priority and I found that the basement project could have been a DIY but I wasnt able to find a whole lot of help or information
not sure
work in the industry, so knew most of it already
very very hard to know what questions to ask, who to get help from, what is needed, - if you are not versed in this stuff -it was nearly impossible and i almost gave up several times. so loooooonngggg a process
I was very aware of energy efficiency prior
Suggestions for other upgrades I could have done at the same time maybe?
not for me. I work in sustainability industry, so fairly familiar with energy efficiency

Financing trade-offs and alternatives

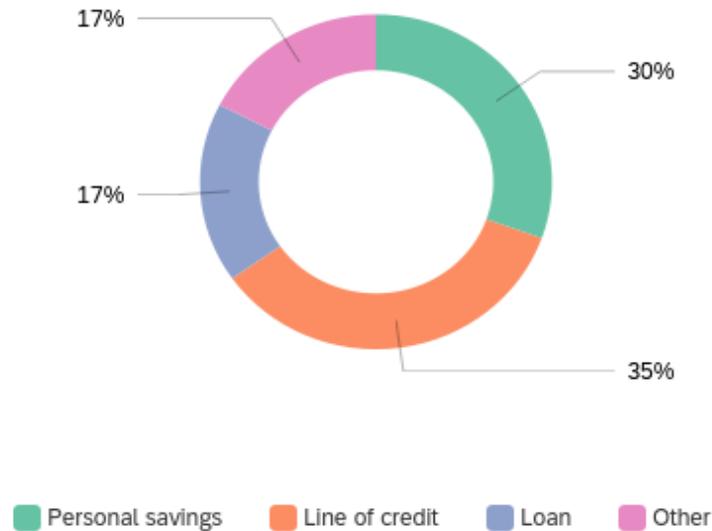
If you had not received the financing from your local program to cover the cost of energy efficiency or renewable energy upgrades, would you have still completed this work?

Over seven in ten (73%) respondents would have not done any upgrades if they had not received the financing from their local program. For one in five (23%), they would have completed fewer or less costly upgrades. A few respondents (3%) would have completed these upgrades regardless.



How would you have financed these upgrades without the local program? (Please select all that apply)

Three out of ten respondents (30%) would have financed these upgrades with personal savings while 35% would have used their line of credit and 17% their loan.

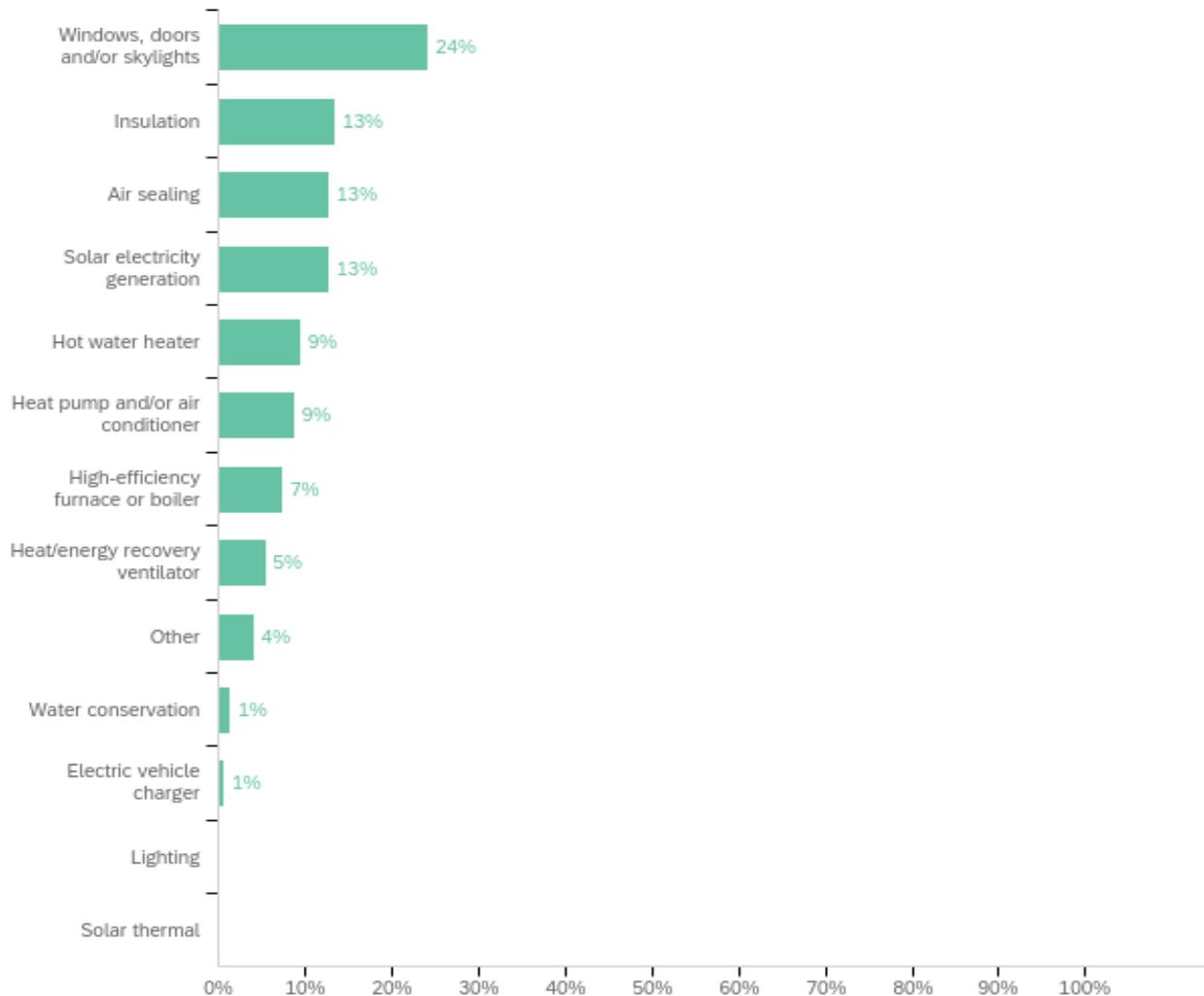


About two out of ten respondents (17%) mentioned other grant and a combination of both loan and saving as other means to finance upgrades without the local program.

Other - Text
Would have not done all improvements in same year. Would have spaced them out. \$10k per year
Canada Green Home Grant actually has a better program but unfortunately, they offered the interest free loans after I had gotten my retrofits done
Combination of both loan and savings.

Which improvements did you make to your home? (Please select all that apply)

About one quarter of respondents (24%) improved their windows, doors and/or skylights while 13% improved solar electricity generation. Over one in ten (13%) improved their insulation while 13% improved their air sealing. The remaining improvements are hot water heater (9%), heat pump and/or air conditioner (9%), high-efficiency furnace or boiler (7%), heat/energy recovery ventilator (5%) and electric vehicle charger (1%) and water conservation (1%).



A few respondents (4%) mentioned the following:

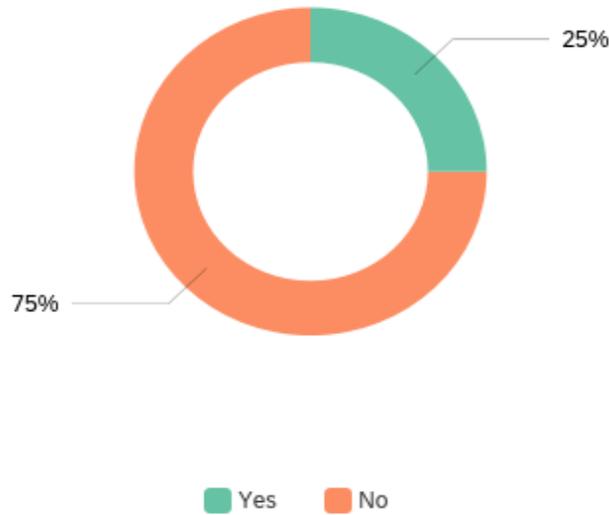
I had already, over the last 10 years or so, done several of the needed renovations (furnace, heat exchanger, water heater, window and door replacements

toilets and new shingles

I did put in a new furnace and an air conditioner at my own expense.

Did you make any improvements in addition to the maximum eligible loan amount of \$40,000?

Most of the respondents (75%) did not make improvements in addition to the maximum eligible loan amount of \$40,000, while 25% did.



If so, what were the improvements made and what was the total cost of your renovation?

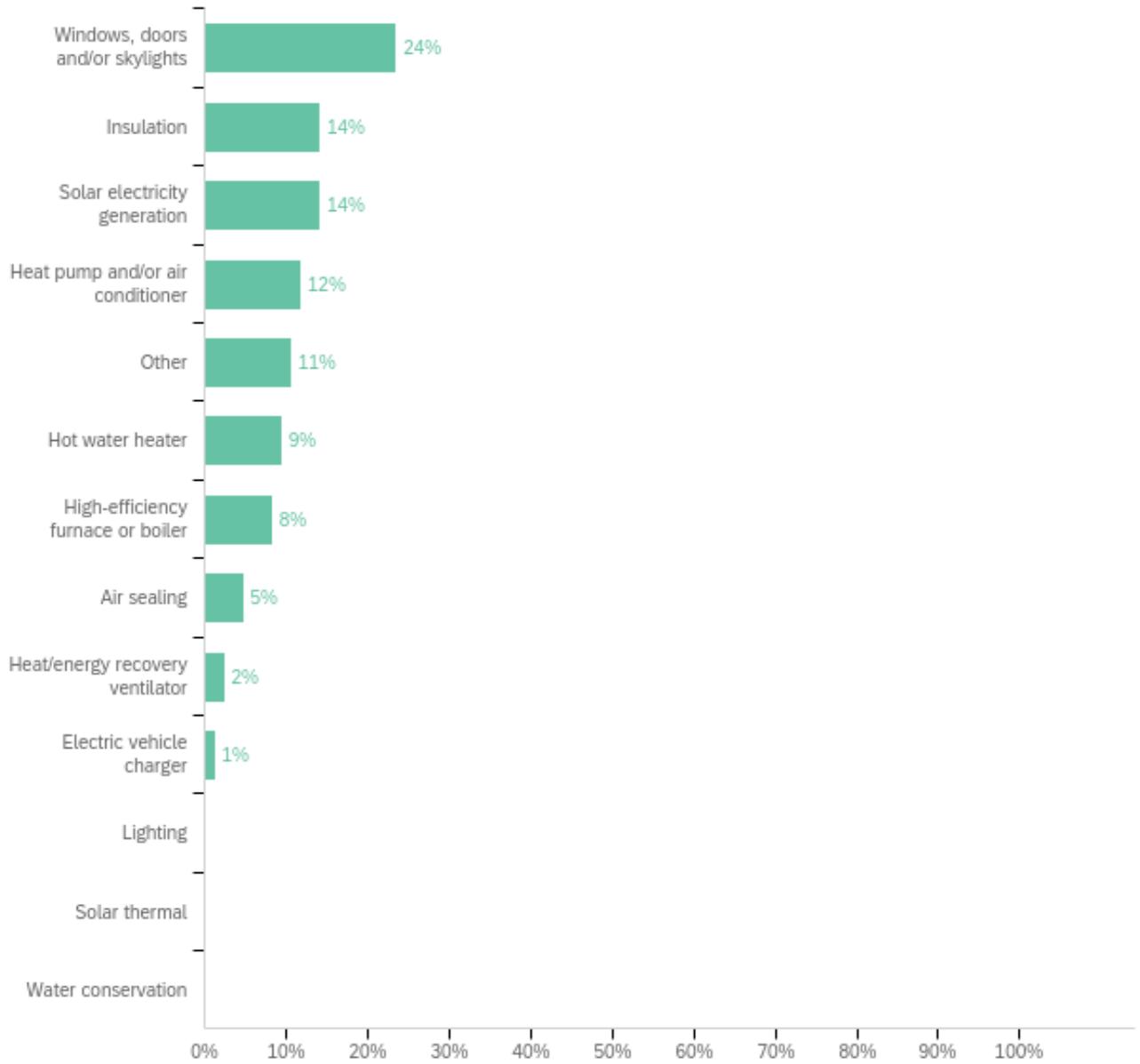
Respondents indicated the following additional improvements and cost of their renovation:

If so, what were the improvements made and what was the total cost of your renovation?
The improvements I made were over the last 10 - 15 years. But I had reached a point in my retirement where I didn't think I could afford to spend any more on e.g. window replacement, insulation, etc. So being accepted in HELP enabled me to get on with changes I already had in mind. What I could not choose to do, was the biggie: insulating walls (which, with refinishing etc. would have cost me much more than the program could help with). This answer also applies to my responses to the next question!
Air Conditioner- \$4000 Furnace-\$~\$7000.00
Windows total cost of renovations were around \$70000
The improvements made did not change, but the cost exceeded the loan amount. Add Attic Insulation, Air Sealing, Replace 2 exterior doors, Replace 4 exterior windows, Replace thermostat, Replace toilet, Replace showerhead. Total cost of renovation = \$182,000
New windows. Heat recovery ventilator system. Solar panels. Approx \$27,000.
~ 41,000

Full scale renovation, \$300k
Some windows and doors completed prior to acceptance into municipal program. High efficiency furnace and water heater replaced within 2 years. \$60,000
Furnace, water heater, windows, doors, exterior insulation. Total cost was over \$43k.
New furnace and water heater \$7000
We renovated our entire main floor - new kitchen, half bath, flooring, wall removal. Total renovation cost was roughly 100,000.
New shingles and electric panel upgrade
Other doors, garage door, furnace, air conditioner, water heater, insulation, solar PV, - \$100,000
We replaced three basement windows at a cost of about \$1500

Did you make any improvements to your home that you would not have considered without your local financing program? (Please select all that apply)

Most of the respondent (89%) made improvements that they would not have considered without the local financing program, among whom 24% improved their windows, doors and/or skylights, 14% their solar electricity generation, 14% their insulation, 9% their hot water heater, 12% their heat pump and/or air conditioner, and 8% their high-efficiency furnace or boiler. The remainder (11%) did not make any improvements to their home that they would not have considered without their local financing program.



Overall satisfaction

Overall, how satisfied are you with the Saskatoon's Home Energy Loan Program?



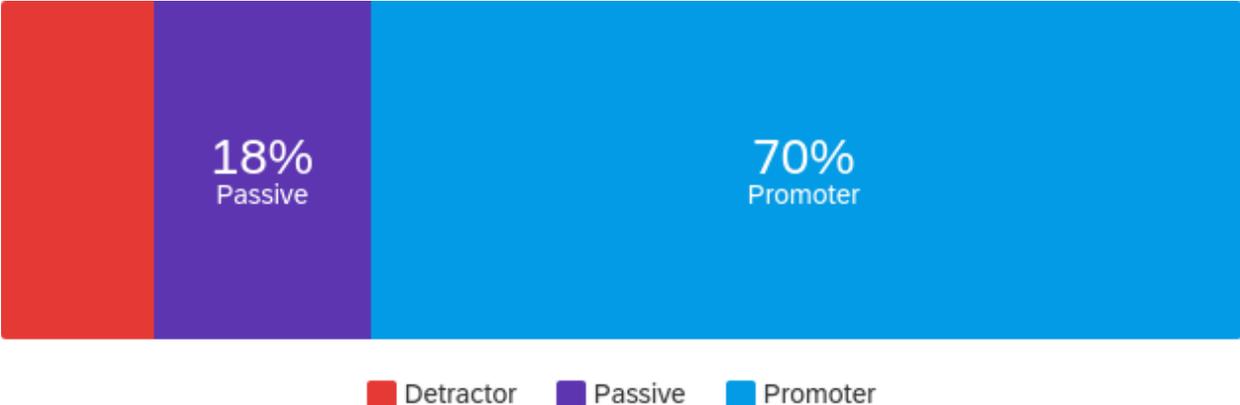
The Net Promoter Score (NPS) is **48%**

Promoters (scale points 9 and 10): Promoters (61%) are respondents who are very satisfied with the program.

Passives (scale points 7 and 8): Passives (25%) are respondents who are generally satisfied participants but lack the enthusiasm of promoters.

Detractors (scale points 0 to 6): Detractors (13%) are respondents who are dissatisfied with the program.

Overall, how likely are you to recommend The Saskatoon's Home Energy Loan Program to a friend, neighbour or colleague?



The Net Promoter Score (NPS) is **58%**

Promoters (scale points 9 and 10): Promoters (70%) are respondents who are very likely to recommend the program to a friend, neighbour or colleague.

Passives (scale points 7 and 8): Passives (18%) are respondents who are likely to recommend the program to a friend, neighbour or colleague but lack the enthusiasm of promoters.

Detractors (scale points 0 to 6): Detractors (12%) are respondents who are unlikely to recommend the program to a friend, neighbour or colleague.

Is there any additional feedback you would like to provide? Please tell us anything else about your experience with your local program that you would like to share.

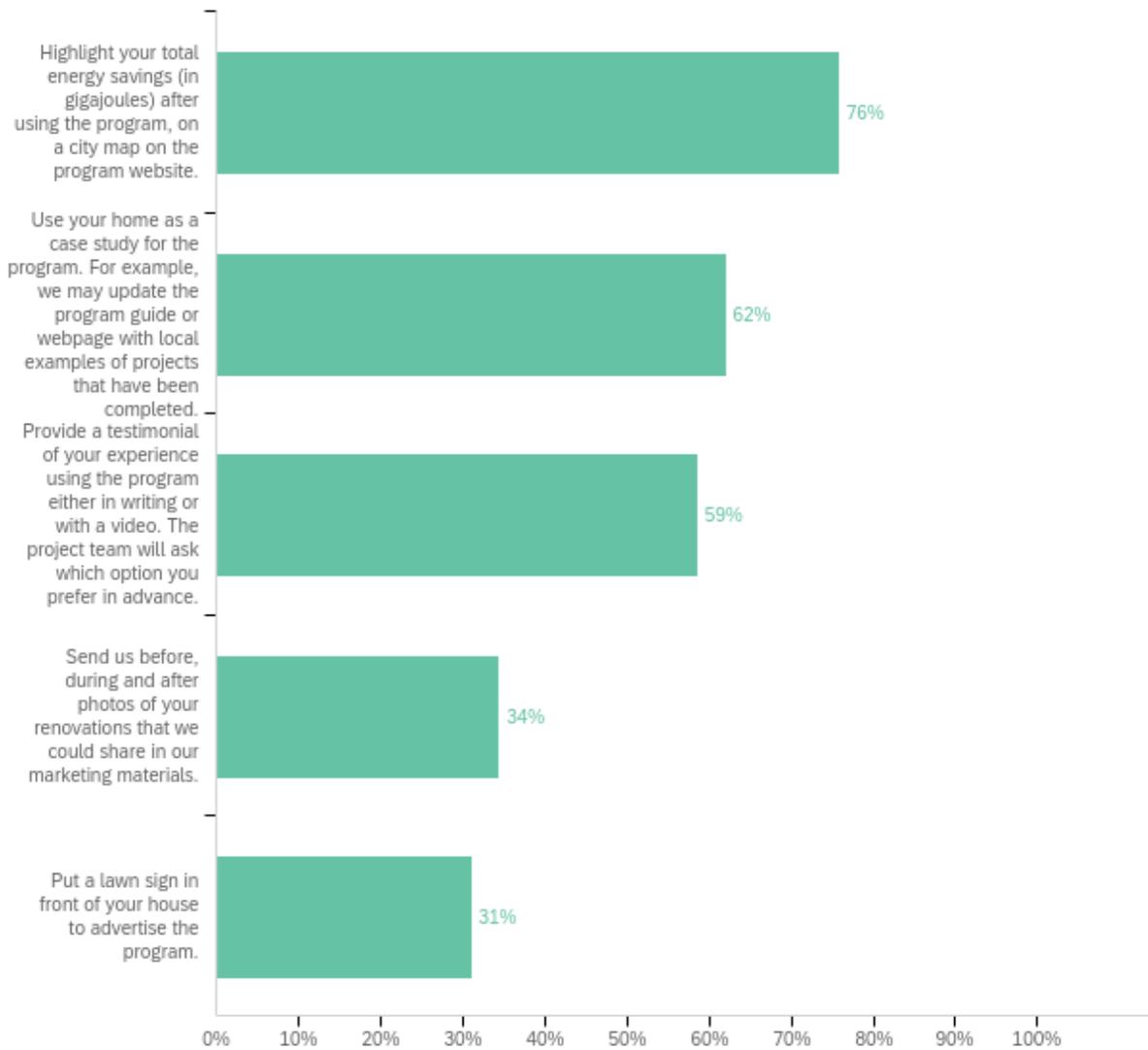
I liked the fact that I could combine HELP with CGH and SaskEnergy rebates. Also, SaskPower offered some help. I thought they would just come and assess; instead the fellow came with a supply of LED bulbs, etc. and just did all the changes, at no cost! That was a pleasant surprise.
Information about the program was confusing to home owner and vendor. Homeowner had to upfront all the \$\$ and then was reimbursed by City and Canada. Making the program unattainable to most folks that can't upfront \$20k
I was going to do windows through the loan program but the interest rate doubled so the amount of interest I would have paid was over \$4000. The federal gov offered an interest free loan for the windows but I was disappointed that because I did not get a high interest loan through the city for the windows I was no longer eligible for any of the window grants. This was disappointing not to mention that I would have gotten my papers in before the interest rate had went up but had to wait 4 weeks for my pre audit inspection appointment. The time line of things really made the process hard especially since I was also working with the grants through the federal gov and their time lines and procedures.
I'm grateful for the program. I wouldn't have known about it except for Centennial Kitchen and Bath. I had them do the air conditioner and electrical upgrade, and furnace. I had them renovate the bathroom and put in a safety tub. They informed me about the Help program.
More of an effort should be made to ensure lower income households can access the program.
Discrepancy between exact items and pricing from estimate to actual. The DIY options and the company job estimates were no longer available after funding was approved. Inflation and delay in contract approval resulted in a greater personal cost to project that exceeded the loan amount.
Both of the contractors I worked with weren't familiar with the program. Your website explains it well, but I think they also didn't like to front the costs. It also wasn't clear how long it would take to pay them, as some were done their work in a day and others two months later, but all were paid at the same time (although getting a downpayment was helpful)
Thank you for all of the support and quick responses to inquiries
Caley Halcro was very helpful through the whole process. She made everything go smoothly. It was great dealing with her.
We had an excellent experience and I hope the City is able to provide this program to other home owners

The program staff we worked with were responsive, knowledgeable, and superb advocates for the program. The financing available makes major home renovations possible. Further, the ability to have contractor invoices paid directly by the program reduces the upfront financial demands and was a very big help to completing projects. Only real barrier was the contractors pack of responsiveness and/or professionalism but we did get some good people in the end.
Cost of energy assessment is prohibitive for many people. Energy assessment companies are not communicative or helpful.. Forms are confusing and difficult. Good they confirm costs before you have work done.
no
such a long process from beginning to end
no
i recently sold my home, and I think the program needs to change the name of the loan from being a "lien" on the property. For realtors, who don't know about this program yet, see a lien on the property, it shows up as a red flag and a bad thing as opposed to a positive contribution to the property. Really need to educate realtors as well, so that they can educate their clients about the program and it's benefits.
It took us longer than expected with some hurdles along the way. Faced some difficulties with a heating contractor. Worth it!
Having to come up with the funds up front makes it very difficult. Most people couldn't, and we almost could not. Thankfully a loan made it possible. Also, didn't help that I was told we couldn't get the deposit money from the HELP program even though it was a possibility.
No
I find it odd that the survey is asking about the home audit experience when that is a second party. there were challenges with what i could expect from being in the program. a lot of third party actions where i was a middleman confirming on asks from the program, for example checking if a check from the SOS was received by the contractor. Then i was notified that i should be using any of the federal green grant towards payment of the loan in the local program. that should have been organized in conjunction with the federal program them. Lack of grants for solar install for home owner in the local program. would hope the offset is assisting the local.
Help understanding the process in connection with the federal grant would have been good. The federal website and communication is/was terrible.
Kaylee was a great help without her I'm not sure I could of done it
City and Energy reps were very easy to work with and it helped they were familiar with program and each other. Made the whole process extremely easy.
It is a great option for people to do upgrades to their home.
No
The lady who I worked with at HELP was amazing every step of the way
None
The staff running the program were amazing. They helped me navigate every stage of the project and made finding contractors, accessing financing, as well as applying for grants, super simple.
Caley was an amazing resource and helped me through the entire process. Very good communication and always answered my questions.

I am satisfied and also grateful that I was able to do some renovations with the HELP.
Staff person was fantastic
I had great support with the staff from the City in every step of the way. Program was very good in my opinion.
Again I will stress the fact that I did not have a monthly breakdown of how much my monthly property tax payments would be. Also, my energy bills are over \$400 a month and we cannot afford to keep up.
No
The financing was a bit off from the quote to what I received from the program. Not sure how but we had to pay an extra \$2,000 out of pocket and the program wouldn't fix the error. The qualifications were a bit unclear as to who qualifies for which eligibilities. I read that if you had a home built before a certain date you were eligible or if you had a specific household income but it was not clear that they granted only specific credits for each.
The process to get approved took a very long time, and the fact that most contractors require a deposit could be a barrier for some people. I luckily have a line of credit, but not everyone does, so that may stop some people from participating.
Not at this time
After the cost of the inspection (\$700+), this program is not a savings in any way, and lead to extra cost out of pocket. Would never consider again.
really hard to understand the process, make sure that everything was done in the right order with the right contractors, making sure to take photos at all stages
trying to manage the requirements for the HELP program at the same time as the Greener homes program was tricky at times. lots to keep track of, lots of different forms and timelines. Could be confusing and a barrier for some people
As I was one of the first customers to go through the program, I felt there were many unclear things about the loan, the amount that I would owe and the terms of the loan. More attention and care should be given to this as I ended up quite frustrated with the whole experience, I personally caught a few errors in the process that the program had to correct, and I honestly don't have much confidence in the program as just recently I still had issues in the amount owing to the city. I have to be diligent to make sure the city revenue division is doing the correct accounting.
you have to know what you are getting into, know about things ahead of time, do your research, ask questions of your contractors, get it all in writing, not be in a hurry, don't expect it to be a quick process, and it will end up being more money than you planned but once committed, you can't stop. contractors will all tell you different things so you need someone you can trust to give advice.
thankful to have this program available
no
Not sure if I filled out this survey before or not - but we were very happy with how our project went and the help from the City was top notch
I was very excited about the program until I had to renew my mortgage at the end of the term. I knew I couldn't refinance as a result, but I learned the hard way that I can't renew with a different bank due to the loan being set up as the first charge on the mortgage. Having a program to help low income citizens, but making it so you can't get a low mortgage rate is counter intuitive. This was frustrating

and ended up costing a lot in interest on the mortgage that takes away from the savings from the low interest loan.
I was very lucky to have the ability to take a short term line of credit to cover my window down-payment. If people are in a very old home that needs to be upgraded I imagine it will be hard to find significant downpayments on quality products. On that note, it is very hard for an individual to know what is and what isn't a quality product, some sort of education brochure would be helpful.
I applied for the Greener Homes Federal Grant in conjunction with HELP. Coordinating the two programs (e.g., eligibility requirements, applications, timelines, energy audits etc.) was challenging and confusing. As well, the energy audit process was complicated and delayed (e.g., lots of technology issues). Fortunately, I was able to talk directly to a HELP representative who was extremely helpful in walking me through. Because I was early in the program, there were bumps and learning curves but with clear communication with a HELP rep, I felt supported throughout the process. Thank you!
This was an amazing opportunity that benefits us, the city and the planet. We couldn't have done it otherwise.
Have already referred the program to the other home owners I know!)
No
I had already done a lot of improvement to decrease natural gas usage. This made it hard to come in and reduce energy usage by 50% and therefore access \$60 k limit - where I wanted to add solar.
I found the program a little difficult to follow and make sure that I had all the required information necessary which meant I had to reach out numerous times to an employee.
Caley, who I dealt with for administration of the program, was a joy to work with. She was friendly, informative, patient and always helpful. She made the process much less intimidating and kept me up to speed every step of the way.
great program. Seems like a lot of people don't know about it, so getting the word out is the biggest thing. Although the funds available were tapped pretty quickly, so I guess finding more funding to allow as many projects as possible
Caley Halcro in particular was really great to work with - any questions we had, and there were quite a few, were answered promptly, and she made the process a lot easier than it would have otherwise been
It is a great program from the city to incentivize green choices

Q68 - Would you be willing to help the city advertise the program? Please select all the options you are comfortable with below. (Optional)



Q69 - Please provide contact information so that we can reach out to you to advertise the program. (Optional)

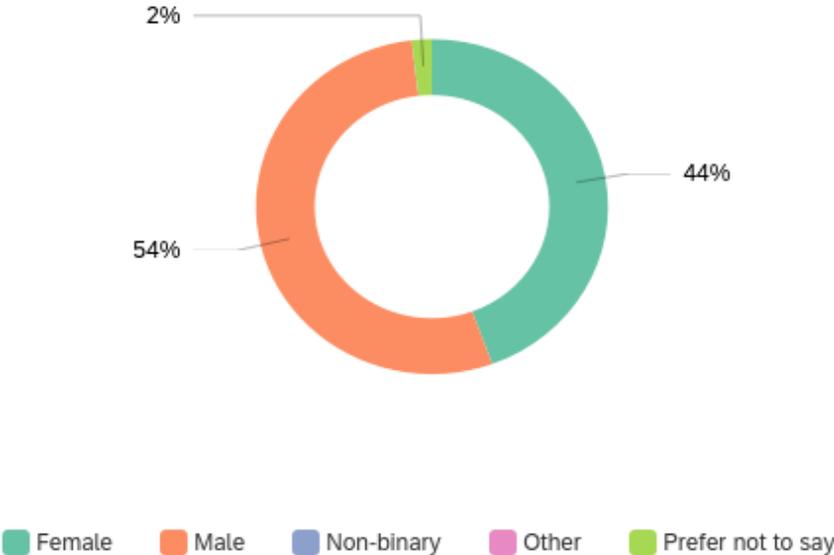
First name	Last name	Email	Phone
Joan	Feather	jfeather@sasktel.net	3066533160
Kari	McLeod	karimcleod2014@gmail.com	3067168286
Marilyn	Borch	m.borch@sasktel.net	3062816724
Aaron	Anderson	a1on@hotmail.com	3068802001
Tricia	Ashbee	tricia_titania@hotmail.com	306-381-5507
Kent	Mohn	kentmohn@gmail.com	306-221-5529
Mike	Tataryn	mikecougar@hotmail.com	3062805075
Dale	Neufeld	dalerneufeld@gmail.com	3062212295
jeremy	olson	jeremyalanolson@gmail.com	3062617341
Mathew	Olsen	Amp3dtech@gmail.com	3062273842
Danielle	Bryk	Daniellebryk9@gmail.com	306-260-5236
Julie	Kosteniuk	Julie.kosteniuk@usask.ca	306-371-4610
Tammy	Gebhardt	tammy.gebhardt@shaw.ca	3062200968
Carmen	Nokleby	carms@sasktel.net	3063731441
Jennifer	Perry	jennycquigley@hotmail.com	3063808852
Chris	Sedgewick	C_sedgewick@hotmail.com	3062416017
Drew	Sebesteny	dsebeste@gmail.com	3062815457
Merly	Beninsig	lhek67@yahoo.com	(306)3804548
Jai	Richards	jtrichards69@gmail.com	3062297707
Rina	Wozniak	Rinawozniak@gmail.com	3062926572
Mackenzie	Clare	Exedy316@gmail.com	3062708962
Lindsay	Vickers	lindsay@mintmortgage.me	3068502954
jeremy	olson	jeremyalanolson@gmail.com	3062617341
Dale	Neufeld	dale@saskhouses.com	3062212295

Tyler	Gullen	tmg872@usask.ca	4034777101
Carmen	Nokleby	Carms@hotmail.com	3063731441
Kaieleigh	BUECKERT	kaieleighbueckert@gmail.com	
Josh	Richer	josh.richer@usask.ca	3067170120
Drew	Sebesteny	dsebeste@gmail.com	3062815457
jeremy	olson	jeremyalanolson@gmail.com	3062617341
Dale	Neufeld	dale@saskhouses.com	306 221 2295
Tyler	Gullen	tmg872@usask.ca	4034777101

Demographics

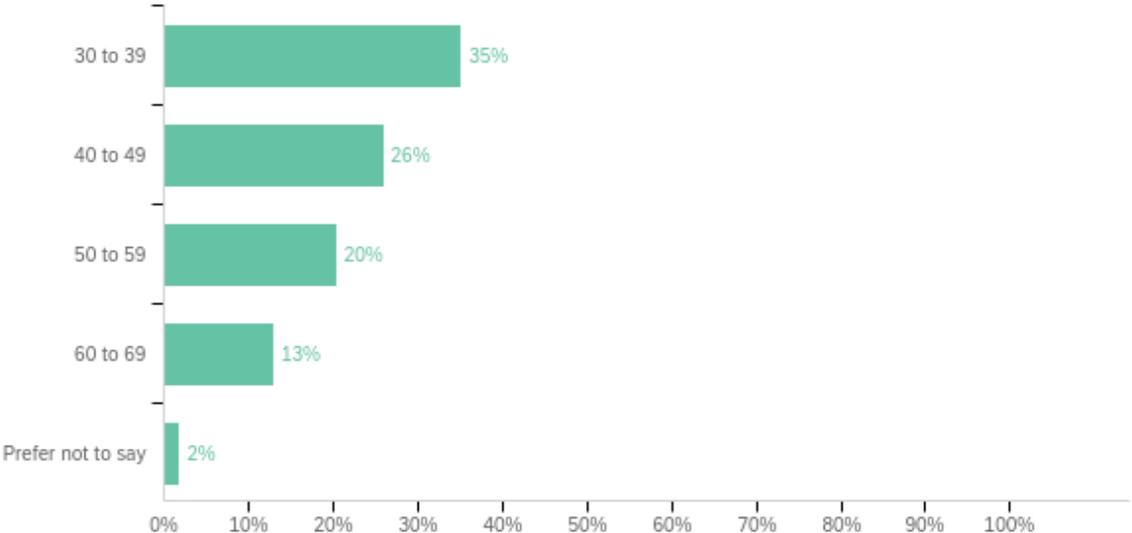
Gender - Which of the following best describes your gender?

Over half of respondents (54%) describe their gender as male. About four in ten respondents (44%) describe their gender as female.



Age - What is your age range?

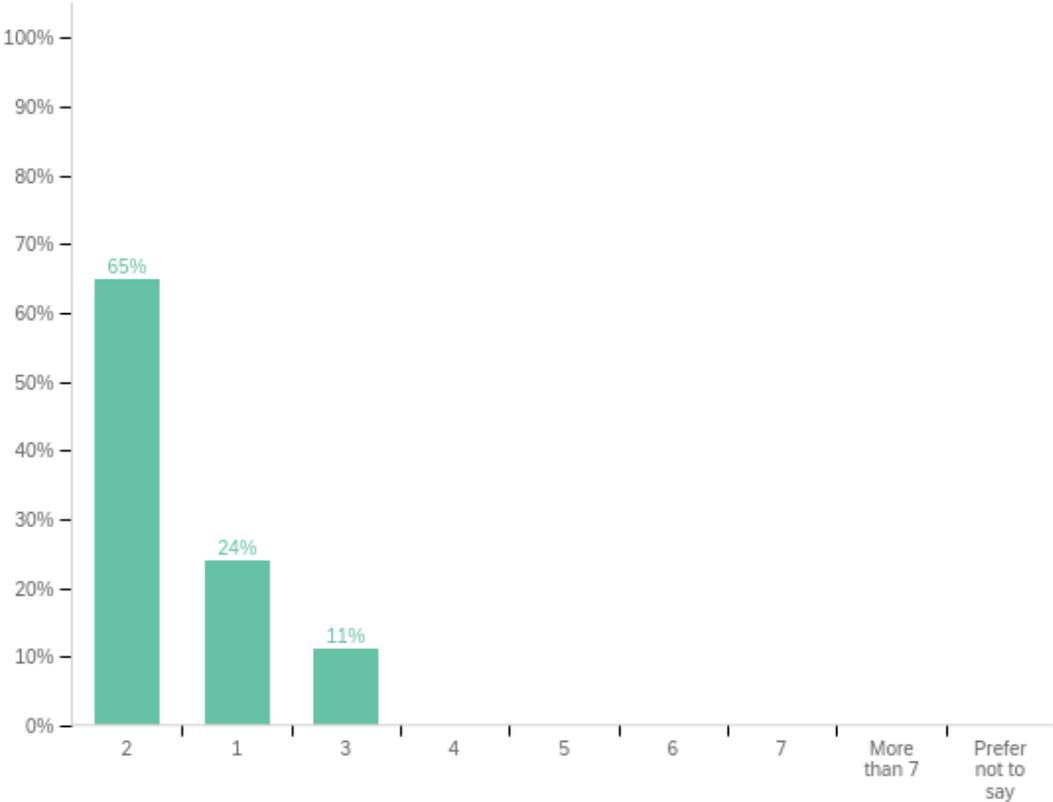
About four in ten respondents (35%) ranged their age from 30 to 39 years, while 26% respondents reported their ages range from 40 to 49 years. Another two-tenths (20%) ranged their age from 50 to 59 years while 13% aged from 60 to 69 years old. A few respondents (2%) prefer not to say.



Adults at home - Including yourself, how many adults currently live in your household?

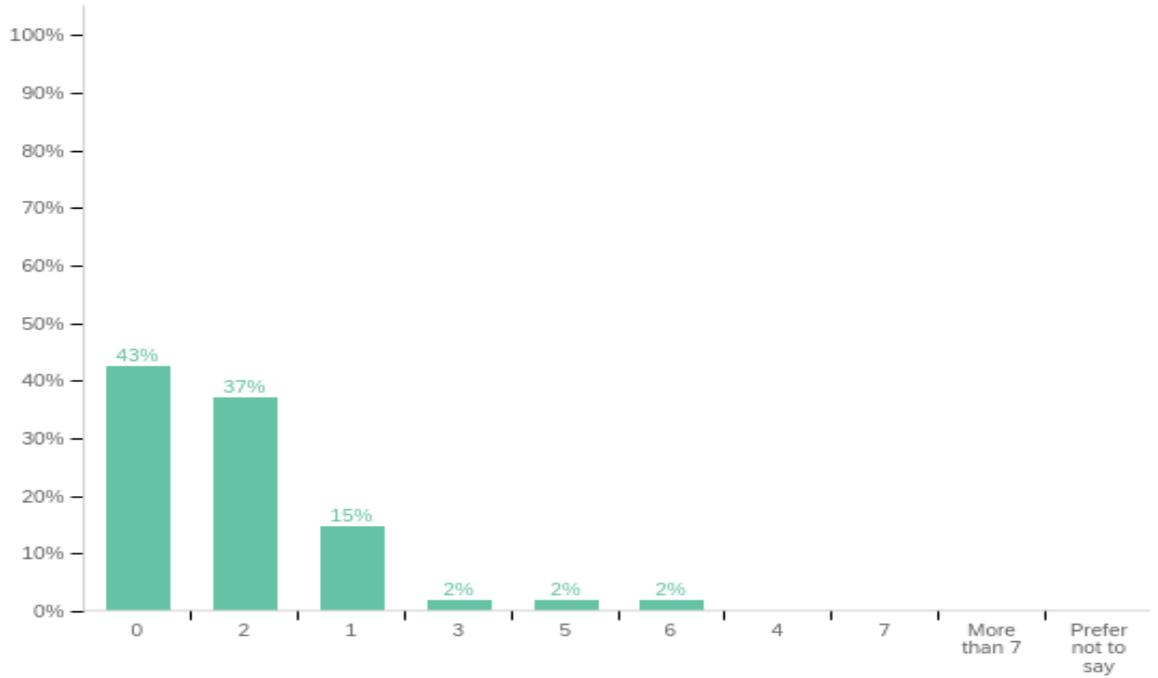
A. Adults 18 and older

Over six in ten respondents (65%) have 2 adults of 18 years and older currently living in their households, while 11% respondents have 3 adults living in their household. On the other hand, over one in ten respondents (24%) have 1 adult living in their household.

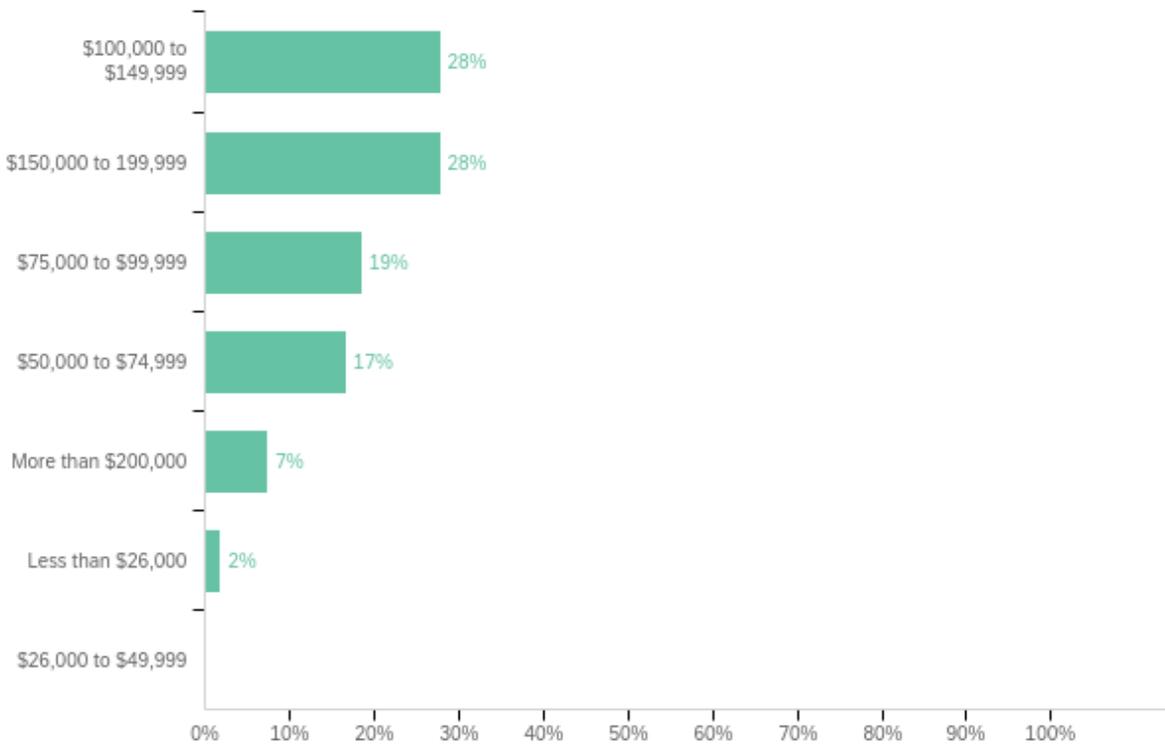


B. Children under the age of 18

Four out of ten respondents (43%) reported they have no children under the age of 18 currently living in their household, while (15%) have 1 child, 37% reported 2 children. A few respondents (2%) reported 3 children while a few other (2%) reported 5 children living in their household and 2% reported 6 children

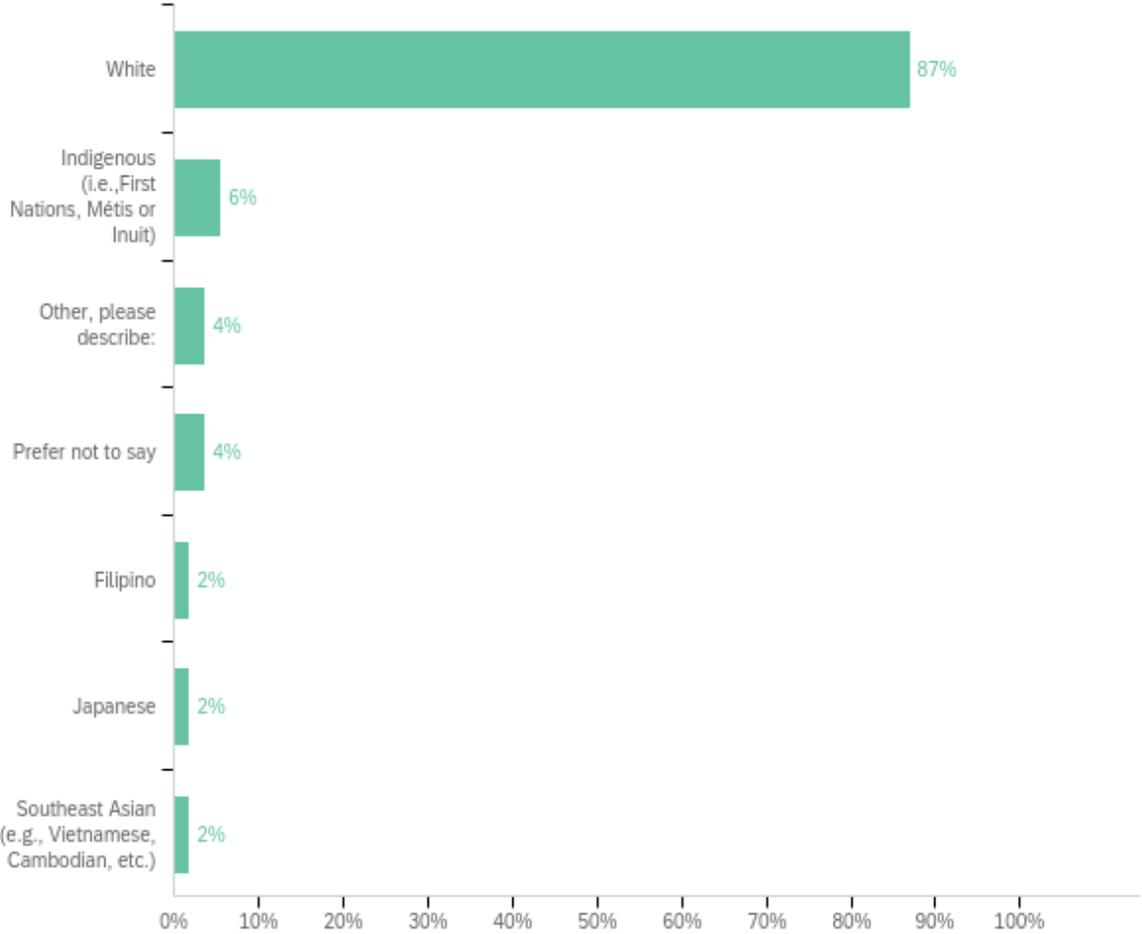


Income - Please select the category that best describes your total household income last year before taxes.



Ethnicity - Which of the following best describes your ethnicity?

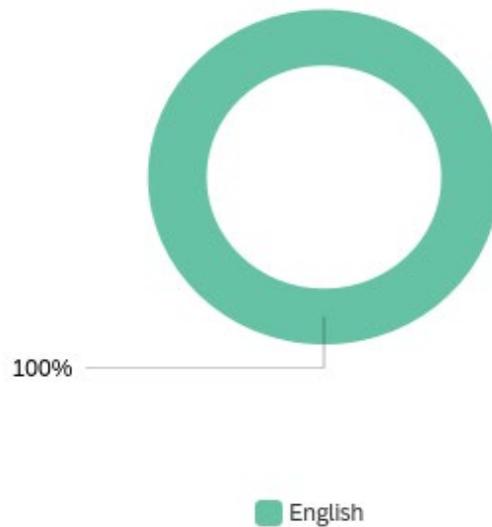
Most of the respondents (87%) are white. The remainder describes their ethnicity as Indigenous (6%), Filipino (2%), Japanese (2%), Southeast Asian (e.g., Vietnamese, Cambodian, etc.) (2%), and 4% prefer not to say.



A few other respondents (4%) describe their ethnicity as Norwegian or European.

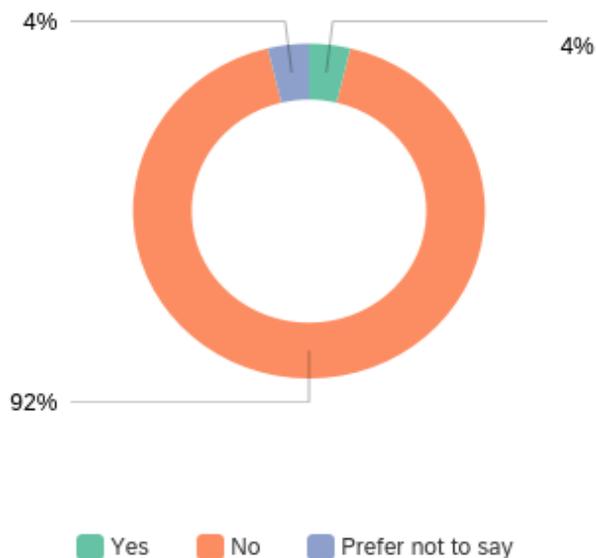
Language - What is the language in which you prefer to receive information regarding energy efficiency?

All of the respondents (100%) prefer to receive information regarding home energy upgrades in English.



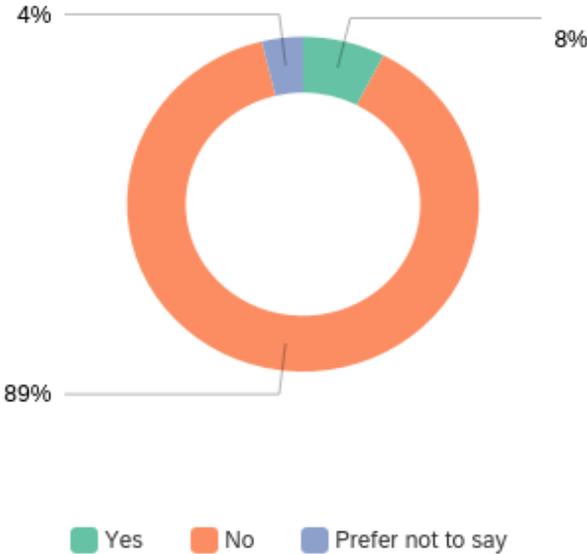
Disability - Do you identify as a person with a disability?

Most of the respondents (92%) do not identify themselves as a person with a disability, while 4% identify as a person with a disability and 4% prefer not to say.



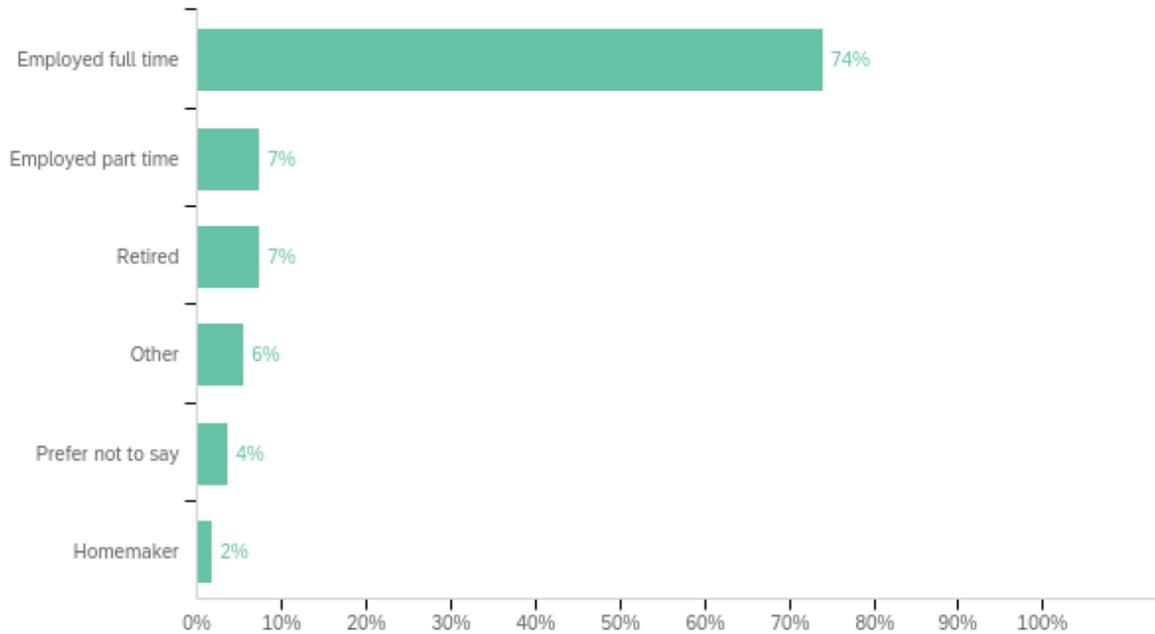
Immigrant - Are you now, or have you ever been, a landed immigrant in Canada? Persons who are either Canadian citizens by birth or non-permanent residents are not landed immigrants.

Over eight in ten respondents (89%) are not landed immigrant, while 8% identified as landed immigrant and 4% prefer not to say.



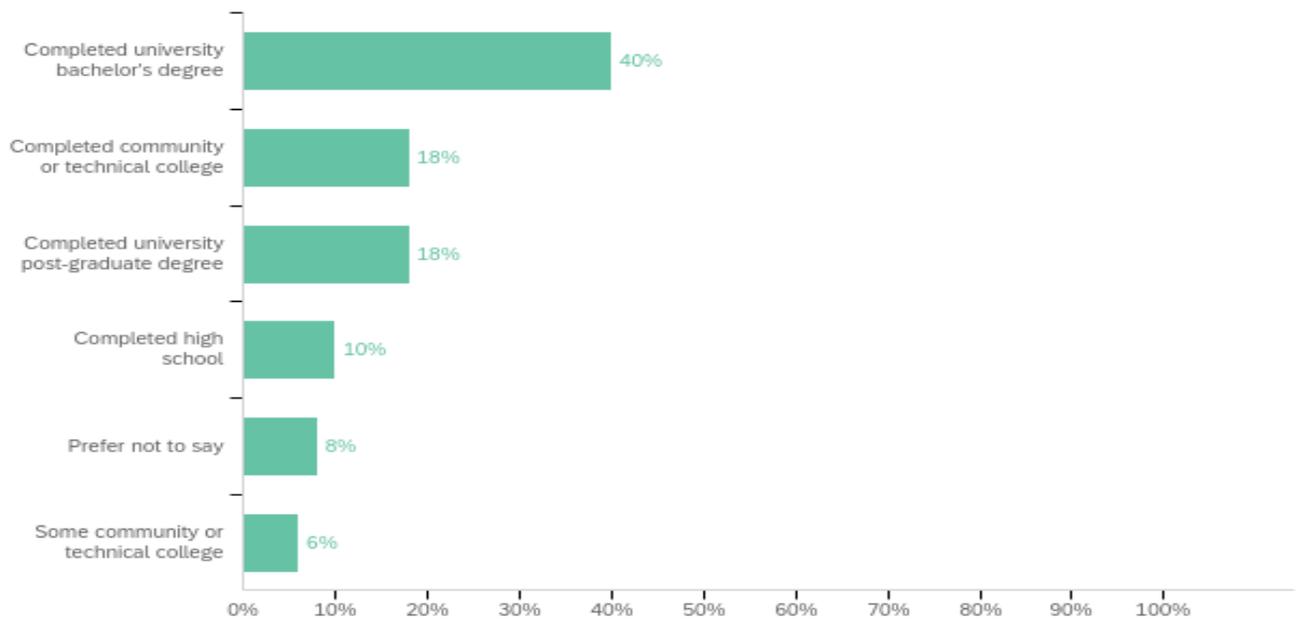
Employment status - Which of the following best describes your current employment status?

Over seven in ten respondents (74%) are employed full time, while 7% are employed part time. The remaining respondents are either retired (7%), homemaker (2%) or other (6%). A few respondents (4%) prefer not to say.



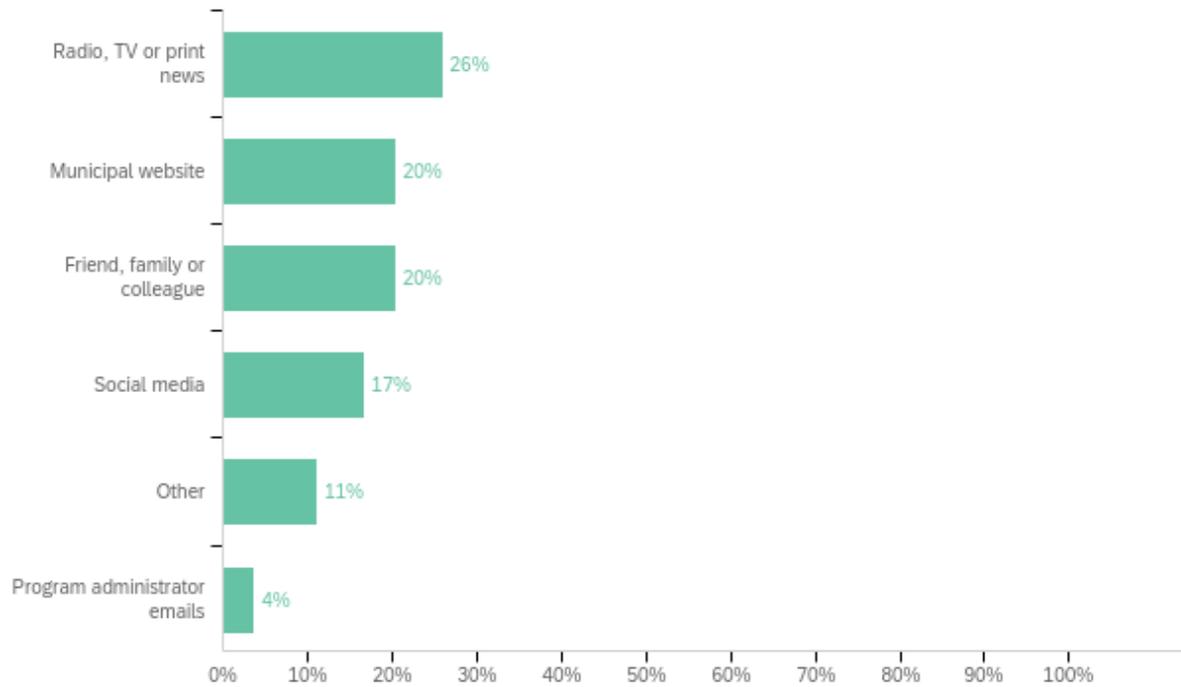
Education - What is the highest level of education you have completed?

Four out of ten respondents (41%) completed university bachelor's degree, while 19% completed post-graduate degree. Some respondents (17%) completed community or technical college. Some respondents (9%) completed high school, and 6% completed some community or technical college. A few respondents (7%) prefer not to say.



Q61 - How did you hear about the local program?

Over one quarter of respondents (26%) heard about the local program through radio, TV or print news while 20% indicated via a friend, family, or colleague. Some respondents (20%) indicated municipal website and 17% reported social media. Over one in ten (11%) indicated other sources such as the City website and work in the sustainability field. A few respondents (4%) mentioned program administrator emails.



Annexes

Screening question - Has an energy advisor completed a post-renovation EnerGuide evaluation at your home?

#	Answer	%	Count
1	Yes	100%	64
2	No	0%	0
	Total	100%	64

What is your level of satisfaction with the following services you accessed through your local program?

#	Question	Very dissatisfied	Dissatisfied	Neither satisfied nor dissatisfied	Satisfied	Very satisfied	Not applicable	Total
1	1. Home energy evaluation performed by the energy advisor	3% 2	2% 1	9% 6	28% 18	56% 36	2% 1	64
2	2. Support from program staff throughout the home upgrade process	0% 0	2% 1	11% 7	22% 14	66% 42	0% 0	64
3	3. Renovation	2% 1	5% 3	6% 4	34% 22	52% 33	2% 1	64

	contractor(s) who performed work at your home													
4	4 Financing made available to you for home upgrades	2%	1	6%	4	5%	3	33%	2 1	55%	3 5	0%	0	64

Below you'll see a list of things that may have affected the outcome of your home energy project. Please rank them in order from the factor that had greatest impact on the successful completion of the project to the one that had the least.

#	Question	1		2		3		4		5		Total
1	Customer care provided by the program staff	32 %	1 9	30 %	1 8	23 %	1 4	13 %	8	2%	1	60
2	Assistance with understanding and applying for available incentives/rebates	20 %	1 2	28 %	1 7	27 %	1 6	18 %	1 1	7%	4	60
3	Having a list of contractors to choose from	0%	0	5%	3	15 %	9	17 %	1 0	63%	3 8	60
4	Financing made available to me through my financial institution, utility company or municipality	38 %	2 3	15 %	9	22 %	1 3	12 %	7	13%	8	60
5	Variety of upgrades available through the program	10 %	6	22 %	1 3	13 %	8	40 %	2 4	15%	9	60

Which of the following challenges or barriers, if any, did you face during your home energy upgrade project? Select up to three options. (If you experienced more than three challenges, please just tell us what the three biggest challenges were.)

#	Answer	%	Count
3	Upgrades I wanted to complete were not supported	5%	9
7	Program website was not easy to use	9%	17
2	Program eligibility and requirements were unclear	9%	17
10	Other	12%	23
9	None	13%	25
4	Maximum amount for financing was not enough to cover my entire project	4%	8
6	Limited availability of/access to home renovation contractors	2%	3
5	Limited availability of/access to energy advisors	10%	19
8	Having to pay contractors out-of-pocket	20%	38
1	Application forms were not easy to follow	16%	30
	Total	100%	189

How much of an improvement have you experienced in your home after completing energy efficiency upgrade(s)?

#	Question	Moderate improvement		Big improvement		Very big improvement		To some extent		No improvement		Slight improvement		Not applicable		Total
7	Energy cost savings	23%	14	17%	10	12%	7	20%	12	7%	4	22%	13	0%	0	60
6	Reduction in energy use	27%	16	20%	12	10%	6	22%	13	7%	4	15%	9	0%	0	60
5	Sense of durability and security	27%	16	23%	14	20%	12	3%	2	18%	11	3%	2	5%	3	60
4	Noise from outside the house	18%	11	27%	16	8%	5	0%	0	30%	18	8%	5	8%	5	60
3	Indoor air quality	22%	13	18%	11	12%	7	3%	2	32%	19	7%	4	7%	4	60
2	Indoor humidity levels	32%	19	7%	4	8%	5	7%	4	30%	18	13%	8	3%	2	60
1	Comfort related to indoor temperature and reduced drafts	20%	12	32%	19	13%	8	5%	3	22%	13	7%	4	2%	1	60

Do you feel that you know more about energy efficiency and renewable energy after participating in your local program?

#	Answer	%	Count
1	Not really	17%	10
3	Moderately	32%	19
4	Greatly	23%	14
2	A little	28%	17
	Total	100%	60

Is there something we could have done to help further with learning about energy efficiency? (Please select all that apply)

#	Answer	%	Count
1	Provided videos about different things that make a home energy efficient	23%	8
4	Other (Please specify)	23%	8
2	A ranking of the most efficient upgrades	26%	9
3	Additional information on specific upgrades	29%	10
	Total	100%	35

If you had not received the financing from your local program to cover the cost of energy efficiency or renewable energy upgrades, would you have still completed this work?

#	Answer	%	Count
2	Yes, I would have completed these upgrades regardless	3.33%	2
3	Yes, but I would have completed fewer or less costly upgrades	23.33%	14
4	No, I wouldn't have done any upgrades	73.33%	44
		100%	60

**How would you have financed these upgrades without the local program?
(Please select all that apply)**

#	Answer	%	Count
1	Personal savings	30.43%	7
2	Line of credit	34.78%	8
3	Loan	17.39%	4
4	Other	17.39%	4
	Total	100%	23

Which improvements did you make to your home? (Please select all that apply)

#	Answer	%	Count
1	Insulation	13.42%	20
2	Air sealing	12.75%	19
3	High-efficiency furnace or boiler	7.38%	11
4	Hot water heater	9.40%	14
5	Heat pump and/or air conditioner	8.72%	13
6	Heat/energy recovery ventilator	5.37%	8
7	Lighting	0.00%	0

8	Windows, doors and/or skylights	24.16%	36
9	Solar electricity generation	12.75%	19
10	Solar thermal	0.00%	0
11	Electric vehicle charger	0.67%	1
12	Water conservation	1.34%	2
13	Other	4.03%	6
	Total	100%	149

Did you make any improvements in addition to the maximum eligible loan amount of \$40,000?

#	Answer	%	Count
1	Yes	25.00%	15
2	No	75.00%	45
	Total	100%	60

Did you make any improvements to your home that you would not have considered without your local financing program? (Please select all that apply)

#	Answer	%	Count
1	Insulation	14.12%	12
2	Air sealing	4.71%	4
3	High-efficiency furnace or boiler	8.24%	7
4	Hot water heater	9.41%	8
5	Heat pump and/or air conditioner	11.76%	10
6	Heat/energy recovery ventilator	2.35%	2
7	Lighting	0.00%	0
8	Windows, doors and/or skylights	23.53%	20
9	Solar electricity generation	14.12%	12
10	Solar thermal	0.00%	0

11	Electric vehicle charger	1.18%	1
12	Water conservation	0.00%	0
13	Other	10.59%	9
	Total	100%	85

Demographics

Which of the following best describes your gender?

#	Answer	%	Count
1	Female	44.44%	24
2	Male	53.70%	29
3	Non-binary	0.00%	0
4	Other	0.00%	0
5	Prefer not to say	1.85%	1
	Total	100%	54

What is your age range?

#	Answer	%	Count
1	18 to 29	0.00%	0
2	30 to 39	35.19%	19
3	40 to 49	25.93%	14
4	50 to 59	20.37%	11
5	60 to 69	12.96%	7
6	70 and over	3.70%	2
7	Prefer not to say	1.85%	1
	Total	100%	54

Adults at home - Including yourself, how many adults currently live in your household? Adults 18 and older

#	Answer	%	Count
9	Prefer not to say	24.07%	13
8	More than 7	64.81%	35
7	7	11.11%	6

6	6	0.00%	0
5	5	0.00%	0
4	4	0.00%	0
3	3	0.00%	0
2	2	0.00%	0
1	1	0.00%	0
	Total	100%	54

**Children at home - How many children currently live in your household?
Children under the age of 18**

#	Answer	%	Count
0	0	42.59%	23
1	1	14.81%	8
2	2	37.04%	20
3	3	1.85%	1
4	4	0.00%	0
5	5	1.85%	1
6	6	1.85%	1
7	7	0.00%	0
8	More than 7	0.00%	0
9	Prefer not to say	0.00%	0
	Total	100%	54

Please select the category that best describes your total household income last year before taxes.

#	Answer	%	Count
6	Less than \$26,000	1.85%	1
5	\$26,000 to \$49,999	0.00%	0

4	\$50,000 to \$74,999	16.67%	9
3	\$75,000 to \$99,999	18.52%	10
2	\$100,000 to \$149,999	27.78%	15
7	\$150,000 to 199,999	27.78%	15
1	More than \$200,000	7.41%	4
	Total	100%	54

Ethnicity - Which of the following best describes your ethnicity? People in Canada come from many racial or cultural groups. You may belong to more than one group on the following list. Please select all that apply.

#	Answer	%	Count
1	Indigenous (i.e., First Nations, Métis or Inuit)	5.26%	3
2	Arab	0.00%	0
3	Black	0.00%	0
4	Chinese	0.00%	0
5	Filipino	1.75%	1
6	Japanese	1.75%	1
7	Korean	0.00%	0
8	Latin American	0.00%	0
9	South Asian (e.g., East Indian, Sri Lankan, etc.)	0.00%	0
10	Southeast Asian (e.g., Vietnamese, Cambodian, etc.)	1.75%	1
11	West Asian (e.g., Iranian, Afghan, etc.)	0.00%	0
12	White	82.46%	47
13	Other, please describe:	3.51%	2
14	Prefer not to say	3.51%	2
	Total	100%	57

What is the language in which you prefer to receive information regarding home energy upgrades?

#	Answer	%	Count
1	English	100.00%	54
2	French	0.00%	0
3	Cantonese	0.00%	0
4	Mandarin	0.00%	0
5	Italian	0.00%	0
6	German	0.00%	0
7	Punjabi	0.00%	0
8	Spanish	0.00%	0
9	Polish	0.00%	0
10	Portuguese	0.00%	0
11	Arabic	0.00%	0
12	Tagalog (Pilipino)	0.00%	0
13	Other, please describe:	0.00%	0
14	Prefer not to say	0.00%	0
	Total	100%	54

Do you identify as a person with a disability?

#	Answer	%	Count
1	Yes	3.77%	2
2	No	92.45%	49
3	Prefer not to say	3.77%	2
	Total	100%	53

Are you now, or have you ever been, a landed immigrant in Canada? (Persons who are either Canadian citizens by birth or non-permanent residents are not landed immigrants.)

#	Answer	%	Count
1	Yes	7.55%	4
2	No	88.68%	47
3	Prefer not to say	3.77%	2
	Total	100%	53

Which of the following best describes your current employment status?

#	Answer	%	Count
4	Employed full time	74.07%	40
3	Employed part time	7.41%	4
6	Unemployed - looking for work	0.00%	0
8	Unemployed - not looking for work	0.00%	0
7	Homemaker	1.85%	1
5	Retired	7.41%	4
2	Other	5.56%	3
1	Prefer not to say	3.70%	2
	Total	100%	54

What is the highest level of education you have completed?

#	Answer	%	Count
1	Elementary school	0.00%	0
2	Some high school	0.00%	0
3	Completed high school	9.26%	5
4	Some community or technical college	5.56%	3
5	Completed community or technical college	16.67%	9

6	Some university	0.00%	0
7	Completed university bachelor's degree	40.74%	22
8	Completed university post-graduate degree	18.52%	10
9	No schooling	0.00%	0
10	Other	1.85%	1
11	Prefer not to say	7.41%	4
	Total	100%	54

How did you hear about the local program?

#	Answer	%	Count
1	Radio, TV or print news	25.93%	14
2	Municipal website	20.37%	11
3	Social media	16.67%	9
4	Friend, family or colleague	20.37%	11
5	Renovation contractor	1.85%	1
6	Program administrator emails	3.70%	2
7	Event	0.00%	0
8	Other	11.11%	6
	Total	100%	54