

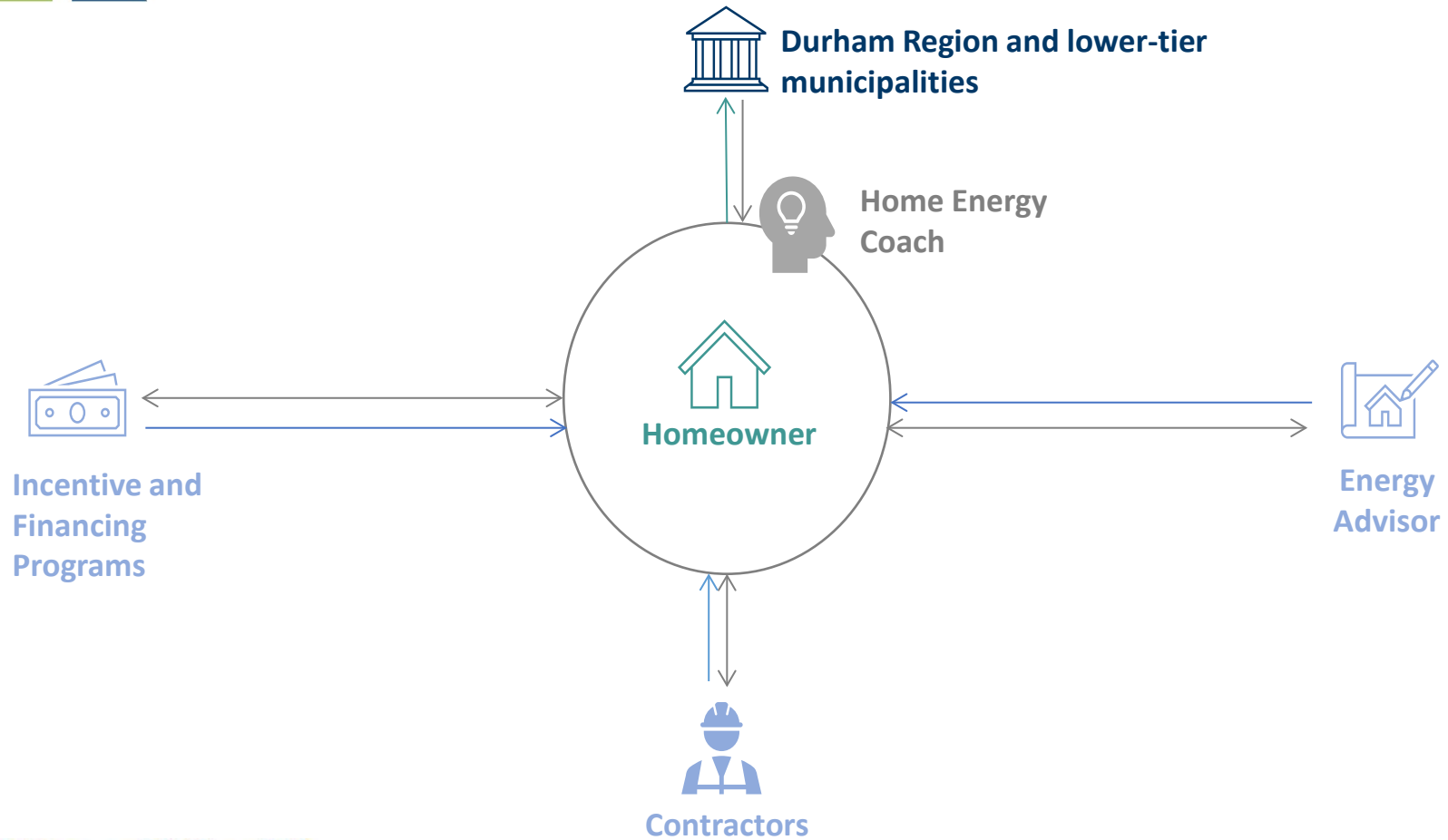


# Durham Greener Homes Program – Proposed Updates

Presentation to Committee of the Whole

Report #2025-COW-17

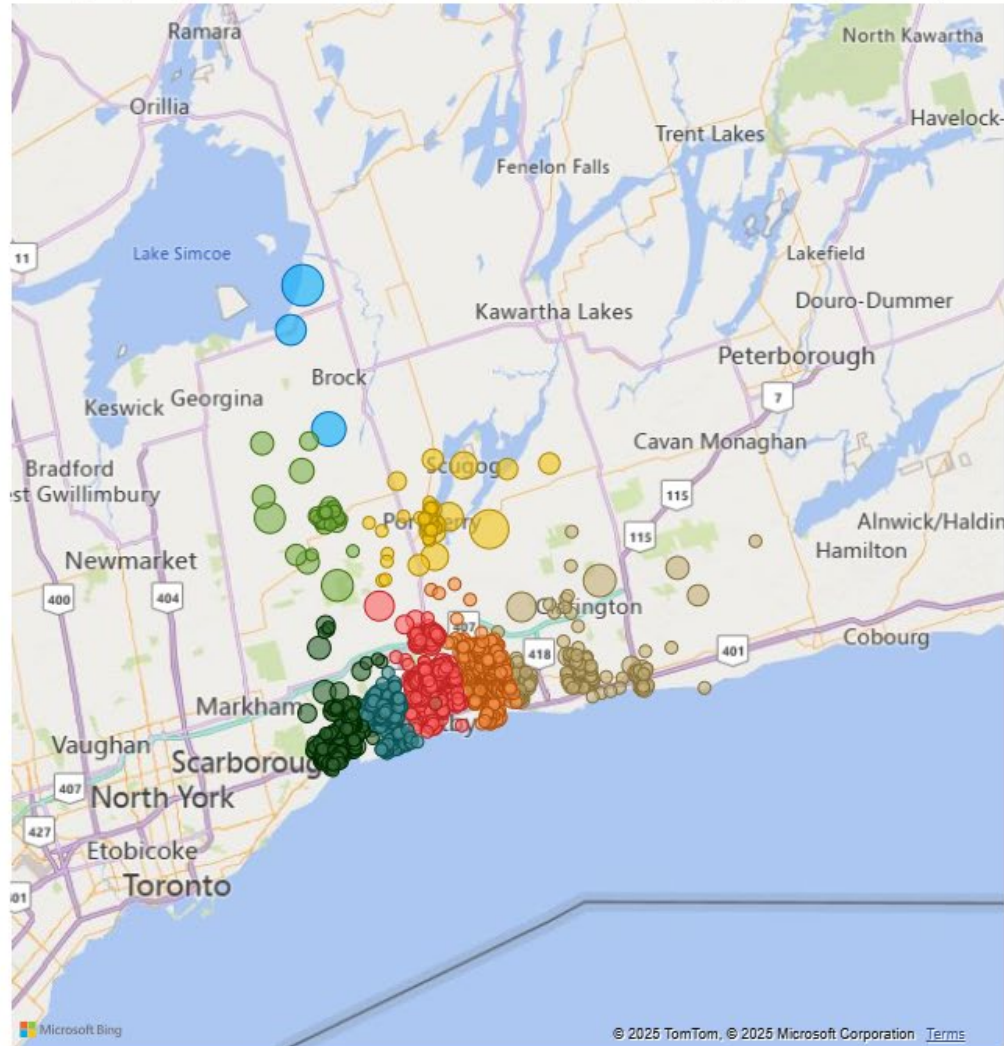
April 9<sup>th</sup>, 2025



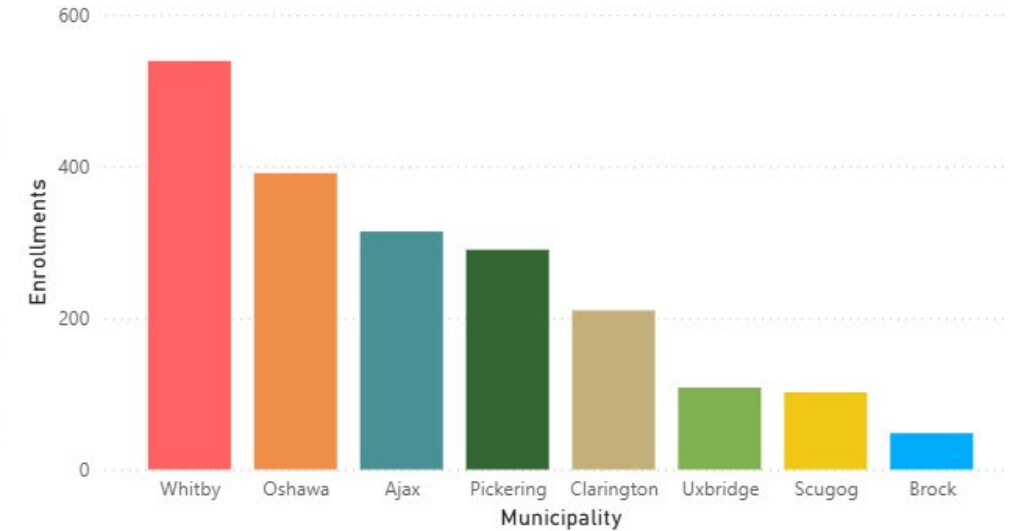
# DGH Performance To Date

Map of Applicants

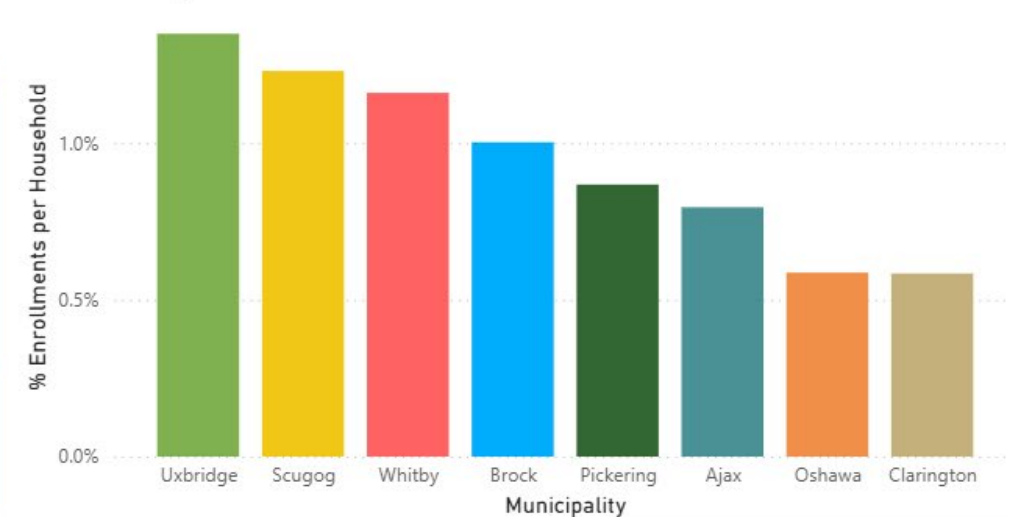
**Municipality** ● Ajax ● Brock ● Clarington ● Oshawa ● Pickering ● Scugog ● Uxbridge ● Whitby



Enrollments by Municipality



Enrollments per Household



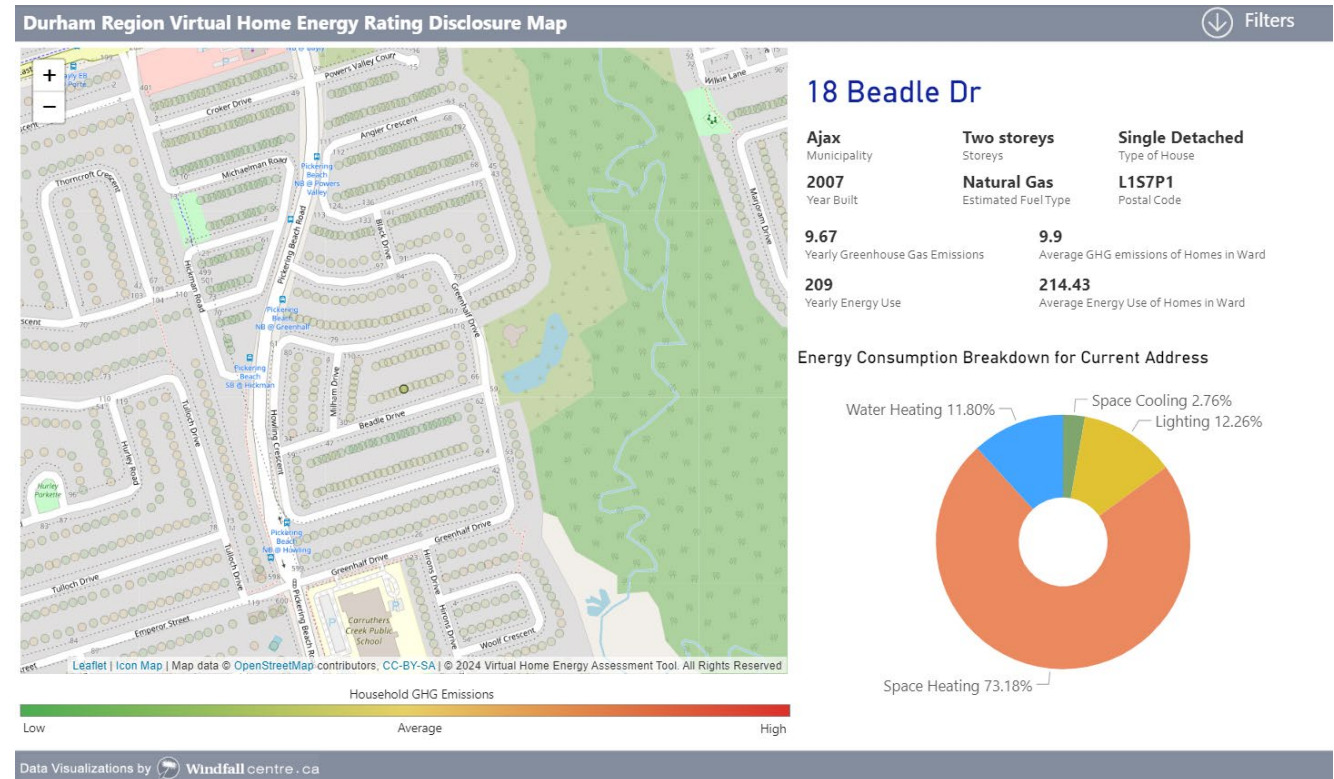
# Energy Coaching is Highly Successful

- Close to 1,400 calls for energy coaching
- Result in 40% greater emissions reductions than the average home retrofit
- 4.8/5 customer rating based on 309 feedback surveys



# New Virtual Home Energy Audit Tool

- Builds awareness of home energy efficiency and promote green retrofits
- Machine learning model built using data from on-site energy evaluations
- Energy rating assigned to each home within Durham Region





# Proposed Durham Greener Homes Program Enhancements

## Weather-Ready Renovations

- Reduce risks to residents from extreme weather events
- Reach those most at risk
- Support workforce development
- Multi-sector collaboration to align incentives

## Durham Greener Homes Financing

- Solves upfront cost barrier, and aligns repayment with avoided utility costs
- Supports local investment and property values
- Loan is tied to property, not individual, and can be transferred at time of sale



# Proposed Climate resilience ("Weather Ready") Services

# Extreme Weather – Unprecedented Cost Pressures on Home and Building Owners



\*The amount of insured damage is an estimate provided by CatIQ ([www.catiq.com](http://www.catiq.com)) under licence to IBC.

Source: Insurance Bureau of Canada



# Extreme Weather Impacts in Durham Region

NEWS

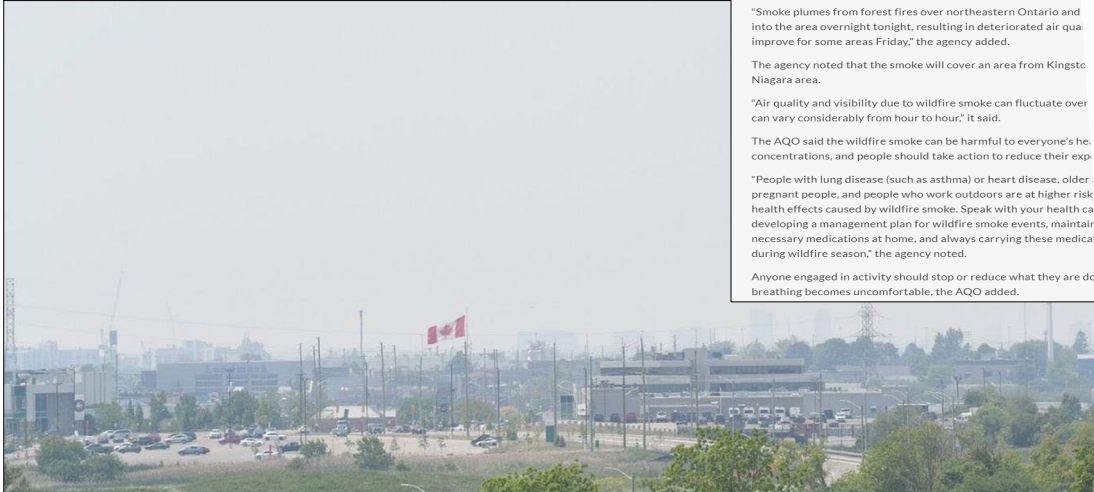
## 'High levels of air pollution': Durham air to be affected by wildfire smoke

Durham Region is going to be affected for the next several days by smoke from the wildfires in northern Ontario and Quebec

**AJAX**  
**News Advertiser.**

By Ajax News Advertiser

Tuesday, June 27, 2023 | 1 min to read



The air quality in Durham Region will be affected for the next several days by smoke from the wildfires in northern Ontario and Quebec.

Air Quality Ontario (AQO) issued a statement, noting, "High levels of smoke are expected to develop tonight (Tuesday, June 27) due to smoke from forest fires."

"Smoke plumes from forest fires over northeastern Ontario and into the area overnight tonight, resulting in deteriorated air quality that is expected to improve for some areas Friday," the agency added.

The agency noted that the smoke will cover an area from Kingston to Niagara area.

"Air quality and visibility due to wildfire smoke can fluctuate over time and vary considerably from hour to hour," it said.

The AQO said the wildfire smoke can be harmful to everyone's health, especially for people with pre-existing conditions, and people should take action to reduce their exposure.

"People with lung disease (such as asthma) or heart disease, older people, pregnant people, and people who work outdoors are at higher risk of health effects caused by wildfire smoke. Speak with your health care provider about developing a management plan for wildfire smoke events, maintain necessary medications at home, and always carrying these medications during wildfire season," the agency noted.

Anyone engaged in activity should stop or reduce what they are doing if breathing becomes uncomfortable, the AQO added.

TORONTO | News

## Heat wave moving through southern Ontario

A heat warning is now in effect for Toronto and parts of the Greater Toronto Area, as the air quality in the region deteriorates.

At around 2 p.m., [Environment Canada](#) said a two-day heat wave will start Thursday, with daytime temperatures expected to be near 30 C today through Friday.

The heat warning impacts southern parts of the province – including Hamilton, Vaughan, Pickering, Halton and Peel regions – and most of northeastern Ontario.

On Wednesday morning, at around 10:15 a.m., [Environment Canada](#) issued a special air quality statement, saying the air quality could pose a moderate risk to people in the area with the potential of increasing to high risk later in the day. Just before 10 p.m., the air quality statement ended.

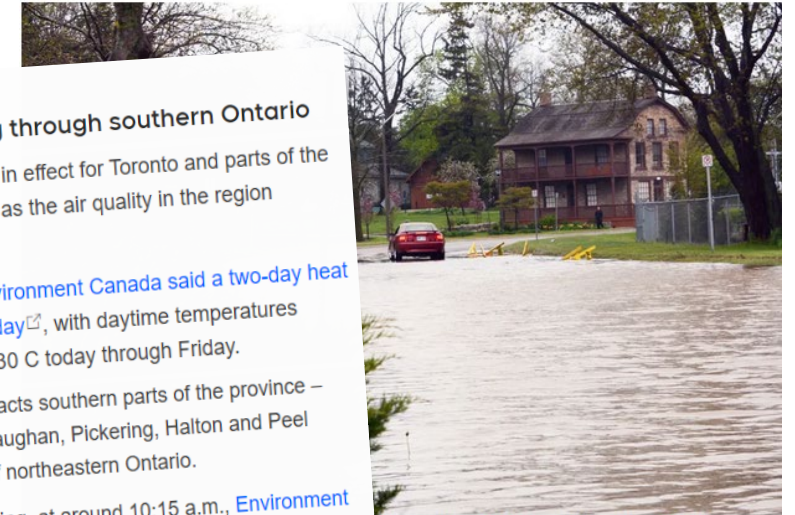
The federal agency says the "hot and humid weather conditions" can lead to elevated levels of air pollution.

The statement is in effect for Toronto, Mississauga, Brampton, Vaughan, Richmond Hill, Markham, Halton Hills, Milton, Burlington, Oakville, Pickering, Oshawa, Newmarket, Georgina, southern Durham Region and northern York Region.

## Flooding continues across Durham

CLOCA warns to avoid bluff areas as erosion continues

Posted on May 31, 2017 by oshawaexpress in NEWS



Beaches were closed, including the beach parking lot as water levels are causing flooding and erosion across Durham Region along the lake's bluffs. (Photos by Joel)

NEWS

## Environment Canada puts Ajax and Pickering as well as Oshawa and Whitby under special weather statement Jan. 25-26 warning of 'hazards' for residents

Drivers and pedestrians being put on alert



By **Louie Rosella** [Durhamregion.com](#)

Thursday, January 25, 2024 | 1 min to read

# Opportunity to Leverage New FCM Funding

- FCM Green Municipal Fund **Local Leadership for Climate Adaptation (LLCA)** initiative provides funding and skills development support to local governments to adapt and build long-term resiliency to the impacts of climate change
- \$530M initiative to 1,400 municipal activities by 2031
- **Financing Adaptation Stream** – Increase in new financing models utilized/leveraged by Canadian municipalities to finance climate adaptation capital projects.
  - Anticipated funding available: Fall 2025

# Opportunity to Leverage Municipal Lending

- **Durham Basement Flooding Program** - \$3,000 loan for residents who have experienced basement flooding due to a sanitary sewer backup, with repayment through a surcharge on the resident's quarterly water and sewer bill
- **Local Improvement Charge (LIC) financing** (also known as Property-Assessed Clean Energy or PACE financing) authorize by the Municipal Act (2001) O. Reg 322/12 and 586/06.

Many successful examples:

- Better Homes Ottawa
- Better Homes Kingston
- Toronto Home Energy Loan Program

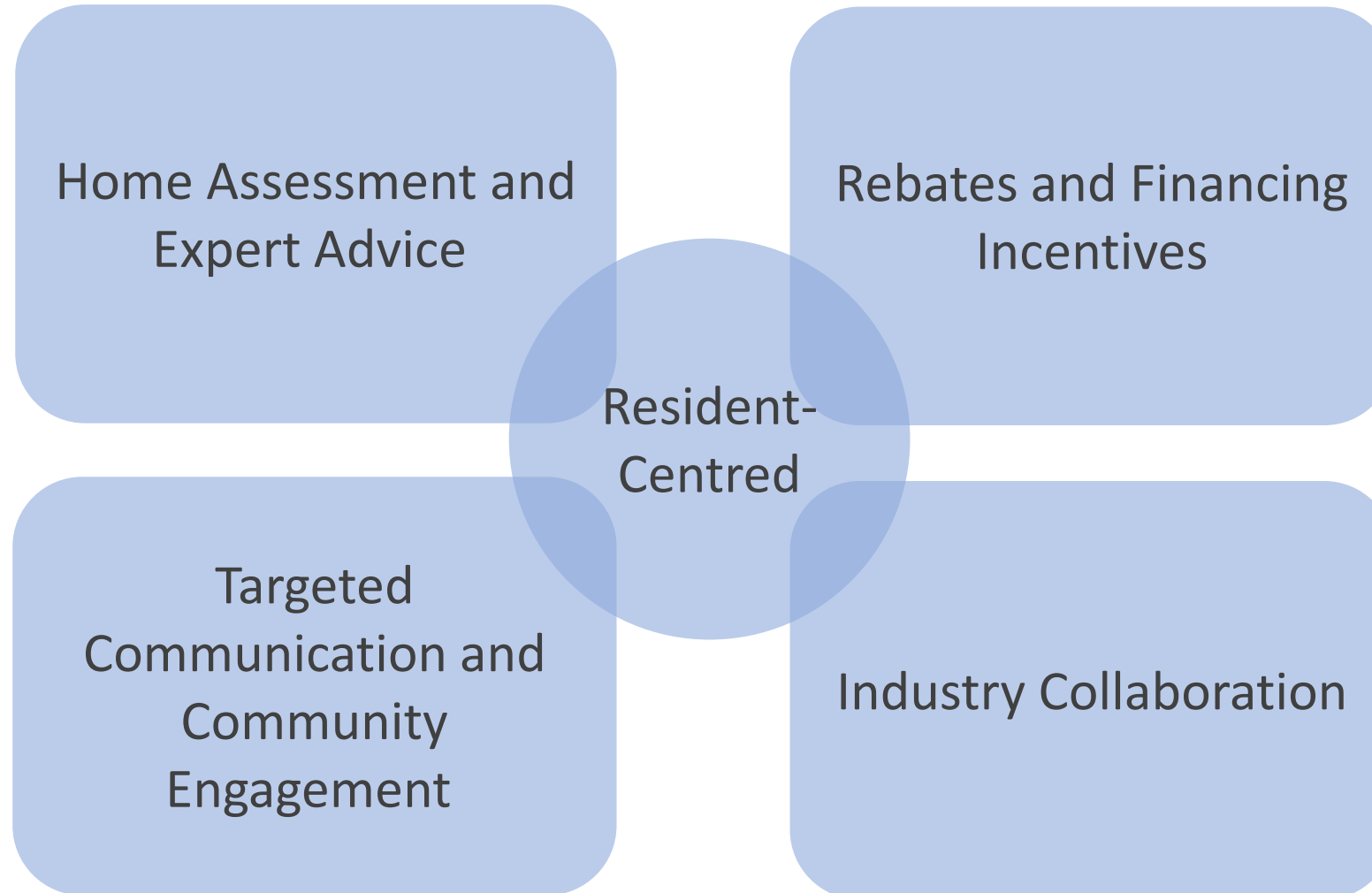


# Helping Residents get “Weather Ready”

- **Goal:** Help residents reduce the impact of heavy rain, heat, and wind through **risk awareness, expert advice, and incentives**
- **Outcomes:** risk awareness, home improvements, reaching those most at risk, industry capacity building, cross-promotion
- **Policy drivers:** Durham Community Climate Adaptation Plan, Regional Strategic Plan, local area municipality adaptation plans

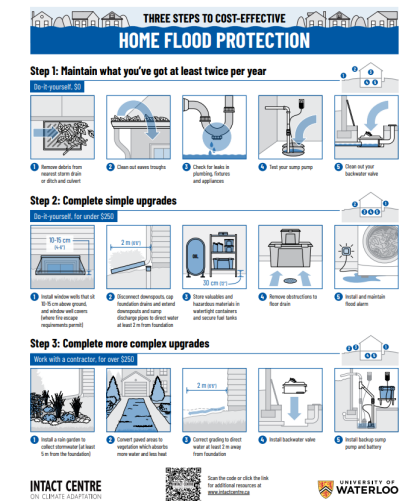


# Proposed Program



# Multi-hazard Home Resilience Assessment

- **Goal:** Free or low-cost expert advice to reduce impact of storms, basement flooding, heat or wind events, landscape and nature-based solutions
- **Outcomes:** Report with DIY and larger project recommendations, resource sharing, referrals to partner programs, follow ups
- Currently in development with Windfall Ecology Centre



# Targeted Approach to Reducing Financial Barriers

- **Incentives, rebates and loans** for resilience measures to encourage improvements in the home and landscape, support cost-sharing between residents and municipalities
- May also include top-up rebates from the local area municipalities

Stream 1:  
**All homes**

Stream 2:  
**Income-eligible  
homes**

Stream 3:  
Low-rise **multi-unit  
residential buildings**

Financing Option: New Municipal **Loan** Program



# Targeted Weather-ready Measures

- Downspout redirection, disconnection, rain barrel
- Rain garden, soak away pit
- Certified sustainable landscape designs
- Permeable pavement
- Roofer incentive
- Free installs/giveaways:
  - Downspout extenders
  - Window well covers
  - Flood alarms
  - Watertight storage



# Communication and Community Engagement

- Awareness, education, skills
  - Assessor One-on-one
  - Durham Greener Homes Website
  - Resources (videos, guides)
  - Training Workshops and Events
  - Demonstration Projects
- Targeted Communications
  - Mail to households
  - Booths at events
  - Community organization partnerships
  - Social media





# Industry Collaboration

- **Goal:** Increase skills and capacity for building and landscape industry to act as agents of change. Help generate local employment opportunities and green jobs. Explore how to make connections between qualified installers and residents.





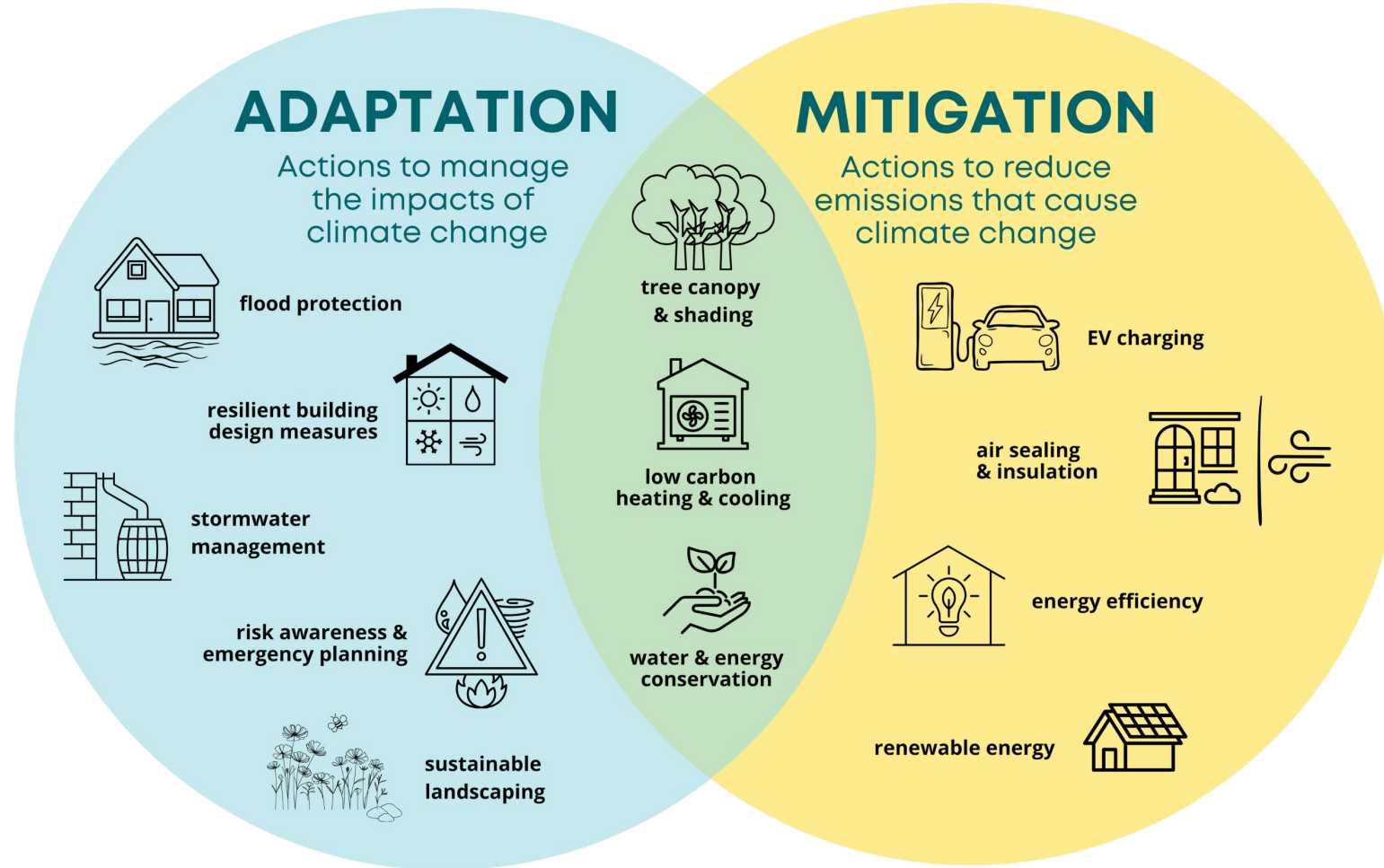
# Next Steps on Weather-Ready Program Enhancement

1. Negotiate contract with existing program administrator Windfall Ecology Centre to integrate weather-ready service delivery with existing Durham Greener Homes program
2. Continued engagement of local area municipalities, conservation authorities and industry organizations
3. Submit proposal to FCM Local Leadership for Climate Adaptation Program – Financing Adaptation Stream - anticipated to open in Fall 2025
4. Launch weather-ready renovation services in 2025, with fully funded program in spring 2026 pending receipt of FCM funding



# Proposed Durham Greener Homes Financing program

# Financing to Support Full Range of Climate Action



# Durham Greener Homes Loan Features

- Build on, and replace, the existing Basement Flooding Loan Program
- Municipal loan collected through the property tax collection process, as per authority of LIC regulation (O.Reg. 586/06)
- Loans securitized via special lien, loan agreement required
- Low/zero interest rate, loan up to 10% of home value or \$125K
- Long-term 20-year amortization
- Enable 50% disbursement of the loan up front to support cashflow of homeowners undertaking a home retrofit





# Home Renovation Financing Program Administration Process

## Pre-qualification

- Program Administrator reviews eligibility with program criteria
- Region verifies utility/tax payments in good standing, and provides notice to proceed with max loan value, based on current value assessment

## Project Scoping

- Program administrator facilitates virtual and in-home energy & weather-ready assessment
- Applicant receives contractor quotes for recommended work
- Applicant engages with energy coach to receive unbiased advice on project scope, and available incentives

## Funding Approval

- Applicant submits funding request form, which is reviewed to confirm eligibility
- Applicant submits any required permitting documentation
- If approved by Region, initial upfront disbursement of funds

## Complete Improvements

- Contractor completes work
- Energy auditor completes post-retrofit assessment confirming works are complete
- Region receives project completion form, disburses final loan amount, and notifies local municipality to add repayment obligation to the tax roll

## Loan repayment

- Homeowner repays loan through surcharge on property tax bill, payments remitted to the Region to reduce outstanding loan balance
- Region reconciles repayment of loans, and informs local municipality if in default



# Next Steps on Durham Greener Homes Financing Program

1. Re-negotiate existing funding agreement with FCM to:
  - convert loan loss reserve fund to loan capital that the Region can on-lend to qualified program participants, and
  - enable portion of remaining grant funding to support staff costs associated with program administration
2. Pass by-law to authorize use of local improvement charges to finance eligible improvements under the Durham Greener Homes program
3. Launch new Durham Greener Homes Financing offer in Fall 2025

# Thank You! Questions?



Ian McVey, Manager of  
Sustainability, CAO – Strategic  
Initiatives

[ian.mcvey@durham.ca](mailto:ian.mcvey@durham.ca)

Shannon Logan, Policy Advisor –  
Sustainability

[Shannon.logan@durham.ca](mailto:Shannon.logan@durham.ca)

[durham.ca](http://durham.ca)

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