

Community Home Improvement and Resilience Program (CHIRP)

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| Presented To: | City Council |
| Meeting Date: | April 29, 2025 |
| Type: | Managers' Reports |
| Prepared by: | Stephen Monet Planning Services |
| Recommended by: | General Manager of Growth and Infrastructure |

Report Summary

This report provides a recommendation regarding the options for the administration of a home energy and climate resilience retrofit coaching program for homeowners as requested by Council through Resolution 2024-294. The recommended option is designed to align with key climate action and housing priorities, as well as municipal investment priorities and available organizational capacity.

Resolution

THAT The City of Greater Sudbury directs staff to develop and administer a Community Home Improvement and Resilience Program (CHIRP) for a trial period of three years (2026 to 2028, inclusive) administered through the Affordable Housing and Home Energy Concierge position funded by the federal Housing Accelerator Fund as outlined in the report entitled “Community Home Improvement and Resilience Program (CHIRP)” from the General Manager of Growth and Infrastructure, presented at the City Council meeting on April 29, 2025.

Relationship to the Strategic Plan, Health Impact Assessment and Climate Action Plans

The proposed program links to several of the City’s strategic initiatives, such as supporting the attraction, integration, and retention of a highly skilled workforce, supporting various housing initiatives, and advancing the population health agenda through improved conditions for aging in place and more efficient homes that are less costly to operate.

This program would align with Objective 3.2 (Develop and Strengthen Strategies and Policies to Mitigate Impact of Climate Change) under the “Climate Change” strategic priority in the Strategic Plan by helping homeowners reduce their Greenhouse Gas (GHG) emissions and increase resilience to natural events. It would also align with Objectives 5.1 (Expand Affordable and Attainable Housing Options) and 5.2 (Revitalize and Improve Existing Housing Stock) under the “Housing” strategic priority by encouraging retrofits that would help make homes more affordable with lower energy costs while reducing the risk of damage from extreme weather events.

Financial Implications

If approved, developing and administering the CHIRP will require up to approximately \$172,250 in the first year of 2026 and approximately \$132,250 each year from 2027 to 2028, inclusive. The majority of these costs would be funded by the Housing Accelerator Fund (HAF) as the administration of the program would be supported by the Affordable Housing and Home Energy Concierge position. Any other costs would be funded through existing operating budgets.

Background

Energy use in buildings is the third largest source of greenhouse gas (GHG) emissions in Canada, accounting for 13% of national GHG emissions due to the combustion of fossil fuels for space and water heating. Electricity use for cooling, lighting and appliances brings the total to 18%.

In Greater Sudbury, residential buildings are the third largest (16%) source of greenhouse gas emissions after transportation (32%) and industrial operations (28%). Space and water heating (mostly with natural gas) account for roughly 68% of residential building emissions (2016). For Greater Sudbury to become a net-zero community by 2050, all 18 Community Energy & Emissions Plan (CEEP) goals would need to be met, including Goal #3: “the existing building stock is retrofit for 50% increased energy efficiency by 2040....” Achieving this one goal would result in total GHG reductions of 204,000 tCO₂e for the residential building stock alone for the period between 2016 to 2040 or 8500 tCO₂e annually. Home energy retrofits aimed at reducing GHG emissions clearly play an important role in municipalities seeking to become net-zero carbon communities by 2050.

In addition to GHG reductions, increasing home energy efficiency within the community includes the following co-benefits:

- Increased economic activity (e.g., jobs created, including skilled trades);
- Improved homeowner comfort and improved conditions for aging in place;
- Improved health and safety (e.g., better air quality, less moisture and mold problems);
- Increased home values and lower utility bills for homeowners; and
- Increased supply of housing, provided the program is paired with other strategies to promote and facilitate the creation of secondary suites.

The City’s Housing Supply Strategy (HSS) and Affordable Housing Community Improvement Plan (CIP) stress the importance of home energy efficiency and climate-resilient homes to ensure healthier, safer and more affordable living conditions. Energy efficient homes and other buildings have lower annual heating and cooling operating costs while providing greater comfort for occupants. Climate resilient homes, in turn, help reduce financial burdens related to events such as flooding.

Home Retrofits – Challenges and Opportunities

Getting homeowners to retrofit their homes for greater energy efficiency and resilience is important but challenging to achieve. A 2021 phone survey confirmed that three major barriers to energy-related retrofitting in Greater Sudbury are limited household budgets, uncertainty of how to proceed, and difficulty finding and managing local services (Figure 1). Similar challenges exist in other Canadian municipalities.

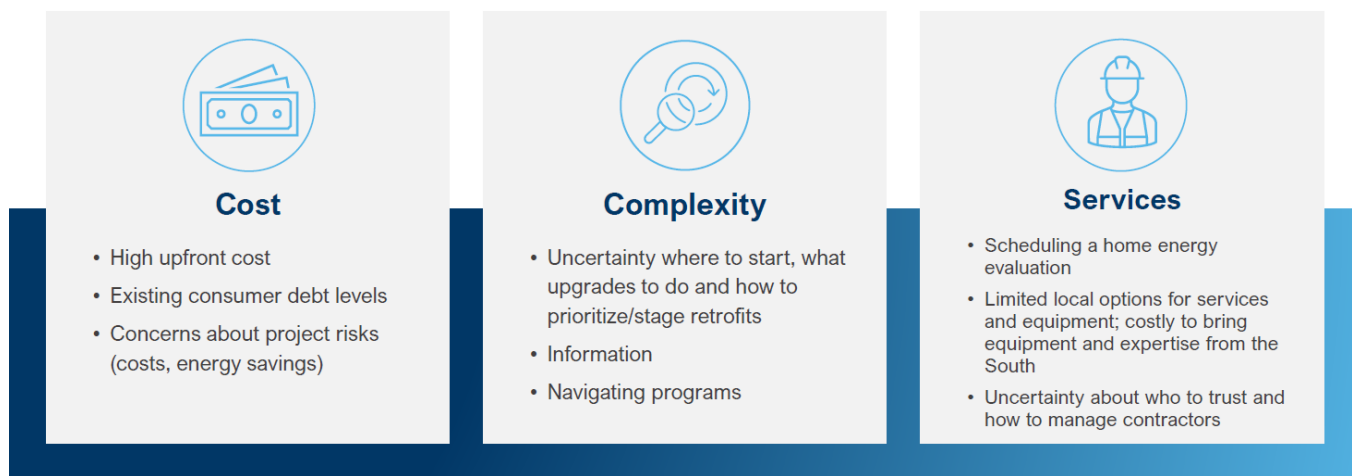


Figure 1. Top three barriers for Greater Sudbury homeowners, based on a local 2021 phone survey (525 responses).

To address these challenges, many municipalities across Canada have recently opted to provide a coaching service, either directly or through a third party, to guide homeowners through the process of achieving greater energy efficiency in their home. Most municipalities offering this coaching service also offer grants or loans or both, again either directly or through third parties, to incentivize homeowners to undertake energy retrofits. Some municipalities, however, have found that offering a coaching service alone has garnered substantial interest from residents in helping them navigate through the retrofit process and available funding assistance from federal, provincial, and energy providers. A home efficiency and resilience retrofit program offering a coaching-only service could help Greater Sudbury meet its climate mitigation and adaptation goals. It would also serve to gauge local homeowner interest in undertaking these types of retrofits.

City of Greater Sudbury - Home Energy Retrofit Financing Feasibility Study and Program Design

Since 2022, the City of Greater Sudbury has been exploring options for offering home energy retrofit services to residents. Two studies were funded through the Federal of Canadian Municipalities (FCM): 1) Home Energy Retrofit Financing Feasibility Study (2022) and 2) Program Design Study (2024). Both studies were conducted by Dunsky, a Canadian firm specializing in accelerating the clean energy transition that has worked with over 200 large private and government clients from across North America.

Feasibility Study – Although focusing on financing program options, this study also demonstrated that in addition to financing, support is needed to schedule a home energy evaluation, access information about upgrades, navigate programs and find contractors. A turnkey service that includes a financing option along with other enabling strategies was recommended to help expand participation and increase the overall GHG savings.

Program Design Study – This study recommends designing CHIRP to offer both coaching and financial incentives for the low-rise residential sector that includes both an Energy Stream and a Resilience Stream.

The City can, however, decide to offer a coaching-only program through either 1) a new in-house position or 2) an experienced third-party organization.

The Program Design Study projects 80 participants per year under a low-uptake scenario and 115 participants per year under a high-uptake scenario. These projections are based on the CHIRP including a financial component, without which participation rates are anticipated to be lower. Some municipalities are finding moderate success with a coaching-only service as it gives homeowners more confidence in planning and undertaking their energy retrofits. Squamish, B.C., for example, offers a coaching-only service through their local RetrofitAssist program, which had 106 and 115 applicants in their first and second year respectively. Although these numbers do not reflect the actual retrofits completed, it demonstrates the relatively high level of interest in energy retrofitting in a community with a population of only 24,000. Without

the added complexity of a financing component, it is estimated that the program administrator could assist more homes annually. Some third-party administrators impose additional charges for each participant beyond 100 in one calendar year. With no additional costs, the number of participants could be capped at 100 homes per year. Therefore, the CHIRP participation rate is assumed at 100 homes per year, although this will only be confirmed once the program gets underway and becomes known in the community.

CHIRP

On December 10, 2024, City Council requested through Resolution CC2024-294 that staff bring a report to Council by Q2 2025 with options for a community-wide home energy and resilience retrofit guidance program.

Staff offer three options for the administration of CHIRP: 1) add CHIRP administration to the duties of the Affordable Housing and Home Energy Concierge position; 2) create a temporary CHIRP administrator City position; and 3) Retain the services of a third-party organization or company as CHIRP administrator for three years.

Option 1 (Recommended): Add CHIRP administration to the duties of the Affordable Housing and Home Energy Concierge position

Early this year, it was announced that the City was approved for a \$16-million grant through the federal Housing Accelerator Fund (HAF). A portion of these funds is committed to the creation of an Affordable Housing and Home Energy Concierge position for three years to assist interested parties in navigating the development process related to affordable housing projects, identifying funding opportunities for both affordable housing and climate resiliency programs, and encouraging missing middle developments through education and outreach. This funding provides an opportunity to expand the duties of the Concierge position to include CHIRP administration. Uptake for the services offered by Affordable Housing and Home Energy Concierge or for CHIRP will only be revealed when both initiatives get underway and the programs become known in the community. As such, it is reasonable and prudent to have one staff position provide both services, especially when the one service is already supported through external funding. Uptake levels for both services will be assessed on an ongoing basis and if a stand-alone concierge position for the CHIRP is justified by heavier than anticipated workload for either service, staff will return to Council with a Business Case at a future budget process.

Advantages

- Staff position funded by the federal HAF for three years.
- Local staff available for on-site visits.
- No additional costs after 100 participants.

Disadvantages

- Having only one staff results in gaps in service during work leaves or vacation.
- Staff time will be divided between CHIRP and the Affordable Housing initiatives.
- Lacks a team of experienced coworkers and mentors.
- Requires additional months of training, delaying the program launch.
- Limited staff capacity for additional participants.

Financial Implications (subject to change after job evaluation and assessing marketing needs)

Funded by HAF unless otherwise noted:

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| • Affordable Housing and Home Energy Concierge | \$82,250 |
| Marketing | \$50,000 (partially covered by HAF funding) |
| • First year training by experienced consultant | \$40,000 |

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| First Year Total | \$172,250 |
| Subsequent annual costs | \$132,250 |

Option 2: Create One Temporary City Staff Position – Stand-Alone Home Energy and Climate Resiliency Concierge

Create a new temporary City staff position to administer CHIRP.

Advantages

- Local staff available for on-site visits.
- No additional costs after 100 participants.
- Staff time is dedicated to CHIRP.

Disadvantages

- Having only one staff results in gaps in service during work leaves or vacation.
- Lacks a team of experienced coworkers and mentors.
- Requires additional months of training, delaying the program launch.
- Limited staff capacity for additional participants.
- Fully funded by City.

Financial Implications (subject to change after job evaluation and assessing marketing needs)

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| • Home Energy and Climate Resiliency Concierge | \$82,250 |
| • Marketing | \$50,000 |
| • First year training by experienced consultant | \$40,000 |
| • First Year Total | \$172,250 |
| • Subsequent annual costs | \$132,250 |

Option 3: Retain the Services of a Third-Party Organization for Three Years

Retain an experienced third-party administrator to setup and administer CHIRP.

Advantages

- Team consists of several staff that cover gaps during work leaves or vacation as well as additional participants.
- Team has experience with other municipalities and can provide guidance based on successes and challenges.
- Third party administers hiring, training and managing staff.

Disadvantages

- Out-of-town staff rely solely on remote communication.
- Additional fees if more than 100 participants.

Financial Implications based on discussions with three established organizations (subject to change after Request for Proposal and quotes)

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| • Third-Party CHIRP Administrator (up to 100 participants) | \$80,000 |
| • Program Administration | \$30,000 |
| • Marketing | \$30,000 |
| • Trades training | \$10,000 |
| • First year startup | \$50,000 |
| • Per Applicant Fee (over 100 participants) | \$1200/participant |
| • First Year Total (100 participants) | \$200,000 |
| • Subsequent annual costs (100 participants) | \$150,000 |

Staff recommend that the City develop and administer a **Community Home Improvement and Resilience Program (CHIRP)** as a coaching-only service (Option 1). This program would assist homeowners in understanding the retrofit process and available options along the way. CHIRP's administrator will be key to its success by helping homeowners to:

- identify and apply for financial incentives on offer by various private and public sources;
- book pre- and post-retrofit Home Energy Audits with a certified Energy Advisor;
- understand home energy assessments and retrofit options; and,
- identify important questions and criteria for selecting qualified contractors.

The CHIRP administrator would work closely with the Communications and Engagement Section to ensure CHIRP promotion, marketing, and communications through progress reports, presentations, social media posts and other means. CHIRP will also promote program-specific training for local contractors and installers.

Such a service could be offered for a limited period (e.g., three years) and regularly assessed as to number of homeowners served, number of home retrofits completed and reduction in GHG emissions.

Summary and Next Steps

A Community Home Improvement and Resilience Program (CHIRP) offered for a trial period of three years (2026 to 2028, inclusive) is recommended to help Greater Sudbury achieve its target of becoming a net-zero community by 2050. CHIRP would also help residents live in more comfortable, climate-resilient homes that use less energy and therefore potentially offer savings for the homeowner.

Staff recommend that the administration of the CHIRP be undertaken by adding home energy coaching duties to the Affordable Housing and Home Energy Concierge position, which is funded by the federal Housing Accelerator Fund for three years. This approach will allow participant rates from both program streams (i.e., affordable housing and home energy) to be assessed on an ongoing basis to determine if one or both streams should be continued after the three-year funding period has ceased.

With direction from Council, staff will begin developing the Community Home Improvement and Resilience Program (CHIRP) for a trial period of three years (2026 to 2028, inclusive). Staff will update Council annually on the outcomes of CHIRP through the Climate Action Annual Report.

Resources Cited

1. City of Greater Sudbury Climate Emergency Declaration, [CC2019-151](#), May 28, 2019.
2. [Greater Sudbury Community Energy & Emissions Plan](#), Revised March 2021.
3. [Greater Sudbury Community Climate Change Adaptation Plan](#) - June, 2023