

Environment, Infrastructure, and Community Services Committee

City of Burlington
426 Brant St
Burlington, ON

June 1, 2023

Re: Better Homes Burlington Program (EICS-04-23)

Dear Burlington EICS Members,

The Atmospheric Fund (TAF) is a regional climate agency based in the Greater Toronto and Hamilton Area (GTHA) supporting a net-zero future. TAF is pleased to see Burlington moving forward with its Better Homes Burlington Energy Retrofit pilot program. The pilot will support the adoption of air source heat pumps in the residential sector to transition away from the burning of fossil fuels to generate thermal energy, resulting in reduced greenhouse gas (GHG) emissions. The program follows Burlington's 2019 Climate Emergency Declaration and will support the city in achieving its climate goals of becoming a net-zero carbon community by 2050.

Given that buildings account for [53.7% of carbon emissions](#) in Halton Region and the use of natural gas in Burlington represents just under half of all GHG emissions across the community, it is vital to ensure residents are supported in retrofitting and decarbonizing their homes. We are encouraged to see the City of Burlington wanting to support residents with installing air source heat pumps. We are supportive of their work to engage and educate homeowners on the benefits of these heat pumps and the best options for financing and decarbonizing their home.

Beyond the pilot stage, we have a number of recommendations for subsequent program updates and expansions in line with best practices in the GTHA.

- A longer amortization period and lower interest rates
 - Toronto's Home Energy Loan Program (HELP) allows for amortization periods of up to 20 years to ensure homeowners are benefitting from the value of energy savings during the repayment period
 - HELP interest rates also currently range from 3.4% to 4.2%
- Extending eligibility to homeowners with insured mortgages
 - This would make the program more accessible to low-to-medium income households, those who are most in need of financial support for energy retrofits
- A larger list of eligible measures, including ground source heat pumps, heat pump water heaters, insulation, solar PV, and battery storage
- A larger loan amount
 - HELP allows up to 10% of assessed value to a maximum of \$125,000
 - A larger loan amount would be especially warranted beyond the pilot stage if the list of eligible measures is expanded.

Overall, TAF is very supportive of Burlington's proposed Better Homes Burlington Energy Retrofit proposal and **we strongly recommend Committee approve these important**

measures. Doing so will contribute to emissions reductions in Burlington, and help the municipality achieve its climate goals. TAF would also be happy to support staff on this initiative and collaborate on further design and evolution of the program beyond its pilot stage.

Sincerely yours,



Bryan Purcell
VP Policy & Programs, The Atmospheric Fund

About The Atmospheric Fund

The Atmospheric Fund (TAF) is a regional climate agency that invests in low-carbon solutions for the Greater Toronto and Hamilton Area (GTHA) and helps scale them up for broad implementation. We are experienced leaders and collaborate with stakeholders in the private, public, and non-profit sectors who have ideas and opportunities for reducing carbon emissions. Supported by endowment funds, we advance the most promising concepts by investing, providing grants, influencing policies, and running programs. We're particularly interested in ideas that offer benefits in addition to carbon reduction such as improving people's health, creating local jobs, boosting urban resiliency, and contributing to a fair society.