

Addressing Energy Insecurity with Efficiency Upgrades

By Joanna Burris

Energy insecurity is very common in rural Nova Scotia. A household that is energy insecure is one that struggles to meet its basic energy needs or that might need to sacrifice other important expenses (like food or extra curricular activities for children) to keep the heat or lights on. In Canada, the majority of households have a low home energy cost burden, meaning they spend less than 3% of their after-tax income on home energy costs, including heating oil, electricity, and propane. In Colchester County, nearly half of households spend 6% or more of their after-tax income on energy; this is considered a high home energy cost burden and is twice the national average. One in every five homes in Colchester

spends 10% or more (a very high home energy cost burden). These numbers do not include transportation and gasoline costs for vehicles. Families in Colchester are spending more than they can afford on energy, and rising oil and gas prices are exacerbating this issue.

In particular, energy insecurity disempowers low-income residents and specific groups such as single parents, the elderly, persons with disabilities, and others with low or fixed incomes. Energy insecurity can lead to stresses such as utility-related debt, shutoffs, inefficient heating systems, antiquated appliances, and extreme home temperatures with significant health impacts.

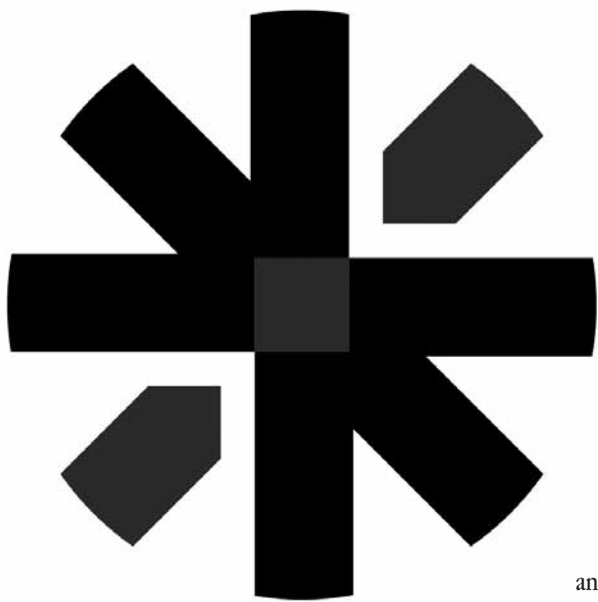
Children may experience nutritional deficiencies, higher risks of burns from non-conventional heating sources, higher risks for cognitive and developmental behaviour deficiencies, and increased incidences of carbon monoxide poisoning. Subsequent impacts include parents being unable to work in order to look after children, missed school days, lost income, and lost productivity.

Ultimately, moving away from fossil fuels will make society in general more energy secure and less vulnerable to volatility in foreign oil markets. Over the long-term, the Municipality of Colchester aims to transition its communities away from fossil fuels entirely.

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SOLAR COLCHESTER



COZY COLCHESTER

Municipal Programs Empower Homeowners to Save Energy and Save Money

By Joanna Burris

The Municipality of Colchester's Cozy Colchester and Solar Colchester programs give homeowners the tools to keep their homes comfortable all year long, save money on energy bills, and tackle climate change by reducing carbon emissions, all at the same time.

Solar Colchester has been around since 2019 but was relaunched in fall 2021, accompanied by its new sister program Cozy Colchester, with new funding from the Federation of Canadian Municipalities and new offerings for homeowners. Both programs - Solar and Cozy - aim to eliminate barriers to home efficiency upgrades: knowledge barriers, financial barriers, and administrative barriers.

While efficiency retrofits are well-known to be good long-term investments, the upfront costs can be very high.

To address this issue, Solar & Cozy offer financing (loans) at no upfront cost and which is designed to keep homeowners cashflow-positive. This means that homeowners can save money by taking part in the program; in most cases, after the upgrades are complete, the monthly savings on energy bills will be higher than the monthly loan payments to the Municipality, putting extra money back in homeowners' pockets every month. The program keeps monthly payments low by offering low interest rates (currently 0%), long loan terms, and a

small one-time administration fee. Rebates from Efficiency NS and the federal Greener Homes program can also help to bring the total project cost down.

Colchester's homeowner advisors - whom the program calls Energy Concierges - are efficiency experts who are available by phone and email to answer any questions homeowners have about completing efficiency upgrades to their home (meaning upgrades that reduce a home's energy demand) and guide them through the process from start to finish. Homeowners often wonder things like: Where do I begin? How do I know what upgrades my house needs? Who should I hire? Is this contractor's quote fair? What upgrades will give me the best bang for my buck? The program's team of Energy Concierges can address all these questions and more.

As homeowners move through the Solar or Cozy Colchester program, they will also receive guidance about which federal and provincial rebates their project may be eligible for and how to apply for them. Rebates from Efficiency Nova Scotia and the federal government can offer project savings of up to \$5,000, depending on the type and size of the upgrades. Homeowners are provided with a list of contractors to choose from, including several local options, or can find their own (contractors wishing to get involved with Solar Colchester or Cozy Colchester can reach out using the contact information below). Homeowners also receive a free Home Energy Assessment, during which a certified energy advisor will visit the home to measure its energy use and heat loss, evaluate its efficiency, and put together a customized list of recommended upgrades, in order of priority. The Energy Concierge can interpret Home Energy Assessment reports, decipher and provide advice on contractor quotes, and explain the contract that participants sign with the Municipality.

The Energy Concierge can offer additional assistance to low-income homeowners by helping them access the provincial HomeWarming program, which can provide free efficiency upgrades to income-qualified households. Cozy Colchester participants with qualifying household incomes can also have the 5% administration fee waived.

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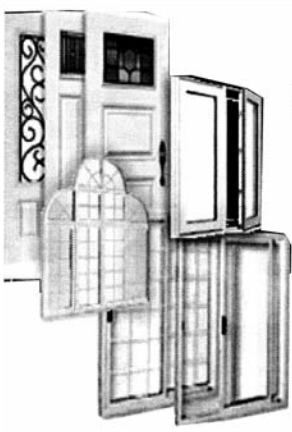
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