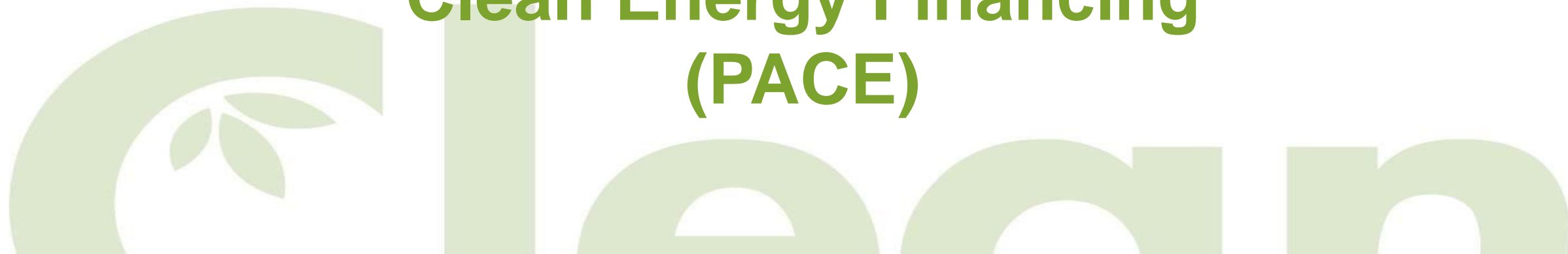


Clean Foundation

Inspiring environmental change



Clean Energy Financing (PACE)



About Us

- We are a non-profit, non-government environmental organization created in 1988
- Our work focuses on Clean Energy & Clean Climate
- Money raised for our many programs and projects, can come from agencies, businesses, government departments, foundations and individual citizens.





**Clean Energy
Financing**

**“Get cleaner energy for your home...and pay for it
at a pace you can afford.”**

- **Property Assessed Clean Energy (PACE)**
- **Low interest financing for clean energy upgrades**
- **Financing attached to the property tax account**



**Clean Energy
Financing**

“For every dollar you spend on an energy efficiency upgrade there should be a dollar saved in your energy costs.”



What makes our Clean Energy Financing different?



Accessibility

- Own a single detached, semi-detached or row house
- Live in a participating municipality
- No municipal arrears

Affordability

- 4% - 5% interest over 10 years (depending on your municipality)
- Money saved through energy upgrades meets or exceeds the cost of the financing.
- Investment pays for itself over the payback period.

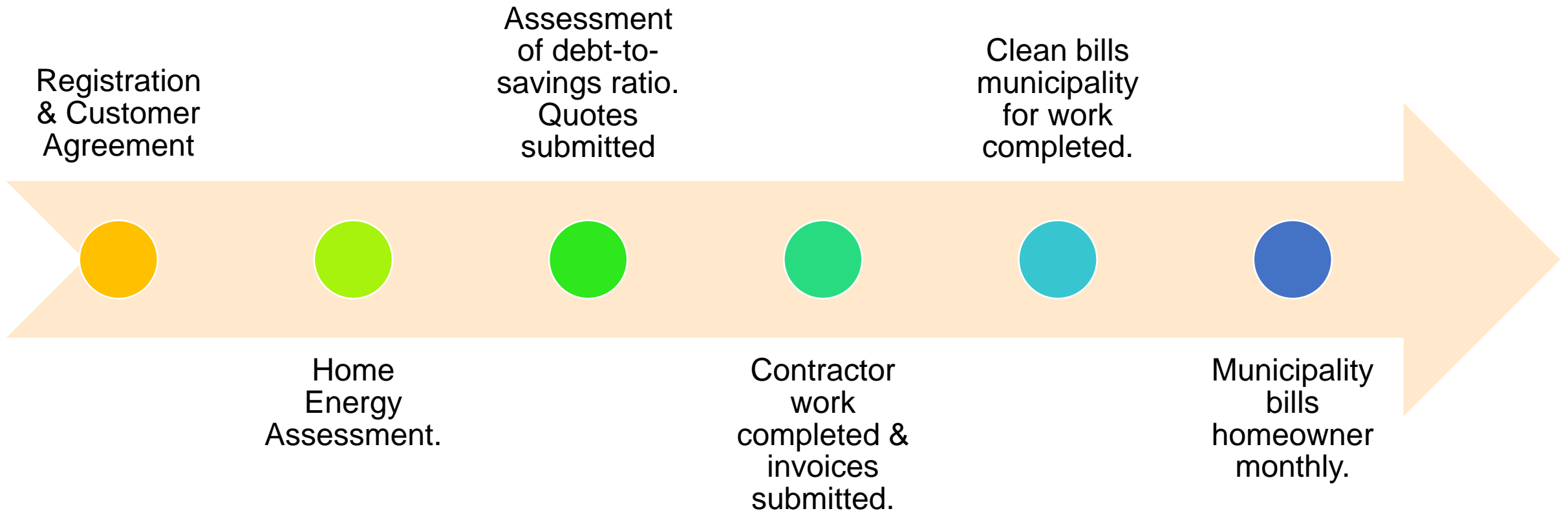
Expertise

- Recommendations based on an NRCan Home Energy Assessment
- Evaluated by a Certified Energy Advisor.
- Co-design and delivery of HomeWarming program
- Clean Foundations Advisors have performed over 20,000 Energy Assessments





Clean Energy Financing Steps for Homeowners



Homeowner Service Fees

\$150

- **Customer agreement signed**

\$99

- **HEA is completed**

\$200

- **Contractor quotes** (received by Clean Foundation)*

\$100

- **Contractor invoices** (received by Clean Foundation)

*For upgrades that require a Supplemental Assessment (e.g. solar photo voltaic) there is an additional fee of \$75.

Upgrades

- Upgrades completed:
 - Insulation
 - Draft-Sealing
 - Windows
 - Heat Pumps
 - Hot Water Tank
 - HRV
 - Enabling Upgrades
- *CEF allows for many other retrofits*
- Average completion time:
 - 5 to 7 months from registration to completion
- Homeowners are utilizing 75% of their available financing, on average



An aerial photograph showing several large, rectangular solar panels installed on a green grassy field. The panels are arranged in rows, with white grid lines visible on their blue surfaces. The perspective is from above, looking down at the panels and the surrounding grass.

Renewable Energy & Solar PV

- There was significant interest in renewable energy projects but few made it to the quote stage and none were approved
- The CEF program can include photo voltaic systems.
- The debt to savings ratio would have to be adapted to allow longer payback periods.

“Get cleaner energy for your home...and pay for it at a pace you can afford.”



- The CEF program launched on July 12, 2016
- To date 52 participants have completed the program.
- Average payback = 6.5 years
- Estimated GHG Savings Per Year = 314.67 (tonnes CO₂e)
- Estimated Annual Energy Savings = 2990.4 GJ
- Currently we have 33 participants in year four.
- Interest from other municipalities across NS



“We went down from three tanks of oil in two-and-a-half months to just half-a-tank in a month-and-a-half.”

“It’s had an immediate, positive impact on our finances. It’s been dramatic.”

Start Up Information



Municipal Process

By-Law

- Municipalities must approve a PACE by-law that allows the municipality to offer financing to property owners.

Onboarding

- Clean Foundation will collaborate with the municipality to create a program tailored to each municipalities needs.

Financing Payments

- Financing payments are collected by the municipality monthly.

Onboarding Package

- **One-time start-up fee of \$13,300.00**
- **Marketing package** (see next slide)
- **Three to four phone conferences about start-up**
- **Two travel meetings** (one for start-up, one for year end)
- **Program Design & Customization**
- **Evaluation** (Interviews and report writing)

The Department of Energy can provide funding of up to \$15,000.00 which can be used to cover the onboarding fee for municipalities

Marketing & Communications

Clean is well positioned to design the marketing strategy. We have over 19 years of energy program experience, including marketing and delivery, a dedicated communications team, and references who will attest to our high standards of service and client engagement.

Year One Marketing & Communications Package



- The Clean Energy Financing logo with the name of the local municipality
- Municipal info / page on the CleanEnergyFinancing.ca website
- 30 to 60 second video ad
- Municipality branded Clean Energy Financing promotional materials, specifically:
 - Posters (in vertical and horizontal formats) (electronic copy as well as 100 print colour copies)
 - Rack card handout (electronic copy as well as 500 print colour copies)
 - Power Point Presentation template
- A locally branded Clean Energy Financing pop-up display
- Clean Energy Financing messaging guide
- Clean Energy Financing suggested social media posts
- Suggested PSA text
- Newspaper ad template
- Production and placement of two print ads in local newspapers/publications
- Radio ad suggested script
- Preparation and distribution of an introductory press release to all local media in the region
- Leverage HomeWarming outreach opportunities
- Writing of a print story (with photos) based on a local participant's experience in the program.



Customization

- Payback Period
- Interest rate
- Default interest rate
- Debt to savings ratio
- Total available funding
- Max financing per home
- Arrears or credit check
- Length of contract with Clean



Video - Clean Energy Financing Overview

“Doesn’t cost any money out of pocket and the homeowners see savings from day one.”



https://www.youtube.com/watch?time_continue=1&v=JNWOJtKBAv4&feature=emb_logo

Contact Us

Want more information about the Clean Energy Financing program?

- Visit our website:
cleanenergyfinancing.ca

Want to chat with someone about the Clean Energy Financing program?

- Call us toll-free:
1-844-727-7818
- Email us:
cleanenergyfinancing@clean.ns.ca



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