

Sustainable Affordable Housing

NBNPHA CONFERENCE 2022

FCM'S GREEN MUNICIPAL FUND



GMF Core funding

- Energy
- Waste
- Water
- Transportation
- Land Use / Brownfields

Community Efficiency Financing

\$300M

LC3-FCM Community Climate Action

\$350M

Sustainable Affordable Housing

\$300M

- Supports innovative local sustainability projects
- \$1.1B invested in over 1720 projects

A program of

FCM

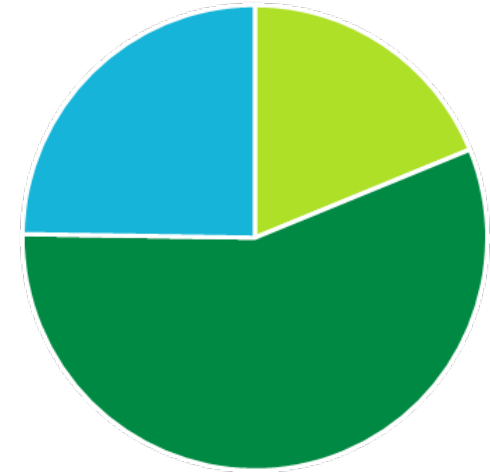
A NEED AND AN OPPORTUNITY

18% Canadian emissions from building energy use

40% GHG emissions reduction to meet Canada's 2030 climate goals

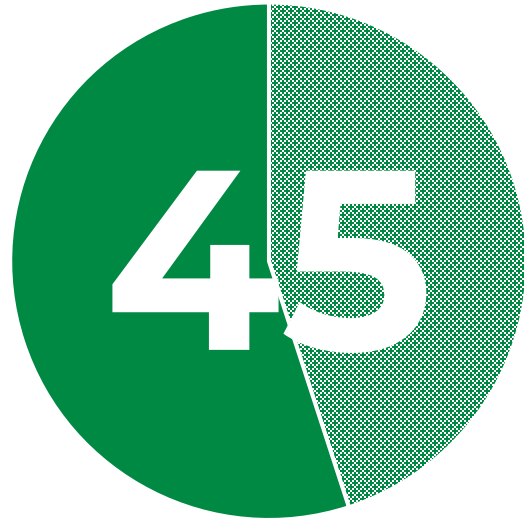
Age of affordable housing buildings

- Pre 1970
- 1970-1989
- 1990 or later

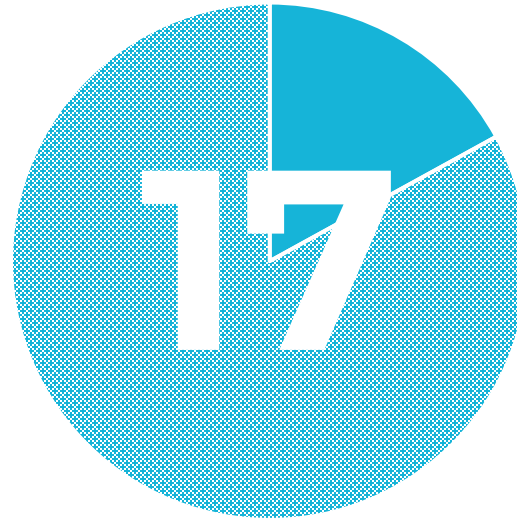


ENERGY POVERTY IN AH

% of households in non-market housing:



Paying utilities



In energy poverty



Paying utilities and
in energy poverty



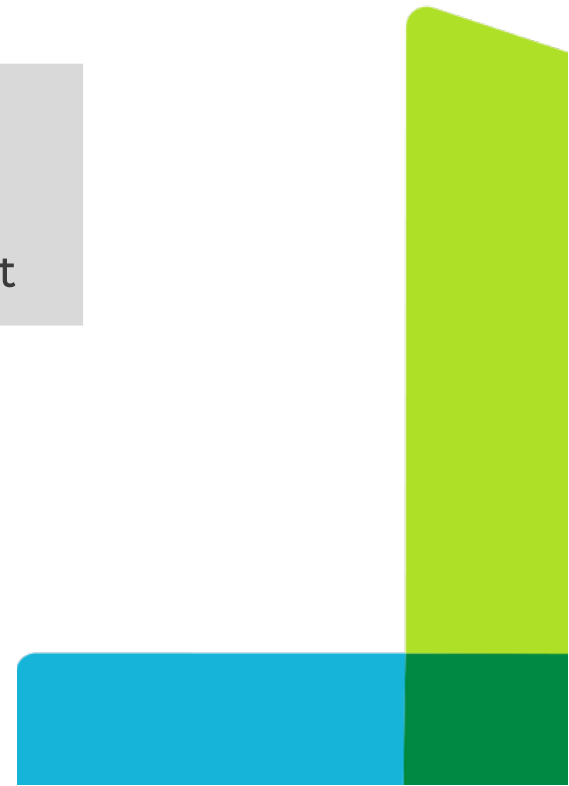
BENEFITS OF ENERGY EFFICIENCY

- Reduce operating and maintenance costs
- Reduce energy poverty
- Combine energy retrofits with planned upgrades
- Improve resident health and comfort
- Strengthen relationships with residents
- Improve climate resilience
- Reduce GHG emissions



RETROFIT ENERGY MEASURES

PROJECT SCOPE	Possible Measures
SIMPLE RETROFIT (<25% ENERGY REDUCTION)	<ul style="list-style-type: none">• Air sealing and attic insulation• LED lighting• Low flow faucets and showerheads• Smart thermostats
MODERATE RETROFIT (35% ENERGY REDUCTION)	<ul style="list-style-type: none">• Exhaust ventilation heat recovery• Duct and pipe insulation• High-efficiency appliances• Furnace and water heater replacement
DEEP RETROFIT (>50% ENERGY REDUCTION)	<ul style="list-style-type: none">• Wall and basement insulation• Door and window replacement• Air or ground source heat pumps• Solar PV



NEW-BUILD ENERGY DESIGN

DESIGN AREA	Energy Measures
ENVELOPE	<ul style="list-style-type: none">• High insulation in walls and rooves• Efficient windows and doors• Limit thermal bridges• Airtightness
PROCESS - HVAC (HEATING, VENTILATION, AIR CONDITIONING)	<ul style="list-style-type: none">• Air or ground source heat pumps• High-efficiency appliances• Heat recovery ventilation• Efficient domestic hot water
RENEWABLES AND LIGHTING	<ul style="list-style-type: none">• Window shading• Sensor-activated LED lighting• Passive heating and lighting• Solar PV or renewable energy



How FCM's Sustainable Affordable Housing funding can help



ELIGIBILITY



Applicants



Municipal Government
(e.g., town, city, region,
district);



Municipally owned corporation, i.e.
municipal housing provider



Non-profit, mission driven **affordable housing provider** (not-for-profit and cooperatives)

Energy



Retrofit:

Save at least **25%**
of current energy
consumption

New build:

NZE/NZER
80 kWh/m²

Affordability

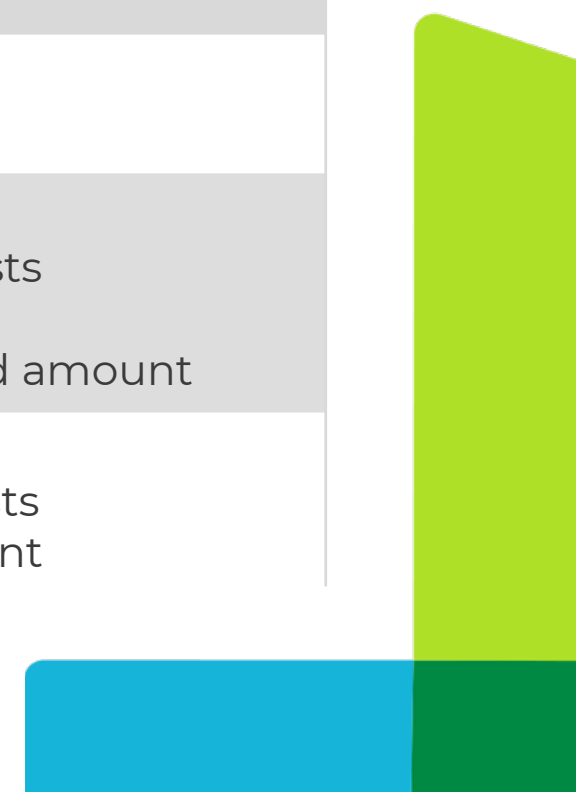


Rents for at least **30%** of the units are **less than 80%** of the local median market rent



FUNDING OPPORTUNITIES

PROJECT STAGE	Funding offer
PLANNING	<ul style="list-style-type: none">• Grant up to \$25,000• Up to 80% of eligible costs
STUDY	<ul style="list-style-type: none">• Grant up to \$175,000• Up to 50% of eligible costs
PILOT PROJECT	<ul style="list-style-type: none">• Grant up to \$500,000• Up to 80% of eligible costs
CAPITAL: RETROFIT (MINIMUM 25% ENERGY IMPROVEMENT)	<ul style="list-style-type: none">• Financing up to \$10 million• Up to 80% of eligible total project costs• Grant based on energy performance• Grants are 25% to 50% of GMF funded amount
CAPITAL: NEW BUILD (NZE/NZER)	<ul style="list-style-type: none">• Financing up to \$10 million• Up to 20% of eligible total project costs• Grants are 50% of GMF funded amount



PLANNING GRANT

Up to \$25,000
80% of eligible costs

- Concept design
- Preliminary site investigations
- Stakeholder & resident engagement
- Needs assessment



STUDY GRANT

Up to \$175,000
50% of eligible costs

- Analyze options in detail
- Model energy outcomes
- Investigate financial feasibility

Completed studies should intend to support a capital application. Please reference the SAH Application Guide (pgs. 6-8) for detailed requirements.



WHICH GRANT TO CHOOSE?

- In addition to typical use outlined on previous slides:
 - Funding request can determine appropriate grant
 - Scopes of work can intersect
 - Smaller studies or late stage work could be completed with a Planning Grant

Cost - \$15,000 to \$25,000 → **Planning grant**

Cost - \$25,001 to \$175,000 → **Study grant**



EXAMPLE: SAH PROJECT EVOLUTION

Planning grant supported:

- Assessing retrofit priorities
- Engaging tenants on future plans
- Early technical assessment of building envelope and electrical systems
- Geothermal estimate

Study grant supported:

- In-depth examination of tightening building envelope
- Investigating fuel-switching measures
- Cost analysis of conservation measures (short, medium, long term)
- Review benefits of replacing water fixtures
- Hiring technical experts to complete required investigations



STACKABLE FUNDING SUPPORT

	The Centre	FCM (SAH)	CMHC
Pre-project organization capacity and strategic planning	SECTOR TRANSFORMATION FUND		
Options identification, needs assessments and community engagement	STF/COMMUNITY-BASED TENANT INITIATIVE	PLANNING GRANT	
Detailed energy assessment, business plan and financial feasibility		STUDY GRANT	SEED FUND
Construction through to occupancy permit		CAPITAL FINANCING	CO-INVESTMENT



CAPITAL PROJECT

Lower Columbia Affordable Housing Society

Municipality: Rossland, BC

Grant: \$1.6M

Loan: \$1.6M

Units: 37



CAPACITY BUILDING

- Tools and resources:
 - Case studies
 - Fact sheets
 - Resource library
- Webinars, workshops and presentations
- Peer learning Community of Practice for retrofit planning/study grant recipients



REGIONAL ENERGY COACHES

- Coach affordable housing providers to plan efficient retrofits by:
 - Conducting walk through energy assessments
 - Identifying conservation opportunities and project options
 - Supporting business case development
- Share opportunities across funding landscape
- Support retrofit project planning



BCNPHA

BC Non-Profit Housing Association



Co-operative Housing
Federation of Canada



Community Housing
Transformation Centre
Centre de transformation
du logement communautaire



GETTING STARTED

Step 1

- Identify a staff member to be the project lead and a board member to be a project champion.

Step 2

- Contact a Regional Energy Coach to conduct a free virtual energy assessment

Step 3

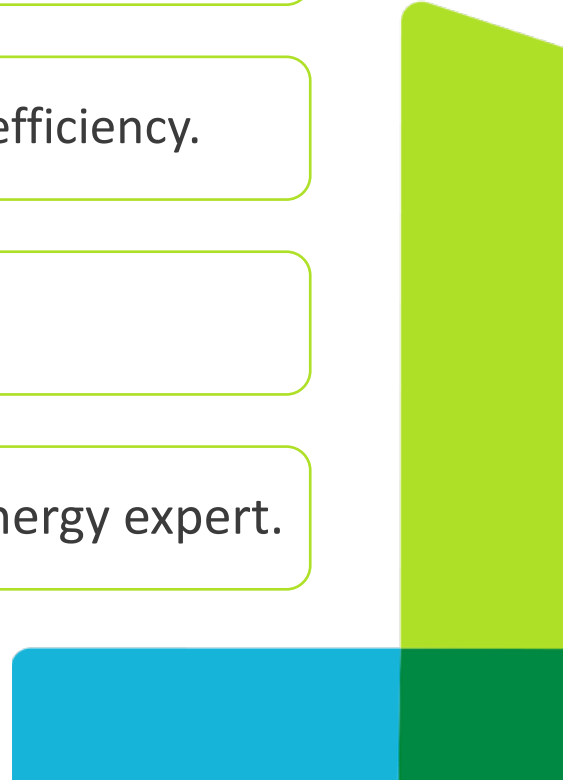
- Determine what you want to work on based on opportunities for energy efficiency.

Step 4

- Establish a baseline on current energy performance.

Step 5

- Set energy and environmental performance goals by speaking to an energy expert.



CONNECT WITH US

Program information:

fcm.ca/sustainableaffordablehousing

Subscribe to our newsletter for the latest updates:

fcm.ca/fcmconnect

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