

DATE OF MEETING OCTOBER 20, 2025

AUTHORED BY DAVID STEWART, ENVIRONMENTAL PLANNER, SUSTAINABILITY

SUBJECT HOME ENERGY RETROFIT FINANCING PROGRAM-LOCAL AREA SERVICE BYLAWS FOR ADDITIONAL PARTICIPATING PROPERTIES

OVERVIEW

Purpose of Report

The purpose of this Report is to bring forward Bylaws which will establish a Local Area Service as required to provide financing for properties that are participating in the City of Nanaimo's Home Energy Retrofit Financing Program.

Recommendation

2305 Panorama View Drive

1. That "Home Energy Retrofit Financing [2305 Panorama View Drive] Local Area Service Establishment Bylaw 2025 No. 7416" (a bylaw to provide financing for participation in the City of Nanaimo Home Energy Retrofit Financing Program) pass first reading;
2. That the bylaw pass second reading; and,
3. That the bylaw pass third reading.

843 Athena Place

1. That "Home Energy Retrofit Financing [843 Athena Place] Local Area Service Establishment Bylaw 2025 No. 7420" (a bylaw to provide financing for participation in the City of Nanaimo Home Energy Retrofit Financing Program) pass first reading;
2. That the bylaw pass second reading; and,
3. That the bylaw pass third reading.

2548 Cosgrove Crescent

1. That "Home Energy Retrofit Financing [2548 Cosgrove Crescent] Local Area Service Establishment Bylaw 2025 No. 7432" (a bylaw to provide financing for participation in the City of Nanaimo Home Energy Retrofit Financing Program) pass first reading;
2. That the bylaw pass second reading; and,
3. That the bylaw pass third reading.

6160 Dover Road

1. That "Home Energy Retrofit Financing [6160 Dover Road] Local Area Service Establishment Bylaw 2025 No. 7433" (a bylaw to provide financing for participation in the City of Nanaimo Home Energy Retrofit Financing Program) pass first reading;
2. That the bylaw pass second reading; and,
3. That the bylaw pass third reading.

BACKGROUND

At the meeting held 2025-JUL-17, Council passed the first three readings for twenty-three separate bylaws to establish a Local Area Service for participants in the Home Energy Retrofit Financing program. The program provides participants with up to \$15,000 in interest-free financing for home energy retrofits, including heat pumps, solar panels, batteries, and building envelope upgrades. The establishment of the Local Area Service, in combination with a Financing Agreement, is necessary to allow payments to contractors and recover the financing amount through a parcel tax bylaw. The financed upgrades will be paid back over 10 years through property taxes, with the returned funds reinvested into the program.

Due to delays in meeting the program requirements, four properties were not included in the report presented on 2025-JUL-17. The four additional properties have now met the program requirements and are prepared to move forward with establishing a Local Service Area Bylaw. |

DISCUSSION

In accordance with Sections 212(3) and (4) and (6) of the *Community Charter*, the Deputy Corporate Officer has certified that the petitions associated with establishing each local area service are sufficient and valid. In determining the sufficiency and validity of the listed petitions, the Deputy Corporate Officer has confirmed that the persons who petitioned for the local area service are the owners of the parcel that would be subject to the local service tax for the service and that each petition was signed by the property owners in support of the establishment of a local area service for the purposes of financing a home retrofit. The “Certificate of Sufficiency” is appended to this report as Attachment A.

OPTIONS

Option 1:

2305 Panorama View Drive

1. That “Home Energy Retrofit Financing [2305 Panorama View Drive] Local Area Service Establishment Bylaw 2025 No. 7416” (a bylaw to provide financing for participation in the City of Nanaimo Home Energy Retrofit Financing Program) pass first reading;
2. That the bylaw pass second reading; and,
3. That the bylaw pass third reading.

843 Athena Place

1. That “Home Energy Retrofit Financing [843 Athena Place] Local Area Service Establishment Bylaw 2025 No. 7420” (a bylaw to provide financing for participation in the City of Nanaimo Home Energy Retrofit Financing Program) pass first reading;
2. That the bylaw pass second reading; and,
3. That the bylaw pass third reading.

2548 Cosgrove Crescent

1. That “Home Energy Retrofit Financing [2548 Cosgrove Crescent] Local Area Service Establishment Bylaw 2025 No. 7432” (a bylaw to provide financing for participation in the City of Nanaimo Home Energy Retrofit Financing Program) pass first reading;
2. That the bylaw pass second reading; and,
3. That the bylaw pass third reading.

6160 Dover Road

1. That “Home Energy Retrofit Financing [6160 Dover Road] Local Area Service Establishment Bylaw 2025 No. 7433” (a bylaw to provide financing for participation in the City of Nanaimo Home Energy Retrofit Financing Program) pass first reading;
2. That the bylaw pass second reading; and,
3. That the bylaw pass third reading.

- The advantages of this option: This option will allow four additional properties to participate in the Home Energy Retrofit Financing program. The retrofits proposed will help the City meet its climate goals, while improving energy affordability and home comfort for the program participants
- The disadvantages of this option: The bylaws are a requirement for the Home Energy Retrofit Financing program. As the City has already committed to the program there are no disadvantages to adopting the bylaws.
- Financial Implications: There are no new financial implications at this time, as the project budget and all funding sources have been confirmed. Up to \$500,000 has been committed as loan capital. Up to \$345,000 of that amount was committed for the first twenty-three properties; however, Staff expect this amount to be lower once financing agreements are finalized. The additional four properties will commit an additional \$60,000 in capital funding, for a total of \$405,000.

2. That Council provide alternate direction.

SUMMARY POINTS

- In July 2025, Council approved Local Area Service bylaws for 23 Nanaimo households to participate in the Home Energy Retrofit Program.
- Four additional properties have petitioned to create a Local Service Area to participate in the financing program to pay for retrofits that will reduce residential greenhouse gas emissions, increase energy efficiency, and improve climate resiliency.

ATTACHMENTS:

ATTACHMENT A: Certificate of Sufficiency

Home Energy Retrofit Financing [2305 Panorama View Drive] Local Area Service Establishment Bylaw 2025 No. 7416

Home Energy Retrofit Financing [843 Athena Place] Local Area Service Establishment Bylaw 2025 No. 7420

Home Energy Retrofit Financing [2548 Cosgrove Crescent] Local Area Service Establishment
Bylaw 2025 No. 7432

Home Energy Retrofit Financing [6160 Dover Road] Local Area Service Establishment Bylaw
2025 No. 7433

Submitted by:

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