



2026-2030 General Operating
and Capital Draft Budget

Regional Energy Efficiency Program (REEP) Update

January 9, 2026

A dark green wavy graphic that spans the width of the page, starting from the left edge and curving upwards towards the right edge.



Save Energy. Save Money.



HomeSave
Central Kootenays

Who is HomeSave for

HomeSave helps RDCK homeowners plan and complete energy retrofits with personalized support, stackable rebates, and optional financing



URBAN AND RURAL
HOUSEHOLDS
THROUGHOUT THE RDCK



ALL HOME TYPES EXCEPT
MURBS, CONDOS AND
MODULARS W/O
FOUNDATIONS



ALL DEMOGRAPHICS,
INCOME AND EXPERIENCE
LEVELS ARE ELIGIBLE



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What is HomeSave?

HomeSave is an **energy retrofit support service** for RDCK residents. We guide homeowners through every step of the retrofit process—making upgrades easier, more affordable, and more successful.



CONNECTS RESIDENTS TO
TRUSTED INFORMATION
AND EXPERT ADVICE



MATCHES RESIDENTS WITH
ALL AVAILABLE REBATES
AND INCENTIVES



COMING SOON: ADDITIONAL
REBATES AND OPTIONAL
FINANCING

Why HomeSave?

Retrofitting a home can be complex and costly. Many homeowners aren't sure where to start, what upgrades make sense, or how to access the many rebates and incentives available. That's where HomeSave steps in.

HomeSave Retrofit Rebate

ENERGY USE REDUCTION	RETROFIT	REBATE VALUE
0% - 19%		\$0
20% - 49%	STANDARD	up to \$2,500
50% - 100%	DEEP ENERGY	up to \$5,000

Performance
based
rebates

Based on
percentage
reduction in
energy use

Measured
with pre- and
post-retrofit
EnerGuide
evaluations

Minimum
energy
reduction of
20%



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HomeSave Retrofit Financing

Loan Availability

Advance loan

Min/Max

\$5,000 Min loan amount

\$40,000 Max loan amount

Interest Rate

Prime + 2%

Term

5-year term

10-year amortization



Financing not required to access support or rebate



Access financing for a broad range of retrofits



Nelson Hydro on-bill financing is still available for CoN



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How does the program work?



1. Start with resident

Register with HomeSave and tell us about home and goals



2. Build a plan

Our team helps residents craft a personalized plan to reach their goals



3. Matchmaking rebates & financing

We help align resident plans with all available third party incentives



4. Stack the HomeSave Bonus

Once the plan is set we add the HomeSave incentive as a bonus



5. Retrofit

Complete upgrades with confidence having maximized opportunities and savings



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FCM grant funding and targets



National Recognition: HomeSave is funded through FCM's Green Municipal Fund, a program supported by the Government of Canada to advance local climate action.



Grant Funding: Up to \$2.52M for program operations, rebates, and outreach over 4 years.



Loan Loss Reserve: Up to \$990K to protect lenders (NDCU) against defaults, enabling more flexible and accessible retrofit loans.

Retrofit Projects:
Support approximately
**150 home energy
retrofit projects.**

Solar Projects:
Support approximately
**60 solar photovoltaic
installations.**

Energy Savings:
Reduce home energy
use by **4,813 GJ per
year.**

GHG Reductions:
Reduce greenhouse
gas emissions by **136
tCO₂e per year.**



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Supporting agreements

Nelson & District
CREDIT UNION  *Logically. Locally.*



CLEAResult® Canada 
We change the way people use energy.™



NDCU Financing
Partnership

Retrofit loans at
below-market
rates

FortisBC
Complementary
Funding Proposal

Subsidize cost
of pre-retrofit
EnerGuide
evaluations

NRCan Data
Agreement

Access to
programs'
EnerGuide
evaluation data

CLEAResult Service
Organization Contract

Clearesult
administers
EnerGuide
evaluations for
HomeSave

Next steps

