

Pocket Community Association Pocket Change Project

November 24, 2021

Members of the Infrastructure and Environment Committee Toronto City Council

Dear Committee Members,

## Subject: IE26.16 - Transform TO Critical Steps for Net Zero by 2040

The Pocket Community Association through its Pocket Change Committee is focussing on a community-based approach to accelerating deep retrofits in single family homes. We believe that the strong relationships that communities of many types throughout Toronto have with their members positions them to motivate homeowners and assist them as they retrofit their homes. This is difficult and costly for the City to perform. It also complements the actions included under the Existing Buildings Strategy such as low interest financing, BetterHomesTO informational materials, bulk purchases, introduction of emissions performance measurements etc.

We applaud the ambition of the new Transform TO targets -- a 45 percent reduction in GHG emissions by 2025 and Net Zero by 2040 -- and call on Council to consistently support the implementation of the measures to achieve it, in particular by approving adequate budgets.

The Critical Steps embrace of partnerships with, and potential support of, community organisations such as Pocket Change which can mobilise Toronto's citizens will contribute substantially to the City's goals.

We must highlight an outstanding obstacle to home retrofits at the scale that will be required -funding. Many homeowners will be unable or unwilling to pay for the needed retrofits. The low interest financing through programs such as HELP still require the homeowner to pay for the improvements. Home retrofits to achieve the envisaged GHG reductions do not result in cost savings sufficient to cover the financing payments. This will limit the number of homeowners that will undertake retrofits. Furthermore, there is no mechanism now to pay for advice to guide homeowners to completion of a successful retrofit. We encounter many competent homeowners who complete their energy audit and are then paralysed by the technical and organisation complexity of planning and proceeding with the needed retrofit. Affordable retrofit coordination services will be essential to action by motivated people.

Congratulations on this ambitious and well-considered plan. We look forward to the City's active commitment to implementing it.

Yours truly,

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David Langille, Chair, Pocket Change Committee