West Hants
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WEST HANTS REGIONAL MUNICIPALITY
Climate Action Committee Agenda
May 6, 2026 – 11:00am
Council Chambers / Zoom and YouTube Live

1.0 Call to Order and Identification of Designates

2.0 Approval of Agenda and Additions

3.0 Approval of Minutes (February 11, 2026)

4.0 New Business

4.1 Recommendation: PACE Program Funding (John Ogilvie) - Pg. 2

4.2 Recommendation: All Hazards Risk Assessment and Adaptation Plan (John Ogilvie) - Pg. 34

5.0 Business Arising from the Minutes

6.0 Roundtable Discussion

7.0 Public Comments

8.0 Next Meeting Date (September 9, 2026)

9.0 Adjournment

WEST HANTS REGIONAL MUNICIPALITY REPORT

Information ☐	Recommendation ☒	Decision Request ☐	Councillor Activity ☐

To: Deputy Mayor Francis and Members of the Climate Action Committee

Submitted by: John Ogilvie, Climate Action Coordinator

Date: 2026-05-06

Subject: Property Assessed Clean Energy Program Funding

LEGISLATIVE AUTHORITY

NS *Municipal Government Act*, Section 81A

RECOMMENDATION

…that the Climate Action Committee recommends that Council allocates up to $XXX,XXX to the Switch West Hants program for energy efficiency financing, to be funded by [insert preferred option].

BACKGROUND

Property ☒	Public Opinion ☐	Environment ☒	Social ☒	Economic ☒	Councillor Activity ☐

West Hants Regional Municipality (WHRM) has a goal of reducing both corporate and community annual emissions by 45% by 2030. To help achieve this goal, Property Assessed Clean Energy (PACE) programming is Action 5.6 of the WHRM GHG Emissions Local Action Plan.

At the February 11, 2026, Climate Action Committee (CAC) meeting, the Committee unanimously passed the following motion:

Moved by CAO Mark Phillips and seconded by Deputy Mayor Debbie Francis that the Climate Action Committee recommends the continuance of the Property Assessed Clean Energy program, Switch West Hants, with a funding allocation up to $600,000 for the 2026-27 fiscal year, to be funded by external funding.

Following that recommendation, staff presented the recommendation report “PACE Program Funding” to Council at the February 24, 2026, meeting. At that meeting, Council defeated the following motion:

…that Council approves the continuance of the Property Assessed Clean Energy program, Switch West Hants, with increased funding of up to $600,000, to be funded by external funding.

DISCUSSION

Following Council’s discussion and defeat of the recommendation, no further direction was provided to staff regarding the future status of the program. Staff directed SwitchPACE to pause the intake of new applications, as the previous $300,000 allocation for the program has run out. Unless further funding is allocated, Switch West Hants will remain closed to new applicants.

This program represents a significant component of the Municipality’s efforts to reduce emissions in the community and improve energy affordability. Based on that significance and lack of specific direction to close the program, staff feel it is prudent to revisit the topic with the CAC and Council with a smaller funding request and more options to source the funding. Revisiting the topic now may also allow the program to preserve momentum with interested homeowners. Other programs that have stopped accepting applications for a significant period encounter difficulty rebuilding momentum later.

Program Benefits

This program has many benefits for homeowners and the Municipality, which are noted below for the Committee’s consideration:

- Financing for homeowners who may own a home but may not be able to secure traditional financing based on their personal credit
- Homeowner technical support (i.e., quotes, contractors, rebates, etc.) at no charge to homeowners who use services but do not opt into financing
- Residential energy and greenhouse gas emission reductions – progress toward the Council mandated goal
- Homeowner cost savings/improved energy affordability
- User pay administrative model
- Stability – the program is intended to remain operating over the long term, allowing homeowners to plan out upgrades over time
- Flexibility – there are many options of upgrades for homeowners
- WHRM is able to leverage large amounts of private funding to support this program

From a Municipality-wide perspective, the program directly supports residential energy efficiency improvements and greenhouse gas emission reductions – one of the most challenging sectors to address in climate action plans. The residential sector represents 32% of the community emissions in the baseline WHRM GHG inventory of 2016, making reductions in this sector essential to achieving the municipal goal. By aggregating individual household actions into a coordinated program, the Municipality can track measurable progress toward our emissions-reduction targets.

As shown in Attachment A, according to Efficiency Canada, more than one third (1/3) of households in West Hants are living in energy poverty. Energy poverty is defined as spending more than 6% of after-tax income on home energy needs, such as electricity, heating, and hot water. Investments in energy efficiency such as improved insulation, windows, doors, and lighting can reduce household energy costs while cutting GHG emissions. Additionally, investments in fuel switching, such as from oil-based heating to heat pumps and renewable energy such as solar, can make households more resilient to price shocks that occur with fossil fuels. Considering the current lack of federal and provincial programs for homeowners, the Switch West Hants program is critical to enabling these investments for homeowners and making a notable contribution to reducing energy poverty in our community.

Risks

There are many short, medium, and long-term risks associated with not approving the continuance of this program with more funding, such as:

- Program closing and a loss of programming for homeowner upgrades in West Hants
    - This is exacerbated by the current lack of federal and provincial programs
- Once the program closes, it can be difficult to rebuild momentum in the future should Council decide to allocate more funds
- No more technical assistance for residents who wish to complete home upgrades
    - This assistance is free for the many residents who make inquiries and ask questions but do not wish to take part in the financing offered
- Increased difficulty to meet the Council-mandated greenhouse gas emissions reduction target (45% reduction by 2030)
- Risk of becoming ineligible for funding from the Federation of Canadian Municipalities
    - Funding for the adaptation/resilience expansion of the program requires an operating PACE program, or plan to re-launch
    - Funding to re-capitalize the mitigation/energy efficiency side of the program will require an operating program

Achieving emission reductions in the residential sector is relatively simple from a technical perspective, all the technology needed to achieve net-zero emissions currently exists. The challenge in this sector is one of sustained support for homeowners, both financial and in technical advice. Many home improvement programs from the federal and provincial governments sunset quickly and often incorporate barriers for low-income households and individuals with limited technical knowledge of energy efficiency. A sustained break in program operations risks slowing or reversing progress in this sector where long planning horizons and sustained homeowner engagement are essential.

Strategies available to municipalities to reduce emissions in the community sector are largely based on an incentive approach, as opposed to a regulatory one. New building code regulations will push new developments to achieve lower energy use and emissions, but existing construction will continue to need support. Achieving emissions reductions in the residential, transportation, commercial, and industrial sectors will all likely rely on incentives offered, which would require additional funding and efforts. The Switch West Hants program has achieved real momentum with homeowners, and the legwork to start this program is already completed. Shifting strategies or stopping the program may put the Municipality at risk of not meeting its emissions reduction goal for 2030.

The Federation of Canadian Municipalities (FCM) has funding available through the Residential Resilience Financing program to offer PACE-style financing for climate change adaptation upgrades. Per Council direction at the November 25, 2025, meeting, staff applied to FCM for funding to complete a feasibility and design study to expand the Switch West Hants program into climate change adaptation and residential resilience. This project is being developed by SwitchPACE CIC, who will assist the Municipality in applying for capital funding once it becomes available. FCM staff have indicated that capital funding to re-capitalize the energy efficiency/emissions mitigation side of the PACE program will open for applications at the same time. In both instances, this funding (partly a grant, partly a low-interest loan) would provide the Municipality with capital to offer loans to homeowners. A key requirement of both programs will be that applicant municipalities must have PACE programs operating. Funding the existing energy efficiency program now will ensure WHRM remains eligible to apply to both funding streams.

Funding Options

Staff have determined two (2) options to provide further funding (recommended $400,000) for the existing program:

- **A)** External funding (debt), via a loan from the Royal Bank of Canada (RBC).
- **B)** Regional operating budget, which would be available for discussion for the next fiscal year (2027-28).

Option A can be taken on in two (2) ways, with a long-term fixed rate loan or a line of credit arrangement. If Option A is recommended by the CAC, these sub-options would be further discussed with Council to determine which solution may be preferred. Option B would make municipal funding for the SwitchWH program a line item in the WHRM budget, like other programs offered by the Municipality.

Staff do not recommend funding this program from reserves at this time, as reserve balances may not be adequate to support this program on an ongoing basis. The Committee and Council may discuss options such as using reserves to pay the interest on a loan (in part or in full) to provide the municipal portion of funding at 0% or some other rate. This option would still result in an interest rate charged to homeowners due to the blending with private funding, but it would be much lower than if the Municipality charges the full rate.

NEXT STEPS

Should the Committee make the recommendation to Council, staff will prepare a recommendation report for the May 12, 2026, Committee of the Whole meeting for further discussion with Council.

FINANCIAL IMPLICATIONS

Option A

If the Committee makes the recommendation of Option A and Council approves it, it will have implications for WHRM finances. As the recommended $400,000 from short-term borrowing would be operational, it wouldn't qualify for borrowing through Municipal Finance Division. Following direction from the CAC and Council, staff can negotiate with RBC to determine interest rates.

Moving to operational borrowing will come with interest that could range anywhere between 5-7%. To offset the cost of interest rates to the Municipality, staff also recommend that an interest rate cost be passed on to the program participants. Operational borrowing would also be added to the overall debt service ratio for the Municipality, and may impact future borrowing decisions and ability, dependent on terms of the operational borrowing.

Option B

If the Committee recommends Option B and Council approves it, there will be implications for the Municipality's future tax rates. This approach would also not address the current funding shortfall. The full amount would be roughly two cents on the general rate.

Despite this, Council may still choose to proceed with Option B by bridging the 2026–27 year using reserve funding. To minimize significant fluctuations in the operating budget and support Council in meeting its fiscal responsibilities, Council may wish to establish a lower annual allocation and limit the application period each year, like existing grant and rebate processes.

Under either option, Council would need to decide whether to pass along interest and administrative fees to applicants. Depending on the option selected, these fees could help offset borrowing costs or generate revenue to support the program, thereby reducing its impact on the tax base.

ALTERNATIVES

The Committee may:

- make the recommendation to Council with specific amendments, which may influence the financial impacts of the recommendation;
- request more information on a specific topic; or

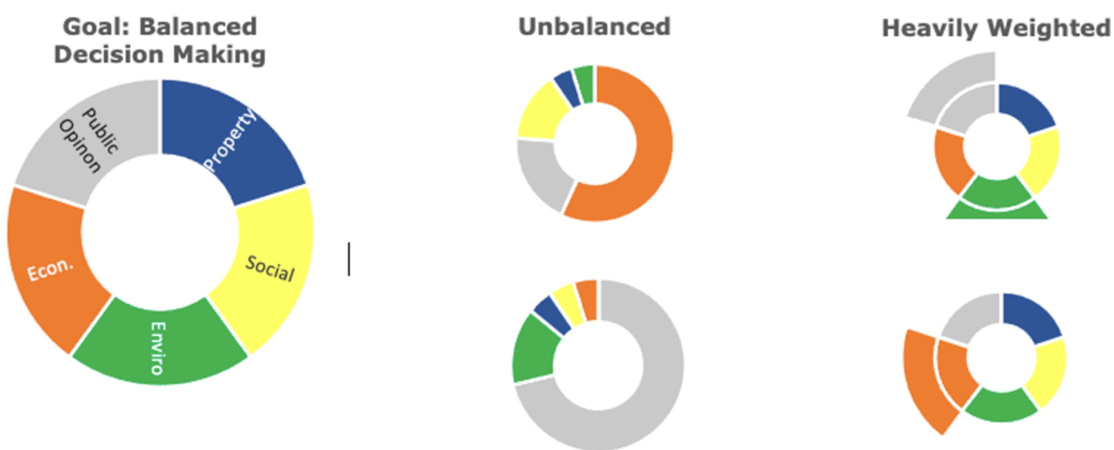
- defeat the recommendation, causing the Switch West Hants program to remain closed to homeowner applications.

ATTACHMENTS

Attachment A	Efficiency Canada: Households in Energy Poverty in West Hants
Attachment B	2026-02-24 Staff Report to Council “PACE Program Funding”
Attachment C	2025-11-25 Staff Report to Council “Property Assessed Clean Energy Program Expansion: Adaptation Financing”

REVIEW

The Committee has been provided with a reference taken from the *Meeting and Committee Procedural Policy*, Appendix C “Decision Making by Council and Committee of the Whole”, as a reminder of the principles highlighted for good decision making.



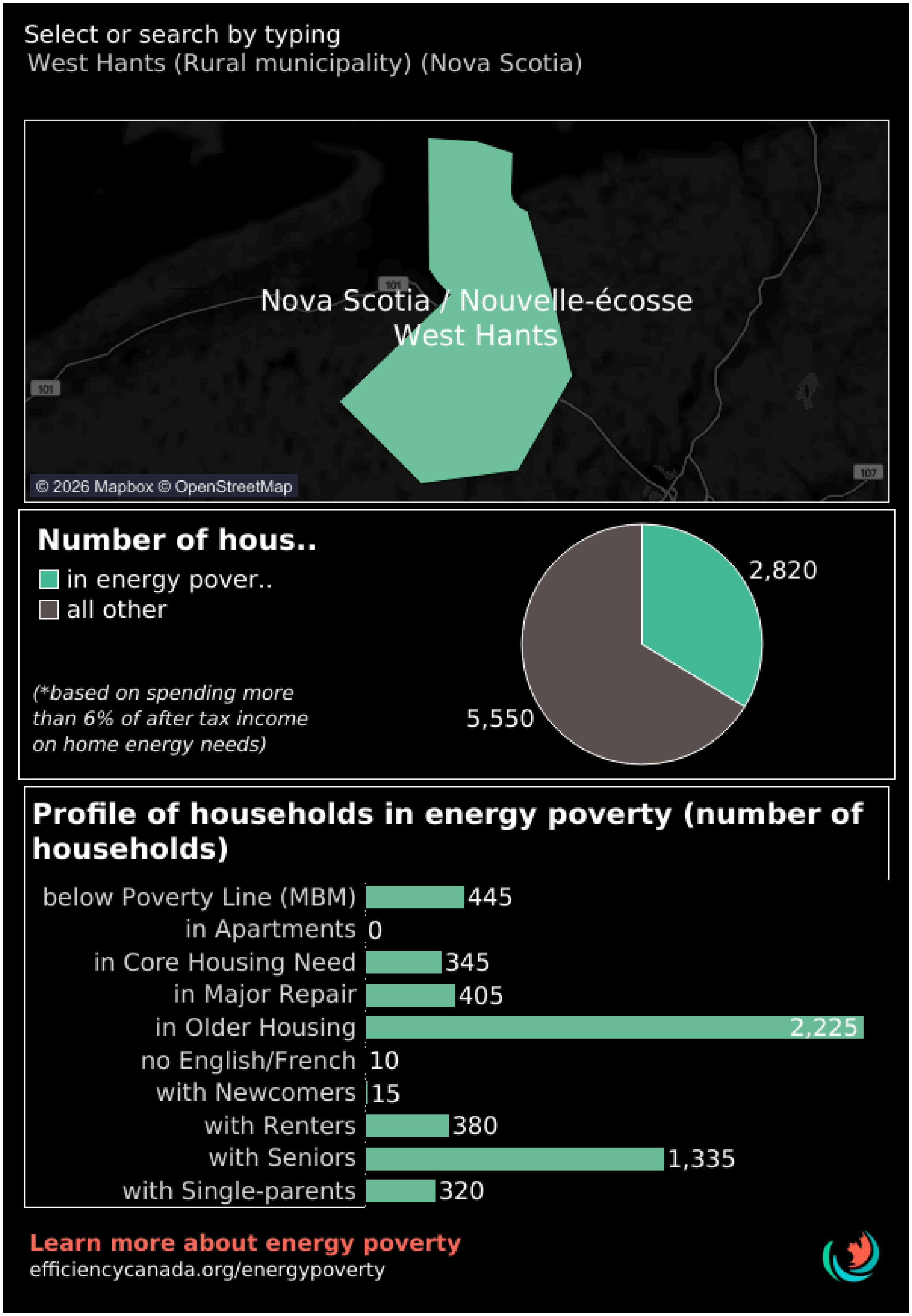
Report Prepared by: ___________________________________
John Ogilvie, Climate Action Coordinator

Report Reviewed by: ___________________________________
Kari Fougere, Acting Director of Planning and Development

Report Reviewed by: ___________________________________
Carlee Rochon, Director of Financial Services

ATTACHMENT A

Efficiency Canada: Energy Poverty in West Hants



ATTACHMENT B

WEST HANTS REGIONAL MUNICIPALITY REPORT

Information ☐	Recommendation ☒	Decision Request ☐	Councillor Activity ☐

To: Mayor Zebian and Members of West Hants Regional Municipality Council

Submitted by: John Barrett Ogilvie
John Ogilvie, EIT, Climate Action Coordinator

Date: 2026-02-24

Subject: PACE Program Funding

LEGISLATIVE AUTHORITY

Nova Scotia *Municipal Government Act*, Section 81A

RECOMMENDATIONS

…that Council approves the continuance of the Property Assessed Clean Energy program, Switch West Hants, with increased funding of up to $600,000, to be funded by external funding.

BACKGROUND

Property ☒	Public Opinion ☐	Environment ☒	Social ☐	Economic ☒	Councillor Activity ☐

West Hants Regional Municipality (WHRM) has a goal of reducing both corporate and community annual emissions by 45% by 2030. To help achieve this goal, Property Assessed Clean Energy (PACE) programming is Action 5.6 of the WHRM GHG Emissions Local Action Plan.

At the February 11, 2026, Climate Action Committee (CAC) meeting, the Committee unanimously passed the following motion:

Moved by CAO Mark Phillips and seconded by Deputy Mayor Debbie Francis that the Climate Action Committee recommends the continuance of the Property Assessed Clean Energy program, Switch West Hants, with a funding allocation up to $600,000 for the 2026-27 fiscal year, to be funded by external funding.

Staff recommended taking action at the February CAC and Council meetings to ensure Council can consider this recommendation in tandem with 2026-27 budget deliberations.

DISCUSSION

The Switch West Hants program has matured from a wish list action item in the WHRM GHG Emissions Local Action Plan to an established program seeing exponential growth in participation from homeowners. As the program continues to grow, it requires further injections of capital to offer loans to homeowners. Continued funding for this program will support homeowner upgrades, reduce energy poverty, reduce GHG emissions, and improve homeowner comfort. As the program is currently designed to be user-pay, municipal funding provided is returned over time and administrative costs are borne by program participants. A fulsome discussion of program benefits and details are provided in Attachment A.

Taking on municipal debt to fund this program may increase the interest rates charged to participating homeowners, should Council accept the staff recommendation to pass on interest rate costs to participants. Should Council wish to provide support to new participating homeowners, there are options for Council to consider such as:

- Using municipal funds to pay the interest rate on municipal debt, enabling the municipal program funds to be offered at 0% (Note: participants would still see an interest rate due to the blending of municipal funds with private funds, but approximately half of the rate if WHRM passed on all costs to participants);
- Using municipal funds to pay the 5% administrative fee included in all participants' loans;
- Any combination of the above options; or
- Any of the above options but specifically targeted for low-income homeowners.

Should Council choose not to approve the continuance of the Switch West Hants program, Council and the CAC will need to consider other strategies to mitigate community-level GHG emissions to meet the Council-approved goal for 2030, or consider amending the GHG emissions reduction target.

NEXT STEPS

If Council approves the above recommendation, next steps will be as follows:

1) Staff discussions with banking institutions to determine details of municipal debt for this program.
2) Report for Council's consideration and to enter the selected borrowing arrangement.
3) Continued operation of the Switch West Hants program.

FINANCIAL IMPLICATIONS

If Council approves the recommendation, it may have significant implications for WHRM finances. As the recommended $600,000 from short-term borrowing would be operational, it wouldn't qualify for borrowing through Municipal Finance Division. Staff would need to get specific details from financial institutions for the required borrowing. Timing of finalizing this is unknown, so there is a risk the program may run into a funding gap in the short-term.

Moving to operational borrowing will come with interest that could range anywhere between 5-7%. To offset the cost of interest rates to the Municipality, staff also recommend that an interest rate cost be passed on to the program participants. This aligns with the recommendation being presented.

Operational borrowing would also be added to the overall debt service ratio for the Municipality, and may impact future borrowing decisions and ability, dependent on terms of the operational borrowing. Based on the 2025-26 budget presentation the forecasted debt service ratio is below for reference.

	Without Cunnabel	With Cunnabel
2025-26	9.9%	10.1%
2026-27	12.4%	14.8%
2027-28	14.9%	20.7%
2028-29	15.5%	21.8%
2029-30	16.7%	23.2%

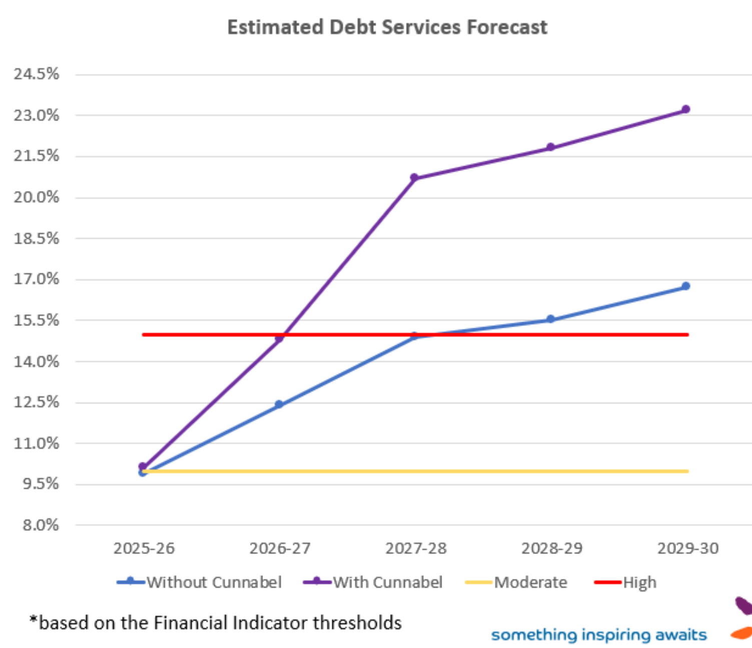


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Figure 1: 2025-26 Budget – Estimated Debt Servicing Forecast

ALTERNATIVES

Council may:

- approve the above recommendation with specific direction to staff regarding support for program participants;
- allocate a different funding amount or from different sources than recommended by the CAC and staff;

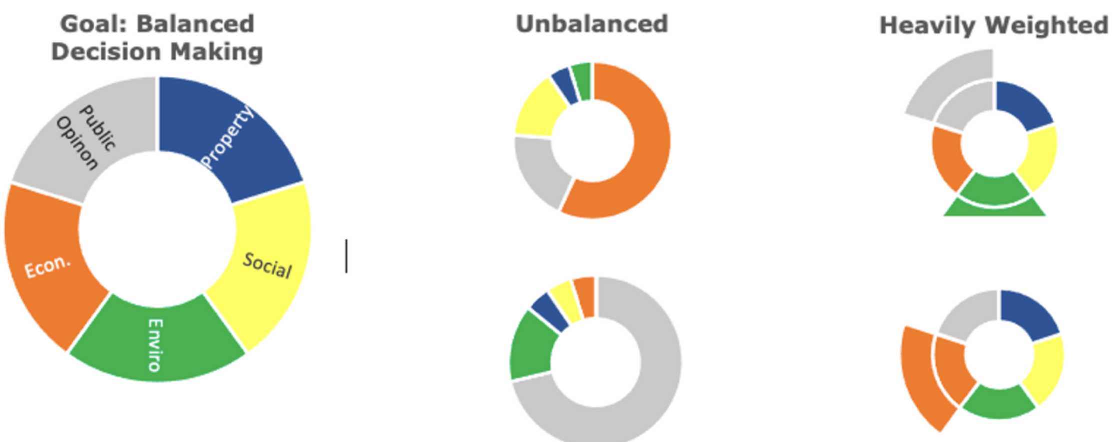
- direct staff to continue investigating different sources of funding;
- direct staff to use remaining funds for the program and close the program to applications; or
- request further information on a specific topic.

ATTACHMENTS

Attachment A 2026-02-11 CAC Report “PACE Program Funding”

REVIEW

The Committee has been provided with a reference taken from the *Meeting and Committee Procedural Policy*, Appendix C “Decision Making by Council and Committee of the Whole”, as a reminder of the principles highlighted for good decision making.



Report Prepared by: ________________________________
John Ogilvie, EIT, Climate Action Coordinator

Report Reviewed by: ________________________________
Kari Fougere, Acting Director of Planning and Development

Report Reviewed by: ________________________________
Carlee Rochon, Director of Financial Services

Report Approved by: ________________________________
Mark Phillips, Chief Administrative Officer

ATTACHMENT A

WEST HANTS REGIONAL MUNICIPALITY REPORT

Information ☐	Recommendation ☒	Decision Request ☐	Councillor Activity ☐

To: Chair Francis and Members of the Climate Action Committee (CAC)

Submitted by: John Barrett Ogilvie
John Ogilvie, EIT, Climate Action Coordinator

Date: 2026-02-11

Subject: PACE Program Funding

LEGISLATIVE AUTHORITY

Nova Scotia *Municipal Government Act*, Section 81A

RECOMMENDATION

…that the Climate Action Committee recommends the continuance of the Property Assessed Clean Energy program, Switch West Hants, with increased funding of [funding amount], to be funded through external funding until exhausted, then utilize short-term funding.

BACKGROUND

Property ☒	Public Opinion ☐	Environment ☒	Social ☐	Economic ☒	Councillor Activity ☐

West Hants Regional Municipality (WHRM) has a goal of reducing both corporate and community annual emissions by 45% by 2030. To help achieve this goal, Property Assessed Clean Energy (PACE) programming is Action 5.6 of the WHRM GHG emissions Local Action Plan.

In December 2022, Council allocated $300,000 from municipal operating reserves as an injection of funding for the Property Assessed Clean Energy (PACE) program, Switch West Hants. This funding enabled the Municipality to secure additional funding for the program from VanCity Community Investment Bank, meaning loans provided to homeowners are split between municipal and private capital. The municipal funds also ensure a reasonable interest rate offered to homeowners, which would be significantly higher without municipal reserve funds. As of January 31, 2026, the Switch West Hants program has 40 participating homeowners who have signed agreements for 60 separate projects, committing the program to

$955,585 of financing. Of that, WHRM has contributed $291,265 of the initial $300,000 allocation.

DISCUSSION

Continued operation of the Switch West Hants program requires additional municipal funding. Because the premise of the program is to provide loans as a lien on the homeowners' property, the Municipality provides the security of the loan by having the authority to go through the tax sale process to recuperate delinquent funds if needed. In the two (2) years of program operations, there have been no delinquent loan payments. Depending on the source(s), municipal funding often comes with a lower interest rate than private funding, such as operating reserves, on which Council may opt to charge an interest rate as low as 0%. This was the avenue selected when Council allocated $300,000 for the program in December 2022. Once the original $300,000 of municipal funding has been committed, without additional funding, the program will have to stop accepting homeowner applications until loans paid back replenish the funding.

In 2025, many changes significantly impacted the outlook for homeowners making energy efficiency-related upgrades to their homes. The federal Canada Greener Homes (CGH) program that provided grants and 0% interest loans to homeowners ran out of funding and has not been renewed. That program had numerous issues for homeowners including a credit check, a requirement that homeowners pay their contractors before receiving funds, and a 6-12 month wait for funding. The Switch West Hants program was designed to mesh with any available funds including CGH, by allowing homeowners to have Switch West Hants pay their contractor upfront, the homeowner pays their Switch loan until receiving CGH funding, then pays off their Switch loan in favour of 0% financing from the Federal Government. The Oil to Heat Pump Affordability (OHPA) program, which offered up to $30,000 as a grant to low-income homeowners, is also quickly committing all program funds. The Federal Government anticipates that without further federal funding, that program will be fully committed before Spring 2026. Efficiency Nova Scotia also changed many of their rebates as their funding environment changed; in some cases, rebates have been decreased or eliminated. The disappearance and evolution of these programs means fewer options for homeowners, and slower cashflow returns for the Switch West Hants program based on participants receiving cash to place on their loan balance. It also creates increased demand on the program, as the remaining options (such as personal loans or lines of credit) available to homeowners are not as attractive.

As the options available to homeowners have changed, the Switch West Hants program has seen a large increase in uptake. The number of participants has increased by 33% since September 30, 2025. This increase is also due to an operational change where the Municipality and VanCity each provide 50% of the funding toward a homeowner's loan, which enabled an interest rate decrease to Prime minus 0.25%, so homeowners rates are currently around 4.5%. The interest rate signed in an agreement with a homeowner is then fixed for the 10- or 15-year loan term, providing stability and predictability. While increased program activity consumes funding more quickly, it also demonstrates the attractiveness of this program and its importance to the Municipality's strategy to reduce emissions within the community, while improving affordability.

Benefits of the Switch West Hants program to homeowners and the Municipality are numerous, such as:

- homeowners don't go through a credit check, as the loan amount is based on property value and approval is based on good standing with municipal taxes and utilities;
- the program pays contractors upon completion, with no down payments from participants;
- a user pay model, so taxpayers do not fund program administration;
- the program can be fast-acting in emergencies, such as when an applicant's furnace dies;
- homeowners can get advice from energy concierges who can provide contractor contacts, review quotes, help with qualifying grants/rebates, and are available via phone or email (staff can also assist people needing in-person assistance at the Municipal Office); and
- significant energy savings and reduction of greenhouse gas (GHG) emissions, which make up a critical part of meeting the Council-mandated goal of a 45% reduction by 2030.

Staff are investigating multiple avenues of funding for the Committee and Council's consideration, including municipal reserves, securing a line of credit/debt, and grants. Regardless of the funding source(s) selected, the Switch West Hants program is intended to be revenue neutral for the Municipality. Participants pay their loans back and the administration fee to SwitchPACE, ensuring this program does not cost the Municipality or residents who do not participate. Key notes regarding the recommended funding source are below.

Debt:

- Recommended amount: $600,000
- Estimated debt servicing costs of $132,889-$142,572
- Interest rate up to an average of 7% and will vary
- Impacts the Municipality's debt servicing ratio
- WHRM would need to decide on the value of interest rate charges to applicants for consistency, which may be exceedingly difficult if using a floating interest rate
- Interest would not be charged until money was used to provide loans to homeowners

Unfortunately, the Federation of Canadian Municipalities (FCM) no longer has available funding for efficiency and GHG emissions reduction PACE programs, such as the existing Switch West Hants program. FCM funding to expand the Switch West Hants program to finance climate change resiliency upgrades is not available for energy efficiency and GHG emissions reduction programming.

As stated in the motion above, staff are recommending that the Committee make a recommendation to Council on continuing the Switch West Hants program and funding it. The options for funding as currently outlined are:

- **A.** Wait for other funding options to become available; or
- **B.** Allocate $600,000 (or the amount the CAC and Council deems appropriate) for the Switch West Hants program by taking on municipal debt.

NEXT STEPS

If the CAC makes the above recommendation with a decided funding source, next steps will be as follows:

- **1)** Recommendation to February Council meeting for approval
- **2)** Council decision

FINANCIAL IMPLICATIONS

If the CAC makes the recommendation to Council and it is approved, this may have significant implications for WHRM finances. Each option outlined above has pros and cons:

Option B: $600,000 from short-term borrowing

As this would be operational it wouldn't qualify for borrowing through Municipal Finance Division. Staff would need to get pricing from a financial institution. Which could lead to varying terms and interest rates. Which ever funding option is selected will depend on Council's risk tolerance.

On the high side it would be an annual payment of $142,572. Total cost including interest of $712,843. If the Committee makes the recommendation to Council, it would also be recommended that an interest rate cost be passed on to the applicant to mitigate the interest expense.

ALTERNATIVES

The Committee may:

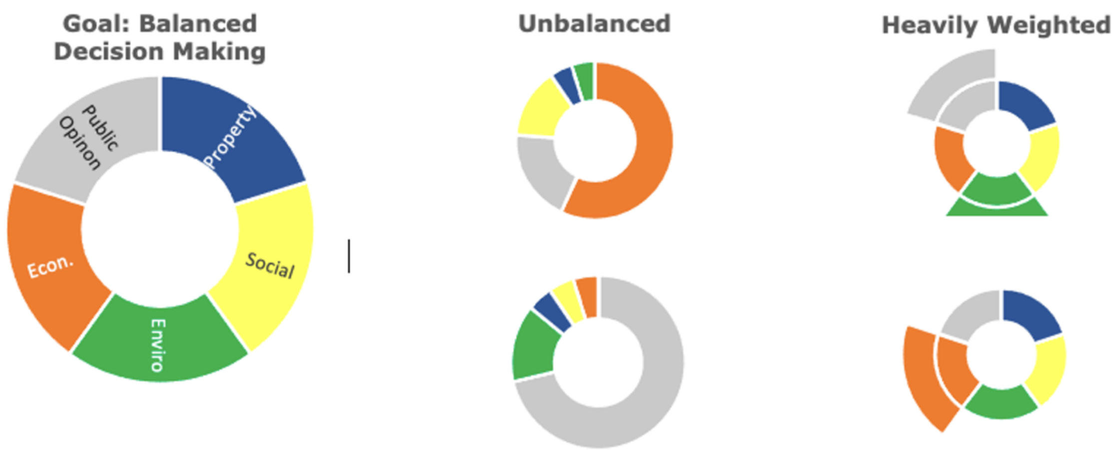
- recommend that Council allocate a different amount than recommended by staff;
- recommend that Council allocate program funding from different source(s) than those outlined by staff;
- not support the recommendation and direct staff to continue investigating different sources of funding; or
- request further information on a specific topic.

ATTACHMENTS

Attachment A 2025-11-12 CAC Report "Two (2) Years of Switch West Hants"

REVIEW

The Committee has been provided with a reference taken from the *Meeting and Committee Procedural Policy*, Appendix C "Decision Making by Council and Committee of the Whole", as a reminder of the principles highlighted for good decision making.



Report Prepared by: ___________________________________

John Ogilvie, EIT, Climate Action Coordinator

Report Reviewed by: ___________________________________

Kari Fougere, Acting Director of Planning and Development

Report Reviewed by: ___________________________________

Carlee Rochon, Director of Financial Services

ATTACHMENT A

WEST HANTS REGIONAL MUNICIPALITY REPORT

Information ☒	Recommendation ☐	Decision Request ☐	Councillor Activity ☐

To: Chair Francis and Members of the Climate Action Committee

Submitted by: ______________________
John Ogilvie, EIT, Climate Action Coordinator

Date: 2025-11-12

Subject: Two (2) Years of Switch West Hants

LEGISLATIVE AUTHORITY

N/A

RECOMMENDATION or DECISION REQUEST

N/A

BACKGROUND

Property ☒	Public Opinion ☐	Environment ☒	Social ☒	Economic ☒	Councillor Activity ☐

As part of the *West Hants Regional Municipality (WHRM) Greenhouse Gas (GHG) Emission Local Action Plan*, action item 5.6 is to "explore options on Property Assessed Clean Energy (PACE) programming". On February 22, 2022, Council allocated $10,000 to support a joint application with the Town of Kentville to the Federation of Canadian Municipalities (FCM), for funding to complete a feasibility and design study of a PACE program. SwitchPACE CIC and staff successfully applied on behalf of WHRM and the Town of Kentville for study funding, receiving $168,800 for this project.

Following detailed program design with SwitchPACE, in October 2022, Council approved the WHRM *PACE Bylaw* and in December 2022, Council allocated $300,000 for the program to provide the municipal portion of loans to applicant homeowners. Throughout the Spring and Summer of 2023, staff and SwitchPACE worked with VanCity Community Investment Bank to leverage additional program funding, and the Switch West Hants program was launched at the end of October 2023.

DISCUSSION

As of September 30, 2025, there are thirty (30) participating homeowners taking part in the Switch West Hants program. These participants have signed agreements for 48 separate projects, including insulation, windows and doors, heat pumps, solar panels, and more, committing the program to $642,000 of financing (WHRM has committed just under $159,000 of the municipal allocation). Staff have also recorded 120 additional homeowners who have indicated some level of interest in taking part in the program but have not signed an agreement. This may be due to financial concerns, spending more time investigating other funding programs, or waiting for the right time for the individual homeowner.

These upgrades have enabled participating homeowners to save on average:

- 1,677 GJ of energy cumulatively, which is equivalent to 300 barrels of oil;
- 133 tonnes of GHG emissions cumulatively, which is equivalent to 40 passenger vehicles; and
- $1,215 annually.

As the Switch West Hants program continues to gain traction, it is an important component of the Municipality's strategy to reduce emissions within the community.

Federal and provincial funding programs fluctuate in available funds and application periods. The Canada Greener Homes program is a prime example of this; the grant portion closed for applications in February 2025, and the loan portion closed for applications in October 2025, both ahead of schedule due to a depleted program budget. The stability of the Switch West Hants program is a major advantage for homeowners, who know the program is in place to work on their timeline and at their speed. One of the most frequently asked questions at homeowner information sessions is "how long will this program be around?" By designing and running this program for the long term, residents can feel comfortable doing iterative upgrades to their home without missing out on the funding and technical assistance offered through this program.

The team at SwitchPACE CIC encourages residents to take advantage of the best funding available to them before using this program, but the end of the current Canada Greener Homes program, and changes to other provincial funding offerings, have likely increased uptake in the Switch West Hants program. The uptake is also impacted by our efforts to work with SwitchPACE CIC to decrease program interest rates offered to homeowners, with a major decrease occurring over Summer 2025. Interest rates are now Prime Minus 0.25%, which as of writing of this report equates to approximately 4.7%.

NEXT STEPS

In partnership with SwitchPACE CIC, climate action staff will continue to monitor the Switch West Hants program. Staff will also continue searching for opportunities for more program funding, to encourage further program uptake, and make the program more accessible to residents.

FINANCIAL IMPLICATIONS

As this is an information report, there are no financial implications associated with the subject.

ALTERNATIVES

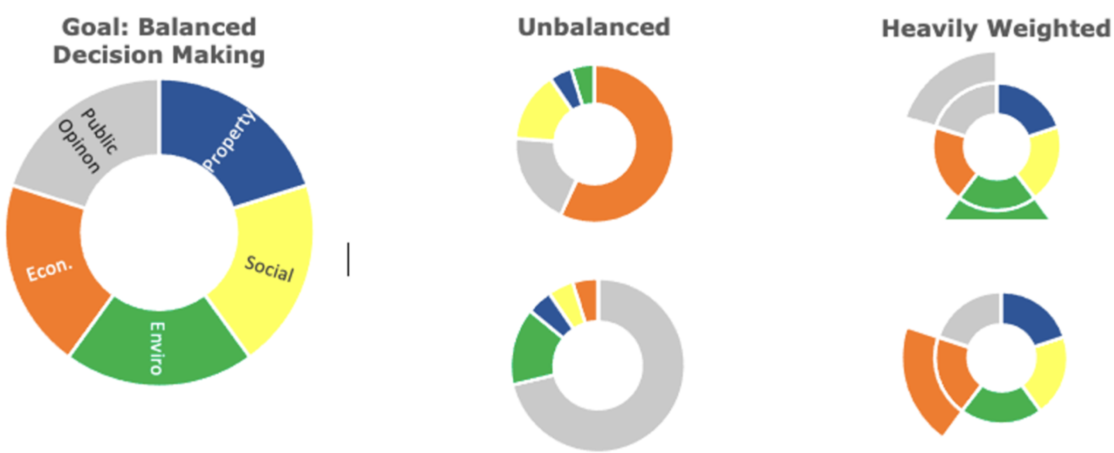
N/A

ATTACHMENTS

Attachment A 2025-09-30 Switch West Hants Program Dashboard

REVIEW

The Committee has been provided with a reference taken from the *Meeting and Committee Procedural Policy*, Appendix C "Decision Making by Council and Committee of the Whole", as a reminder of the principles highlighted for good decision making.



Report Prepared by: ___________________________________
John Ogilvie, EIT, Climate Action Coordinator

Report Approved by: ___________________________________
Kari Fougere, Acting Director of Planning and Development

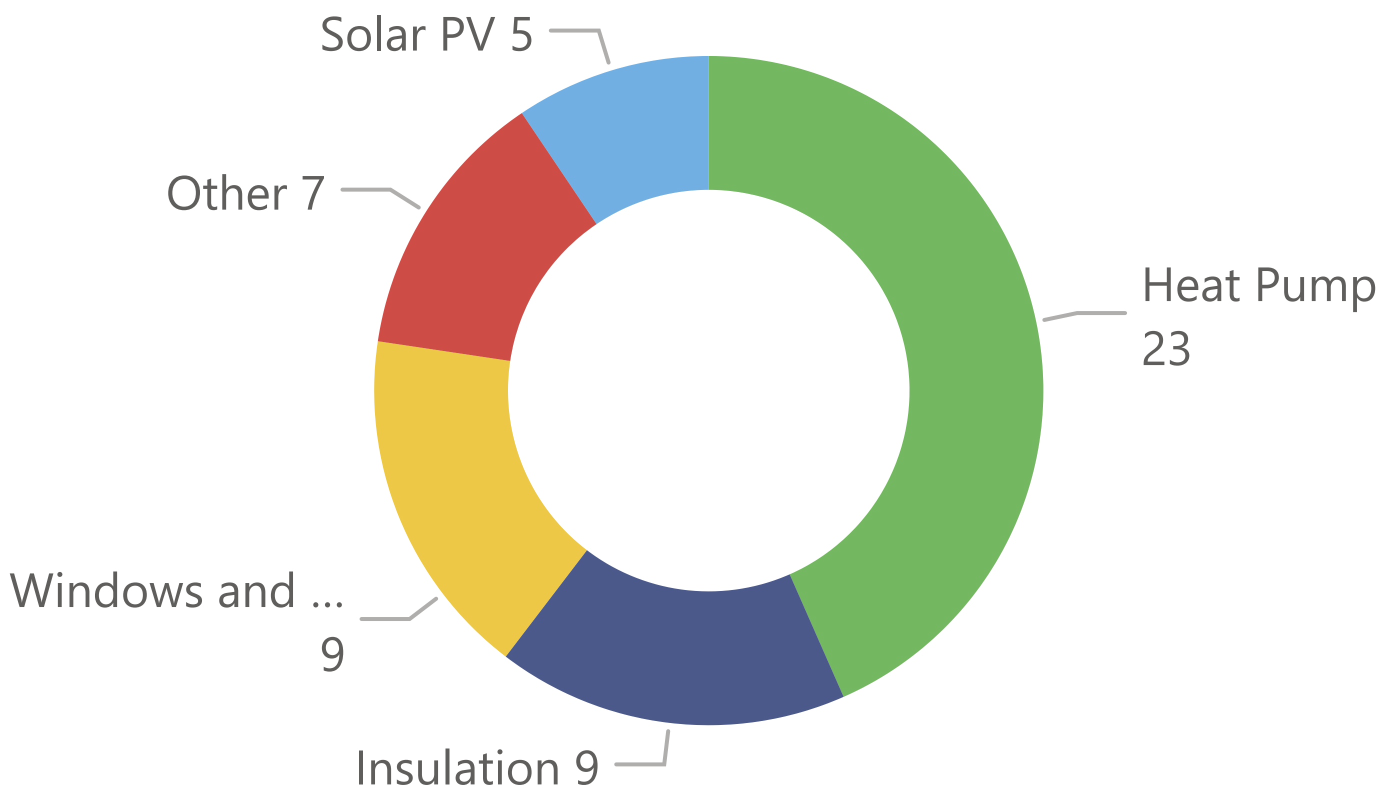
Switch West Hants Program Summary

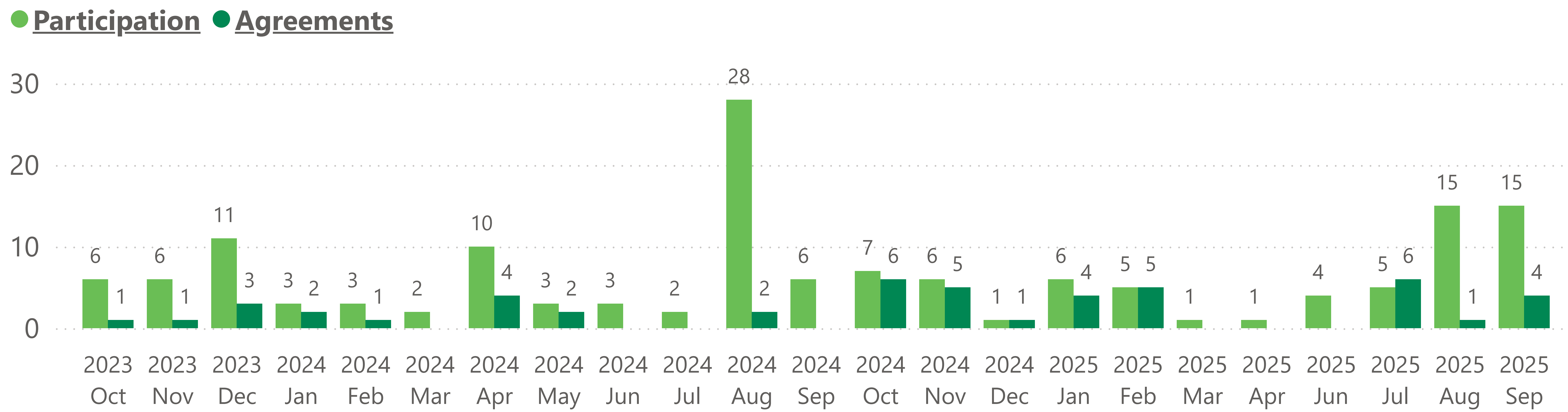
Switch | West Hants something inspiring awaits

10/31/2025 8:17:52 AM

Total Participants	Total Agreements	Projects Completed	Program Portfolio Financed
149	48	42	$642.36K

Project Types





Current Month Delinquent Loans	Current Month Delinquent Amount	Program Portfolio Collected (%)
0	$0.00	27.0%

Average Annual Energy Savings (GJ)	Average Annual Savings	Average Annual GHG Savings (Tonnes)	Total GHG Savings to Date (Tonnes)
36	$1,215	2.62	133

Data Powered By

ARCHIUM

SwitchPACE CIC

ATTACHMENT C

WEST HANTS REGIONAL MUNICIPALITY REPORT

Information ☐	Recommendation ☒	Decision Request ☐	Councillor Activity ☐

To: Mayor Zebian and Members of West Hants Regional Municipality Council

Submitted by: John Ogilvie, Climate Action Coordinator

Date: 2025-11-25

Subject: Property Assessed Clean Energy Program Expansion: Adaptation Financing

LEGISLATIVE AUTHORITY

Nova Scotia *Municipal Government Act*, Section 81A

RECOMMENDATION

…that Council endorse expanding the Property Assessed Clean Energy Program in the manner described in Attachment A to the staff report titled "Property Assessed Clean Energy Program Expansion: Adaptation Financing", dated November 25, 2025, to Council, to include financing for residential climate change adaptation measures with the assistance of SwitchPACE CIC.

AND

…that Council approves allocating $20,000, from the 2025-26 Climate Action Committee work plan budget, as part of an application to the Federation of Canadian Municipalities for funding to complete a feasibility and design study to expand the Property Assessed Clean Energy Program for residential climate change adaptation measures.

BACKGROUND

Property ☒	Public Opinion ☐	Environment ☒	Social ☐	Economic ☒	Councillor Activity ☐

The following motion was passed at the October 28, 2025, Council meeting:

“Moved by Deputy Mayor Francis and Councillor B. Smith that Council direct staff to prepare a report on the feasibility of establishing a municipal program to support residents experiencing well failures, including a review of models used in other Nova Scotia municipalities.”

At the November 12, 2025, Climate Action Committee (CAC) meeting, the Committee passed the following motion:

“Moved by CAO Phillips and seconded by Councillor B. Smith that the Climate Action Committee recommend that Council endorse expanding the Property Assessed Clean Energy Program in the manner described in the staff report titled “Property Assessed Clean Energy Program Expansion: Adaptation Financing”, dated November 12, 2025, to the Climate Action Committee, to include financing for residential climate change adaptation measures with the assistance of SwitchPACE CIC.”

DISCUSSION

Following the motion made at the October 28, 2025, Council meeting, staff began investigating municipal well support programming and potential models. This motion from Council coincided with funding from the Federation of Canadian Municipalities (FCM) to expand Property Assessed Clean Energy (PACE) programs to offer financing to homeowners for residential climate change resiliency upgrades, and a willingness from SwitchPACE CIC and Municipality of Pictou County (MOPC) to partner on an application to the FCM for funding. The FCM generally looks more favourably on collaborative applications from municipalities, so a joint application from the WHRM and MOPC would have a greater likelihood of receiving funding.

This opportunity for funding from the FCM is to design and operate expanded PACE programs that can offer financing to homeowners; only Municipalities with existing PACE programs are eligible. Due to limitations in the NS *Municipal Government Act* (MGA), PACE programs in Nova Scotia are limited to offering financing for “equipment for the supply, use, storage, or conservation of water; and on-site sewage disposal equipment”. However, this is an opportune moment with limited funding available to design a holistic program that will prepare the Municipality should the Province amend the MGA to include more adaptation measures, such as those for wildfire, hurricane, and flooding resilience. The process with the FCM to fund an expanded PACE program is shown below in the “Next Steps” section, should Council opt to move forward with this project. Additionally, the costs and funding allocations for the feasibility/design study are outlined in the “Financial Implications” section.

With assistance from the Clean Foundation, staff have completed research into other municipal well support programs in Nova Scotia. Key details including loan amounts, interest rates, eligibility, and more are included in Attachment B. If Council approves the recommendations from staff above, these key details will be brought back to the CAC and Council at later dates as staff work through program design.

There are many advantages for the Municipality in expanding the existing PACE program model to offer financing for climate change adaption, including well support, such as:

- A user-pay model with an administrative fee built into the loan;
- Many of the administrative processes have been ironed out over two (2) years of running the existing program, including interactions between homeowners, SwitchPACE, and WHRM staff;
- A potential for quicker turnaround to launch financing with a program expansion instead of building a program from the ground up; and
- Dedicated staff from SwitchPACE to assist homeowners through the upgrade and loan process, like the existing Energy Concierge service provided.

If Council wishes for well support programming ahead of waiting for capital funding from the FCM, Council may opt to allocate municipal funds to offer loans to homeowners. With capital funding, once staff and SwitchPACE have finished designing the administrative processes of the program, the well support side could be launched for applications. This financing would not have to be limited to drilling new wells but could also include cistern installation and other methods to conserve or support water storage for residents using private wells.

NEXT STEPS

If Council endorses expansion of the PACE program and approves the recommendations, staff will work with MOPC and SwitchPACE CIC to prepare an application to FCM for study funding before the January 15, 2026, deadline.

CAC Recommendation – November 12, 2025

▼

Council Endorsement and Approval – November 25, 2025

▼

FCM Feasibility and Design Study Funding Application – by January 15, 2026

▼

FCM Capital Funding Application – Spring/Summer 2026*

*Specific dates to be determined by the FCM

FINANCIAL IMPLICATIONS

If Council endorses program expansion and approves funding, the study application to FCM will cost the Municipality $20,000 but may enable the Municipality to receive up to $150,000 as a grant. Staff recommend the municipal funding come from the Climate Action Committee work plan budget, which has not yet been allocated for the 2025-26 fiscal year. This funding is intended to be used for the Committee to take on pilot projects that enable WHRM to complete climate action. The funding sources for the design study are outlined in the table below.

Funding Sources for Design Study

Organization	Cash	In-Kind
FCM	$150,000	
WHRM	$20,000	$20,000
MOPC	$20,000	$20,000
SwitchPACE CIC		$20,000
Total	$190,000	$60,000
Project Total	**$250,000**	

Following the design study, WHRM and MOPC may make an application to FCM for funding to operate the residential adaptation financing side of the PACE program. If successful, this would enable the Municipality to operate the program using solely the grant and low-interest loan from FCM, with no required municipal funding allocation.

ALTERNATIVES

Council may:

- decide to not endorse expanding the PACE program and not approve the recommended funding allocation for an application to the FCM;
- endorse expanding the PACE program and approve the recommended funding allocation, with specific direction in the form of amendments to the motion; or
- request further information on a specific topic.

ATTACHMENTS

Attachment A 2025-11-12 Staff Report to the CAC “Property Assessed Clean Energy Program Expansion: Adaptation Financing”

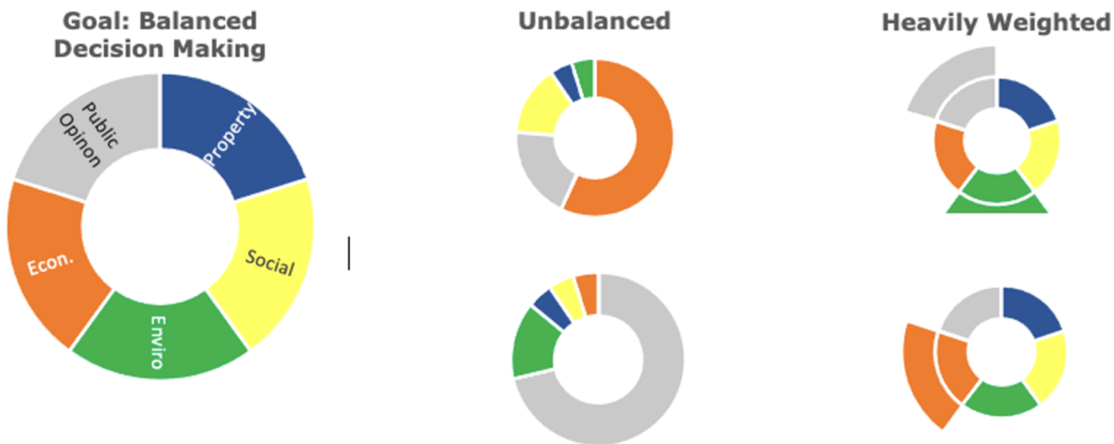
Attachment B Municipal Well Support Programs Throughout Nova Scotia

CHIEF ADMINISTRATIVE OFFICER REVIEW

The benefits and rationale for the expansion of the program is noted in the report. The expansion of the program does provide the opportunity for increased household resilience. The financial component that would be fund the expansion of the program or the continuation of the existing PACE Program once designed and confirmed by policy does pose some concerns if Council wishes to fund the program or supplement the program funding with municipal funds. At this point in time, I would advise that funding considered from external borrowing sources vs municipal reserves, as municipal reserve levels may not be sufficient to provide the funding ongoingly. Loan rates would have to be negotiated and incorporated into the program and funding model.

I support the recommendation, with the financial consideration noted at this time.

Council has been provided with a reference taken from the *Meeting and Committee Procedural Policy*, Appendix C “Decision Making by Council and Committee of the Whole”, as a reminder of the principles highlighted for good decision making.



Report Prepared by: ___________________________________

John Ogilvie, Climate Action Coordinator

Report Reviewed by: ___________________________________

Kari Fougere, Acting Director of Planning and Development

Report Reviewed by: ___________________________________

Carlee Rochon, Director of Financial Services

Report Approved by: ___________________________________

Mark Phillips, Chief Administrative Officer

ATTACHMENT A

West Hants
something inspiring awaits

WEST HANTS REGIONAL MUNICIPALITY REPORT

Information ☐	Recommendation ☐	Decision Request ☒	Councillor Activity ☐

To: Chair Francis and Members of the Climate Action Committee

Submitted by: John Barrett Ogilvie
John Ogilvie, Climate Action Coordinator

Date: 2025-11-12

Subject: Property Assessed Clean Energy Program Expansion: Adaptation Financing

LEGISLATIVE AUTHORITY

Nova Scotia *Municipal Government Act*, Section 81A

DECISION REQUEST

If the Committee decides to endorse expanding the Property Assessed Clean Energy (PACE) program, the following motion is recommended:

…that the Climate Action Committee recommend that Council endorse expanding the Property Assessed Clean Energy Program in the manner described in the staff report titled “Property Assessed Clean Energy Program Expansion: Adaptation Financing”, dated November 12, 2025, to the Climate Action Committee, to include financing for residential climate change adaptation measures with the assistance of SwitchPACE CIC.

BACKGROUND

Property ☒	Public Opinion ☐	Environment ☒	Social ☐	Economic ☒	Councillor Activity ☐

The existing PACE program has been operating since October 2023, administered by SwitchPACE CIC on behalf of West Hants Regional Municipality (WHRM). It offers financing to residential homeowners up to $40,000 or 25% of their property value, whichever is less, for 10-15 years. The financing can be used for energy efficient, greenhouse gas emissions-reducing home upgrades such as heat pumps, insulation, new windows and doors, solar panels, electric car chargers, and more. As the program runs on a user-pay model, a 5% administration fee is built into the loan for the Energy Concierge services SwitchPACE provides to participants.

DISCUSSION

Climate change impacts are occurring throughout West Hants and beyond, as we experience more frequent and intense storms, flooding, drought, and increased risk of wildfires. These changes are impacting residents, infrastructure, and services, necessitating measures to adapt at a corporate and community level. One of the ways to improve community resilience in the face of a changing climate is to provide financial options for residents, such as financing tied to their property value. West Hants has experience in PACE programming with the assistance of SwitchPACE CIC focused on climate change mitigation, as well as the Home Flood Protection Pilot Program providing grants focused on flooding adaptation measures. Adaptation programming could be an expansion of the current PACE program. While this may not improve every home in the Municipality or be a catch-all solution, it is another tool WHRM can use to combat the impacts of climate change.

The Federation of Canadian Municipalities (FCM) has opened applications for funding for residential adaptation financing, including funding for a design study and capital funding to operate a program. These applications are limited to municipalities that have existing PACE programs, such as WHRM, making it a niche opportunity to take advantage of. FCM will provide a grant of up to 80% of eligible study costs to a maximum of $150,000 which has an application deadline of January 15, 2026. The Municipality of Pictou County (MOPC) has indicated a willingness to partner with WHRM on an application to the FCM for funding to develop PACE financing for climate change adaptation; FCM generally looks more favourably on collaborative applications. To complete this application, WHRM and MOPC would each provide up to $20,000 in funding plus staff time, for SwitchPACE to prepare an application for the FCM funding. If successful, following program design, SwitchPACE would then prepare an application to FCM for capital funding at no further cost to the Municipalities. If the Committee and Council wish to go forward with this project, this is an opportune moment with limited funding available from FCM. Table 1 below shows the project funding sources for the design portion of program expansion.

Table 1: Funding Sources for Design Study

Organization	Cash	In-Kind
FCM	$150,000	
WHRM	$20,000	$20,000
MOPC	$20,000	$20,000
SwitchPACE CIC		$20,000
Total	$190,000	$60,000
Project Total	**$250,000**	

The following motion was passed at the October 28, 2025, Council meeting:

"Moved by Deputy Mayor Francis and Councillor B. Smith that Council direct staff to prepare a report on the feasibility of establishing a municipal program to support residents experiencing well failures, including a review of models used in other Nova Scotia municipalities."

Expanding the PACE program is an option the Municipality has to establish a municipal program supporting residents who experience well failures, alongside many other climate hazards. As the NS *Municipal Government Act* (MGA), Section 81A (1) (c, d), allows Council to consider financing "equipment for the supply, use, storage, or conservation of water; and on-site sewage disposal equipment", a financing program would currently be limited to water-related adaptation measures. However, designing a holistic program will prepare the Municipality should the Province amend the MGA to include more adaptation measures. This model would enable WHRM to have a long-term, sustainable program, while having a team like the Energy Concierges at SwitchPACE who can assist residents through the process of making adaptation upgrades to their home. This financing initiative would not have to be limited to drilling new wells but could also include cistern installation and other methods to conserve or support water storage.

NEXT STEPS

If the Committee decides to recommend Council endorsement of PACE program expansion and makes the included motion, staff will:

1) Provide a recommendation to Council at the November 25, 2025, meeting to endorse program expansion and approve allocating funds for an application to FCM for study funding; and
2) If Council approves the recommendation, staff will work with MOPC and SwitchPACE CIC to prepare an application to FCM for study funding before the January 15, 2026, deadline.

FINANCIAL IMPLICATIONS

If Council endorses program expansion and approves funding, the study application to FCM will cost the Municipality $20,000 but may enable the Municipality to receive up to $150,000 as a grant. Staff will recommend the municipal funding come from the Climate Action Committee work plan budget, which has not yet been allocated for the 2025-26 fiscal year. This funding is intended to be used for the Committee to take on pilot projects that enable WHRM to complete climate action.

Following the design study, WHRM and MOPC may make an application to FCM for funding to operate the residential adaptation financing side of the PACE program. If successful, this would enable the Municipality to operate the program using solely the grant and low-interest loan from FCM, with no required municipal funding allocation.

ALTERNATIVES

The Committee may:

- decide to not recommend an endorsement of expanding the PACE program;

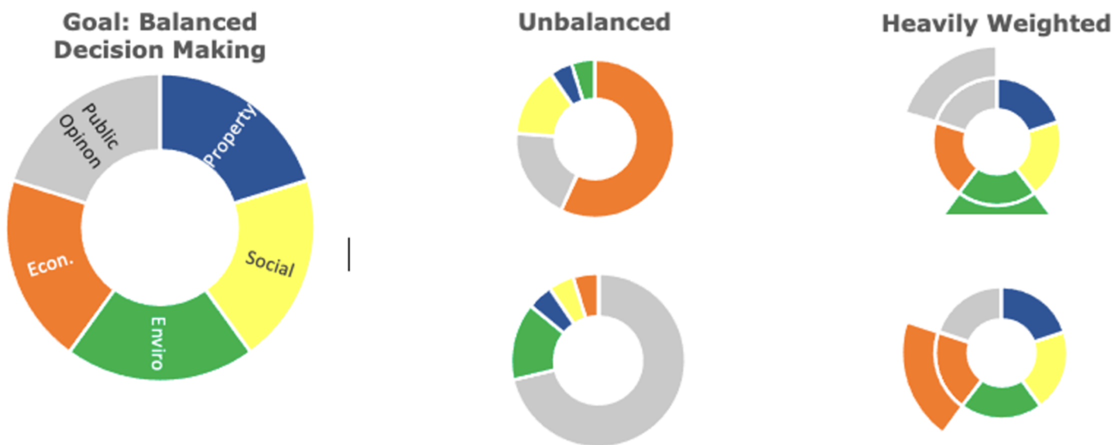
- endorse expanding the PACE program, with specific direction in the form of amendments to the motion; or
- request further information on a specific topic.

ATTACHMENTS

N/A

REVIEW

The Committee has been provided with a reference taken from the *Meeting and Committee Procedural Policy*, Appendix C "Decision Making by Council and Committee of the Whole", as a reminder of the principles highlighted for good decision making.



Report Prepared by: ___________________________________
John Ogilvie, Climate Action Coordinator

Report Approved by: ___________________________________
Kari Fougere, Acting Director of Planning and Development

ATTACHMENT B

Well Support Programs in Nova Scotia

Municipality	Program Details	Loan Details	Eligibility	Admin Fee	Funding Details	Delivery Method
Municipality of the District of Lunenburg (MODL)	Water supply upgrade financial program – new wells, rainwater collection and storage systems, cisterns, etc.	• Term up to 15 yrs • Interest Rate (IR): 2% fixed • Lesser of $20k or 15% of assessed value of property	• 1-2 unit residential or not-for-profit building in MODL • Taxes in good standing • No other septic loan • Scope: potable water supply improvements	$250		Administered by Clean Foundation as PACE loan. Contractors are paid by Clean/MODL and cost is added as a local improvement charge on the property – repaid through tax system
Chester	Water supply and septic system upgrades program. Low interest loans for drilled wells	• Up to 10 years • IR: 3% per year on outstanding balance • Project cost up to $30k.	• Owner occupied homes or non-profits • Property taxes in good standing • No new construction • Work must meet prov/fed regulations		Municipal capital program under MGA	Municipality pays contractors directly; property owner repays the municipality monthly under financing agreement
Argyle	Water supply lending program/ Well upgrade lending program – provides loads for new dug or drilled	• Up to 10 years • IR: 3.5% fixed over the repayment period	• Owner-occupied residential property • Taxes in good standing. • Seasonal homes, multi-unit homes,		Municipally funded	Homeowner applies with quotes. Municipality pays contractor, and owner provides monthly pre-authorized payments

	wells or upgrades to existing wells	• Max $22.5K per residential property	non-profits and businesses not eligible			according to lending agreement.
East Hants	Water Supply Lending Program/ Well Upgrade Lending Program – Loans for well and septic upgrades. By-law A 200	• 10 years • IR: RBC interest rate minus 1.6% at the time of borrowing • Up to $25k per property (previously up to $20k but was increased per staff recommendation)	• Household income under $100k • Taxes in good standing • Primary residence • First come, first serve basis		Program cap is $400k, using borrowing authority under MGA	Municipality pays contractors and homeowners pay incrementally through property tax system.
Victoria County	Water supply or septic upgrade lending program – provides low interest financing for upgrades (including well improvements, cisterns/containers)	• Up to 10 years • IR: Prime + 2% • Up to $10k per property	• Owner occupied, nonprofit, business • Complying with provincial and federal regulations • Licensed installer • Taxes in good standing	$200 + applicable taxes		Municipality pays contractor invoices. Property owner pays the loan through property tax system.
Barrington	Water supply upgrade – lending program for new dug or drilled wells, upgrades to wells, cisterns, greywater collection, water	• 10 years • IR: 3% fixed • Max $10k per property	• Owner occupied • Taxes in good standing • Scope: wells or cisterns/containers		Municipally funded	Municipality pays contractors up front, owners re-pay through property taxes

	supply and storage By-law #37					
Municipality of the District of Yarmouth	Water supply upgrade lending program – financing for water-supply upgrades including drilled wells By-Law W-1028-25	• 10 years • IR: cost of municipality to borrow at the time of agreement • Max $20k	• Owner occupied properties • Generally outside centralized water systems • Taxes in good standing	$300 (waived from April 1st, 2025-March 31, 2026)	Municipally funded	Municipality pays contractors up front, owners re-pay through property taxes
Town of Yarmouth	Water supply upgrade program – provides loans for replacement of existing well and equipment Bylaw TOY-80	• 10 years • IR: 5% • Max $10K per property	• Owner occupied residential properties • No multi-unit, non-profit, business or industrial • Taxes in good standing • Upgrades meet prov/fed standards • Use licensed contractors		Municipally funded	Municipality pays contractors up front, owners re-pay through property taxes

WEST HANTS REGIONAL MUNICIPALITY REPORT

Information ☐	Recommendation ☒	Decision Request ☐	Councillor Activity ☐

To: Deputy Mayor Francis and Members of the Climate Action Committee

Submitted by: John Ogilvie, Climate Action Coordinator

Date: 2026-05-06

Subject: All-Hazards Risk Assessment and Climate Adaptation Plan

LEGISLATIVE AUTHORITY

NS *Municipal Government Act*, Section 65

RECOMMENDATION

…that the Climate Action Committee recommends that Council approves allocating up to $30,000 as part of an application to the Federation of Canadian Municipalities' Climate Ready Plans and Processes program for funding to complete an all-hazards risk assessment and develop a Municipal climate adaptation plan, to be funded 50% from the Climate Action Committee 2026-27 work plan budget, and 50% from the Regional Operating Reserve.

BACKGROUND

Property ☒	Public Opinion ☐	Environment ☒	Social ☒	Economic ☒	Councillor Activity ☐

The 2026-27 Climate Action Committee (CAC) Work Plan includes an action item to complete a climate hazard and risk assessment for West Hants Regional Municipality (WHRM). Staff and the Clean Foundation have identified funding from the Federation of Canadian Municipalities' (FCM) Climate Ready Plans and Processes (CRPP) program that could support this initiative.

DISCUSSION

As climate change becomes more evident across the country, WHRM has witnessed many of the impacts caused by increased carbon emissions. The worst wildfire season in Nova Scotia history in May-June of 2023 was immediately followed by catastrophic, fatal flooding in July of that year. Almost one (1) year later, the neighbouring Municipality of the County of Kings also witnessed fatal flooding in July 2024. 2025 was characterized by severe drought where the Municipality, funded by the Province, distributed thousands of litres of drinking water to residents whose wells had run dry. These hazards and many others are becoming more frequent and severe due to climate change, and they are placing increasing pressure on Municipal infrastructure and systems used to deliver services to residents. Additionally, the Province is restructuring emergency management at the municipal, regional, and provincial levels. Part of this restructuring will require municipalities to develop risk assessments to inform emergency management operations and services.

Staff have also identified numerous funding programs from FCM and the Federal Government that require a multi-hazard risk assessment at minimum, and ideally a climate adaptation plan in place. An example of this is FCM's Adaptation in Action program, which will fund projects up to $1 million for applicants who have a risk assessment completed. This is the norm going forward and may be required by provincial funds in the future too.

An all-hazards risk assessment and climate adaptation plan will build on the Municipal Climate Change Action Plans developed in 2013 and 2014 for the three (3) previous municipal units of the Towns of Hantsport and Windsor and the Municipality of the District of West Hants. It will also build on the WHRM Emergency Management Plan developed in 2021. Combining the climate change adaptation and emergency management components of a risk assessment into one project and final adaptation plan will decrease duplication and result in a well-informed risk assessment.

The hazards preliminarily identified by staff to be included in the risk assessment are listed below:

- Inland flooding
- Sea level rise and coastal flooding
- Water quality
- Drought
- Extreme heat
- Freeze-thaw cycles
- Extreme cold
- Wildfire
- Extreme weather (wind/tropical storms/hurricanes)
- Precipitation (snow, rain, and ice accretion)
- Pests, and food, water, and vector-borne diseases (avian flu, Lyme disease, etc.)
- Road traffic increases
- Natural gas (methane) explosion
- Hazardous materials
- Structure fire

Each of these hazards will have related sub-categories for detailed risk assessment. As an example, drought may be broken down into sub-categories as follows:

Drought:
- Groundwater availability
- Saltwater intrusion
- Surface water availability

Staff recommend this project take place over the duration of 24 months. This is allowed by FCM and will ensure staff have time to draft a detailed request for proposals with the identified hazards and municipal services and components to assess (i.e. facilities, water and wastewater lines, dry hydrants, etc.). That timeframe will also enable collaboration, data-sharing, and synchronisation with other projects being completed by or for the Municipality such as the Integrated Resource Plan, Plan Review, Climate and Health Vulnerability Assessment for the Central Zone (NS Health project), and discussion/consultation on coastal and flood zone land use regulations. This project, once completed, will assist staff and Council in prioritizing actions and investments to reduce risk to delivering municipal services in a more unpredictable climate.

NEXT STEPS

Should the Committee make the recommendation to Council, staff will prepare a recommendation report for the May 26, 2026, Council meeting. If approved by Council at that meeting, staff will submit an application to the CRPP program.

FINANCIAL IMPLICATIONS

If approved by Council, this project will draw down reserves by up to $15,000 and draw up to $15,000 from the 2026-27 CAC work plan budget. Should another funding opportunity arise, and the work plan budget does not have sufficient funds for an application, staff will recommend different funding sources at that time. This financial impact is contingent on a successful application to CRPP for a grant of up to $70,000.

ALTERNATIVES

The Committee may:

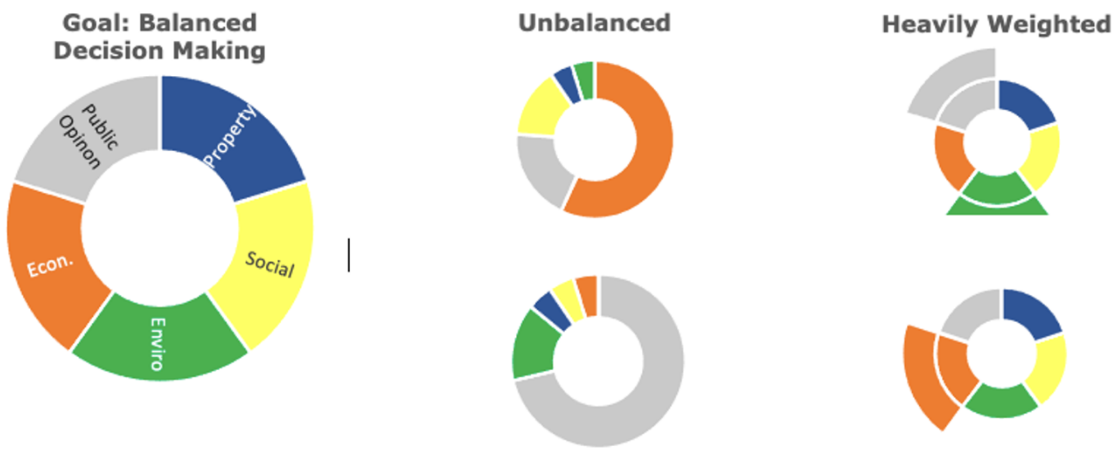
- make the recommendation to Council with specific amendments, which may influence the financial impacts of the recommendation;
- request more information on a specific topic; or
- defeat the recommendation.

ATTACHMENTS

There are no attachments to this report.

REVIEW

The Committee has been provided with a reference taken from the *Meeting and Committee Procedural Policy*, Appendix C "Decision Making by Council and Committee of the Whole", as a reminder of the principles highlighted for good decision making.



Report Prepared by: ______________________________
John Ogilvie, Climate Action Coordinator

Report Reviewed by: ______________________________
Kari Fougere, Acting Director of Planning and Development

Report Reviewed by: ______________________________
Carlee Rochon, Director of Financial Services