Ecology Action Centre

Heat, Housing, and Affordability in Atlantic Canada

2026 REPORT

Website

Contents

Executive Summary

Across Atlantic Canada, the climate and cost-of-living crises are hitting home. People feel it in drafty rooms, steep power bills, and hard choices between heat, groceries, or medication. Fixing our homes is one of the fastest ways to cut emissions, lower costs, and improve health and safety.

Homes are a major part of the region's energy story. In Nova Scotia, residential buildings account for a quarter of total energy use, and two-thirds of that goes to heating. Yet three in four homes were built before modern efficiency standards. Energy poverty is widespread: one in four Atlantic households struggles with power bills, and 43% of Nova Scotians spend more than 6% of after-tax income on essential energy. Electricity prices have risen 80% since 2002, and 39% of homes still heat with oil.

To understand how this affects renters, ACORN Atlantic Canada conducted the 2025 **Heat and Housing Crisis Survey** of **235 renters** across Nova Scotia **(104) and New Brunswick (131)**. The findings show how high energy costs and inefficient housing drive daily hardship.

- Most participants **(169 renters)** live in older apartment buildings, with **145** residing in units built **before the 2000s**.With 91% renting from private landlords or management companies.

- Energy costs fall squarely on tenants: **119 renters (46%)** pay **heating separately**, and **195 (77%)** pay **electricity separately**, meaning they directly face rising prices without the power to improve their homes.

- Affordability remains a major concern: **76 renters** said they **struggle to afford utilities,** and **88** said **they are a financial burden.**

- Poor housing efficiency compounds the issue: **44%** reported **poor weatherization, 65%** rely on **electric baseboards**, and only **18%** have **heat pumps.**

- These conditions translate into real sacrifices. **112 renters** delayed **buying groceries, 168** delayed or skipped **medication**, **129** gave up **activities, 93 borrowed money** for essentials, and **32** even **postponed rent payments.**

- Many resorted to risky coping measures: **73** blocked drafts with towels or clothing, **67** used **space heaters, 31** heated their homes with **ovens**, and **10** said they had **no way to heat or cool** their home.

- Meanwhile, **30 renters** reported **landlord resistance** to upgrades, and **193 (73%)** saw **rent increases** in the past two years, often alongside **evictions or renovations.**

No one in Nova Scotia or New Brunswick should have to choose between a warm home, food, and medication. A fair transition off oil must keep energy affordable and distribute responsibilities across key actors:

- **The Province:**
  - Lead on affordability and standards by launching a permanent Home Energy Affordability Program that integrates deep retrofits, bill relief, and renter protections.
  - Phase in minimum rental efficiency standards by 2028, and reform electricity rates to make energy affordable for all, including targeted, income-based pricing and fairer returns for utilities.

- **Electric Utilities:**
  - Deliver affordable, clean electricity by aligning rates, investments, and financing with public interest.
  - Expand on-bill financing that works for renters and low-income households, and introduce simple, transparent “green tariffs” to reward customers switching off oil.

- **Governments & Landlords:**
  - Upgrade rentals while protecting tenants by tying retrofit incentives to no rent-increase or renoviction commitments.
  - Require disclosure of post-retrofit energy performance so renters can make informed choices.

- **Communities:**
  - Democratize energy through local energy solutions.
  - Enable Community Choice Aggregation so municipalities and Indigenous governments can procure clean, affordable energy and reinvest savings locally.
  - Pair local renewables with federal-provincial grid investments that keep benefits close to home.

- **The Workforce:**
  - Scale the workforce by expanding training, certification, and inclusive pathways into heat-pump and retrofit trades.
  - Pair the workforce growth with quality oversight and short-term maintenance supports to protect performance and trust.

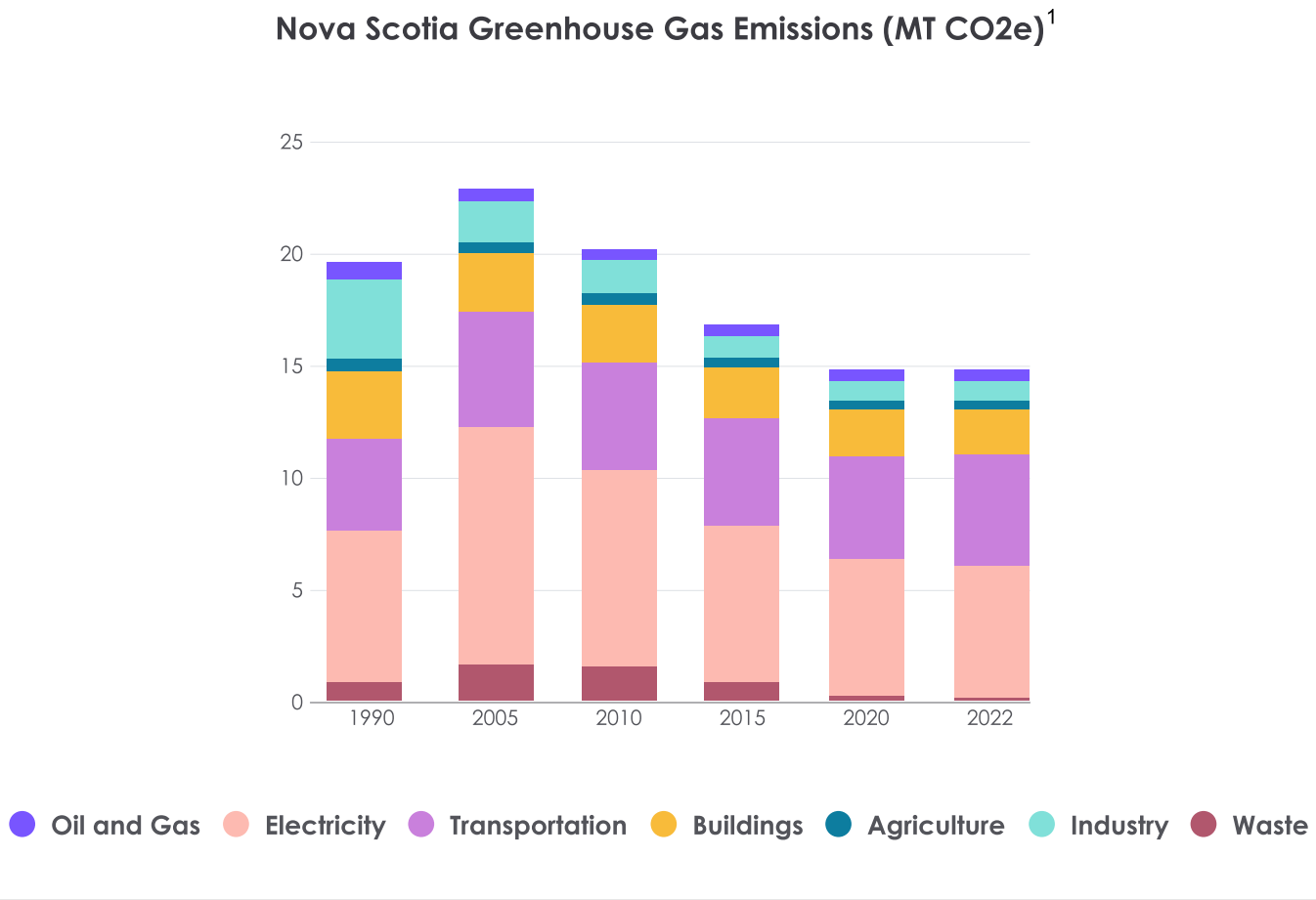
Efficient, electric homes are a practical path forward. Deep retrofits, insulation, air sealing, and heat pumps can cut energy waste, improve comfort, lower bills, and reduce emissions. Programs in Nova Scotia and New Brunswick already show this works and local models like Energize Bridgewater demonstrate that when upgrades, affordability supports, and tenant protections are designed together, everyone benefits.

Introduction

For many Atlantic Canadians, climate change and the cost of living show up first at home: in the draft under the door, the oil bill that keeps climbing, or the summer nights when bedrooms never really cool down. Homes are where rising energy prices, older buildings, and a changing climate meet, which makes them one of the most important places to act if we want a future that is both low-carbon and affordable.

Homes and Emissions: Where We Stand

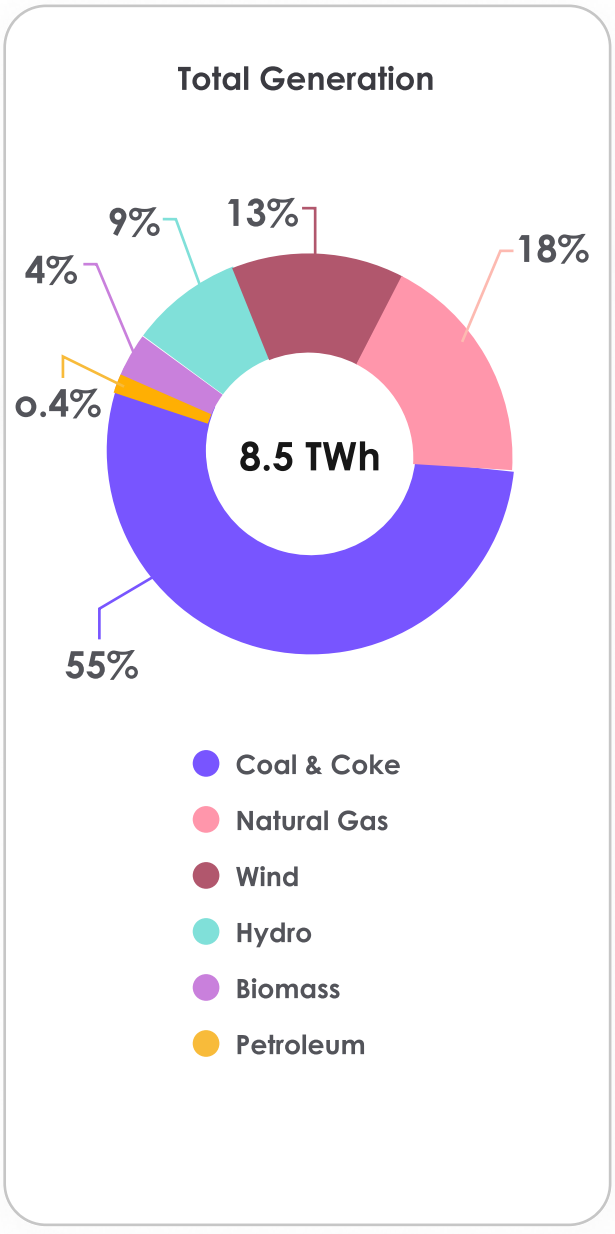
Buildings are one of Nova Scotia's largest sources of greenhouse gas emissions, following electricity generation and transportation. Residential energy use makes up about a quarter of total provincial energy demand, and more than two-thirds of that energy goes toward heating homes through long winters[1]. As Nova Scotia pursues its goals of being off coal by 2030, and net-zero by 2035, the building sector, both new and existing, will need to be a main area of focus.



1- Canada Energy Regulator. (2024). CER Nova Scotia

Energy Poverty and Affordability

1 in 4 households in Atlantic Canada struggle with paying their electricity bills, which is the highest incidence of energy poverty in the country [2]. Nova Scotia Energy Poverty Task Force refers to energy poverty as an unmanageable energy burden. **This is measured by households spending more than six percent of their after-tax income on energy needed to keep their homes safe, healthy, and comfortable .** [3]



Nova Scotia experiences some of the highest levels of energy poverty in Canada, driven by a combination of relatively low incomes, aging and inefficient housing, and high energy prices. According to Efficiency Nova Scotia's 2023 data, nearly half of Nova Scotians, 43%, live in energy poverty[4]. The amount fluctuates depending on the price of oil, electricity and other fuels. Electricity prices have increased by 80 percent since 2002, making energy increasingly unaffordable for many households in the province.

This crisis is compounded by the province's continued dependence on oil and coal. About 55 percent of Nova Scotia's electricity is generated from coal, and nearly 39 percent of households rely on oil as their primary heating source. These fossil fuels not only contribute to high emissions but also expose families to volatile global fuel prices. When oil prices rise, household budgets are strained even further.

2-Colton, R., Energy Poverty Task Force, & Narrative Research. (2024). A Way Forward.

3- Nova Scotia Energy Poverty Task Force everywhere uses a 6% after-tax income threshold for energy poverty. Many jurisdictions adopt similar measures; Energize Bridgewater applies 10%, defined as a household spending more than 10% of its after-tax income on energy to heat and power the home and fuel for transportation (electricity, fuel oil, propane, firewood, etc.)

4- Canada, E. (2026). Energy Poverty Data Map: User Guide. Efficiency Canada

Housing Efficiency and the Energy Burden

3 in 4

Nova Scotian homes were built before 1996

Nova Scotia's housing stock is both aging and energy intensive. Three in four Nova Scotian homes were built before 1996. On average, these homes consume nearly twice as much energy as homes built after 1996[5]. Many older detached homes and mid-century apartment buildings lack proper insulation and air sealing, leading to heat loss, high utility costs, and persistent discomfort during winter months.

39%

Of households in Nova Scotia still rely on carbon-intensive oil as their primary heat source

Approximately 39% of households in NS have oil heat as a primary heating source at home[6]. Oil heat is not only a carbon-intensive source of home heating, it is often the more expensive option. On average, Nova Scotians heating their homes with fuel oil pay $1,593 more than their electrically heated counterparts[7].

$1,593

The average annual extra cost paid by households using oil heat compared to electric.

Switching from oil to electric heating can deliver meaningful reductions in emissions and household costs. Electric systems operate more efficiently and provide stable, dependable warmth. However, switching fuels alone is not enough. Ensuring that necessary retrofits accompany fuel switching efforts are critical for making sure that the energy transition benefits all members of our community and our environment.

5- Rodney, K. (2023). The Recipe for ReCovery: How the ReCover Initiative is Tackling Nova Scotia's Carbon Footprint — Passive Buildings Canada. Passive Buildings Canada

6- Nova Scotia Department of Finance - Statistics. (2021)

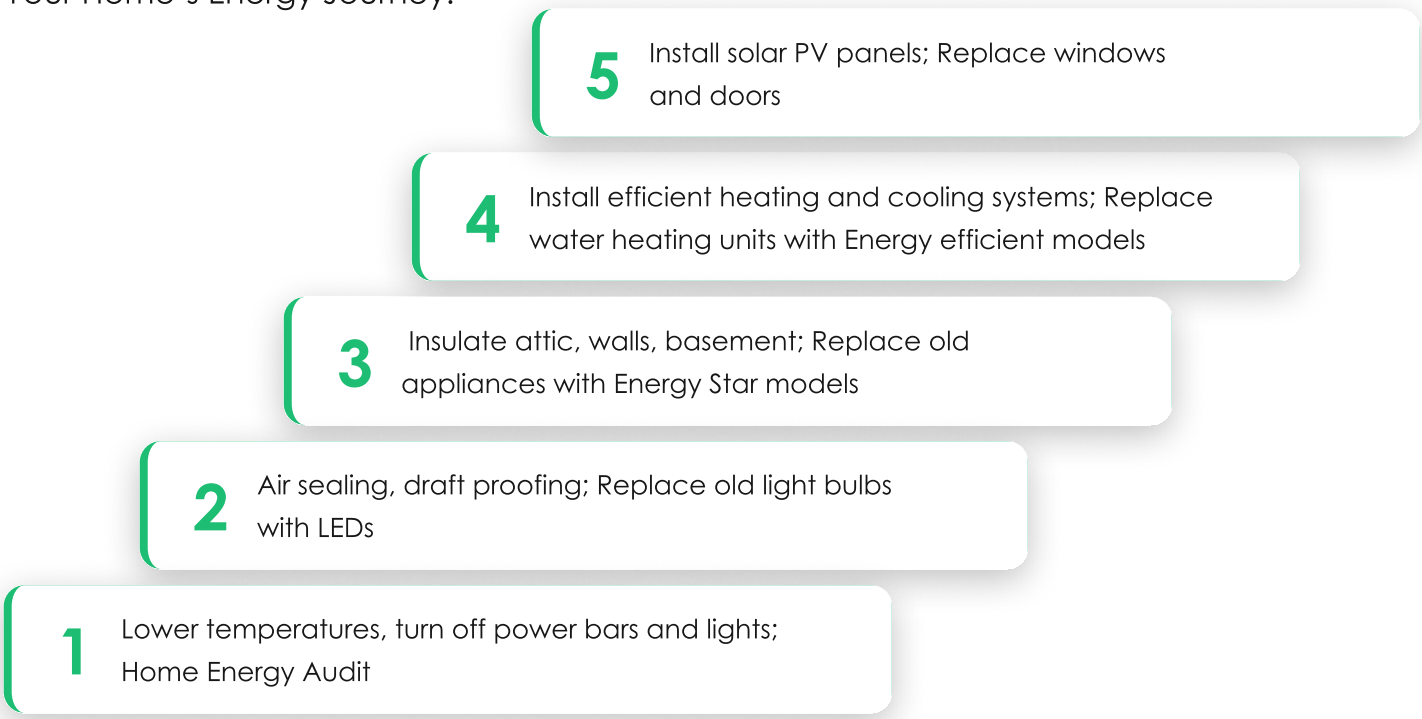
7- The number 1,593 comes from modelling results using Efficiency Nova Scotia's Energy Poverty Data Visualization Tool. The corresponding graph is presented in Appendix A.

What Efficient, Electric Homes Can Do

What an Efficient, Electric Home Looks Like

An efficient, electric home is one that keeps people safe and comfortable in every season while using much less energy than a typical Nova Scotia or New Brunswick house. Instead of struggling with drafts and temperature fluctuations, these homes retain warmth in winter, stay cooler in summer, and rely on efficient electric systems, often a cold-climate heat pump - for both heating and cooling.

Your Home's Energy Journey:



Why this order:

Start by sealing drafts and adding insulation so you're not paying to heat (or cool) the outdoors. Once your home is tighter, heating and cooling upgrades can work more efficiently, and solar can cover a larger share of the energy you still use. Windows and doors are shown near the end because they're often the biggest investment. After you've sealed around them and improved insulation, you can decide if you truly need full replacement or if smaller fixes will do the job (weatherstripping, caulking, storm windows, door sweeps). Replace them sooner if they're unsafe, rotting, very drafty, or causing moisture problems.

Your steps may look a little different depending on your home, budget, and what needs attention first.

Why Energy Efficiency Matters

Energy efficiency is one of the most powerful tools we have to make homes more affordable, reduce greenhouse gas emissions, and support a thriving local economy. Efficiency offers the following benefits:

- **Lower Household Costs –** using less energy lowers people's home energy bills
- **Reduced Emissions –** Cutting reliance on oil, gas, or fossil-based grid electricity cuts greenhouse gas emissions.
- **Local Economic Growth –** investments in energy efficiency create local jobs and new businesses in construction, manufacturing and services
- **Healthier Homes –** efficient buildings maintain consistent indoor temperatures, reduce drafts, and improve air quality and comfort.

Energy Efficiency Leadership in Nova Scotia and New Brunswick

Nova Scotia is recognized as a leader in energy efficiency. Efficiency Nova Scotia is the lead agency in delivering energy saving programs throughout the province[8]. Since 2011, energy efficiency programs, led by Efficiency Nova Scotia, have delivered measurable success with provincial and federal support:

Saved over

$5.3 Billion

In energy costs for businesses and homeowners, including $500 million for low-income households

Prevented more than

9.5 Mega Tonnes

Of greenhouse gas emissions, equal to removing 2.2 million gas-powered passenger cars for a year.

Served

220,000+

Nova Scotians households, benefitting homeowners and renters, low-income families and those living in diverse communities

New Brunswick reinforces this regional momentum with practical, utility-delivered offerings through Save Energy NB (by NB Power) such as the Enhanced Energy Savings Program (free, targeted upgrades for eligible low-/moderate-income homeowners), the free Renter Energy Saving Kit, and the Total Home Energy Savings Program (rebates after an energy evaluation, including up to $15,000 in advance for oil-to-heat pump conversions).

8- Efficiency Canada. (2026). Energy Poverty in Canada - Efficiency Canada.

How Heat Pumps and Retrofits Work Together

Heat pumps are an integral part of this solution, as they use electricity efficiently (as much as four times more efficiently than an electric furnace) to heat and cool buildings while replacing fossil fuels. In simple terms, an air conditioner absorbs heat from inside a home and releases it outdoors. A heat pump can reverse that process, bringing warmth inside during the winter and cooling the space in summer. When paired with proper insulation and air sealing, they provide year-round comfort at a fraction of the energy use of traditional systems.

Benefits of heat pumps include:

- Increased comfort and stable indoor temperatures year-round.
- Lower utility bills due to their high efficiency.
- Modern, accessible cooling, an increasingly important need in a warming climate.
- Significant reductions in household and provincial emissions.

Heat Pump Mythbuster

- **Myth: Heat pumps don't work in our harsh winters.** Did you know? Cold-climate models heat effectively down to -30°C, covering over 90% of Atlantic heating needs reliable even on those -20°C mornings.
- **Myth: They'll spike my electricity bill.** In reality, switching from oil or baseboard heat often cuts bills by 30-50% thanks to their efficiency (moving 3-4 units of heat per unit of electricity).
- **Myth: The outdoor unit freezing means it's broken.** Normal defrost cycles melt ice automatically (you might see steam), it's smart design for our damp winters, not a fault.
- **Myth: Older homes can't handle them.** Many Atlantic bungalows and heritage houses thrive with heat pumps, especially paired with simple air-sealing—saving more as insulation improves.

To calculate your energy savings from heat pumps

Programs, Grants, and Rebates

1) If you want to switch from oil heating:

Nova Scotia and New Brunswick

- OHPA NS and OHPA NB: Up to $15,000 toward switching from oil to a heat pump (funding is running low, apply soon if you're eligible).

Nova Scotia

- Moderate Income Rebate: Up to $15,000 for upgrades like heat pumps + insulation; Upfront cost: you typically pay the contractor, then get the rebate (Home Energy Assessment is free).
- HomeWarming (low-income): Free assessment + upgrades; Upfront cost: none if eligible.

New Brunswick

- NB Power Total Home Energy Savings: Home energy evaluation + incentives for upgrades (insulation, windows, heating); Upfront cost: usually pay first, then claim incentives.
- Enhanced Energy Savings Program: Income-qualified households can receive free upgrades (insulation/air sealing/heat pumps); Upfront cost: none if eligible.

2) If you want to improve insulation and air sealing (homeowners and landlords where eligible)

Nova Scotia

- Efficiency NS Home Insulation Rebates: 30% of materials, up to $1,200/year.
- Affordable Multifamily Housing Program: Landlords/co-ops of low-rent buildings (or non-profit support facilities) can get up to ~80% rebates (100% for shelters/ transition houses) for big upgrades (insulation, windows, heat pumps) if they commit to a rent-cap agreement.

New Brunswick

- Total Home Energy Savings: Post-evaluation rebates for insulation, air sealing, windows.

3) Priority community programs

Mi'kmaq / First Nations

- **Nova Scotia:** Mi'kmaw Home Energy Efficiency Project (MHEEP)**:** Free upgrades (draft-proofing, insulation, mini-split heat pumps) for eligible homes.

- **New Brunswick:** First Nations Energy Efficiency Program (FNEEP)**:** Free on-reserve upgrades (insulation, air sealing, heat pumps, ventilation).

African Nova Scotian communities (Nova Scotia)

- African Nova Scotian Communities Retrofit Program: Extra incentives + free/ low-cost assessments and upgrades in participating communities.

4) Renters (quick wins)

- **Nova Scotia:** Efficiency NS Renter Toolkit: Rebates for portable items (LEDs, power strips, showerheads).
- **New Brunswick:** Renter Energy Saving Kit: Free mailed kit (LEDs, power bar, showerhead, aerators).

5) If you need energy-bill help right now

- **Nova Scotia's** Heating Assistance Rebate Program(HARP): Rebates are $400 for each household.
- **New Brunswick:** Emergency Fuel Benefit: once per calendar year benefit provides up to $550 to eligible households.

Important notes

- Check Efficiency Nova Scotia , Save Energy NB, and NRCan to learn more about upgrades suited to your home, latest eligibility and deadlines.
- You may be able to combine supports (for example, bill relief plus upgrade programs), but always confirm the overlap rules.

Lived Realities: Insights from the Heat and Housing Crisis Survey

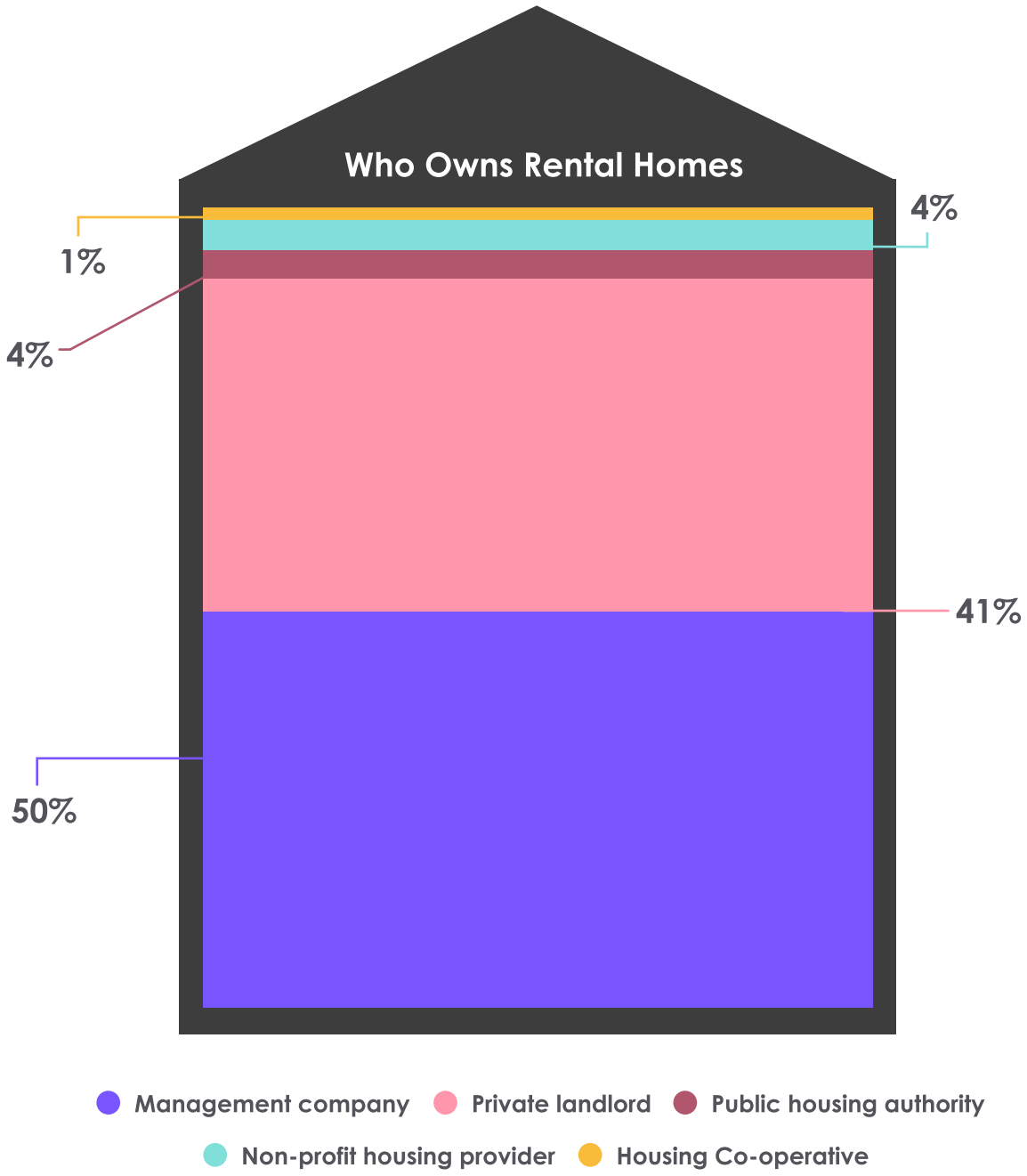
The Heat and Housing Crisis survey conducted by ACORN (Association of Community Organizations for Reform Now) Atlantic Canada highlights the human side of housing efficiency and energy burden. Many renters living in 1960s-1980s apartment buildings and townhouses reported poor weatherization, difficulty maintaining comfortable indoor temperatures, and the feeling that they were "paying for heat they never really feel." Because tenants cannot easily upgrade insulation, windows, or heating systems themselves, improving the efficiency of existing rental housing is critical not only for meeting climate targets but also for protecting the health, safety, and dignity of residents.

When a home is leaky and relies on expensive fuel, families end up paying more for less comfort, often sacrificing food, medications, or other essentials just to keep the heat or lights on - patterns echoed across many stories shared in the survey.

What Nova Scotians and New Brunswickers are Telling Us

The Heat and Housing Crisis Survey (ACORN, 2025) gathered responses from 235 renters across Nova Scotia(104) and New Brunswick (131) about their heating and cooling costs, housing conditions, and daily coping strategies. Their experiences reveal the human cost of inefficient homes and high energy bills. These stories must guide an equitable transition to efficient, electric homes.

Most participants (169 renters) live in older apartment buildings, with 145 residing in units built before the 2000s. 91% rent from private landlords or management companies. Only a small number live in public or non-profit housing.



Who Pays for Heat and Electricity?

Heating and electricity arrangements vary across Nova Scotia and New Brunswick, but the survey shows that a large share of renters pay directly for their energy, leaving them fully exposed to rising energy costs.

Heating

123 Renters (48%)
Reported that heating is included in their rent

119 Renters (46%)
Pay for heating separately

7 Renters
Selected "other" or were unsure

Electricity

Even more striking is the number of renters who pay directly for electricity:

195 Renters (77%)
Pay separately for electricity

59 Renters (23%)
Have electricity included in rent

Because electricity powers not only lights and appliances but also many heating systems (such as baseboards or heat pumps), this places most renters at significant financial risk when energy prices rise.

51 Renters (20%)
Live in subsidized housing

196 Renters (76%)
Do not receive subsidies

10 Renters
Were unsure

This means four out of five renters face full market rents, on top of the energy costs they often pay separately. In a context of rising housing costs and limited rental stock, this leaves many households financially stretched even before heating and electricity bills arrive.

76

Respondents said they struggle to afford utilities

88

Said "I can afford them, but it is a burden," making this the single largest group

Only 36

Said they do not struggle, and 56 said it was not applicable because utilities were included in rent

These foundational numbers highlight several critical realities:

- Most renters carry full responsibility for their energy bills, which are directly affected by building quality, heating systems, and weatherization.
- With only 20 percent receiving rent subsidies, the vast majority face high and rising rental costs alongside escalating energy expenses.
- Renters who pay separately for heat and electricity are particularly vulnerable to price volatility and seasonal cost spikes, especially in inefficient housing stock.

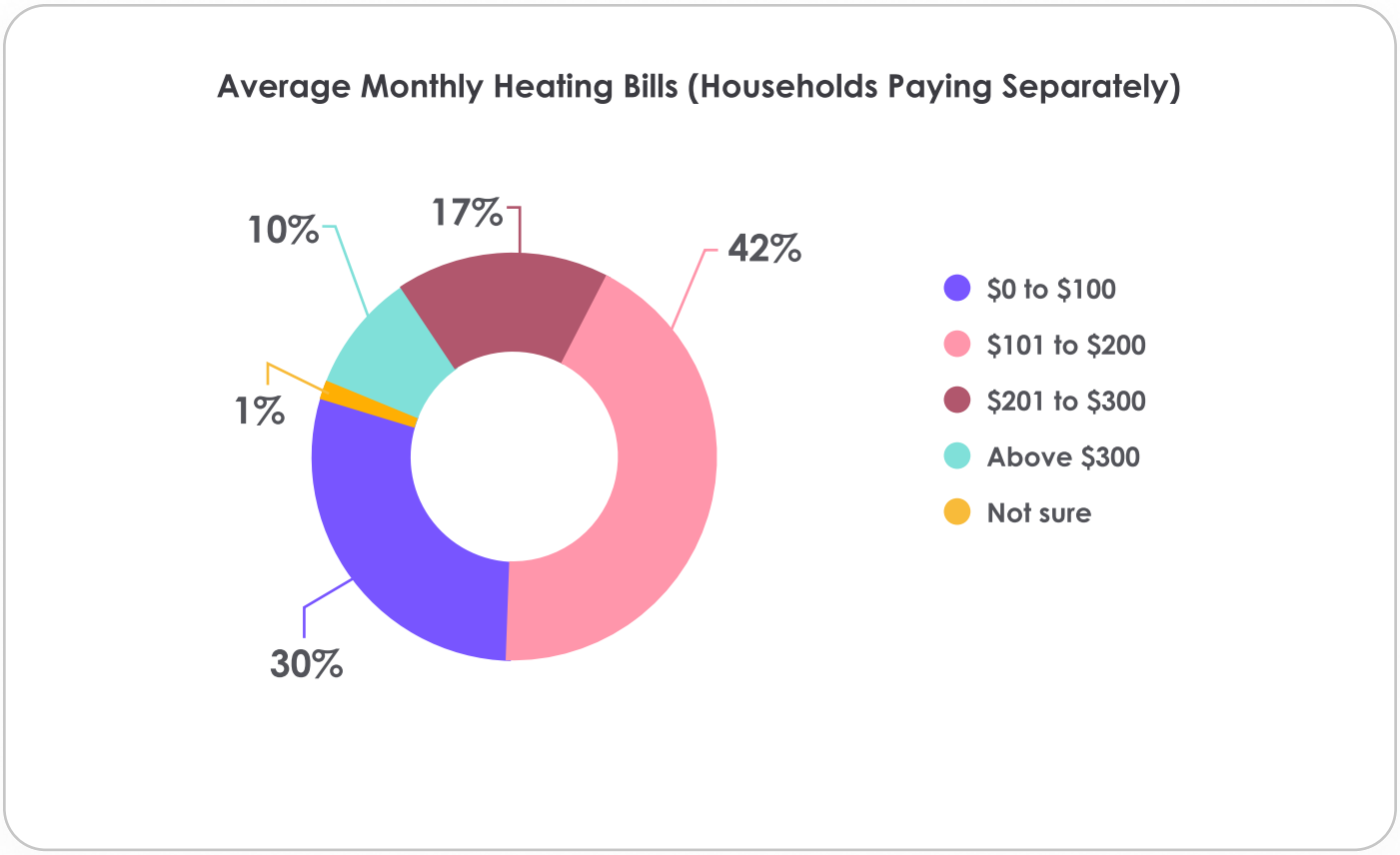
Together, these findings show that housing and energy costs are inseparable challenges. For many Nova Scotians, **affordability is not only about rent. It is about the combined weight of rent and energy bills, magnified by poor building efficiency and limited tenant control.** Without improving housing conditions and reducing household energy use, addressing affordability will remain out of reach. These realities set the stage for understanding the deeper impacts captured in the next sections: energy burdens, coping strategies, landlord barriers, and housing instability.

Renters Bear Disproportionate Energy Burdens

Nearly half (44%) of respondents living in apartments say their homes have poor weatherization, such as drafty windows or lack of insulation. This lack of efficiency drives up energy bills and discomfort. Electric baseboards remain the main heating source for 65% of respondents, but only 18% have heat pumps, which are mostly found in owner-occupied homes.

Cost of Staying Warm

For renters who pay separately for heat, bills often reach hundreds of dollars each month. With 57% of the renters paying between $100-300 during the heating season, while 20% pay over $300.



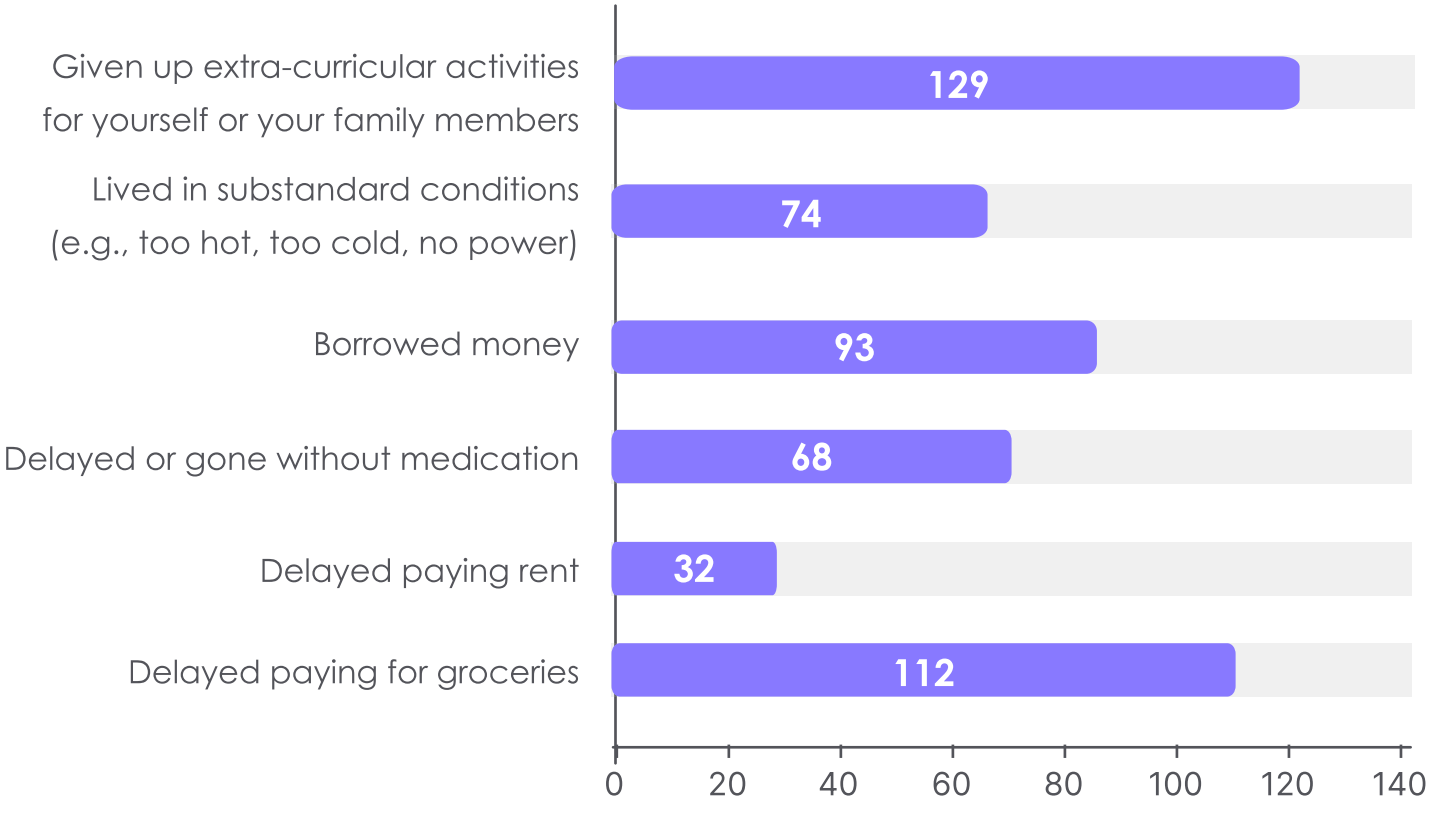
Utility Affordability and Sacrifices

Rising housing and energy costs are forcing many renters to make difficult day-to-day trade-offs. Survey responses show that people are not just adjusting their budgets, they are going without essentials to keep up with bills. Nearly one in four renters (112) delayed buying groceries. Even more (168) delayed or skipped needed medication. These choices point to real health and well-being impacts.

Financial pressure also limits participation in everyday life. 129 renters gave up extracurricular activities, such as sports or art classes, for themselves or their children. Others relied on short-term coping measures that can lead to longer-term strain. 93 borrowed money to cover basic expenses, and 32 postponed rent payments.

Housing conditions also deteriorate under these pressures. 74 renters reported living in substandard conditions at times, including homes that were too hot, too cold, or temporarily without power. Together, these responses show that energy unaffordability is not a standalone issue- it affects food security, health, housing stability, and quality of life.

Nature of compromises for paying electricity bills*



*Renters checked all applicable trade-offs they faced when housing and energy costs strained their budgets.

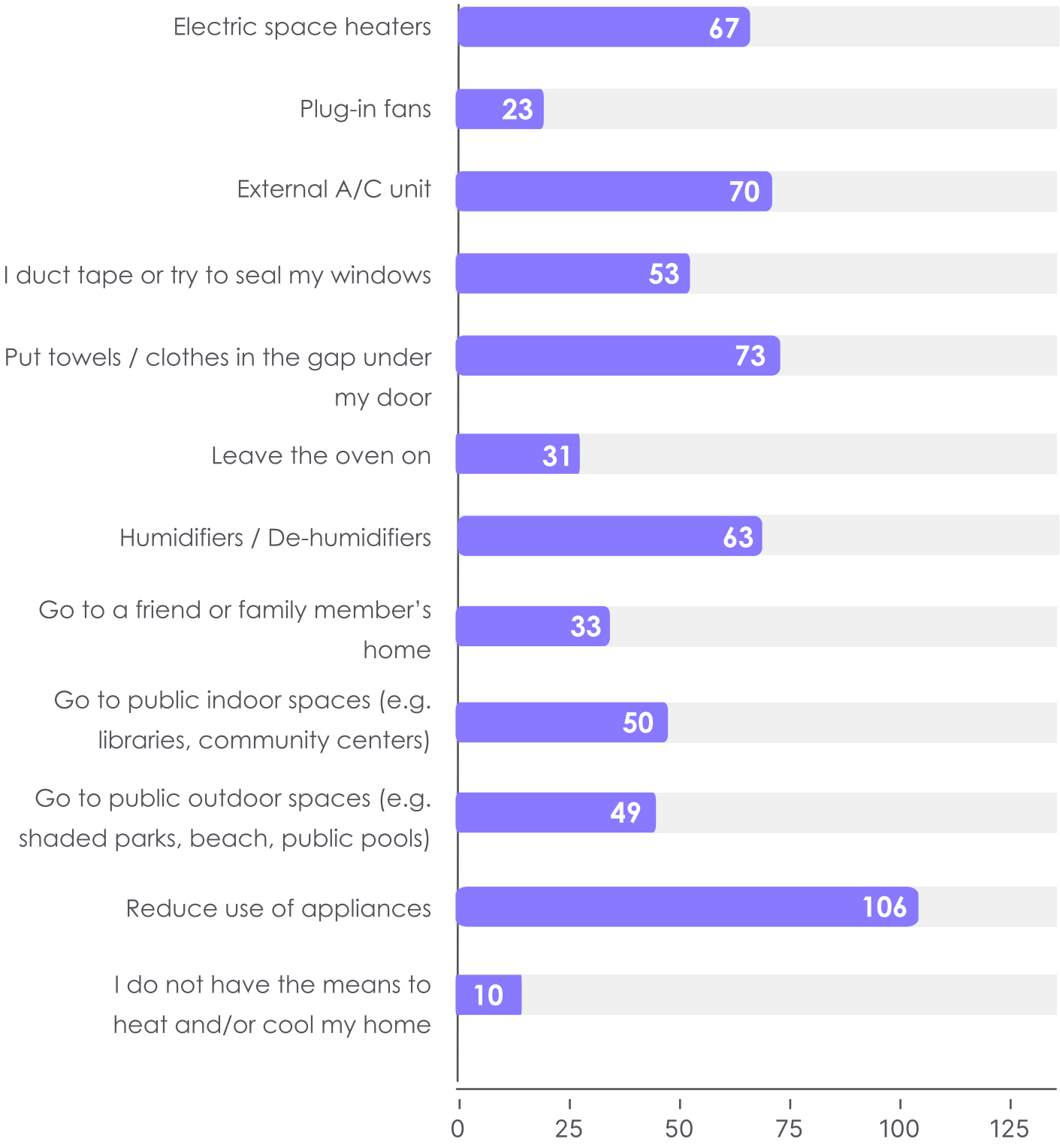
Unsafe Coping Methods Reveal Hardship

Renters reported several ways they cope when energy bills become unmanageable, and many use more than one strategy. The most common response was reducing appliance use (106). Many households cut back on energy use, often sacrificing comfort and well-being.

Renters also make do-it-yourself fixes to deal with drafty units. They block door gaps with towels or clothing (73) and seal windows with tape (53). Many rely on portable devices to control indoor temperatures. These include external A/C units (70), electric space heaters (67), and humidifiers or de-humidifiers (63). Some strategies raise safety and health concerns. For example, 31 renters reported leaving the oven on for heat. Others cope by spending time away from home. They go to public indoor spaces (50), public outdoor spaces (49), or stay with friends and family (33). Ten renters reported having no way to heat or cool their homes at all, showing the most severe level of energy hardship in the survey.

Unsafe Coping Methods Reveal Hardship

Common Coping Methods for Heating/Cooling



Control and Landlord Barriers Limit Comfort

Many renters have little say over their home's heating or cooling systems, even though they pay the bills.

78

Can adjust their thermostat, but 40% say they don't control their heating system

Only 44%

Are allowed to install or use air conditioning

30%

Have faced landlord resistance when requesting energy upgrades like heat pumps or insulation

Housing Instability Compounds Energy Hardship

Energy insecurity often overlaps with housing instability.

73% (193)

Of renters have faced rent increases in the past two years

15% (40)

Have experienced eviction

18% (47)

Renoviction

12% (30)

Lease non-renewal.

These findings show that energy and housing insecurity are deeply intertwined. Renters are paying the price for inefficient buildings they cannot improve and rising energy costs they cannot avoid. Addressing this crisis means ensuring that energy-efficiency programs, retrofits, and affordability measures are accessible to tenants so everyone can live in homes that are safe, efficient, and affordable.

Everyone's Role in the Transition

Everyone in Nova Scotia and New Brunswick has a role in this transition, but the starting point is clear: no one should have to choose between a warm home, a cool bedroom, a full fridge, and essential medication.

When households report sealing drafty windows with tape, skipping meals to pay energy bills, or relying on ovens for heat, it is evident that the current system places an unreasonable burden on those with the fewest resources. A fair transition off oil must therefore distribute responsibilities across government, utilities, landlords, communities, and the workforce, while centering equity and energy affordability.

Province: Lead on Affordability and Standards

The Province can set the pace by pairing climate ambition with affordability and tenant protection.

- **Create a Home Energy Affordability Program (HEAP)**. Implement the key recommendations of Nova Scotia's Energy Poverty Task Force by combining deep retrofits, bill relief, and stronger protections for renters and low-income homeowners in a single, permanent program. The utility, governments, and nonprofit organizations should undertake similar work in New Brunswick, bringing relevant stakeholders to the table to create a mutually acceptable program addressing energy poverty.
- **Phase in minimum rental efficiency standards.** By 2028, require all rental units to meet basic standards for insulation, windows, and ventilation, with enhanced, targeted rebates (up to 75%) for landlords installing high-efficiency heat pumps and envelope upgrades.
- **Fund independent navigation services.** Provide long-term funding for trusted, community-based navigators who help households and landlords understand, stack, and apply for grants, rebates, and financing, particularly in rural, Mi'kmaw, and low-income communities.

The Province should also reform electricity rate design so that energy is priced more fairly:

- Lower allowed utility returns. For example, in Nova Scotia that means **lowering Nova Scotia Power's targeted rate of return on equity from the currently recommended 9% to 7.6%,** to reduce pressure on electricity rates while still enabling necessary investments.

- Introduce income-indexed rates so that **low-income households pay a lower effective rate** for essential energy use, with transparent protections against disconnection.

- **Establish a distinct, just rate for Mi'kmaw First Nations**, consistent with recommendations from the Kwilmu'kw Maw-klusuaqn Negotiation Office (KMKNO) and the Assembly of Nova Scotia Mi'kmaw Chiefs, recognising rights, historic underinvestment, and higher energy burdens in many communities.

Electricity Providers: Deliver Affordable, Clean Electricity (Nova Scotia Power+NB Power)

As the incumbent electricity providers in Nova Scotia and New Brunswick, Nova Scotia Power and New Brunswick Power directly shape whether electrification becomes a path to lower, not higher household costs by aligning rates, financing, and clean-power options with the public interest. NB Power is New Brunswick's main electricity utility, so these levers matter directly for affordability and access in that province as well.

- Align rates with public interest. Use provincial policy direction and regulator oversight to keep affordability, reliability, and decarbonization at the centre of future investment decisions, and reflect those priorities in how costs are recovered. Do this consistently by prioritizing least-cost planning, supporting demand reduction, and ensuring the system is ready for more electric heating, while carefully reviewing major spending that could increase bills without clear benefits.

- Expand on-bill financing that works for renters and low-income households. Grow straightforward on-bill repayment for heat pumps and efficiency upgrades with no credit check, tied to the meter rather than the individual, so renters and households with limited credit history can participate. Aim for designs where savings appear quickly, and include basic consumer protections so participation does not create new risks for households.

- Offer "green tariffs" for electrification. Create optional tariffs that pair cleaner supply with better rates for heat-pump and EV electricity use, so households switching off oil can see early bill relief while emissions fall over time. Keep enrollment simple and make savings easy to understand on the bill.

Governments/Utilities: Upgrade Rentals, Protect Tenants

Rental housing is at the centre of New Brunswick and Nova Scotia's heat and housing crisis. Policy must support upgrades while preventing harm to tenants.

- Provide high-rebate retrofit offers for multi-unit buildings. Create a dedicated multi-unit rental retrofit stream (heat pumps, ventilation, and envelope upgrades) with simple rules, predictable intake windows, and clear completion timelines. In Nova Scotia, Efficiency Nova Scotia's Affordable Multifamily Housing Program shows what this can look like, offering rebates up to 80% for eligible upgrades.

- Tie incentives to tenant protections. Condition public funds on commitments: no rent increases linked to retrofit work, no renovictions, and no net loss of affordable units through at least 2030.

- Require post-retrofit disclosure. After upgrades, landlords should disclose efficiency improvements, typical energy costs, and any remaining deficiencies, so tenants can make informed choices.
- Design programs for the realities of rentals. In New Brunswick, many retrofit incentives are structured around the legal property owner applying, so embed tenant protections and accountability in program design rather than relying on voluntary landlord commitments.

Communities: Democratize Energy and Power Local Solutions

Municipalities and communities can help reshape who makes decisions about energy, and who benefits.

- Enable Community Choice Aggregation (CCA). Introduce legislation allowing municipalities and Indigenous governments to aggregate local electricity demand and procure power on behalf of residents and businesses through non-profit entities governed by local officials. Evidence from multiple U.S. states shows that CCAs can deliver more stable and often lower electricity prices than default investor-owned utilities while expanding local renewable supply and tailored programs for low-income customers. For example, MCE and Sonoma Clean Power in California,

Cape Light Compact in Massachusetts, and dozens of municipal aggregation programs across Illinois have used CCA to secure higher renewable shares and competitive, often lower, rates for households and small businesses.

- Pair local renewables with national grid investments. Federal–provincial partnerships should support rooftop and community solar, storage, and smart-grid upgrades in tandem with large-scale clean generation, so communities see both local projects and system-wide benefits.

Workforce: Scale Skills for an Electric Future

Nova Scotia and New Brunswick will not meet its retrofit and electrification targets without a larger, well-trained workforce.

- Expand fast-tracked vocational schools, colleges and trades pathways for electricians, plumbers, HVAC technicians, and energy advisors, including paid placements and wrap-around supports for under-represented groups.

- Support maintenance and quality. Subsidize 50% of routine heat-pump maintenance costs for a limited period to encourage proper servicing, protect performance, and build trust in electric systems, especially among households leaving oil and other high-carbon fuels.

A CASE STUDY

Energize Bridgewater: Everyone wins when nobody gets left behind

In the Town of Bridgewater, Energize Bridgewater sits at the heart of a longer-term plan to cut emissions and lift households out of energy poverty at the same time. Bridgewater won a national Smart Cities Canada Challenge grant in 2019. They've used that opportunity to show what a real path out of energy poverty can look like - laying the groundwork for new programs, incentives, and funding that lower energy costs for homeowners, tenants, landlords, and businesses.

Energize Bridgewater starts from a simple but powerful idea: when nobody gets left behind, everyone wins. The program focuses first on households who struggle most with energy costs and then builds practical, hands-on support around them.

How Energize Bridgewater makes it work:

1. Home Upgrades

Through the Home Upgrades program, households do not have to navigate the transition alone. The town hires a team of experts who assess each home and design a tailored package of improvements, insulation and draft-proofing, smart thermostats, cold-climate heat pumps, and sometimes solar panels, to cut energy waste and make homes more comfortable year-round. Staff then connect residents with grant funding and low-interest loans and match them with vetted contractors, so upgrades are both affordable and done well.

2. BridgeWISE (Community energy information)

Bridgewater also runs a community energy information system called BridgeWISE. The idea is that better information leads to better decisions. Homeowners and landlords get easy-to-understand data on home energy use and indoor air quality, along with expert support to interpret it. This helps them choose upgrades that deliver real savings and comfort, and it lets the town see where to focus future efforts.

3. Apartment Upgrades

Recognizing that many people in energy poverty are renters, Energize Bridgewater also supports upgrades in apartment buildings. The program offers rebates and technical help to landlords for energy upgrades, such as insulation, heat pumps, and controls, while working to keep rents and energy costs stable for tenants. By tying public support to tenant protections, the town makes sure both landlords and renters share the benefits of living in efficient, healthier homes.

Energize Bridgewater is helping households reduce energy costs and find affordable housing options. The numbers below represent households that that were part of Energize Bridgewater programs or are in progress or have completed home upgrades with them.

- **114** More affordable homes with efficiency upgrades
- **101** More affordable apartments with efficiency upgrades
- **792** Households supported through social and service outreach (through the South Shore Open Doors Initiative or SSODA)
- Each upgraded home emits about **2.2 fewer tonnes of greenhouse gases per year,** on average.
- Each upgraded home saves about **$814 per year on energy bills,** on average (for homes that have completed upgrades).

Energize Bridgewater: Everyone Wins When Nobody Gets Left Behind

For the rest of Nova Scotia and New Brunswick, Energize Bridgewater offers more than a feel-good story. It shows that a municipality can:

- start from energy poverty and build climate policy around real household experience
- combine deep retrofits and heat pumps instead of chasing single measures
- invest in navigators who help people actually access existing grants and rebates
- require landlords to protect tenants when public money flows into buildings
- track both emissions and energy-poverty outcomes, so success means fewer tonnes and fewer families in crisis

In other words, Bridgewater is already doing, at a local scale, what this report argues Nova Scotia and New Brunswick must do province-wide. It gives policymakers, utilities, and community organizations a concrete, home-grown example of how to design energy efficiency and electrification in a way that truly serves people who are currently choosing between heat, rent, and food.

A Day in the Life:

Equitable, Efficient Homes in Nova Scotia

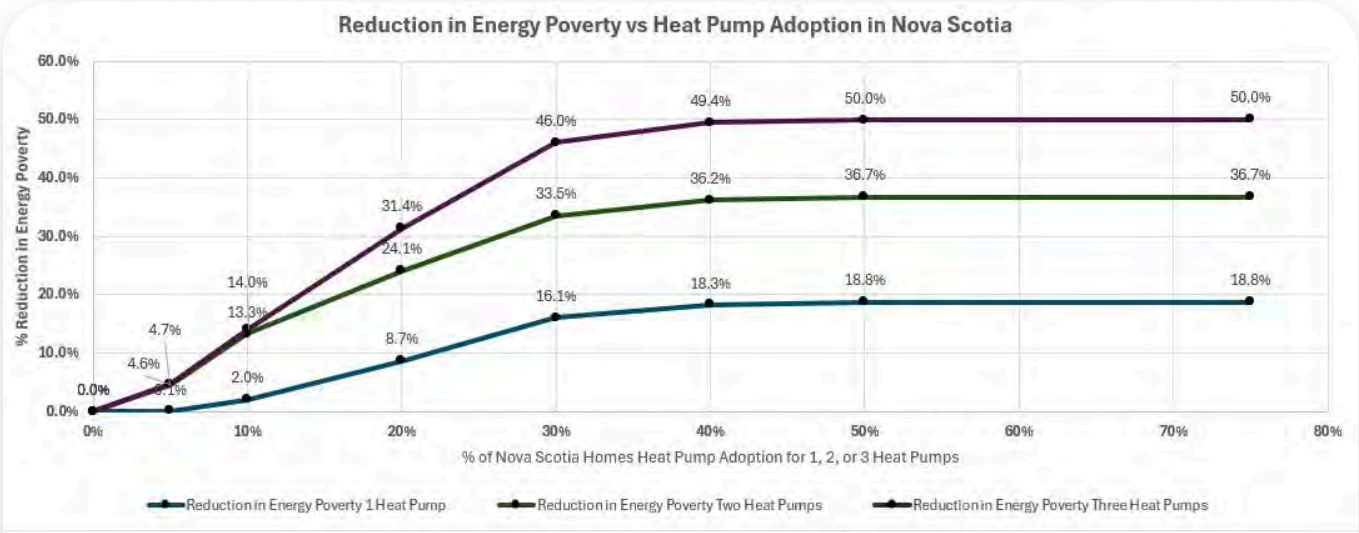
Across Atlantic Canada, people live in homes that stay warm in winter and cool in summer without fear of the next bill. Families no longer ration comfort or choose between energy, food, and medication. Safe indoor temperatures become the norm, not a privilege.

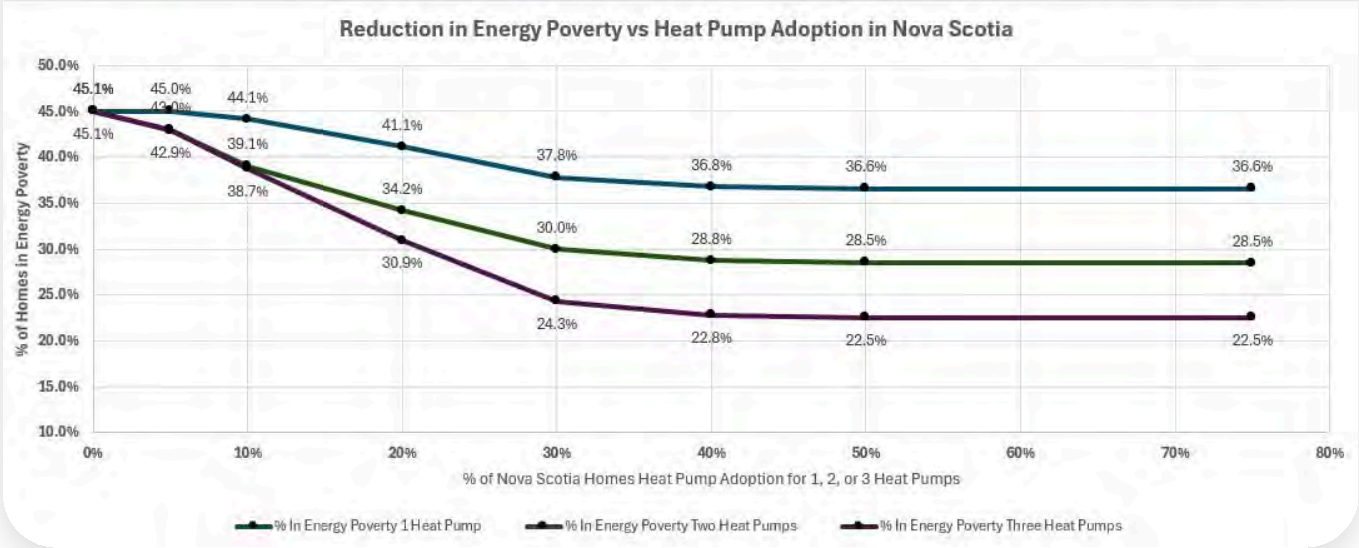
Communities generate more of their own clean power through wind, solar, and storage, and stronger regional grids carry that power where it's needed. Local projects create local benefits and keep energy dollars closer to home. At the same time, governments and partners upgrade existing homes at scale. They insulate, air seal, ventilate, and install heat pumps,especially in older and rental buildings, so homes hold heat, shed moisture, and stay safe in extreme weather.

Affordability programs lower bills now and permanently through deep upgrades, not short-term fixes. Navigators guide households and landlords through grants and rebates and help turn plans into completed projects. Policies protect renters so upgrades improve living conditions without driving people out.

Clean energy shows up at the kitchen table. People feel it in lower bills, healthier homes, and less stress. Comfortable housing becomes part of everyday life across the region, not something people have to struggle to secure.

Appendix A


Reduction in Energy Poverty vs Heat Pump Adoption in Nova Scotia
% Reduction in Energy Poverty
% of Nova Scotia Homes Heat Pump Adoption for 1, 2, or 3 Heat Pumps
Reduction in Energy Poverty 1 Heat Pump
Reduction in Energy Poverty Two Heat Pumps
Reduction in Energy Poverty Three Heat Pumps


Reduction in Energy Poverty vs Heat Pump Adoption in Nova Scotia
% of Homes in Energy Poverty
% of Nova Scotia Homes Heat Pump Adoption for 1, 2, or 3 Heat Pumps
% In Energy Poverty 1 Heat Pump
% In Energy Poverty Two Heat Pumps
% In Energy Poverty Three Heat Pumps

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