

Energy Poverty in Atlantic Canada



Do high energy bills stress you out?

*Do you want to take control of your energy usage
so bills are more affordable?*

The Conservation Council of New Brunswick is here to help.

Households generally spend about [three per cent](#) of after-tax income on energy, including home heating and cooling, lights and appliances, and transportation. Many households spend more, which can be cause for concern. A household that spends six per cent or more of after-tax income on energy, for example, may face hard choices about how to budget household expenses. Researchers call this [energy poverty](#).



What is the energy poverty situation in Atlantic Canada?

Atlantic Canada has high levels of energy poverty compared to other Canadian provinces based on the six per cent spending metric. According to a recent [energy poverty report](#) by the Canadian Urban Sustainability Practitioners (CUSP), New Brunswick and Nova Scotia have energy poverty rates of 37 per cent, Newfoundland 38 per cent, and Prince Edward Island 41 per cent. The other provinces and territories in Canada have energy poverty rates ranging from 12 to 26 per cent. When observed as a whole, Canada has an energy poverty rate of about 20 per cent.

Why do Atlantic Canadians spend more on energy?

Lower incomes, rural living, and older homes contribute to higher levels of energy use in the Atlantic provinces. According to [Statistics Canada](#) data from 2016 to 2020, the Atlantic provinces consistently had a lower median income and remained [more rural](#) than the rest of Canada. Rural living can increase dependence on fossil fuels for personal vehicles or home heating, which can result in higher energy costs.

[Canadian Housing Statistics](#)

indicate that in 2019, the majority of residential buildings in New Brunswick were more than 20 years old. Residential buildings constructed before 2006 are generally 25 to 40 per cent less efficient than those constructed after 2006, meaning the majority of homes in N.B. lack modern energy efficiency features that would help lower costs for home heating and cooling.

A [report](#) by the David Suzuki Foundation notes that home heating accounts for 64 per cent of home energy use. People living in homes built [before 1960](#) or in mobile homes are the most likely to experience high energy costs.

Use Table 1 to quickly calculate whether your household spends six per cent of after-tax income on energy. If you spend more on energy than you feel you can afford, there are programs that can help.

Table 1

Annual After-Tax Income	Annual Energy Costs
\$10,000	\$600
\$15,000	\$900
\$20,000	\$1,200
\$25,000	\$1,500
\$30,000	\$1,800
\$35,000	\$2,100
\$40,000	\$2,400
\$45,000	\$2,700
\$50,000	\$3,000
\$55,000	\$3,300
\$60,000	\$3,600
\$65,000	\$3,900
\$70,000	\$4,200

What resources are available to make energy more affordable?

Each of the Atlantic provinces have resources and programs available to residents to help lower home energy costs. Table 2 summarizes the programs available in each province, including links to application pages. If you want to spend less on energy or to make your home more energy efficient, use this table to explore your options.

Making your home and vehicle more energy efficient helps lower energy bills. According to Efficiency Nova Scotia, installing energy efficient products (LED light bulbs, water-saving showerheads, faucet aerators, etc.) can help save up to \$240 a year. The Prince Edward Island Winter Warming Incentive states that

participants see savings of \$250 to \$650 per year in heating costs with the efficiency upgrades offered in the program. [New Brunswick](#) reports that households adding a mini-split heat pump and upgrading insulation can expect to save about \$500 per year on energy bills. Energy savings will vary depending on the size of the home, the extent of the efficiency upgrades, the current condition of the home, and the type of heating system.



There are also opportunities to save when it comes to electric vehicles (EVs). [NB Power](#) provides several reasons why EVs are cheaper to own than a gas vehicle, including cheaper fueling costs and less routine maintenance. NB Power states that the average electric vehicle in New Brunswick costs \$500 per year to fuel, versus over \$2,000 for gas in a fuel combustion vehicle.

There are some [additional recommendations](#) on steps you can take to make homes more energy efficient and lower household energy costs. These actions include ensuring that appliances, windows, and electronics are [ENERGY STAR certified](#), keeping your fridge away from heat sources such as the stove, installing water-saving showerheads and faucet aerators, running full loads of laundry through the washing machine and dryer (rather than half-loads or overfull loads), and many others.

Take control of your spending on energy by finding upgrades and energy efficient actions that work for you.

Table 2

New Brunswick: NB Power

Program	Eligibility Criteria	Offerings
<p><u>Enhanced Energy Savings Program</u></p>	<ul style="list-style-type: none"> • New Brunswick homeowner, and the primary resident of that home. • Home in need of major energy efficiency upgrades. • Combined annual household income of \$70,000 or less. 	<ul style="list-style-type: none"> • Targeted home energy efficiency retrofits and upgrades, free of charge to the homeowner. • Necessary upgrades will be recommended based on a pre-upgrade evaluation by a Certified Energy Advisor. • Retrofits and upgrades are installed by a Contractor selected by NB Power. • Upgrades may include insulation, ventilation, mini-split heat pumps, and energy-efficient light bulbs. • Mini-split heat pumps installed under this program have a 10-year warranty for parts and labour. Three free deep cleans will be provided over the 10-year period. • After the upgrades are completed, an Energy Advisor will conduct a post-upgrade evaluation and provide training on the use, operation, and warranties of any new equipment.
<p><u>Renter Energy Saving Kit Program</u></p>	<p>A New Brunswick resident, renting their home (including apartments, houses, duplexes, row houses, townhouses, or mobile homes).</p>	<p>The Renter Energy Saving Kit is free and is mailed directly to the home.</p> <p>Each kit includes:</p> <ul style="list-style-type: none"> • LED lightbulbs (4) and an LED nightlight • Electrical power bar • Faucet aerators (2) • Water-efficient showerhead • Installation Guide for each product
<p><u>Total Home Energy Savings Program</u></p>	<ul style="list-style-type: none"> • New Brunswick legal property owner. • A residential property, no more than 3 stories high and smaller than 600 m². • Single-family homes, detached, side-by-side, and row homes are eligible. • Manufactured or Mobile homes on a permanent foundation are eligible. • Homes must be habitable, structurally sound and capable of receiving a home evaluation. All interior and exterior finishings must be in place and have a functioning automated heating system, kitchen, and bathroom. 	<ul style="list-style-type: none"> • Homeowners can get money back after implementing energy-saving upgrades in their home. • Homeowners must pay for a Home Energy Evaluation by a Certified Energy Advisor through NB Power. The Advisor will make efficiency upgrade recommendations to the homeowner. • The homeowner will need to pay out-of-pocket to make energy efficiency upgrades of their choice from the list of recommended upgrades. • Once the upgrades are completed, the Certified Energy Advisor will return to evaluate <p>Incentives are available for:</p> <ul style="list-style-type: none"> • Insulation • Space heating equipment • Water heating equipment • Air-sealing • Solar PV • Windows, doors, and skylights

New Brunswick: NB Power		
Program	Eligibility Criteria	Offerings
<u>Electrical Vehicle and Charger Rebates</u>	<ul style="list-style-type: none"> • New Brunswickers who purchase or lease qualifying new electric vehicles at a licensed automobile dealership in the province. • New Brunswickers who purchase a qualifying used electric vehicle at a licensed automobile dealership in the province. 	<ul style="list-style-type: none"> • Residents or organizations who receive a vehicle rebate through Plug-In NB are eligible to claim 50% of the cost to purchase and install one new Level 2 EV charger (up to a max of \$750) • Depending on vehicle type, and whether an individual is purchasing or leasing, provincial rebates range from \$625 to \$5000.

Nova Scotia: Government of Nova Scotia		
Program	Eligibility Criteria	Offerings
<u>Heating Assistance Rebate Program</u>	<p>Must pay for your own home heat AND meet one of the following:</p> <ul style="list-style-type: none"> • Net income of \$29,000 or less and live alone with no kids or dependents • Combined net income of \$44,000 or less and live with kids, dependents, or other adults • Receive Income Assistance from the Department of Community Services • Receive the Guaranteed Income Supplement or the Allowance from Service Canada 	<ul style="list-style-type: none"> • A rebate based on your income as reported to the Canada Revenue Agency. <p>*Note that for 2023, there is a one-time rebate change allowing anyone who pays for their own home heat and has a household income of \$85,000 or less can receive up to \$1000.</p>
<u>Your Energy Rebate</u>	<ul style="list-style-type: none"> • A Nova Scotia resident paying for home energy. • Have NOT already received the rebate on energy bills. 	<ul style="list-style-type: none"> • A rebate equal to the portion of the provincial HST paid on home energy products for your residential property. <p>*Note that this rebate is typically deducted by energy providers and/or fuel distributors on your bill. If heating with other energy sources such as kerosene, coal or wood pellets, you can apply for this rebate.</p>

Nova Scotia: NS Power and The Salvation Army

Program	Eligibility Criteria	Offerings
<u>HEAT Fund</u>	<p>A Nova Scotia resident meeting the following income criteria:</p> <ul style="list-style-type: none"> • A one-person household with a net income of \$29,000 • A 2 to 4-person household with a combined net income of \$47,703 • A 5 or more-person household with a combined net income of \$67,937 • Household is experiencing an emergency heating situation 	Up to \$400 in assistance for home heating.

Nova Scotia: NS Power, Efficiency Nova Scotia, Government of Nova Scotia

Program	Eligibility Criteria	Offerings
<u>Homewarming</u>	<p>Income criteria:</p> <ul style="list-style-type: none"> • A one-person household with a net income of \$27,250 or less • A 2 to 4-person household with a combined net income of \$50,635 or less • A 5 or more-person household with a combined net income of \$72,113 or less • Owner of a single-unit home in Nova Scotia • Must be a year-round resident of your home with no intention to sell the property in the near future 	<ul style="list-style-type: none"> • A free Home Energy Assessment by a certified Energy Advisor. This Advisor will provide recommendations for upgrades that will make the home more energy efficient. • The upgrades approved for the home will be made at no cost to the homeowner. • A final assessment will be conducted after the implementation of the upgrades.
<u>Pictou County Fuel Fund</u>	<ul style="list-style-type: none"> • Resident of Pictou County of low income in need of urgent assistance with home heating. • A household in urgent need is facing running out of heat within 48 hours (ie. oil tank gauges reading empty or wood supplies running out). 	

Nova Scotia: *Efficiency Nova Scotia*

Program	Eligibility Criteria	Offerings
<u>Energy Efficient Products</u>	<p>Renter or homeowner responsible for paying for household energy use.</p>	<p>Free energy efficient products and installation including:</p> <ul style="list-style-type: none"> • LED lightbulbs • Water-saving showerheads • Faucet aerators • Smart thermostat for mini-split heat pumps • Hot water tank wrap • Pipe wrap • Draft-proofing
<u>Home Energy Assessment</u>	<ul style="list-style-type: none"> • Any home in Nova Scotia that is at least 6 months old and has not yet begun major renovations. • Homeowners must pay \$199 for the initial Home Energy Assessment. 	<p>A certified Energy Advisor will conduct a home assessment and provide recommendations for improvements that would make the home more energy efficient.</p> <p>The Energy Advisor will share a list of rebates that your home may be eligible for.</p> <p>Rebates include:</p> <ul style="list-style-type: none"> • Up to \$5,000 for upgrades like heat pumps, insulation, etc. • Up to an additional \$5000 for upgrades from the Canada Greener Homes Grant <p>*Note that this program is co-delivered with the federal Canada Greener Homes Grant, so those enrolled in the HEA program that meet the Greener Homes eligibility will automatically be considered for federal rebates and may apply for an interest-free loan.</p>
<u>Affordable Multifamily Housing Program</u>	<ul style="list-style-type: none"> • Multi-unit residential rentals • Not-for-profit properties that offer rent-free housing • Not-for-profit facilities providing community services such as food banks, outreach and support centres, employment and education centres, and social enterprises <p>*More specific criteria can be found <u>here</u></p>	<p>Up to 80% in rebates for energy efficient upgrades including improvements to:</p> <ul style="list-style-type: none"> • Space and water heating • Window and door replacements • Insulation <p>*Note that not-for-profit properties offering rent-free housing may be eligible for rebates up to 100%</p>
<u>Mi'kmaw Home Energy Efficiency Project</u>	<p>Single-unit, band owned homes (including duplexes)</p>	<p>No-cost energy efficient upgrades including:</p> <ul style="list-style-type: none"> • Draft -proofing • Insulation • Ductless mini-split heat pumps

Nova Scotia: *Efficiency Nova Scotia*

Program	Eligibility Criteria	Offerings
Solar Rebates	Extensive eligibility criteria for homes, non-profits, and Solar Photovoltaic Systems. These criteria can be found here .	<ul style="list-style-type: none"> • \$0.30/Watt installed in DC capacity up to \$3,000 for SolarHomes program • \$0.60/Watt installed in DC capacity up to 25% of eligible system costs or \$15,000 for non-profits

Nova Scotia: *EV Assist Nova Scotia*

Program	Eligibility Criteria	Offerings
Electric Vehicle Rebates	<ul style="list-style-type: none"> • Nova Scotia residents who purchase or lease qualifying new electric vehicle at a licensed automobile dealership in the province. • Nova Scotia residents who purchase a qualifying used electric vehicle at a licensed automobile dealership in the province. 	<ul style="list-style-type: none"> • Up to \$3000 rebate for eligible new electric vehicles • Up to \$2000 rebate for eligible used electric vehicles • Up to \$500 rebate for eligible new e-bikes

Prince Edward Island: *Government of P.E.I.*

Program	Eligibility Criteria	Offerings
Winter Warming Incentive	<ul style="list-style-type: none"> • P.E.I. resident with a total household income of \$50,000 or less • Homeowner that lives in the residence OR a renter that pays the total heating costs of the unit • Property is your primary residence or a year-round rental property • Have NOT received help from Winter Warming in the past 5 years for this property 	<ul style="list-style-type: none"> • Free air sealing • Energy-efficient upgrades including: <ul style="list-style-type: none"> • Installation of a programmable thermostat • Installation of a water-saving showerhead • LED light bulbs • Voucher for a free heating system cleaning up to \$115 in value

Prince Edward Island: *Government of P.E.I., The Salvation Army*

Program	Eligibility Criteria	Offerings
<u>Home Heating Program</u>	<ul style="list-style-type: none"> • P.E.I. resident within the following income brackets: <ul style="list-style-type: none"> • \$45,000 for one-person households, • \$60,000 for two or more person households • May not be receiving social assistance • Must be experiencing an emergency heating situation • Home heating source can be oil, wood, electric, wood pellets, or propane. 	Up to \$1200 per calendar year for households needing assistance in heating their home.

Prince Edward Island: *Government of P.E.I., Efficiency P.E.I.*

<u>EnerGuide Home Energy Assessment</u>	P.E.I. homeowners	<ul style="list-style-type: none"> • Subsidized cost of \$99 plus HST for the initial energy assessment. The certified Energy Advisor will provide information about the home's current energy performance and upgrade options that would have the most impact. • Eligibility for the Canada Greener Homes Grant requires that an EnerGuide Home Energy Assessment take place prior to any energy upgrades are started.
<u>Free Home Insulation Program</u>	<ul style="list-style-type: none"> • Homeowners in P.E.I. that use the home as a primary residence and have an income of \$55,000 or less. • Eligible home must be valued at \$300,000 or less. 	<ul style="list-style-type: none"> • Zero-cost home insulation provided by a contractor chosen by Access P.E.I. • Qualifying applicants may also be eligible for a free heat pump, and a free electric hot water heater - all of these upgrades are available on the same application form.
<u>Home Insulation Rebates</u>	To be eligible, you must have an energy audit conducted by Homesol.	Rebates and financing available for insulation, air sealing, and ENERGY STAR windows and doors.
<u>Heat Pump Rebates</u>	<ul style="list-style-type: none"> • Single family detached homeowners installing a heat pump • Homes must have been inhabited for at least 6 months (new constructions are ineligible) • Heat pump must be supplied by a Network of Excellence contractor 	\$1,200 point of sale rebate on eligible mini-split heat pumps (per heat pump)

Prince Edward Island: *Government of P.E.I., Efficiency P.E.I.*

Program	Eligibility Criteria	Offerings
<p><u>Energy Efficient Equipment Rebates</u></p>	<ul style="list-style-type: none"> • Applications for rebates must be submitted within a year of installation. • Must be the owner of the property where the equipment was installed. • Buildings must be inhabited for more than 6 months to be eligible for rebates. • All heat pump services must be provided by the same Network of Excellence contractor, and a certificate of compliance is required. 	<p>Rebates in varying amounts are available for:</p> <ul style="list-style-type: none"> • Mini-split air source heat pumps • Central air source heat pumps • Ground source heat pumps • Solar thermal hot water heaters • Air source heat pump (hybrid) water heaters • Heat/energy recovery ventilators • Biomass stoves • Biomass boilers/furnaces
<p><u>New Home Construction Incentives</u></p>	<ul style="list-style-type: none"> • Residents of P.E.I. building a new residence. • In order to be eligible for rebates, a certified energy advisor must evaluate the building plans before the build takes place. 	<ul style="list-style-type: none"> • Subsidized cost of the building plans evaluation and follow-up assessments, thereby costing homebuilders \$99 plus HST • Up to \$5,000 in rebates for energy efficient design and equipment
<p><u>Solar Electric Rebate Program</u></p>	<ul style="list-style-type: none"> • Legal owner of the property where the panels will be installed. • Eligible buildings include: <ul style="list-style-type: none"> • residential properties (with restrictions), commercial buildings with an operating business, or a farm building owned and operated year round • Single-family home, detached, side-by-side, row house, or apartment building • A manufactured or mobile home with a permanent electrical utility connection • Buildings inhabited for more than 6 months. • Buildings must be structurally sound. • Solar PV system is eligible for net metering from the electric utility and meets all applicable regulations. 	<ul style="list-style-type: none"> • Residential rebate amounts of \$1,000 per installed kilowatt, not to exceed 40% of the total installed cost, to a maximum of \$10,000 • Commercial and farm rebate amounts of \$350 per installed kilowatt not to exceed 40% of total installed cost to a maximum of \$10,000

Prince Edward Island: *Summerside Electric Utility*

<p><u>Heat for Less Now Program</u></p>	<ul style="list-style-type: none"> • Residents of Summerside P.E.I. with electric thermal storage systems will have cheaper energy rates. • Summerside homeowners seeking to install an electric thermal storage system can access rebates by purchasing the equipment through the City of Summerside Heat for Less Now Program. 	<ul style="list-style-type: none"> • Rates of \$0.08/kwh for energy used in the home in comparison to the regular \$0.1396/kWh rate. • Rebates in varying amounts are available for the installation of: <ul style="list-style-type: none"> • Electric thermal storage furnaces • Electric thermal storage heaters • Electric thermal hot water heaters
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Newfoundland and Labrador: *Government of Newfoundland and Labrador*

Program	Eligibility Criteria	Offerings
<u>Home Energy Savings Program</u>	<ul style="list-style-type: none"> • Newfoundland and Labrador homeowners with annual incomes of \$32,500 or less. • The dwelling must be the homeowner's primary residence. 	<ul style="list-style-type: none"> • Pre and post retrofit energy evaluations by the Newfoundland and Labrador Housing Corporation. • Grants of up to \$5,000 for efficient retrofits, including: <ul style="list-style-type: none"> • Basement insulation • Attic insulation • draft-proofing

Newfoundland and Labrador: *Newfoundland and Labrador Hydro, Newfoundland Power*

<u>Take Charge Rebates</u>	<ul style="list-style-type: none"> • Must be a homeowner with an active electricity account. • Home must be on a permanent foundation and intended as a residence. • Eligibility criteria may vary per rebate. Follow the link and select the rebate of interest for more details. 	<ul style="list-style-type: none"> • Rebates of varying amounts for an assortment of energy efficient upgrades and equipment including: <ul style="list-style-type: none"> • <u>Heat Recovery Ventilator</u> (HRV) • <u>Insulation</u> • <u>Thermostats</u> • <u>Air Sealing</u> • Oil heated homes: <ul style="list-style-type: none"> • <u>Thermostats</u> • <u>Insulation</u> • Instant rebates for energy efficient products including lighting, draft-proofing, plugs, power strips, showerheads, dehumidifiers and more.
<u>Energy Savers Kit</u>	<ul style="list-style-type: none"> • Newfoundland or Labrador homeowner or renter with an active electricity account. • Home must be on a permanent foundation. • Annual family net income must meet the following requirements: <ul style="list-style-type: none"> • \$30,000 or less for a single person household • \$38,000 or less for a 2-person household • \$46,000 or less for a 3-person household • \$56,000 or less for a 4-person household • \$63,000 or less for a 5-person household • \$71,000 or less for a 6-person household • \$79,000 or less for a 7-person household 	<p>The free energy savers kit may include the following:</p> <ul style="list-style-type: none"> • LED light bulbs • Switch insulators • Outlet insulators • Draft plugs • Adhesive foam weatherstripping • V-Strip weatherstripping • Window insulation film kit • High performance showerhead • Kitchen faucet aerator • Bathroom faucet aerator • Water heater pipe wrap • These small upgrades can noticeably reduce home energy bills.

Canada: *Canada Mortgage and Housing Corporation*

Program	Eligibility Criteria	Offerings
<p>CMHC Eco Plus</p>	<ul style="list-style-type: none"> • To qualify, the home must have an energy efficiency certificate of meet energy efficiency or greenhouse gas targets • Assessed by Natural Resources Canada energy advisors • The home must be insured by CMHC 	<p>Partial premium refund of 25%</p>



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Established in 1969, the Conservation Council of New Brunswick is the province’s leading public advocate for environmental protection. A member of the United Nations’ Global 500 Roll of Honour, we work to find practical solutions to help families and citizens, educators, governments and businesses protect the air we breathe, the water we drink, the precious marine ecosystem and the land, including the forests, that support us.

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