



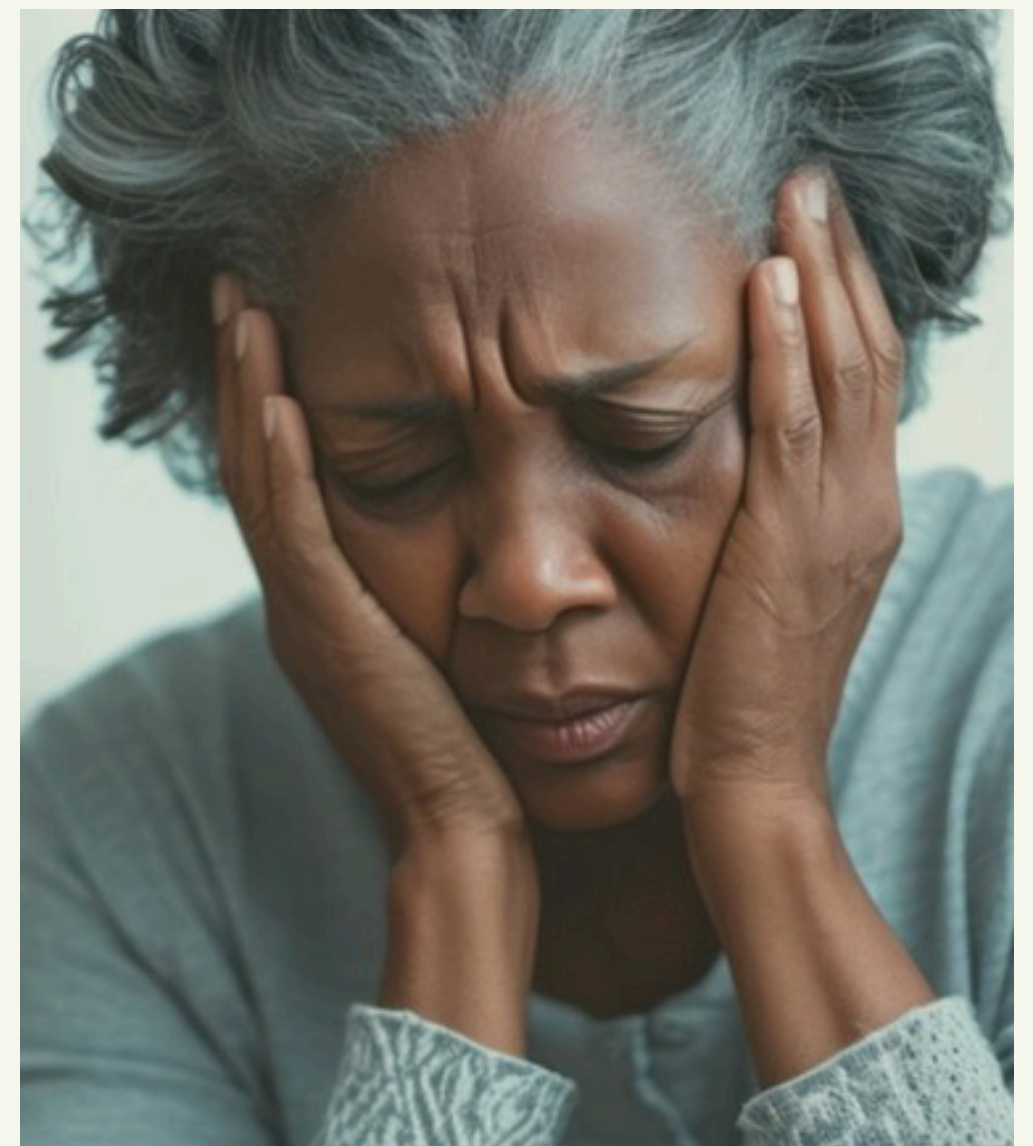
A Fixed Income Mom's Path to a Cozy Warm Home

Note: Olivia's name was changed to protect her privacy.

A single parent with two kids, Olivia moved into her Fredericton home in the late 1970s.

She bought the house without an inspection, thinking it was in perfect condition. But to her disappointment, she found that many upgrades and repairs were needed to make the house safer for her kids.

Olivia also found her new home too cold, with major leaks in the basement and poorly insulated windows and walls that let in cold drafts.



“My daughter's room upstairs was particularly too cold, and she always wanted to study in her room.”

“I would always have to crank up the heat whenever guests came over to warm the place...As a grandmother (now), **it's important that my home is comfortable and warm for when my grandkids come to visit.**”

*Olivia's home was heated by an oil furnace that **"was not only expensive but also inconvenient and not environmentally friendly."** She needed to find ways to change her situation, so she researched and asked around for better solutions.*

My journey to a more energy-efficient home

“The journey to a cozy home started with the motivation of keeping my own children and guests comfortable and warm in my home”



"There was a lot of media attention (about) it at that time, (and) people were being encouraged to change from oil to electricity”

Using this program, Olivia replaced her oil furnace with an electric system and received an \$800 grant for making the switch.

During her research, Olivia heard about the [Canada Oil Substitution Program](#), launched in the 1980s.

However, despite the new heating system, the house remained cold. Olivia decided to get a [home energy audit](#) by N.B. Power and began implementing the recommended energy efficiency improvements.

She replaced her windows and doors with more efficient, airtight models and upgraded her old appliances to energy-saving ones.

"I'm quite aware of energy-efficient appliances, and I'm trying to get the best rate of electricity use. So I look for labels that are more energy efficient."



In 2019, Olivia undertook a significant renovation, redoing the entire envelope of her house with new insulation and siding. She is currently on the waitlist for a heat pump, which will further improve her home's energy efficiency.



Overcoming barriers



Olivia faced two significant challenges in her journey: [finding a reliable contractor](#) and securing enough money for the upfront costs of the upgrades. She primarily found contractors through word-of-mouth recommendations.

Secondly, Olivia had limited upfront funds for larger projects like new siding and windows. She used a line of credit based on her home's equity and later paid it off with inheritance money.

Energy and climate savings

After following N.B. Power's recommendations and conducting her own research, Olivia now enjoys a comfortably warm home.

Although she pays [equalized monthly payments](#) for her power, making it difficult to see immediate savings, she believes the upgrades have lowered her overall costs. More importantly, she is pleased to use less energy and contribute to a cleaner environment.

However, she knows there is more she can do to achieve additional sustainability and energy efficiency.

Olivia is thrilled to have a warm, comfortable home where she can host guests and family without worrying about their thermal comfort.





Government Recommendations

Many people, like Olivia, struggle to identify programs that cater to their unique needs. There is a pressing need for **better education and advertising** about the available programs in more convenient ways, like social media, mail, billboards or in supermarkets.

Olivia's journey demonstrates the benefits of an energy-efficient home, such as increased comfort, reduced energy costs and a positive social impact. However, the upfront costs for these upgrades often pose a significant barrier. The Conservation Council recommends that the government support residents who aim for energy efficiency in their homes by providing **upfront grants and/or zero-interest loans**.

Also, when people invest money in their homes, they expect quality work. However, selecting qualified contractors to meet that standard can be challenging. The Conservation Council recommends creating a **verified registry of contractors** who fulfill government standards for work such as home enveloping.

By implementing these measures, we ease the transition to quality, efficient homes for residents and improve quality of life.

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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