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# Dufferin County launches BetterHomes Program to help residents save energy and money

Dufferin County is launching a new $11.25 million program in early 2026 to help homeowners make their homes more energy efficient, comfortable, and affordable.

This program is funded in part by the Federation of Canadian Municipalities (FCM) and Natural Resources Canada. Through its Green Municipal Fund's Community Efficiency Financing (CEF) initiative, FCM provided BetterHomes Dufferin with $5 million in loans and a $2.5 million grant to support an innovative home energy retrofit project in the county.

The CEF initiative helps municipalities deliver energy financing programs for low-rise residential properties. By addressing the financial barriers to energy efficiency upgrades, CEF empowers municipalities and homeowners to take meaningful action on climate change while improving housing affordability and community resilience.

BetterHomes Dufferin will offer low-interest loans of up to $40,000 for energy-efficient home upgrades, including insulation, new windows, heat pumps, and more. Low-income households will be eligible for zero-interest loans of up to the same amount. Homeowners who heat with fuel oil or propane are especially encouraged to apply, as they are expected to see the highest energy and cost savings.

?BetterHomes Dufferin will allow our residents to take practical, affordable steps to make their homes more comfortable and energy-efficient for the long term,? said Dufferin County Warden Janet Horner. ?This program reflects Council's commitment to helping people save money on energy costs, reduce emissions, and replace aging heat sources with new energy-efficient technologies.?

?Energy efficiency retrofits are critical to keeping Canadian's bills low while reaching our climate goals. We are proud to support BetterHomes Dufferin taking action to build a clean, affordable future?one home at a time,? noted Canada's Minister of Energy and Natural Resources Tim Hodgson.

A key feature of the program is access to a free Energy Coach, available to all participants. The Energy Coach will guide homeowners through every step of the process ? from the initial energy audit to identifying the most cost-effective upgrades, reviewing contractor quotes, applying for additional rebates, and completing their retrofit projects with confidence.

?What sets BetterHomes Dufferin apart from other programs is that it's designed to address the biggest barrier to home energy upgrades ? upfront costs,? said Sara MacRae, manager of climate and energy for Dufferin County. ?The program will cover initial project expenses, so people don't have to pay out of pocket before the savings begin.?

?GMF's Community Efficiency Financing initiative proves that energy-efficient housing is within reach for all Canadians. By removing barriers to affordable, energy-efficient home upgrades, it equips municipalities to innovate, homeowners to save, and communities to thrive. Retrofit projects such as BetterHomes Dufferin reduce energy bills providing financial relief and stability while reducing energy poverty for our people,? noted Federation of Canadian Municipalities President Rebecca Bligh.

BetterHomes Dufferin supports key municipal priorities committed to in the County's climate action plans by helping residents lower energy costs, preparing homes for extreme weather, and stimulating local green-job growth. Eligible projects may also include upgrades for safety, accessibility, and to electrical systems.

The loan is tied to the property, not the individual homeowner, and is repaid through property taxes. ?BetterHomes gives Dufferin homeowners a safe and reliable way to make upgrades that they might otherwise put off.? said Warden Horner. ?Because the loan is tied to the property and paid back slowly through their property taxes, it is an easy, low-risk option where homeowners can see savings immediately while improving their home.?

Applications will be accepted from early 2026 and will continue while funds are available.