September 8, 2026

The Right Honourable Mark Carney, P.C., M.P.
Prime Minister of Canada
Office of the Prime Minister, 80 Wellington Street
Ottawa, ON K1A 0A2

The Honourable François-Philippe Champagne, P.C., M.P.
Minister of Finance and National Revenue

The Honourable Julie Dabrusin, P.C., M.P.
Minister of the Environment and Climate Change Canada

Re: Reinstating a National Home Energy Retrofit Grant and Loan, and Strengthening the Role of Energy Advisors, as Part of Budget 2026 and in Response to Climate Change, Housing Affordability, and Rising Trade-War Costs

Dear Prime Minister, Minister Champagne, and Minister Dabrusin:

On behalf of the Canadian Association of Consulting Energy Advisors (CACEA), the national voice for registered Energy Advisors (EAs), I am writing to urge that Budget 2026 include the reinstatement of a broadly accessible, multi-year national home retrofit grant and loan, modelled on the former Canada Greener Homes Grant and Loan, with a mandatory EA evaluation built into the program's design from the outset. Budget 2026 consultations close September 8, 2026, at a moment when rising trade-war costs, the loss of federal retrofit support, and the deepening climate crisis are compounding for Canadian homeowners. These retrofits do more than ease costs: they are how Canada supports Canadians, reduces the greenhouse gas emissions from its housing stock, and builds resilience to a changing climate.

The enclosed Backgrounder sets out the full record behind this request and CACEA's complete set of nine recommendations, including on evaluation-cost funding and funding to address capacity and supply shortfalls in remote, rural, and northern communities. CACEA and its member EAs would welcome the opportunity to meet with your offices directly and to contribute to the Budget 2026 consultation before that window closes.

Sincerely,

Cindy Gareau
Executive Director
Canadian Association of Consulting Energy Advisors (CACEA)
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Encl: Executive Summary and Backgrounder — Reinstating a National Home Energy Retrofit Grant, and Strengthening the Role of Energy Advisors, as Part of Budget 2026 and in Response to Climate Change, Housing Affordability, and Rising Trade-War Costs

cc:
The Honourable Gregor Robertson, P.C., M.P., Minister of Housing and Infrastructure
The Honourable Tim Hodgson, P.C., M.P., Minister of Natural Resources Canada

Executive Summary

Reinstating a National Home Energy Retrofit Grant and Loan, and Strengthening the Role of Energy Advisors, as Part of Budget 2026 and in Response to Climate Change, Housing Affordability, and Rising Trade-War Costs

September 8, 2026 | Letter to the Prime Minister, Minister Champagne (Finance), and Minister Dabrusin (Environment and Climate Change), cc Minister Robertson (Housing and Infrastructure), and Minister Hodgson (Natural Resources)

The Ask

CACEA is urging that Budget 2026 include the reinstatement of a universally accessible, multi-year national home retrofit grant and loan, modelled on the former Canada Greener Homes Grant and Loan, with a mandatory Energy Advisor (EA) evaluation built into the program's design.

Why This Matters Now

- Budget 2026 consultations close September 8, 2026, the same day Canada's retaliatory tariffs take effect, leaving a narrow window to act.
- Rising trade-war costs and the deepening climate crisis are compounding for Canadian homeowners just as the Canada Greener Homes Grant and Loan, the programs that made professional retrofits affordable, have been discontinued.
- More than 11 million Canadian homes need retrofitting. These retrofits do more than ease costs: they help Canada support Canadians, reduce greenhouse gas emissions from its housing stock, and build resilience to a changing climate.

The Program's Track Record

- Over 409,000 completed retrofits, $1.8 billion in federal support, 230,000+ heat pumps, ~785,499 tonnes of GHG reductions, and average household savings of about $386 a year.
- Early bottlenecks (~930 EAs in 2021) reflected a program ramping up, not a flaw; the workforce grew past 1,900 by 2024 before contracting by ~600, a boom-and-bust pattern that must not repeat.

Why Registered Energy Advisors Are Essential, Not Optional

- EAs provide independent, building-science-based advice, with no financial stake in what gets sold, preventing costly and sometimes unsafe mistakes.
- On-site verification and audit data protect programs from contractor fraud and validate public spending is working. This same workforce verifies new homes with rising building-code targets.
- EAs can guide homeowners to buy Canadian products by steering them toward tariff-exempt mini-split heat pumps and domestically made materials like insulation.
- Homeowners can reduce costly panel upgrades and wrong-sized equipment with EA guidance for correct HVAC sizing, envelope improvements, and energy management suggestions, which supports Ottawa's *Powering Canada Strong* strategy by reducing the strain on local grids.

Our Recommendations

- Reinstate the Grant and Loan, with a completed EA evaluation required as a condition of eligibility or commit to it as a long-term investment in Budget 2026.
- Build an EA advisory relationship into program design, and fully fund required evaluations rather than substituting labelling technology for them.
- Preserve and strengthen EA/Service Organization oversight at Environment and Climate Change Canada, streamlining and improving program administration without lessening EA involvement.
- Expand eligibility beyond CGHAP's income scope and recognize and fund the EA profession within the trade-war economic response.
- Invest in EA training capacity through a new low-rise residential stream, distinct from NRCan's commercial-only Retrofit Hub.
- Fund the added capacity-building, supply, and delivery costs facing remote, rural, and northern communities.

A reinstated, EA-verified retrofit grant and loan is a fast-acting, Canadian-made response to Budget 2026 and the trade war alike — boosting jobs and household savings while cutting emissions. CACEA welcomes the opportunity to contribute to the 2026 Budget consultation.

Full letter and backgrounder attached. Contact: Cindy Gareau, Executive Director, CACEA (manager@cacea.ca).

Backgrounder

Reinstating a National Home Energy Retrofit Grant and Loan, and Strengthening the Role of Energy Advisors, as Part of Budget 2026 and in Response to Climate Change, Housing Affordability, and Rising Trade-War Costs

Prepared by the Canadian Association of Consulting Energy Advisors (CACEA) to accompany its letter to the Prime Minister, Minister Champagne, and Minister Dabrusin and copied to Minister Roberson and Minister Hodgson, dated September 8, 2026

Founded in 2017, the Canadian Association of Consulting Energy Advisors (CACEA) is the national voice for registered Energy Advisors (EA) working across Canada's existing-home retrofit and new-home construction sectors. Our members deliver EnerGuide home energy evaluations, guide builders and homeowners to make informed decisions, and verify the results. CACEA's members are bound by our Code of Ethics and Professional Conduct, annual continuing education, and mandatory errors-and-omissions insurance. [1]

CACEA is urging the immediate reinstatement of broadly accessible federal home retrofit grant and loan programs, modelled on the former Canada Greener Homes Program and funded at a similar level, or, at the very least, a firm commitment to include both a Grant and Loan program in the upcoming Budget 2026, with an EA evaluation built into their design.

This request comes at a moment when two trends are converging for Canadian homeowners: costs, including for retrofit materials, are rising because of the ongoing Canada-US trade dispute, and the two principal federal programs that made professional-grade retrofits widely affordable were both discontinued. These issues compounds on the other and puts growing pressures on Canadians. Together, they make an urgent case for renewed federal action, and for a stronger role for EAs within it.

A Widening Gap in Federal Support

The Canada Greener Homes Grant (CGHG) worked. By Natural Resources Canada's (NRCan) own published figures, more than 409,000 Canadian households completed a retrofit and received a grant before the program closed, representing $1.8 billion in federal support, more than 230,000 heat pump installations, a cumulative reduction of roughly 785,499 tonnes of greenhouse gas emissions (GHG) (equivalent to taking over 240,000 cars off the road), and average household energy-bill savings of about $386 a year. [2] This program delivered results at national scale. It is difficult to justify its discontinuation when more than 11 million homes across Canada still require retrofitting [3], and the need to address climate change by reducing GHG has become increasingly apparent.

The CGHG closed to new applicants in 2024, with a final deadline of December 31, 2025 for participants already in the program to submit their documentation. The companion low-interest Greener Homes Loan (CGHL) was cancelled over the same period. Neither has been renewed. [4]

The federal government has since introduced the Canada Greener Homes Affordability Program (CGHAP), delivered through provincial and territorial partners as no-cost, direct-install retrofits, and the Oil to Heat Pump Affordability Program (OHPA) for households moving off oil heat. [5] CACEA recognizes

[1] CACEA, "About CACEA," cacea.ca; CACEA, Code of Ethics and Professional Conduct, cacea.ca.

[2] Natural Resources Canada, "Canada Greener Homes Grant at a glance," and "Closed – Canada Greener Homes Grant," natural-resources.canada.ca. NRCan's own program pages present greenhouse-gas-reduction figures both as a cumulative total and as a per-household annual average; the cumulative total is used here.

[3] Green Communities Canada, "2025 National Progress Report on Retrofitting Canada's Homes," greencommunitiescanada.org (April 2025), reporting that more than 11 million homes across Canada still require retrofitting.

[4] Natural Resources Canada, "Closed – Canada Greener Homes Grant," natural-resources.canada.ca.

[5] Natural Resources Canada, Canada Greener Homes Affordability Program and Oil to Heat Pump Affordability Program pages, natural-resources.canada.ca.

CGHAP is a valuable program, reaching the low-to-median income households who need help with their energy costs. We support its continuation. It is not, however, a substitute for the accessible grant that was lost. CGHAP is targeted specifically at low-to-median income households and delivered by contracted installers rather than initiated through an independent EA assessment, although some programs do provide an audit. OHPA is limited to oil-heated homes, and an audit is not required. The great majority of Canadian homeowners, including many who cannot afford one upgrade let alone a full retrofit out of pocket, do not qualify for either targeted program, and are left with no federal incentive to draw upon. What we recommend is intended to complement CGHAP and OHPA, not replace them.

Tariffs Are Raising the Cost of Doing This Right, at the Worst Possible Time

At the same time that federal support has narrowed, Canadian homeowners are facing ongoing rising costs, in part due to the Canada-US trade dispute. Canada's retaliatory tariffs, scheduled to take effect September 8, 2026 on roughly $27.6 billion of US imports, apply a tiered 15, 25, and 50 percent structure across the sectors most exposed to US tariffs, including steel and aluminum products at 50 percent (up from an earlier 25 percent) and household appliances at 25 percent, among other affected categories. [6] Materials commonly used in home retrofits, among them steel, aluminum, and major appliances, may be affected by these tariffs, and a separate, earlier round of tariffs in March 2025 had already raised costs specifically on US-brand HVAC equipment. Canadian homebuilders' industry analysis has also identified currency depreciation and interest-rate pressure, both linked to the broader trade tension, as compounding cost drivers on top of the tariffs themselves. [7]

CACEA's concern is less about the price of any single material than about what rising costs mean for a homeowner's overall financial position. When everyday costs rise and available income tightens, Canadians have less room to take on expensive upgrades and make retrofit decisions. Their resources are focused on addressing other, more pressing financial priorities, such as groceries, bill paying, rising debt, and reduced savings, at precisely the moment the federal grant and loan that helped to offset retrofit costs went away. Affordability remains a real and pressing problem for many Canadians, which is exactly why the Grant and Loan need to be reinstated. But cost relief is only part of the case: these retrofits are also how Canada reduces the GHG emissions from its housing stock and makes homes more resilient to a changing climate, at a moment when both have never been more urgent.

Why Registered Energy Advisors Matter More, Not Less, Right Now

When materials and equipment cost more, the related risks and cost of getting a retrofit wrong increase. A homeowner who replaces windows when air sealing and attic insulation would have delivered greater savings, who installs equipment that is not correctly sized for the home, or who tightens a building envelope without addressing ventilation and combustion safety, makes a more expensive mistake that also carries the potential risk of unintended consequences which can impact the health and safety of the occupants. EAs exist precisely to prevent this.

A blower-door test combined with an EA's building-science expertise and the EnerGuide energy model identifies where a specific home is losing energy. In this way, every tariff-inflated dollar a homeowner spends goes toward an upgrade that reduces energy costs and strengthens the home's resilience to the effects of climate change, rather than one that merely appears obvious or happens to carry a specific incentive. That guidance extends to navigating the tariff landscape itself: Canada's retaliatory tariffs

[6] Department of Finance Canada, "Canada announces targeted countermeasures and substantive support for workers and businesses in response to U.S. tariffs," canada.ca, August 2026. The release itself names sector-level categories (steel and aluminum, furniture, clothing and apparel, appliances, dairy, fish and seafood, and, more broadly, agricultural equipment, pulp and paper, and electronics); the detailed product-by-product annex was not fully reviewable at the time of writing, so specific line items below the sector level, including whether heat pumps or windows and doors are separately listed, should be confirmed against that annex before being cited as fact.

[7] AirZone HVAC, "Navigating New HVAC Tariffs: What Ottawa Homeowners Need to Know," airzonehvac.ca (March 2025 tariffs on US-brand HVAC equipment); Canadian Home Builders' Association – BC, "Impacts of Tariffs on the Canadian Residential Construction Sector," chbabc.org (currency and interest-rate pressure).

specifically exclude mini-split heat pumps and certain air conditioner units from the tariff applied to other air conditioning equipment [8], and an EA can help a homeowner identify equipment, mini-split heat pumps among them, that meets the home's heating and cooling needs while avoiding this added cost.

An EA's involvement is also, in practical terms, the only way many homeowners can access many of the financial support that remains. BC's Home Energy Improvement Bonus, delivered under the CleanBC Better Homes Home Renovation Rebate Program through the Better Homes BC portal and worth up to $2,000, requires a pre- and post-retrofit EnerGuide evaluation from a registered advisor. [9] CMHC's Eco Plus and Eco Improvement mortgage insurance discounts, the Residential Clean Energy Improvement Program (CIEP) [10], Sagen's [11] Homeowner Assistance Program (HOAP) and Purchase Plus Improvements Program as well as other comparable green-mortgage products offered by Canadian banks and financial institutions, accept an EnerGuide rating as a qualifying path to a lower insurance premium or interest rate. [12] Without an EA, a homeowner facing higher retrofit costs also forgoes the remaining tools available to offset them. With a federal program, these opportunities can be stacked together, facilitating more significant retrofits, benefiting the health and safety of the occupants, and reducing overall GHG emissions.

EAs are also a cost-efficient safeguard for the public program itself. EAs protect public funds and a homeowner's money in three distinct ways. They provide unbiased, house-specific recommendations that help a homeowner decide which upgrades to prioritize and that guide them through what a program actually requires. They conduct before-and-after energy audits that generate the reliable, independent data a program needs to demonstrate whether it is actually working – the same kind of data behind the Grant's own reported energy-bill savings and emissions reductions. They also perform on-site verification, including data collection and photographic documentation, confirming that an installed upgrade meets the program's eligibility criteria, thereby protecting both the homeowner and the program delivery agent from potential contractor fraud. A program that removes or weakens EA involvement to save money gives up this verification function and accepts a higher risk of exactly the kind of fraud and ineffective spending that independent, on-site professional judgment exists to prevent.

Beyond the Label: Why Homeowners Need Advice, Not Just a Score

An EnerGuide rating is a single number on a page. What actually protects a homeowner, particularly one making a five- or six-figure retrofit decision, is the judgment that produces that number. A licensed EA assesses the home's air leakage, models where it is losing energy, and can explain what that means for a homeowner's specific house, in their specific climate, in relation to their specific budget and needs.

Homeowners making retrofit decisions are, in effect, making structural and mechanical-system changes to a complex physical system that they were never trained to evaluate or understand. They are often guided by whichever contractor or salesperson happens to be 'standing in their kitchen' that day. An EA is a key player in this conversation with no financial stake in which product gets sold, and whose only obligation is to the homeowner's long-term interest. That independence, and access to knowledgeable advice, not the label itself, is what an incentive program should be paying for.

The homes most at risk are the ones renovated without proper guidance. Air sealing a house without also assessing or adding mechanical ventilation can depressurize it enough to cause backdrafting or spillage from naturally-vented furnaces, water heaters, or fireplaces. This is a carbon monoxide risk to occupants, not merely a comfort issue. Adding insulation without first controlling air leakage and vapour movement can push warm, moist indoor air into a wall or roof cavity where it condenses against a colder

[8] Department of Finance Canada retaliatory tariff schedule, effective September 8, 2026; as reported in REMI Network, "Retaliatory tariffs set for building products," reminetwork.com.

[9] Better Homes BC, Home Renovation Rebate Program requirements, betterhomesbc.ca.

[10] City of Calgary Residential Clean Energy Improvement Program https://ceip.abmunis.ca

[11] Sagen products for homeowners https:/www.sagen.ca

[12] CMHC, Eco Plus and Eco Improvement program pages, cmhc-schl.gc.ca.

surface. This leads to hidden mould growth and structural wood decay that often goes undiscovered until it is an expensive, sometimes irreversible, repair. Upgrading windows and insulation without recalculating the home's heat loss can leave a furnace or heat pump badly mismatched to the building it now serves, undersized in a cold snap or short-cycling in a way that shortens its service life and impacts its energy efficiency performance. None of these are exceptional failure modes. They are the predictable result of treating a home as a collection of individual products to be swapped out, rather than as a single interconnected "house-as-a-system". These are exactly the mistakes a building-science-qualified advisor is trained to prevent. Most homeowners, and even many contractors, do not have this knowledge or perspective. As such, uninformed decisions can have detrimental results.

In practice, an EA's value to a homeowner extends well past the label. An EA sequences upgrades in the right order, so that fixing one problem does not create another. Air sealing and ventilation before insulation, for example, and insulation before resizing equipment. An EA also knows when a home's specific construction or climate calls for a different approach to moisture control as opposed to the generic advice a retailer or manufacturer might give. Combustion safety is assessed both before and after the work is done, not only on request but as a standard part of the EnerGuide Rating System (ERS) process. And an EA can build a phased, multi-year plan suited to what the homeowner can actually afford each year, rather than pushing a single all-or-nothing sale.

The work does not stop there. An EA also verifies afterward that the money spent achieved what was expected and catches any new risk the work introduced before it becomes a safety problem for the people living in the house. This advisory relationship, not the label, is what any retrofit incentive program is really funding when it requires an EA. A program built around the label alone, without preserving that relationship, would pay for an audit while losing the reason to require one.

Addressing the Cost, Delay, and Capacity Concerns Honestly

We anticipate an objection to building a mandatory EA evaluation into a reinstated Grant or Loan: audits cost homeowners and program providers money, add time, contribute to program red tape, and the EA workforce may not have capacity to deliver them at scale. These concerns are legitimate, and they are grounded in the record of previous programs. We would like to address them directly.

Underlying the cost of the audit reimbursement is a framing problem worth stating outright: the CGHG and CGHL never sold homeowners on the value of the audit itself. The programs treated the EnerGuide evaluation primarily as a prerequisite to unlock funding, a box to check before the money flowed, rather than as a service worth paying for in its own right. A homeowner who sees the audit only as a toll on the way to receive funding will resent its cost no matter how it is subsidized.

However, a homeowner who understands that the same visit produces a diagnostic model of exactly where their home is losing energy (and money), a prioritized, sequenced roadmap for what to fix first, educational guidance on their home, and a safety check for things like their combustion appliances and ventilation, is paying for something whose value they can see for themselves. The previous programs sold the rebate and let the audit ride along as a condition of eligibility. Instead, a reinstated program should sell the evaluation as the product, with the rebate as one of several things it unlocks.

On the assessment fee specifically, the CGHG required homeowners to pay for their pre- and post-retrofit EnerGuide evaluations upfront, then reimbursed up to $600 toward the combined cost of both visits. Depending on the region, the size of the home, and the time spent with the EA, the reimbursement cap did not always cover the full cost of two visits, leaving homeowners with an out-of-pocket gap.[13] NRCan's own internal program evaluation found that the out-of-pocket cost of the required EnerGuide evaluation was a barrier to program uptake for some homeowners. [14] We appreciate

[13] Natural Resources Canada, Step 2a: Pre-Retrofit EnerGuide Evaluation, natural-resources.canada.ca (reimbursement cap); third-party per-visit pricing estimates via furnaceprices.ca.

[14] Natural Resources Canada, "Evaluation of the Energy Efficiency Program," natural-resources.canada.ca.

this finding. However, it should not form the basis of excluding EAs and removing the independent judgement element from these programs.

The government's current focus on a simplified EnerGuide Label as a pillar of the National Approach to Home Labelling, addressed later in this document, could help to address cost concerns, along with exploring upfront cost support for the audit to homeowners. Eliminating EA involvement to avoid that cost would remove the very verification that protects both the homeowner and public investment, trading a solvable funding concern for a much larger integrity issue. A reinstated program should continue to fund the cost of required evaluations and communicate clearly the value received for the fees paid, rather than leaving a capped reimbursement value that falls short on a service homeowners were never presented the value of.

On time and red tape, an EnerGuide evaluation itself is not necessarily the central bottleneck. Currently, the on-site visit typically takes two to five hours, and modelling is completed off-site, followed by a shorter follow-up visit after the retrofit. In this instance, the proposed simplified EnerGuide label, combined with the government's focus on modernizing the HOT2000 software used for the audits, could potentially address some of these concerns.

It is important to note the delays homeowners experienced were primarily the result of what occurred outside of the audit itself. Reporting by the Globe and Mail during the program's early rollout found that of more than 180,000 applications received to that point, only 1,227 homeowners had completed the full process and just 223 had received payment. [15] That snapshot reflects a program still ramping up rather than a permanent condition. By the time it closed, the Grant had processed over 409,000 completed retrofits. But it is exactly the kind of early bottleneck that a reinstated program should not have to relearn. In addition, the majority of the burden sat with the application, increased EA and SO clerical requirements, and the reimbursement process the government administered, not necessarily with the EA's evaluation.

Any push to cut red tape should target that administrative layer directly such as a single-window digital portal, pre-approval before a homeowner spends money, and rebates that release automatically once an EA uploads the final EnerGuide report. We support simplification. What we do not support is a version of simplification that removes the EA from the process instead of fixing the 'paperwork' around them. Those are two different reforms, and only one of them actually serves homeowners.

On workforce capacity, this is the most serious of the three concerns, and we will not understate it, though like the processing backlog noted above, it was most acute in the program's early years rather than a fixed condition for its entire run. When the CGHG launched in May 2021, the EA workforce had little warning and was not prepared to deliver the program at scale. There were just over 930 licensed EAs nationally, with several provinces and territories fielding fewer than 15 each. [16] The Globe and Mail reported wait times as long as two years for an evaluation in the Northwest Territories, with roughly 200 households on a single waitlist in Yellowknife alone, and CBC reported similar demand-driven backlogs in Alberta and Nova Scotia. [17] These shortages were never evenly distributed, and the gap has not closed evenly. CACEA recognizes that capacity constraints are higher in remote, rural, and northern communities, where fewer EAs are based locally, retrofit materials and equipment are at a premium, and the travel and material delivery required to reach a home adds real cost and delay on top of the evaluation itself.

Ottawa's 2021 commitment of $10 million to train up to 2,000 new advisors was the right idea, but it moved too slowly relative to demand, with only a handful of the approved training projects underway more than a year later. This is because becoming a licensed EA involves more than passing two exams.

[15] Natural Resources Canada, Step 2a: Pre-Retrofit EnerGuide Evaluation, natural-resources.canada.ca (processing timelines); The Globe and Mail, "Canadians seeking Greener Homes Grant reimbursements face long wait," theglobeandmail.com.

[16] Natural Resources Canada's May 2021 Monthly Statistics (distributed to Service Organizations and CACEA).

[17] The Globe and Mail, "Canadians seeking Greener Homes Grant reimbursements face long wait," theglobeandmail.com; CBC News, reporting on energy-advisor demand in Alberta and rebate backlogs in Nova Scotia, cbc.ca.

Like any professional qualification that relies on specific expertise, training typically takes six months or more to complete. [18] The workforce did ultimately grow to meet a good share of the demand. In fact, by May 2024, the number of licensed EAs had grown to over 1,900. [19] But that growth has not held. As the CGHG wound down and retrofit demand fell , CACEA estimates the practicing EA workforce has since contracted to less than 1,200 [20], as advisors left, and continue to leave the profession for lack of steady work. [21] That puts today's workforce within reach of the same inadequate size that caused the original wait-list crisis. Capacity investment cannot wait until after a program relaunches. That boom-and-bust pattern, a workforce built up in a rush and then allowed to shrink once a program closes, is precisely the risk a reinstated program must not repeat. It is important to launch at close to full scale, where a stable, adequately resourced, and knowledgeable workforce is in place, and seek supports to ensure this critical group of knowledge practitioners has sustainable career pathways that service Canadians and contribute to the country's needs.

This is why our recommendations below call for capacity investment, through a dedicated low-rise residential EA training stream, to begin ahead of or alongside any reinstated program rather than after it launches. Ideally, there should be a phased, regionally aware rollout that gets ahead of demand, particularly in previously underserved areas, instead of repeating the wait-list crisis of the program's early years. It is also important to fund the additional capacity, supply, and delivery costs facing remote, rural, and northern communities, so that geography does not become a second, more permanent version of the same crisis.

This is not solely a retrofit-Grant/Loan concern. Having invested millions of dollars in 2021 to build up the EA workforce, the federal government is now allowing much of that investment to sit idle. Without a comparable program to sustain demand, the advisors that funding trained, and the many others who built careers and businesses around the CGHG and CGHL's steady work, have no equivalent federal program supporting their work today. The EA workforce is not only for homeowners. It is the same workforce that builders rely on to demonstrate that new homes meet increasingly demanding energy code requirements. The 2025 National Building Code (NBC) has already incorporated alterations to existing buildings which require the guidance and services of EAs. In addition, the NBC is moving toward net-zero-ready construction by 2030. An educated, experienced EA workforce is infrastructure Canada will need regardless of what happens to any one incentive program, and it is far easier to sustain than to rebuild a second time from scratch.

Program Integrity: Building on Oversight That Already Works

A reinstated program should not have to rebuild trust in the delivery network from scratch. In the later years of the CGHG, quality assurance and compliance oversight across the EnerGuide Rating System (ERS) delivery network was strengthened, tightening the licensing requirements Service Organizations (SO) and EAs must meet, increasing independent quality-assurance review of EA files, and periodically updating the Administrative and Quality Assurance Procedures as the program grew. The Office of Energy Efficiency (OEE), which sets the ERS Standard and its Administrative and Quality Assurance Procedures, and licenses SOs and EAs, has since moved from NRCan to Environment and Climate Change Canada (ECCC) in its entirety: NRCan no longer oversees EAs, SOs, or the ERS, nor does it administer the funding for a reinstated grant or loan program, which would likewise fall to ECCC. Our letter is addressed to Minister Dabrusin for this reason and copied to Minister Hodgson given NRCan's continuing role in the broader energy and natural-resources policy context this backgrounder describes, including the NBC energy-efficiency tiers and the skilled workforce that supports them. It is also copied

[18] Natural Resources Canada, 2021 news release on funding to train new energy advisors, canada.ca; The Globe and Mail, "Canadians seeking Greener Homes Grant reimbursements face long wait," theglobeandmail.com (training timeline).

[19] Natural Resources Canada's May 2024 Monthly Statistics (distributed to Service Organizations and CACEA).

[20] NRCan stopped sharing monthly statistics directly with Service Organizations and CACEA in 2025. This is an estimate by CACEA per

[21] CACEA, letter re: Canada Greener Homes Loan closing, September 17, 2025, cacea.ca; BNN Bloomberg, "Energy adviser group decries abrupt closure of Greener Homes Loan, warns of layoffs," September 18, 2025, bnnbloomberg.ca.

to Minister Robertson as EAs serve Housing and Infrastructure's mandate directly, verifying that new housing supply meets increasingly demanding energy code requirements, which makes the Minister of Housing and Infrastructure a stakeholder in the workforce and oversight questions this backgrounder raises.

We support this quality-assurance and compliance oversight and ask that a reinstated program build on it rather than treat it as settled, by including explicit rules against collusion or undisclosed financial relationships between contractors, SOs, and EAs, so that the party evaluating a retrofit is never financially tied to the party performing it, ensuring that the homeowner receives recommendations for the upgrades that are best suited to their individual home. This is the same principle behind conflict-of-interest rules in any profession where one party is paid to independently assess another's work, and continuing to strengthen it, alongside the oversight the OEE has already put in place, is how public confidence in the delivery network should keep pace with the program's scale, whichever department administers it.

A Contradiction Worth Naming: Funding the Label, Not the Advisor Behind It

Even as the incentive programs that drove demand for EAs have shrunk, the federal government has continued to invest in the technical infrastructure around home energy labelling. Budget 2024 committed $30 million over five years to the National Approach to Home Labelling, alongside a separate $11.96 million Home Labelling Fund supporting provincial, territorial, and Indigenous partners,[22] and there is current investment to update and modernize HOT2000, the software engine behind every EnerGuide rating and label. [23] Meanwhile, the CGHAP that replaced the CGHG is funded at $903.5 million, roughly a third of the $2.6 billion originally committed to the program it replaced, and, unlike its predecessor, does not require an EA evaluation as a condition of participation. Under CGHAP, an EnerGuide evaluation happens only if the local program or the homeowner specifically requests one.[24] The message this sends to homeowners and other stakeholders is that neither the EA's involvement nor the government's own label is worth requiring. We believe that message is a mistake. A reinstated program should ensure that continued investment in labelling technology is paired with, not a substitute for, funding the EA evaluation itself; our recommendations below call for exactly that pairing.

An Opportunity Hiding in a Difficult Moment

Efficiency Canada has already publicly urged the federal government to treat energy efficiency as a nation-building response to the trade war, in its review of the Spring 2026 federal economic update. [25] Clean-energy policy organizations, including Clean Energy Canada and the Canada Cleantech Alliance, have gone further, describing the trade war as a potential catalyst for a large-scale acceleration of home electrification and retrofit investment, both to reduce exposure to cross-border supply chains and to support domestic employment. [26]

CACEA endorses this thinking and adds the perspective of the professionals who delivered the original program on the ground. The projections that follow draw on that direct field experience rather than independent third-party economic modelling. Based on our members' direct experience, a reinstated Grant and Loan, built to a similar but improved design, would quickly boost consumer spending and related tax revenue in communities of every size across the country. In addition, it would strengthen Canadian supply chains and the use of domestic resources such as timber and metals,n the

[22] Natural Resources Canada, "National Approach to Home Labelling" and "Home Labelling Fund," natural-resources.canada.ca.

[23] Natural Resources Canada, "Tools for industry professionals," natural-resources.canada.ca; CACEA, Program Bulletin #125, cacea.ca.

[24] The Energy Mix, "Ottawa Pledges Billions for New Housing, Claws Back Funds for Energy Retrofits," theenergymix.com; Natural Resources Canada, Canada Greener Homes Affordability Program launch release and program page, canada.ca / natural-resources.canada.ca.

[25] Efficiency Canada, "Energy Efficiency Highlights from the Spring Economic Update 2026," efficiencycanada.org.

[26] The Energy Mix, "Trump Trade War Could Be a Catalyst to Speed Canada's Energy Transition, Experts Say," theenergymix.com.

building on the domestic manufacturing capacity Canada already has in several core retrofit materials, including cellulose and EPS foam insulation produced across multiple provinces [27]; and create jobs and business opportunities across the full range of businesses and sectors involved in a retrofit, including tradespeople, retailers, and manufacturers selling and installing windows, doors, insulation, heat pumps, water heaters, solar photovoltaic systems, and battery storage, alongside the direct benefits of lower monthly energy costs for homeowners and reduced GHG emissions in support of Canada's climate targets.

It is a powerful catalyst for job creation and economic growth that efficiently addresses affordability while cutting emissions. These programs are nimble, Canadian-made solution that encourages Canadians to invest in their own country, at precisely the moment the trade war is pushing them to look for exactly that kind of alternative.

This is not solely a materials and program-design opportunity. Ottawa's recently announced $10-billion investment in expanded hydroelectric and wind capacity in Labrador and Quebec, including the upgraded Churchill Falls facility and the new Gull Island project, is set to bring a substantial new supply of non-emitting electricity onto the grid serving Quebec and Atlantic Canada [28]. That regional buildout complements a national one. The federal government's newly announced National Electricity Strategy, Powering Canada Strong, sets a goal of doubling Canada's grid capacity by 2050, commits to expanding energy-saving retrofit support to up to one million households, and aims to help Canadians transition from propane, oil, and electric baseboard heating to heat pumps [29].

The government's own projections point to a direct homeowner benefit. It forecasts lower total energy costs for seven in ten Canadian households and up to $15 billion in energy savings by 2050 [30]. As that supply and strategy come online together, converting home heating from fossil fuels to electricity, principally through heat pumps, becomes an increasingly practical way to use it. An EA is the professional best positioned to assess whether and how a specific home can make that switch, sizing the equipment correctly and identifying the air sealing and envelope improvements a successful electrification conversion depends on, protecting homeowners from the risk of undersized equipment that struggles to heat a home through a cold snap or an overloaded panel that trips breakers or creates a safety hazard. That same evaluation also helps homeowners avoid an unneeded electrical panel upgrade, which on its own can cost a few thousand dollars, and considerably more if a full electrical service upgrade is required. Correctly sized equipment and an improved building envelope can reduce a home's peak electrical load, and the load calculations an EA performs can help to identify when a panel upgrade may be unnecessary [31]. Avoiding unnecessary panel upgrades in turn reduces the pressure home electrification puts on the local electrical distribution systems Canadians already pay for through their electricity bills and taxes, helping government deliver on its own electrification goals without a matching, publicly funded buildout of local distribution capacity. EAs will be as central to delivering on that federal retrofit commitment as they are to the program CACEA is asking government to reinstate.

CACEA recognizes that reinstating a program at this scale is a significant fiscal commitment and welcomes the opportunity to work with Finance Canada through the 2026 process to scope it against the government's broader fiscal picture. The previous program's demonstrated household savings, GHG reductions, and economic activity are, in CACEA's view, a strong starting point for that conversation as evidence of return on investment, not a substitute for proper costing.

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[27] Efficiency Canada, "Energy Efficiency: The Made-in-Canada Resource," efficiencycanada.org (2025).

[28] Natural Resources Canada, "Prime Minister Carney announces the largest clean energy investment in North American history," canada.ca (August 2026).

[29] Natural Resources Canada, "Powering Canada Strong: A National Strategy for an Electrified Canadian Economy," natural-resources.canada.ca (May 2026); Prime Minister of Canada, news release, May 14, 2026.

[30] Prime Minister of Canada, news release, May 14, 2026; Natural Resources Canada, "Powering Canada Strong: A National Strategy for an Electrified Canadian Economy," natural-resources.canada.ca (May 2026).

[31] Building Decarbonization Alliance, "Avoiding an Electrical Panel Upgrade: Canada's Home Electrification Toolkit," buildingdecarbonization.ca (2026).

CACEA's Full Recommendations

CACEA respectfully asks the federal government, in consultation with the provinces, to:

1. Immediately reinstate a national home energy retrofit grant, modelled after the former CGHG with some improvements that includes a multi-year funding commitment rather than a program subject to abrupt closure. At an absolute minimum, we ask the government to commit to including this reinstatement in the upcoming Budget 2026.
2. Reinstate and reinvest in the companion CGHL (or an equivalent interest-free or low-interest financing product), with a completed EA evaluation funded and required as a condition of eligibility.
3. Build a genuine EA advisory relationship, not simply a compliance checkbox, into the design of any reinstated program, with evaluation before and after the retrofit, to safeguard public funds against ineffective spending and fraud through on-site verification, protect homeowners and their buildings from costly, and sometimes unsafe, missteps, and ensure that continued federal investment in labelling technology, such as the National Approach to Home Labelling, is paired with an equivalent commitment to funding the EA evaluation itself, rather than substituting it;
4. Preserve and continue to strengthen the OEE's existing quality-assurance oversight of SOs and EAs, now housed at ECCC, including explicit rules against collusion or undisclosed financial relationships between contractors, SOs, and EAs, so public confidence in the delivery network keeps pace with the program's scale.
5. Streamline program administration to reduce delay and red tape without weakening EA involvement, including a single-window digital portal, pre-approval before a homeowner spends money, and automatic rebate release once an EA uploads the final EnerGuide report.
6. Expand eligibility beyond the CGHAP's current low-to-median income scope, or introduce an accompanying accessible stream, so that middle-income homeowners facing tariff-driven cost increases are not left without any federal support.
7. Recognize and fund the EA profession explicitly within the government's broader trade-war economic response, by naming registered EAs as an eligible occupation under existing worker retraining, sectoral workforce, and diversification funding streams, in recognition of the skilled employment this profession represents.
8. Invest in EA training and registration capacity by establishing a dedicated low-rise residential training stream for both entry into the profession as well as needed upskilling. NRCan's existing Retrofit Hub program builds capacity for commercial buildings, but there is no equivalent federal training pipeline for the low-rise residential sector where EAs work. That gap must be closed directly, beginning ahead of or alongside any reinstated incentive program, with a phased regional rollout that prioritizes the previously under-served provinces and territories, so that program launch does not once again outpace the workforce needed to deliver it; and
9. Fund the additional capacity-building, materials and equipment supply, and delivery costs, including travel and shipping premiums, needed to serve remote, rural, and northern communities, so that geography does not leave these communities disproportionately behind by a national rollout that does not, on its own, resolve their capacity and cost barriers.

Budget 2026 consultations are open until September 8, 2026, and the budget itself is expected to be tabled this fall. [32] CACEA and its member EAs would welcome the opportunity to contribute directly to that consultation, and to work with federal, provincial, and territorial officials on the design of any reinstated and updated program before the window closes.

[32] Department of Finance Canada, "Government of Canada launches consultations ahead of Budget 2026," canada.ca, July 2026.