The Switch West Hants Program allows homeowners in West Hants Regional Municipality to carry out energy upgrades on their properties with no money down. Homeowners can pay back the cost of their project over a period of up to 10 - 15 years depending on the project.

West Hants Switch Program - Frequently Asked Questions

What are the West Hants Switch program eligibility requirements?

Currently, the program is open to residential property owners in the West Hants Regional Municipality who pay property taxes and are not in arrears.

Loans are tied to the property and not the property owner(s).

Are commercial properties eligible to participate?

No. Future versions of the programming might include commercial properties.

Is there any up-front cost?

There are no upfront costs for the installed equipment. Homeowners are encouraged to pay for a Home Energy Assessment (which is currently $199+HST), if they would like to access certain federal and provincial rebates.

Switch West Hants pays up-front for your energy upgrade directly to the contractor. You then repay the loan with energy savings resulting from the installed equipment.

How much can be financed?

Switch West Hants will finance up to $40,000 or 25% of your property's assessed value, whichever is less.

What is the term and interest rate of the loan?
The loan repayment period depends on the type of project. Solar projects can be repaid over a 15-year term, while all other projects have a 10-year term. Interest rates are fixed at the time of signing the Participation Agreement and are currently offered at 6.45%.

Is there a minimum project size?

No. The program is open and inclusive to all project sizes.

What if I want to do more than $40,000 in upgrades?

Any cost over the approved property financing will be the responsibility of the homeowner to pay to the contractor directly. Alternatively, the homeowner can choose to complete a portion of the project, make payments to their loan, and subsequently finance the remainder of the project. Property debt limits act as revolving credit, allowing for the homeowner to finance new projects as debts are repaid.

Can I pick my own contractor or equipment?

Yes, but your contractor must be on Efficiency Nova Scotia's approved partners list for some specific projects. ***Please call the Switch West Hants Program at +1 (902) 601-1797 to learn more.***

Am I eligible to receive rebates for energy upgrade(s)?

Yes. The Switch Program will help align your project with all available rebates. Call us at ***+1 (902) 601-1797*** and we can help guide you.

What kind of projects are eligible under the Switch Program?

The Switch West Hants program will support almost any project that saves energy and reduces greenhouse gas emissions.

Some of these examples include heat pumps, solar panels, insulation and air sealing, exterior windows and doors, smart thermostats and more. If you aren't sure if your project is eligible for financing call or email the program.

Is a Home Energy Assessment (HEA) required to go through with the program?

A Home Energy Assessment is not required to participate in the Switch West Hants Program; however, it is encouraged to ensure maximum rebate eligibility and to better understand where your homes energy efficiency could be improved.

Call us to learn more about booking of a Home Energy Assessment before you start your project.

How does the contractor get paid?

Once the work is done, and an invoice is received, a Certificate of Completion must be signed by both the contractor and homeowner(s.) Once it is confirmed by all parties that the work has been satisfactorily completed as quoted, we will then release payment to the contractor.

How do I repay the loan?

Once the contractor is paid, Switch will arrange with you monthly pre-authorized payments from your chosen account. You can expect to see the same monthly payment at the beginning of each month once the loan has been setup.

Can I repay my loan off early?

Yes. You can make additional lump-sum payments along the way to reduce the remaining balance and help you pay the loan off before the end of the 10 – 15 year term. There is no penalty to paying off your loan within 12 months of the payment to contractor.

Are there any additional fees or charges?

There is a one-time 5%+HST administration fee for each project to cover program administration costs, which is included in project financing. There will be other fees if you miss payments.

What happens if I move/sell my property before the loan is paid off?

Payments can be transferred to the new owner (similar to a furnace lease), or the remaining balance can be paid off at that time by you or the new owner.