

# ENERGY MANAGEMENT STRATEGY

2030





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# EXECUTIVE SUMMARY

Housing NWT's Energy Management Strategy 2030 (Strategy) sets out our Vision, Goals, and Strategic Objectives for the future of our housing portfolio while staying true to our values.

## Our Strategy's Vision:

*By 2030, Housing NWT will have a sustainable housing portfolio that is less dependent on fossil fuels, and contributes to the economic, social, and environmental well-being of the Northwest Territories and its residents.*

This Strategy builds on previous work and commitments made by the Government of the Northwest Territories (GNWT), including the NWT's 2030 Climate Change Strategic Framework and the GNWT's 2030 Energy Strategy, released in 2018.

Our goals are to reduce our energy consumption, increase the use of renewable energy for space heating, and reduce greenhouse gas emissions.

## To support these goals, Housing NWT's Strategy will focus on four Strategic Objectives



Reduce the energy use intensity of our portfolio by 15% below 2016 levels



Increase the use of renewable energy for space heating to 40% by 2030



Increase capacity to manage and maintain energy solutions



Increase partnership opportunities in energy projects

These Strategic Objectives will be translated into measurable actions in Housing NWT's three-year Energy Management Blueprint (Blueprint). A series of successive Blueprints will guide us toward our 2030 energy targets.

As renewable technology is developing quickly, new opportunities will continue to present themselves as we progress through our Strategy to 2030. Similarly, as our government partners re-evaluate their climate goals, so will we. To remain flexible, Housing NWT will take an adaptive approach to its Strategic Objectives, re-evaluating them as part of the development of our subsequent three-year Blueprints.

To ensure full transparency, Housing NWT will report annually on progress under this Strategy.



## MESSAGE FROM THE MINISTER

### Paulie Chinna

As Minister Responsible for Housing Northwest Territories (NWT), I am proud to say that, after a great deal of hard work, research and engagement, we have an Energy Management Strategy that supports Housing NWT's energy goals and objectives, and the strategic objectives of the GNWT's 2030 Energy Strategy. It is also consistent with the focus Housing NWT's new mandate places on innovation and sustainability.

Our Strategy strives to take meaningful actions and look for solutions from a longer-term perspective. This isn't about a band-aid solution. Working closely with Indigenous and community governments, the private and not-for-profit sectors, and our federal funding partners, I couldn't be happier to present a strategy that realizes the energy goals and objectives that will benefit our residents and improve the outlook for the future of the NWT.

Housing NWT recognizes the importance of energy efficiency, especially in times when we are aware of how climate change is affecting our lives. The Strategy supports skills training, economic development opportunities and more reliable and sustainable energy systems, improving the energy efficiency of our housing and investment in long-term alternative energy products and solutions. This is a vision I take very seriously, and I know it needs to be followed up with real-world action.

Between 2010 and 2023, Housing NWT has invested over \$5.1 million in 13 alternative renewable energy projects such as solar and biomass projects across the territory. In addition to alternative energy investments, Housing NWT's annual capital plan continues to support the delivery of modernization and improvement projects involving a range of energy efficiency upgrades as well as the construction of new housing units designed to exceed the national energy code by at least 20%. The continuation of these, and other key investments and initiatives, have been set out in this Strategy's supporting 3-year Energy Management Blueprint (Action Plan). This Blueprint sets out measurable actions to track progress and outcomes over the course of the next several years.

I very much look forward to seeing the many benefits that this Strategy will bring, as we collectively work towards a greener and sustainable future.

Honourable Paulie Chinna  
Minister Responsible for Housing Northwest Territories





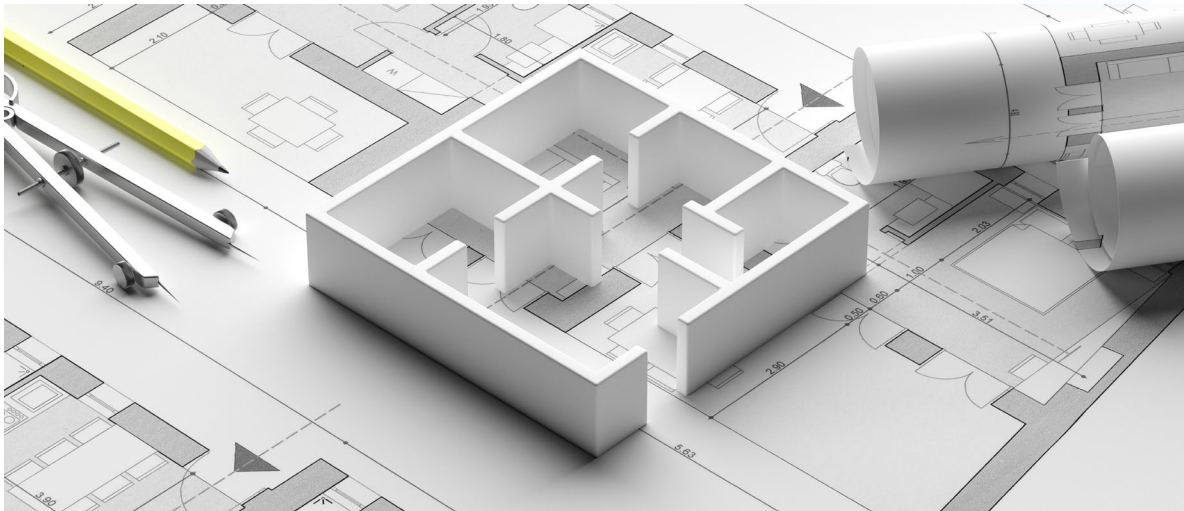
# WHAT IS THIS STRATEGY ABOUT?

Our climate is changing. The Northwest Territories is estimated to be warming at three times the global rate. These rapid changes have caused significant impacts on our natural environment which has affected the health and safety of our communities, the plants and animals Northerners have depended on for generations, and increased pressures on Northern infrastructure.

The challenges that we face require everyone, Housing NWT included, to cooperate and coordinate on solutions to climate change and its impacts. This is why we are committed to doing our part to help meet the targets which have been set at the territorial, national, and international level.

To reduce the greenhouse gas (GHG) emissions of our owned housing units, Housing NWT will increase the energy efficiency of our housing units, increase the use of renewable energy for space heating, ensure our homes and their energy systems are properly maintained to be as efficient as possible, and maintain and build partnerships across the North to support energy projects that can help Housing NWT meet our goals.

This Strategy sets out our Vision, Goals, and Strategic Objectives for the future while staying true to our values and will guide our decision-making process and focus our effort on desired outcomes. It will be used to evaluate potential initiatives, prioritizing those which will have the highest impact at the best value.



## Housing NWT's Values



Client-focus



Reconciliation



Collaboration



Accountability



Innovation



Sustainability

## WHERE ARE WE STARTING?

Housing NWT's mission is to increase the well-being of individuals and communities by providing fair access to quality housing support for people most in need.

In advancing this mission, Housing NWT owns and maintains approximately 2,700 housing units throughout the NWT, with our staff and Local Housing Organizations (LHOs) working to deliver housing programs and services to the residents of these communities.

Today, most of the housing units owned by Housing NWT are heated using fossil fuels and many of the communities we serve rely on diesel generation to produce electricity. Not only do these factors contribute to climate change, noise and air pollution, but they are expensive and directly impact the operating cost of our housing units.

In developing this Strategy, an in-depth assessment of the energy consumption and emissions of our residential housing portfolio was completed. Aligning with the GNWT's 2030 Energy Strategy, we used 2016 data as our baseline for reducing energy use by 15%. As we look toward 2030, understanding where we are today and where we were in 2016 will help guide us toward where we need to be in the future. The following table and figures provide information from 2016 (baseline) and 2020 (the latest complete data set).





# WHERE ARE WE STARTING?

*Table 1: Baseline Energy Consumption and GHG Emissions Against Latest Data*

This table shows a high-level overview of the energy sources consumed and GHG emissions throughout our portfolio for 2016 and 2020.

	Oil	Gas	Propane	Electricity	Total Consumption	Total GHG	EUI
Year	Litres	Cubic Feet	Litres	kWh	ekWh	tCO <sub>2-eq</sub>	ekWh/m <sup>2</sup>
2016	5,615,000	23,140,000	351,100	11,990,000	<b>81,000,000</b>	<b>22,453</b>	<b>451</b>
2020	6,213,000	22,470,000	365,200	9,640,000	<b>84,930,000</b>	<b>23,808</b>	<b>487</b>

*Note: Data includes residential units owned by Housing NWT. Total GHG emissions include scope 1 and 2 emissions from space heating and the electricity that Housing NWT funds.*

**Table 1** and **Figures 1 & 2** below, show an overall increase in energy use between 2016 and 2020. An in-depth analysis determined that a combination of factors led to this increase, including an increase in the number of heating degree days (HDD) between 2016 and 2020 (e.g., Yellowknife recorded 7,584 HDD in 2016 and 8,487 HDD in 2020, representing an increased heating load of about 12%), changes in the portfolio size, and the general aging of infrastructure (i.e., as our units and their systems age, efficiency reduces, envelopes develop more leakage, etc.).

- kWh** A kilowatt-hour (kWh) is a unit of energy; it is the accumulated amount of power used over time. A kWh is 1,000 watts used for one hour. As an example, a 100-watt light bulb operating for ten hours would use one kWh.
- ekWh** Equivalent kilowatt-hours (ekWh) is a standard unit of energy consumption used to compare energy sources with different fuel types.
- tCO<sub>2-eq</sub>** Carbon dioxide equivalent (CO<sub>2-eq</sub>) is a unit based on the Global Warming Potential (GWP) of different GHGs. Different GHGs stay in the atmosphere for different amounts of time and absorb energy at different rates. A gas' GWP allows us to take these effects into account and easily compare the possible global warming effects of a given gas.  
The tCO<sub>2-eq</sub> unit measures the environmental impact of one tonne of these GHGs in comparison to the impact of one tonne of carbon dioxide (CO<sub>2</sub>).
- EUI** The measurement of Energy Use Intensity (EUI) provides the ratio of total building energy consumption relative to the total floor area. It is often expressed in the units kWh/m<sup>2</sup>. Calculating the EUI allows us to easily compare the energy use of our portfolio independent of our portfolio's growth.
- kWh/m<sup>2</sup>** Kilowatt-hour per meter squared (kWh/m<sup>2</sup>) is also referred to as the EUI, where the unit is the amount of all energy sources in kWh expressed as a function of building area in square metres per year. It provides a standard way of comparing energy uses between various types of buildings or structures.
- HDD** Heating degree days (HDD) is a measure of how cold (below 18°C) the outdoor temperature was at a location for a period of time. It is used to quantify the demand for energy needed to heat a building.

# WHERE ARE WE STARTING?

Figure 1: Portfolio Energy Use Intensity (ekWh/m<sup>2</sup>)

This graph shows the average energy use per square metre for 2016 and 2020, as well as our 2030 target.

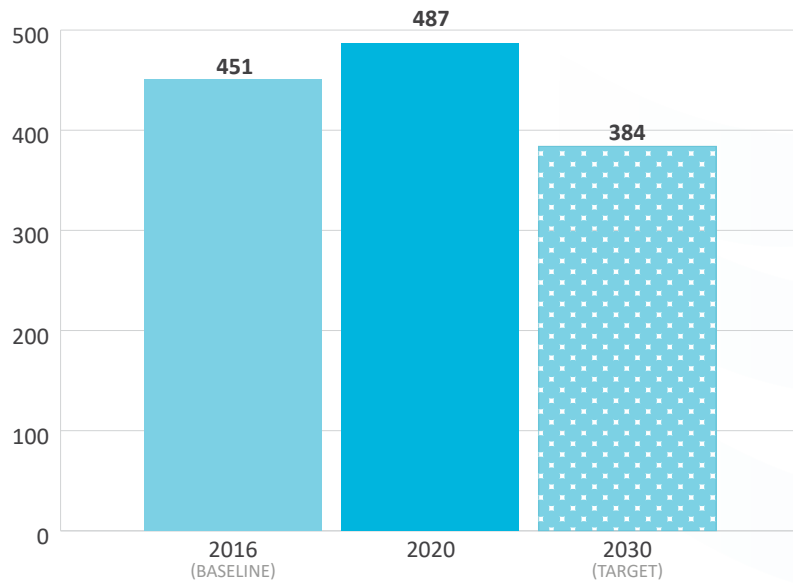
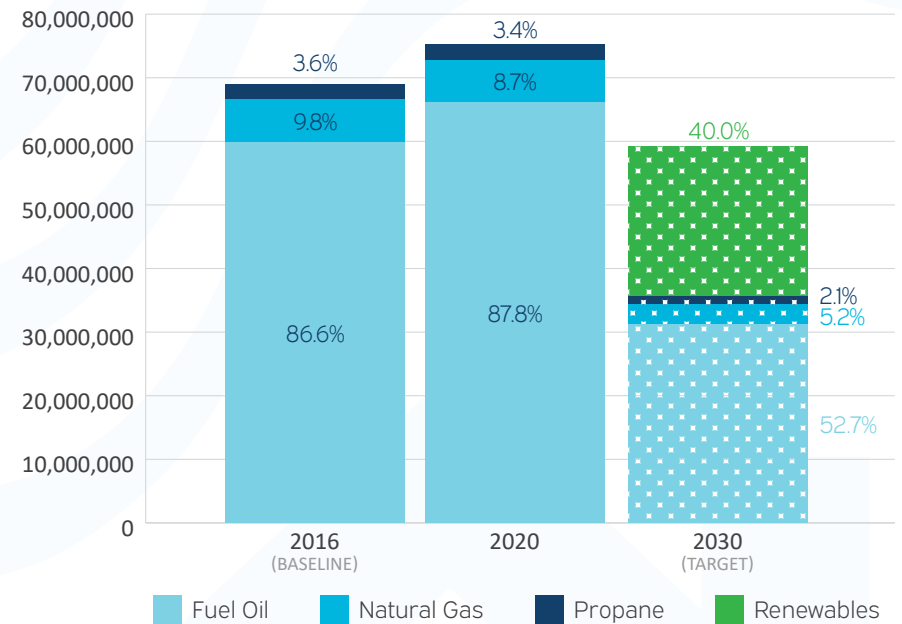


Figure 2: Portfolio Space Heating Breakdown (ekWh)

This graph shows the fuel sources in 2016 and 2020 from predominantly non-renewable sources, as well as our 2030 renewable energy target.



As part of our analysis, we also completed a GHG emission inventory of our portfolio. Our emissions in 2016 and 2020, for our housing units were 22,453 tCO<sub>2-eq</sub> and 23,808 tCO<sub>2-eq</sub> respectively. Our emissions are directly tied to our energy consumption and fuel type used for space heating. As such, they increased for similar reasons. As we act to reduce our energy consumption and increase the use of renewable energy for space heating, our GHG emissions will reduce.

Looking forward, we are confident that our Strategy and actions, will result in a 30% or more annual reduction in GHG emissions from 2016 by 2030. This will be a significant achievement and will make a meaningful impact on the environment.



# WHERE ARE WE STARTING?

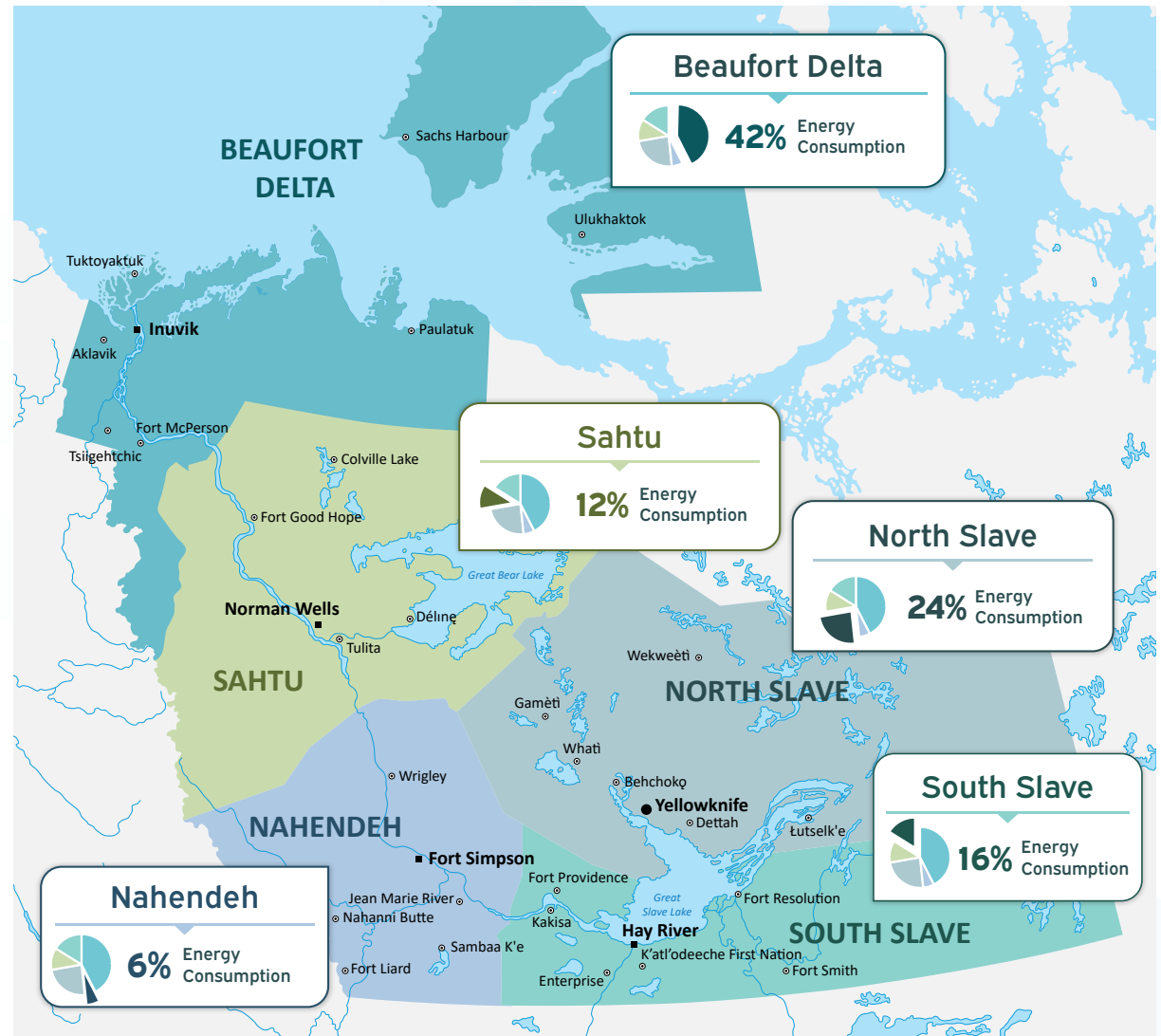
Figure 3 provides an overview of our housing portfolio's energy consumption per region in 2016 (baseline). It highlights the vast distribution of our housing portfolio, the immense size of the Territory, and the remoteness of many of the communities where our housing units are located.

## Regional Considerations

Of the five regions and 32 communities in which Housing NWT has units, each has unique social, environmental, and technical considerations that require acknowledgement. In the context of energy management, conditions including climate (arctic versus sub-arctic), access (fly in only, ice road, all season road access), grid status (connected or isolated), and fuel source availability all impact access to energy options.

Those unique characteristics present considerable challenges that will be considered when developing our actions. Geographically-specific factors such as remoteness and climate will be accounted for to ensure that recommended actions and initiatives have the highest impact at the best value by completing a cost benefit analysis.

Figure 3: Percent of Total Energy Consumption in 2016 by Region



Note: Percentages have been rounded for ease of reading.

# COMMUNICATIONS AND ENGAGEMENT

The success of this Strategy is rooted in collaboration. To support its development, in addition to the in-depth analysis of our data, we visited communities and engaged partners and stakeholders throughout the Territory, touring a variety of Housing NWT's buildings during the summer and fall of 2022. In addition, we facilitated a series of workshops to get feedback from our partners and subject matter experts both internal and external to our organization.

This engagement continued into January and February 2023 where we facilitated a call for feedback on the GNWT's online engagement portal. We also requested feedback from Indigenous governments and other energy champions across the NWT. Through this process, we received valuable input on the Strategy and received many actionable ideas for our Blueprint. All of the feedback received was carefully considered and incorporated. Here is a summary of the feedback received that directly ties into the Strategy and Blueprint.

## Renewable and Alternative Energy

We heard that integration of renewable energy is important to Notherners and that a diverse range of energy sources should be considered such as:

- Wind;
- Solar;
- Hydro-Electricity;
- Nuclear;
- Geothermal;
- Heat Pumps; and
- Biomass.

## Energy Efficiency and Retrofits

Participants told us that energy efficiency should be prioritized and that more building energy retrofits should be completed.

Participants suggested focusing on:

- Insulation and air tightness improvements;
- Windows and doors replacement; and
- Use of sustainable building materials including those that support net-zero principles.

We have also received feedback expressing interest in units that are both cost-effective and highly energy efficient, aligning with the net-zero concept.

## Partnerships and Initiatives

Participants recognize the importance of increasing partnerships for the long-term success and sustainability of the Strategy. Their suggestions to achieve this included:

- Working with community partners and contractors to supply heat and energy, avoiding placing additional maintenance burden on LHOs;
- Supporting Indigenous development corporations to undertake clean energy projects; and
- Partnering with other departments on energy projects to stabilize energy costs and reduce energy usage.

For additional information, a summary of the feedback received was compiled under a "What We Heard" report. This report will be available on the GNWT website at [www.gov.nt.ca](http://www.gov.nt.ca).

# WHAT WILL WE ACHIEVE?

To provide focus in its efforts to tackle the challenges of climate change and rising costs, Housing NWT established its Vision for its Strategy:

*By 2030, Housing NWT will have a sustainable housing portfolio that is less dependent on fossil fuels and contributes to the economic, social, and environmental well-being of the Northwest Territories and its residents.*

To help achieve our Vision, Housing NWT has three main Goals:

Reduce our energy consumption

Increase the use of renewable energy for space heating

Reduce GHG emissions

## To achieve those Goals, Housing NWT has adopted four Strategic Objectives:



Reduce the energy use intensity of our portfolio by 15% below 2016 levels



Increase the use of renewable energy for space heating to 40% by 2030

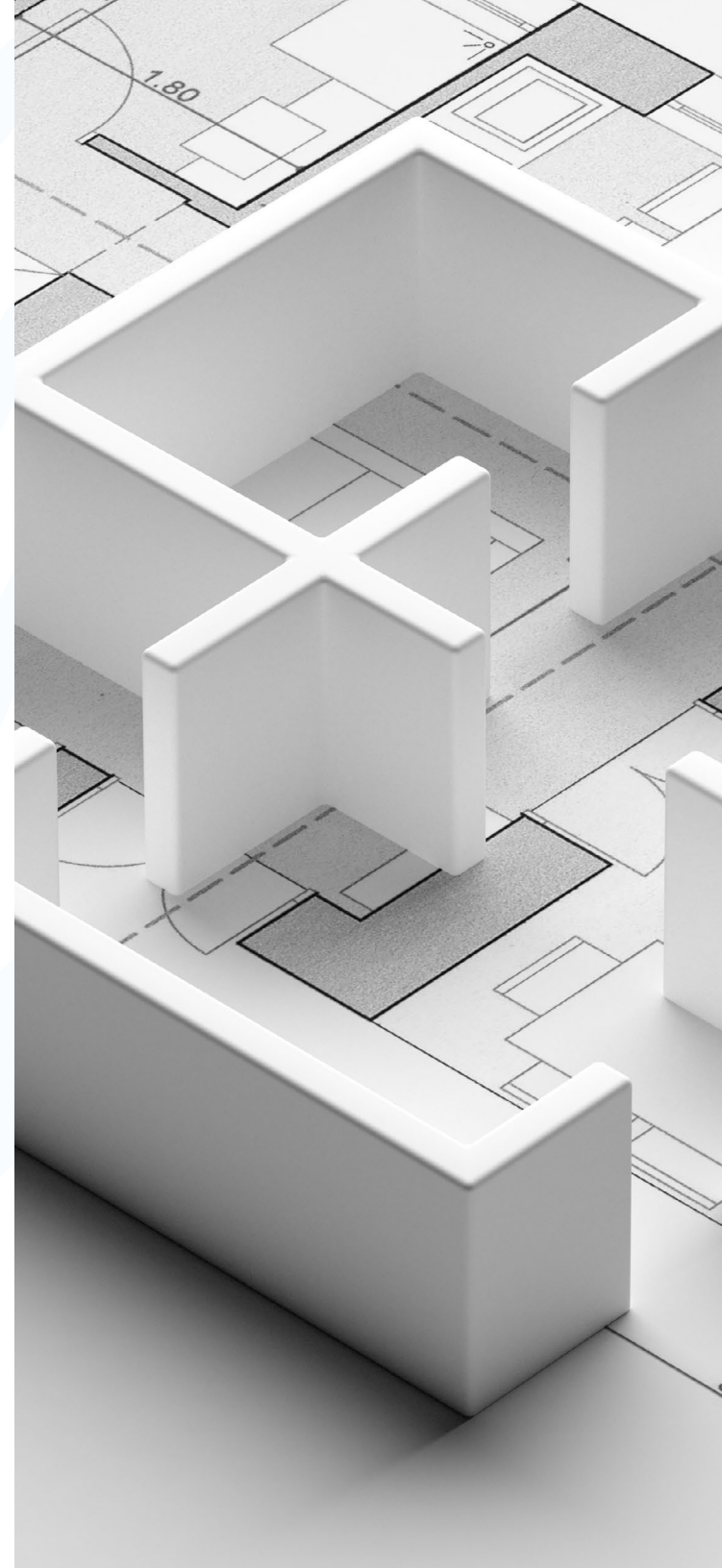


Increase capacity to manage and maintain energy solutions



Increase partnership opportunities in energy projects

Although reducing GHG emissions is not a specific objective, achieving our Strategic Objectives will lead to a reduction in GHG emissions.





## WHAT WILL WE ACHIEVE?

A key consideration of our Strategy was to align with commitments made by the GNWT under the GNWT's 2030 Climate Change Strategic Framework and the 2030 Energy Strategy. Specifically, two of the six Strategic Objectives within the 2030 Energy Strategy directly relate to Housing NWT. The two are as follows:

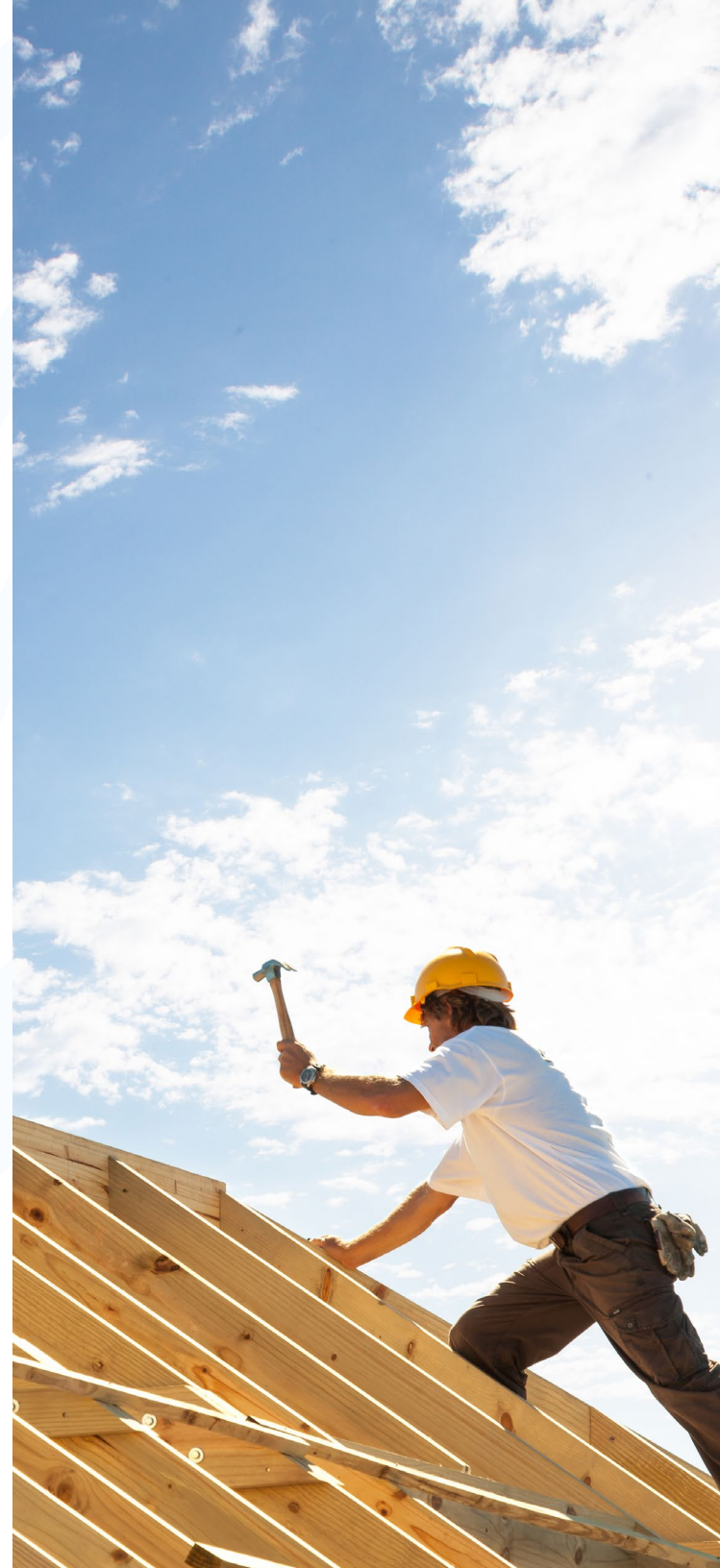
- Increase the share of renewable energy used for community heat to 40% by 2030; and
- Increase commercial, residential, and institutional building energy efficiency by 15% over 2016 levels by 2030.

Aligning our Strategic Objectives with those of the broader GNWT's Strategy increases our chances of success. However, it's important to acknowledge that our Strategy depends on more than just achieving quantifiable targets. To be successful, there is a need to support the development of people who can operate and maintain energy solutions over their service life. Without trained maintenance personnel, any system installed will not operate efficiently and its useful service life will be greatly reduced. So, as part of this Strategy, Housing NWT will invest in staff training.

Housing NWT acknowledges that achieving our Strategy requires a collaborative approach with partners. We will maintain and cultivate our current partnerships while also establishing new ones with those who share similar goals and objectives. During the development of this Strategy, we heard clearly that many of our partners including NWT communities, Indigenous governments, the Federal government, and other GNWT departments, want to collaborate on energy projects, providing opportunities for Housing NWT to create energy partnerships and further reduce GHG emissions. Over the past few years, Housing NWT has partnered in biomass heating systems. As part of this Strategy, Housing NWT will not only continue to actively seek partnerships to advance renewable district heating projects to reduce the use of fossil fuels but intends to support other community energy projects that will help us achieve our Strategic Objectives.

The technical assessment, regional considerations, and the feedback obtained during engagement informed the Strategy and the Blueprint and confirmed that the Strategic Objectives can be achieved through the implementation of various resourced actions and initiatives over the next seven years.

Housing NWT is motivated and focused to reach our Vision, Goals, and Strategic Objectives, and our Blueprint will translate these Strategic Objectives into specific actions and initiatives.



# 1

## STRATEGIC OBJECTIVE #1

### Reduce the Energy Use Intensity of Our Portfolio By 15% Below 2016 Levels By 2030

Much of Housing NWT's housing portfolio is aging and under performing in terms of energy use. As shown in [Figure 1](#), our EUI target is 384 kWh/m<sup>2</sup> by 2030. To achieve this target, we will focus on implementing building energy efficiency and conservation improvements, replacing older and inefficient housing units, and completing a net zero pilot project.

#### Implementing Energy Efficiency and Conservation Improvements

One of the most effective ways to reduce EUI is through completing energy retrofits of existing buildings. Investing our funding towards prioritized and cost-effective energy efficiency improvements (e.g., increase insulation, improve air tightness, upgrade heating systems, changing lighting to LED, etc.) will address energy affordability and reduce energy use.

To guide informed decision making, Housing NWT will complete additional energy audits of our residential portfolio. This information will be used to develop detailed and targeted actions aimed specifically at improving energy performance. We will then prioritize our projects using a life cycle costing approach that targets the most cost-effective energy retrofit actions. These actions will be highlighted in our Blueprint and implemented as part of annual capital delivery.

#### Replacing Aged Units

Housing NWT has an aging residential housing portfolio with over 360 units older than 50 years old and another 500 units which are between 40 and 50 years old. Many of these aged units are high energy users and need to be replaced. Under this Strategy, Housing NWT will replace some of these aged units with more energy efficient homes. These replacement units are being designed to exceed the performance of the National Energy Code of Canada by at least 20%. Replacing older inefficient units with highly efficient units will also reduce our EUI.

#### Net Zero Pilot Project

Housing NWT is committed to testing energy solutions that may result in reduction of energy use. For example, in 2010, Housing NWT constructed a highly energy efficient duplex known as our "Northern Sustainable Housing Project" in Inuvik. Over the past five years, this duplex has consumed on average 45% less fuel per year than similar size duplexes in Inuvik. This project is evidence that investing into high energy efficient construction, with energy efficient heating systems, will significantly reduce energy consumption.

With continued advancement in energy technologies over the past 10 years, Housing NWT believes it is time to design, construct, and monitor a net zero duplex in the NWT. We recognize that this an ambitious goal; however, it presents a real-life opportunity to push the boundaries and determine the possibilities and limitations in meeting a net zero standard in a Northern context.

# 2

## STRATEGIC OBJECTIVE #2

### Increase the Use of Renewable Energy for Space Heating To 40% By 2030

To reach this Strategic Objective by 2030, we have evaluated various renewable energy options across our portfolio, taking into consideration the unique challenges and opportunities for renewable energy in the North. The focus will be on:

#### District Heating Systems

District heating systems are an attractive option for Housing NWT as it allows the heating of multiple homes while reducing the maintenance that comes from having many boilers. In the short-term, Housing NWT will continue with the implementation of district heating systems in Fort Providence and Fort Simpson (senior's complexes) and focus on conducting additional district heating feasibility studies. These studies will inform future investment opportunities and be used to help leverage future 3<sup>rd</sup> party capital funding. Biomass is currently the targeted primary heating fuel for these district heating systems; however, as technology evolves, other forms of energy will be considered.

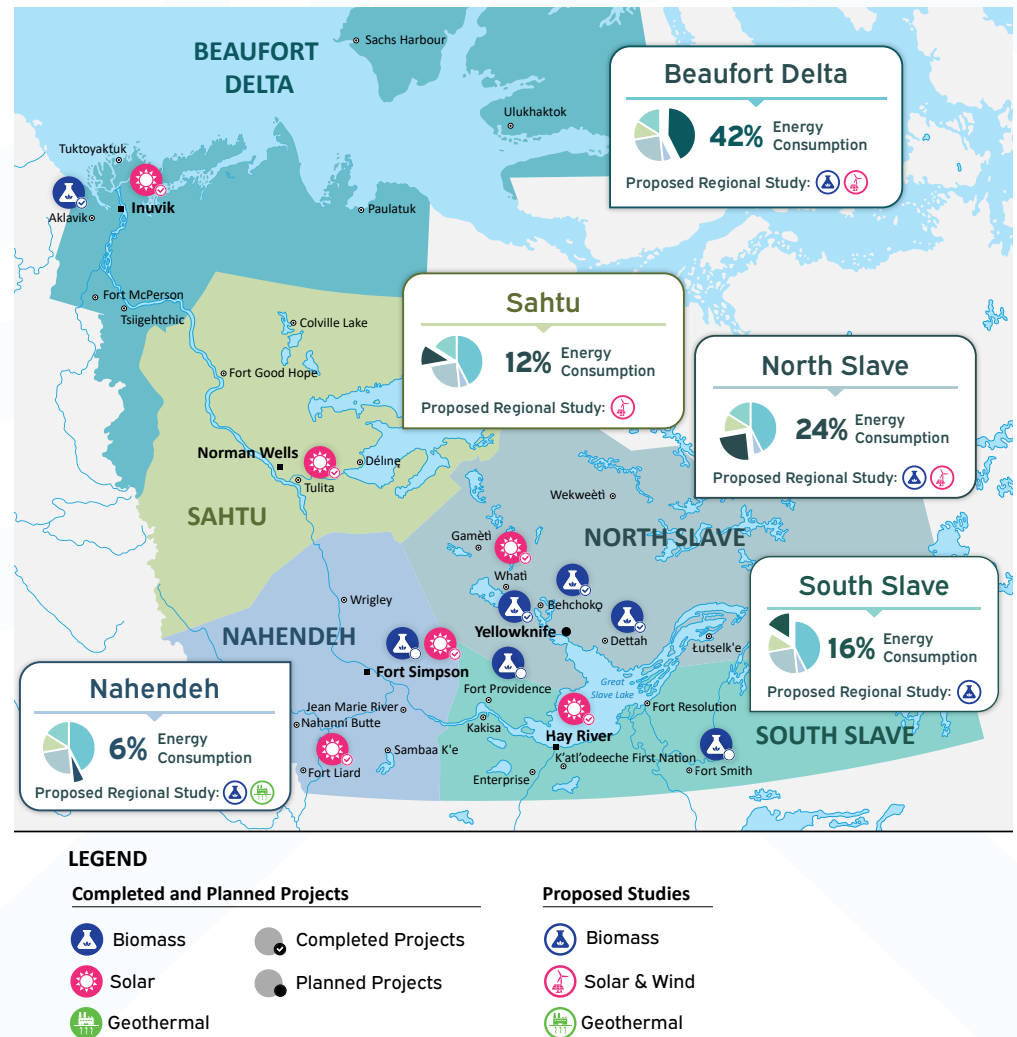
#### Renewable Energy Feasibility Studies

Housing NWT will invest in renewable energy feasibility studies to identify opportunities in Northern communities, focusing on those with many housing units. These studies will evaluate a range of renewable energy options, including electric conversion, small-scale solar and wind, and geothermal projects. Feasibility studies will also consider redundancy in the systems, particularly in the winter months.

#### Electric Heating – Hydro Power Communities

Housing NWT will continue to work with the GNWT and other partners to evaluate the electrification of heating systems where feasible in hydro communities (i.e., heating produced by water). Housing NWT participated in the Taltson Hydro Expansion Study and is committed to continue to work with the GNWT and the Power Corporation as an option to increase our share of renewable energy for space heating, should this project proceed.

Figure 4: Map of Completed and Planned Renewable Energy Projects & Studies





# 3

## STRATEGIC OBJECTIVE #3

### Increase Capacity to Manage and Maintain Energy Solutions

To help meet the previous two Strategic Objectives, we must ensure that we effectively manage and maintain our existing portfolio so that it continues to run efficiently. To maintain the success of the actions or initiatives implemented under this Strategy, it is crucial to also implement ongoing monitoring and maintenance. This will not only enhance the effectiveness of these actions but also identify additional opportunities for improvements. We will invest in building capacity and development of tools to support the continued maintenance and monitoring of the energy efficiency improvements or renewable energy heating systems implemented through this Strategy.

Critical steps towards doing this will involve increasing our internal energy management capacity as well as continuing to conduct an array of portfolio-wide assessments, the continued energy-focused training of our staff, and the implementation of existing and new energy related technology (such as Biomass District heating and heat pumps).



# 4

## STRATEGIC OBJECTIVE #4 Increase Partnership Opportunities in Energy Projects

To achieve our Strategic Objectives, we need partners and funding. As we move towards 2030, Housing NWT will continue to seek funding and project partnerships to help us achieve our common objectives of increasing energy efficiency and increasing renewable energy sources, both of which will lead to reduced GHG emissions. These partnerships will include working with Indigenous governments and communities, local industry, the Federal government, and other agencies and energy champions to build capacity and collaborate on solutions to leave a lasting legacy.

Housing NWT will continue to focus on fostering and maintaining existing relationships to understand and influence the projects being developed or evaluated at the community level. We will also look for new partners that have similar goals and objectives where opportunities are available to help us meet our Strategy. Housing NWT, through programs such as its Community Housing Support Initiative, will continue to explore cost-effective community led energy focused project opportunities (such as Biomass district heating).





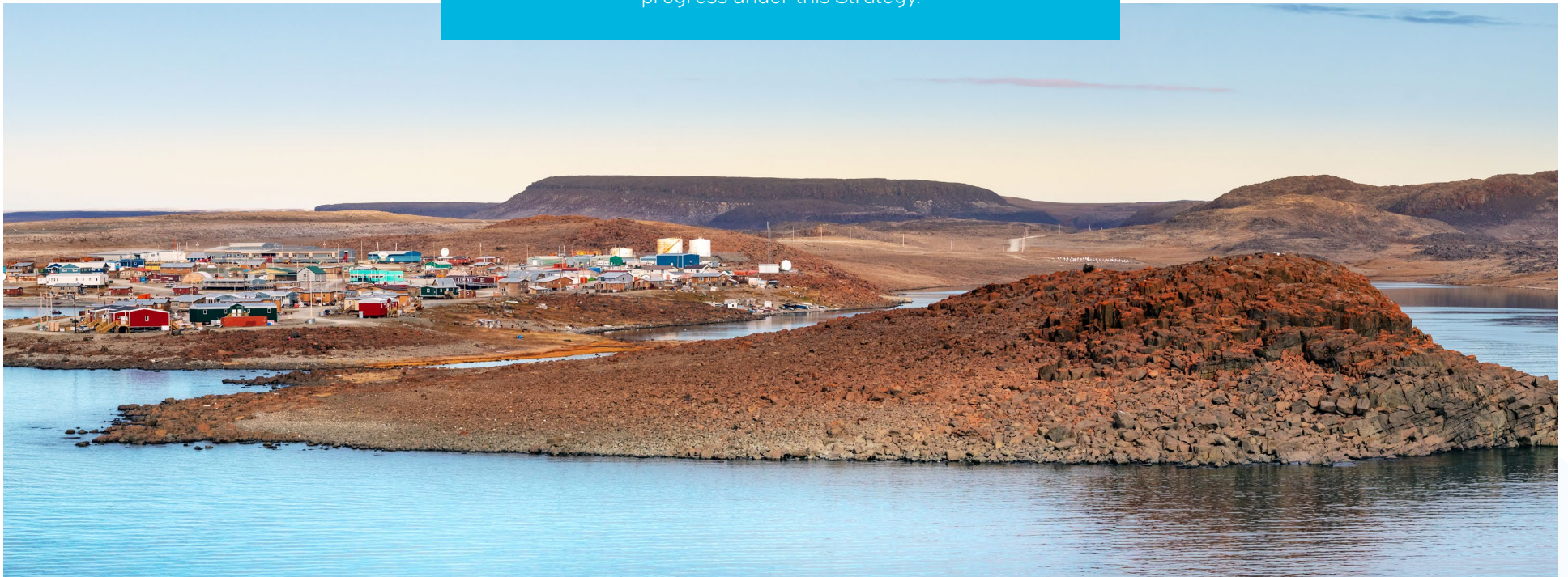
# ADAPTIVE APPROACH

Housing NWT recognizes that technology is evolving quickly, and new opportunities will arise as we implement this Strategy towards 2030. We also identify the increasing public demand for climate action and the resulting government initiatives and opportunities will lead to the development of new and innovative energy solutions.

Understanding this, Housing NWT commits to remaining flexible and will continuously reassess and validate cost-effective energy solutions over the course of implementing the Strategy. Housing NWT will take an adaptive approach, re-evaluating our Strategic Objectives and actions along the way. Formally, Housing NWT commits to reviewing and updating our Strategy every three years alongside each subsequent Blueprint.

## Reporting on Progress

To ensure full transparency, Housing NWT will report annually on progress under this Strategy.





# GLOSSARY

## Baseline

A baseline is a reasonable and defined starting point which is used for the purpose of comparison. For tracking and monitoring purposes, Housing NWT has aligned on a baseline year of 2016.

## ekWh

Equivalent kilowatt-hours (ekWh) is a standard unit of energy consumption used to compare energy sources with different fuel types.

## Energy Use Intensity (EUI)

The measurement of Energy Use Intensity (EUI) provides the ratio of total building energy consumption relative to the total floor area. It is often expressed in the units kWh/m<sup>2</sup>. Calculating the EUI allows us to easily compare the energy use of our portfolio independent of our portfolio's growth.

## Greenhouse Gas (GHG)

A greenhouse gas (GHG) is any gas that has the property of absorbing infrared radiation emitted from Earth's surface and reradiating it back to Earth's surface. Carbon dioxide, methane, and water vapour are some of the most significant GHGs, though surface-level ozone, nitrous oxides, and fluorinated gasses also trap infrared radiation.

## Greenhouse Gas Emissions

Climate change is caused by the increase in concentrations of GHGs in the atmosphere. These increases in concentration are primarily due to GHG emissions which are largely the result of human activities such as the use of fossil fuels or agriculture.

## Heating Degree Days (HDD)

Heating degree days (HDD) is a measure of how cold (below 18°C) the outdoor temperature was at a location for a period of time. It is used to quantify the demand for energy needed to heat a building.

## Housing NWT's Housing Portfolio

Under this Strategy, Housing NWT's housing portfolio includes residential units owned and operated by Housing NWT.

## kWh

A kilowatt-hour (kWh) is a unit of energy; which represents accumulated amount of power used over time. A kWh is 1,000 watts used for one hour. As an example, a 100-watt light bulb operating for ten hours would use one kWh.

## kWh/m<sup>2</sup>

Kilowatt-hour per meter squared (kWh/m<sup>2</sup>) is also referred to as the EUI, where the unit is the amount of all energy sources in kWh expressed as a function of building area in square metres per year. It provides a standard way of comparing energy uses between various types of buildings or structures.

## Scope 1 Emissions

Direct GHG emissions from sources that are owned or controlled by Housing NWT, such as emissions from the combustion of fossil fuels in boilers or generators used to provide heat and power to the authority's buildings.

## Scope 2 Emissions

Indirect GHG emissions associated with the consumption of purchased electricity, heat, or steam by Housing NWT, generated by the power generation facilities that supply the energy to the authority's buildings.

## tCO<sub>2-eq</sub>

Carbon dioxide equivalent (CO<sub>2-eq</sub>) is a unit based on the Global Warming Potential (GWP) of different GHGs. Different GHGs stay in the atmosphere for different amounts of time and absorb energy at different rates. A gas' GWP allows us to take these effects into account and easily compare the possible global warming effects of a given gas.

The tCO<sub>2-eq</sub> unit measures the environmental impact of one tonne of these GHGs in comparison to the impact of one tonne of carbon dioxide (CO<sub>2</sub>).





**INCREASING THE  
WELLBEING OF INDIVIDUALS  
AND COMMUNITIES BY  
PROVIDING FAIR ACCESS TO  
QUALITY HOUSING SUPPORT  
FOR PEOPLE MOST IN NEED.**

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