OTTAWA INSULATION CONTRACTORS

Basements & Crawl Spaces

Insulating basement walls, rim joists, slabs, crawl spaces and exposed floors: Code values, air and vapour barrier rules

4 Expert Answers from R-Value IQ

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Q1

Is there a rebate for crawl space insulation in Ottawa?

Yes, the Home Renovation Savings program (run by Enbridge Gas and Save on Energy, with Ontario government support) includes crawl space insulation. The rebate amounts depend on which path you take and what part of the crawl space is insulated.

There are two ways to access the program. The attic stream does not cover crawl spaces, so crawl space work falls under the assessment path.

Assessment path: a registered energy advisor assesses your home before any work begins. Work done before that first assessment does not qualify. After at least two qualifying upgrades are complete, a follow-up assessment is booked. The rebates for crawl spaces are:

- Exterior crawl space walls: $600 where R-10 to R-22 is added, or $1,200 where more than R-22 is added.
- Crawl space ceiling (the floor above): $1,200 where more than R-24 is added.
- Foundation header (rim joist): up to $300, but only when claimed together with basement or crawl space wall insulation.
- Crawl space combinations: up to $2,700 in total.

Rebates for walls and crawl space measures are pro-rated by the share of the area actually insulated. A semi-detached or end-unit row house receives 75% of the maximum; a middle unit receives 50%.
The deadline for the assessment path is: the follow-up assessment must be booked by November 30, 2026 and completed by December 31, 2026, or within 180 days of the first assessment, whichever comes first. Funding may be fully allocated before that date, and the program's terms say no rebate is paid if funding is fully allocated or exhausted. Checked October 2026.

A few eligibility points worth confirming before you book. You must own the home. Detached, semi-detached, row and townhomes on a permanent foundation qualify; stacked townhomes do not. If your home is heated with Enbridge-supplied natural gas, the total rebate across all measures is capped at $5,000. Homes heated with electricity, oil, propane or wood on Ontario's grid are capped at $10,000. The program also requires at least six months of occupancy, and its attic page says homes occupied for six months or less do not qualify, so check the program's own terms before booking if your home is newer. Every measure must be installed by a professional contractor.

The program keeps its own list of participating insulation contractors. Check that list at homerenovationsavings.ca before hiring anyone; the program warns that scammers create fake websites and impersonate participating contractors. This site forwards requests to contractors listed in the Ottawa Construction Network directory, but does

not confirm whether any of them appear on the program's list.

The Better Homes Ottawa Loan Program is also open if you want to finance the work: it is a property-tax-bill loan at 4.33% fixed over 20 years, minimum $10,000, and insulation is an eligible improvement. Ask the program whether it can be combined with an HRS rebate.

The most useful next step is to book a registered energy advisor for the pre-work assessment, because no crawl space rebate under this path can be claimed for work that happens before that visit.

Q2

Where does the air barrier go in an Ottawa basement?

Ontario's Building Code treats the air barrier as a continuous barrier to air leakage, and says its continuity extends throughout the basement (9.25.3.1). That means the air barrier runs across basement walls, the rim joist area, and any floor or ceiling assembly that separates heated basement space from unheated space or the outside.

The Code's air barrier rules (section 9.25.3) require that penetrations be sealed, that joints in flexible sheet air barriers be sealed with tape or sealant, or lapped at least 100 mm and clamped. Access hatches and sump pit covers that are part of an air barrier assembly must be weatherstripped. Gaps at chimneys and gas vents are sealed with noncombustible material.

A few things follow from that for a typical Ottawa basement:

- At the rim joist, where the floor framing meets the foundation wall, ask how the air barrier is carried across so it stays continuous.
- Where insulation and vapour barrier could be mechanically damaged, the Code requires a covering such as gypsum board, plywood or OSB, with one exception: in an unfinished basement, mineral fibre insulation covered with a membrane that meets the vapour barrier rules does not need a rigid covering.
- The vapour barrier has its own rules: it goes on the warm side of the assembly (9.25.4.3), and where insulation serves as the vapour barrier, it must be thick enough to meet the permeance rule.

The air barrier and the vapour barrier rules in section 9.25 apply to new construction and to new or extended building systems; for an existing basement being renovated, the Code's Part 11 says the performance of a materially altered system must be at least equal to what it was before the work.
What to ask a contractor before work begins: ask them to describe exactly where the air barrier starts and stops in your basement, how penetrations for pipes and wires will be sealed, and how the rim joist will be handled so the barrier stays continuous there.

Put the answers in the written quote, so the rim joist and every penetration are named as part of the job.

Q3

How is a heated crawl space insulated in an Ottawa addition?

Ontario's Building Code says insulation runs over the full height of foundation walls enclosing a basement or heated crawl space (9.25.2.3.(4)). For a new addition in Ottawa, SB-12's additions table lists R-20 continuous insulation for basement walls; ask your designer how that applies to the crawl space walls of your addition. Those values are for new houses and additions only.

The crawl space wall assembly has to satisfy three layers of the Code at once: thermal insulation (section 9.25.2), an air barrier system (section 9.25.3) and a vapour barrier on the warm side of the assembly (section 9.25.4). Any insulation in contact with the ground must be inert to soil and water, per 9.25.2.2.(3).

Where insulation serves as the vapour barrier, the Code says it must be thick enough to meet the permeance rule (9.25.4.2). Rigid board on the interior face of the foundation wall, with a separate vapour barrier membrane, is another approach. Ask the contractor which assembly they propose and how it meets those rules for your wall.

Where spray-applied polyurethane foam is used, the Code at 9.25.2.5.(1) states it shall be installed in accordance with CAN/ULC-S705.2, which is the standard that sets installer requirements. Ask any spray foam contractor for proof that their work meets that standard.

Foamed plastics that form part of a wall are subject to the thermal barrier rules in 9.10.17.10. Ask the contractor and the City's Building Code Services how the foam will be covered on the interior side.

A few things worth having in writing before work starts:

- the target R-value and whether it is achieved as continuous insulation or a combination, with the specific materials and thicknesses
- how the air barrier and vapour barrier are detailed at the junction between the crawl space wall and the floor assembly above
- how the insulation is protected from mechanical damage (for example, what board or membrane covers it)
- confirmation that the insulation runs the full height of the foundation wall

An addition is on the City of Ottawa's building permit list, so ask the City's Building Code Services what it needs to see for your project.

Q4

How high up the wall must basement insulation go in Ontario?

Ontario's Building Code (Section 9.25.2.3.(4)) requires that insulation run over the full height of foundation walls enclosing a basement or heated crawl space. The insulation is not stopped partway down the wall.

For new houses and additions, the Code's energy standard for housing, SB-12, sets the minimum insulation value for that full-height coverage. For a new house in Ottawa, which is in Zone 1, package A1 calls for R-20 continuous insulation on basement walls. An alternative combination of R-12 plus R-10 ci is also permitted where R-20 ci is required. These values apply to new construction and additions only; we found no Code number for voluntarily adding insulation in an existing basement.

For an existing house undergoing renovation, Part 11 of the Code applies. Section 11.3.1.1.(1) says that where an existing building system is materially altered or repaired, its performance afterward must be at least equal to its performance before the work. The work cannot make things worse, and we found no Code number you must reach when you are improving what is already there.

A few practical points worth raising with any contractor you speak to:

- The insulation must give a reasonably uniform value over the whole face of the wall and fill the full width of the space between framing (9.25.2.3).
- Any insulation in contact with the ground must be inert to soil and water (9.25.2.2.(3)).
- In an unfinished basement, mineral fibre insulation covered with a vapour barrier membrane meeting the Code's permeance limit does not need a rigid covering such as drywall, but insulation that could be mechanically damaged otherwise does (9.25.2.3.(7) and (7.1)).
- The air barrier continues throughout the basement (9.25.3.1).

If the basement work involves removing walls, altering structure, or adding windows, those items appear on the City of Ottawa's building permit list. Insulation on its own is not named on the City's lists, but it is worth asking the City before walls are opened.
If you want local quotes, the form on this page goes to Ottawa insulation contractors in the Ottawa Construction Network directory, and they reply by email.

Disclaimer: This guide is provided for informational purposes only by Ottawa Insulation Contractors. It does not constitute professional advice. Always consult qualified contractors and your local building authority (the City of Ottawa) before starting any insulation project. Insulation on its own is not named on the City's permit lists, but work that comes with it can need a permit, so ask the City first. Information is current as of November 15, 2026 and may change. Visit **ottawainsulationcontractors.ca** for the latest answers.