OTTAWA INSULATION CONTRACTORS

Rebates & Loans

Home Renovation Savings rebates and deadlines, the Better Homes Ottawa Loan, and the federal programs that have closed

6 Expert Answers from R-Value IQ

ottawainsulationcontractors.ca/construction-brain

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Q1

Is there a rebate for insulating exterior walls in an Ottawa home?

Yes, there is a rebate for exterior wall insulation in Ottawa, but it requires an energy assessment before any work begins. The Home Renovation Savings program, run by Enbridge Gas and Save on Energy with Ontario government support, covers exterior wall insulation under its assessment path.

How the rebate works

A registered energy advisor must assess your home before any work starts. Upgrades done before that first assessment do not qualify. Once the work is complete, a follow-up assessment is required. The rebate amounts for exterior walls depend on how much insulation is added:

- R-7.5 to R-12 added: up to $1,200
- More than R-12 to R-20 added: up to $2,100
- More than R-20 added: up to $3,600

These are maximum figures. The rebate is pro-rated by the share of the wall area insulated, so a partial job receives a partial rebate. A semi-detached or end-unit row house receives 75% of the maximum; a middle unit receives 50%.
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 those deadlines, and no rebate is paid if program funding is exhausted. Checked October 2026.

Your total rebate across all measures is capped at $5,000 if your home is heated by Enbridge-supplied natural gas, or $10,000 if heated by electricity, oil, propane or wood. The program's headline figure of up to $7,700 across all insulation measures is not available to a gas-heated home. The wall rebate also requires at least two qualifying upgrades under the assessment path.

Every measure must be installed by a professional contractor. The program keeps its own list of participating contractors; check that list directly at homerenovationsavings.ca. This site does not confirm which contractors appear on it.

A few other points worth knowing. Measures that received a rebate under another program are not eligible again. The Canada Greener Homes Grant and Enbridge's Home Efficiency Rebate are both closed. If you also want to look at financing, the City of Ottawa's Better Homes Ottawa Loan Program is open and covers insulation as an eligible improvement, with a 20-year term at 4.33% fixed and a minimum of $10,000; an EnerGuide home assessment is a required step for that loan as well. Ask the program whether the loan and the HRS rebate can be

used together.

Before you commit to a contractor for the wall work, ask them to confirm in writing exactly how many square metres of wall area the quote covers, so you know the share of the total area and can calculate what portion of the rebate maximum applies to your job.

Q2

Do semi-detached Ottawa homes get the full insulation rebate?

On the Home Renovation Savings program's assessment path, a semi-detached home or end unit gets 75% of the maximum rebate for a measure, not the full amount, and a middle unit in a row gets 50%. A detached home is eligible for the full maximum. Checked October 2026.

Here is what that looks like in practice. On the assessment path, the maximum attic rebate for a home starting at R-12 or less and reaching R-50 is $1,500; a semi-detached or end-unit home can receive 75% of that maximum. For basement walls, the maximum is $1,500 for more than R-22 added, and the same 75% share applies. The program also lists combination limits (for example, basement walls with header and slab up to $2,300); the program's own terms govern how the share applies to those, so confirm with the program directly.

The heating-fuel cap still applies in full: a home heated with Enbridge-supplied natural gas can receive up to $5,000 in total. A home heated with electricity, oil, propane or wood on Ontario's electricity grid can receive up to $10,000. For a gas-heated semi-detached home, the 75% pro-rating on individual measures and the $5,000 overall cap both apply, and the lower of the two limits the rebate.

A few eligibility points worth checking before booking anything. You must own the home. Stacked townhomes are not eligible; the program covers detached, semi-detached, row and townhomes, and mobile homes on a permanent foundation. The program's documents say new builds do not qualify and a home needs at least six months of occupancy, so check the program's current terms if the home is recently purchased. Measures that already received a rebate from another program are not eligible again. Funding may be fully allocated before the deadlines, and the program warns that scammers create fake websites and impersonate participating contractors, so use the program's own site at homerenovationsavings.ca to find the participating contractor list.

On the attic stream (no energy assessment required), the deadline is installation complete by November 30, 2026. On the assessment path, 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. Work done before the required first step, whether that is the in-home contractor visit or the first energy assessment, does not qualify.

The most useful next step is to pull up the program's rebate calculator at homerenovationsavings.ca, enter your home type and the measures you are considering, and compare the pro-rated totals against your fuel type's cap before you book anything.

Q3

If I start attic work before the visit, do I lose the Ottawa rebate?

Yes, starting attic work before the required visit disqualifies that work from the rebate, and the rule differs depending on which path you take.

Two paths, two different triggers

The Home Renovation Savings program (Enbridge Gas and Save on Energy, checked October 2026) has two ways to claim an attic rebate, and each has a hard "before" rule.

On the attic stream, you must book an in-home visit with a contractor on the program's Participating Insulation Contractors List before any work begins. Work done before that visit does not qualify. The rebate on this path is 50% of the attic insulation cost after tax, up to $1,250 if your existing insulation is R-12 or less and you raise it to R-50, $1,000 if you are starting above R-12 up to R-25, or $800 if you are starting above R-25 up to R-35. Installation must be complete by November 30, 2026, and funding may be fully allocated before that date.

On the assessment path, a registered energy advisor must assess your home before any work starts. Upgrades done before that first assessment do not qualify. On this path the maximum attic rebate rises to $1,500, $1,200 or $900 depending on your starting level. 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. Again, funding may be fully allocated before those dates.

In both cases the sequence is fixed: the required visit or assessment comes first, then the work.

A few other eligibility points worth confirming before you book anything: you must own the home, it must have at least six months of occupancy (the program's attic page says homes occupied for six months or less do not qualify, so check the program's own terms), and any measure that already received a rebate from another program is not eligible again. The program's own list of participating contractors is the place to check which contractors can deliver the attic stream visit; this site and its directory are separate from that list.

The program's terms also state that no rebate is paid if program funding is fully allocated, modified, terminated or exhausted, so check the program's site before you book.

If you want quotes from local Ottawa insulation contractors while you sort out the program steps, the request form on this page sends your details to contractors listed in the Ottawa Construction Network directory.

Q4

Can a stacked townhouse in Orleans get the insulation rebate?

Stacked townhouses are not eligible for the Home Renovation Savings program. The program's own terms exclude them by name, regardless of where the unit is located, so the Orleans address does not change the answer.

The Home Renovation Savings program, run by Enbridge Gas and Save on Energy with Ontario government support, lists eligible building types as detached homes, semi-detached homes, row or townhomes, and mobile homes on a permanent foundation. Stacked townhomes are explicitly excluded. That exclusion applies to both the attic stream (no energy assessment required) and the assessment path.

If you are unsure how your building is classified, ask the program before you book anything. For eligible homes, the program's own terms say funding may be fully allocated before the deadlines. The attic stream deadline is November 30, 2026, and the assessment path requires the follow-up assessment booked by November 30, 2026 and completed by December 31, 2026 or within 180 days of the first assessment, whichever comes first. These figures are checked October 2026.

There is one other program to consider. The City of Ottawa's Better Homes Ottawa Loan Program is open; its program site lists eligible buildings as residential detached, semi-detached, townhouse, and residential multi-unit buildings of 3 stories or less. It offers a loan repaid through the property tax bill, at 4.33% fixed over 20 years, minimum $10,000, maximum $125,000 or 10% of the property's assessed value, whichever is less, with a 4% administrative fee. Eligible improvements include insulation and air sealing. An EnerGuide home assessment is a required step. Whether a stacked townhouse unit qualifies under that program's property ownership and tax-bill rules is a question to put directly to the Better Homes Ottawa program before booking anything.

The most useful next step is to contact the Home Renovation Savings program directly at homerenovationsavings.ca and ask how they classify your specific unit before spending anything on an assessment or contractor visit.

Q5

Does an Ottawa home heated with electricity get a higher rebate cap?

Yes. Under the Home Renovation Savings program, run by Enbridge Gas and Save on Energy with support from the Ontario government, a home heated with electricity, oil, propane or wood on Ontario's electricity grid can receive up to $10,000 in total rebates. A home heated with Enbridge-supplied natural gas is capped at $5,000. The difference matters because the program's headline figure of "insulation up to $7,700" is the sum of all the insulation

measure maximums added together, and a gas-heated home cannot collect that full amount.

The cap applies to the total across all measures combined, not to any single one. On the assessment path, for example, the attic rebate tops out at $1,500, exterior walls at up to $3,600, basement walls at up to $1,500, and so on. The heating fuel sets the overall ceiling on the total.

A few other eligibility points are worth knowing. You must own the home. Detached, semi-detached, row and townhomes and mobile homes on a permanent foundation qualify; stacked townhomes do not. New build homes do not qualify: the program's PDFs say a home needs at least 6 months of occupancy, while its attic page says homes occupied for six months or less do not qualify, so check the program's terms before booking. Any measure that already received a rebate from another program is not eligible again. The program also warns that scammers create fake websites and impersonate participating contractors, so verify any contractor against the program's own Participating Contractors List.

There are two paths to a rebate. The attic stream requires no energy assessment and has an installation deadline of November 30, 2026. The assessment path requires a registered energy advisor to assess the home before any work begins, at least two qualifying upgrades, and a follow-up assessment booked by November 30, 2026 and completed by December 31, 2026 or within 180 days of the first assessment, whichever comes first. Work done before the required assessment does not qualify under that path. Funding may be fully allocated before either deadline, and no rebate is paid if that happens. Checked October 2026.

If you plan to use the assessment path, book the first energy assessment before anyone starts work, and check the program's own pages for its current terms.

Q6

My Kanata home is heated with gas: what is my rebate cap?

A gas-heated home in Kanata can receive a maximum of $5,000 in total rebates through the Home Renovation Savings program, run by Enbridge Gas and Save on Energy with Ontario government support. That cap applies regardless of how many insulation measures you complete.

The program's headline figure of "up to $7,700" is the sum of all the individual insulation maximums added together. A home heated with Enbridge-supplied natural gas cannot collect that full amount. Homes heated with electricity, oil, propane or wood on Ontario's electricity grid have a higher cap of $10,000. The cap is on the total of the rebates, however many upgrades you add up.

Two paths are available, and the deadlines matter. The attic-only stream requires installation to be complete by November 30, 2026. The assessment path requires the follow-up assessment to 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 either deadline, and the program's own terms say no rebate is paid if that happens. These figures were checked October 2026.

A few eligibility points to keep in mind: you must own the home; the property must be an Enbridge Gas customer; and any measure that already received a rebate from another program does not qualify again. Work done before the required contractor visit (attic stream) or before the first energy assessment (assessment path) does not qualify. The program maintains its own list of participating contractors and says it does not endorse them; this site does not check whether any contractor is on that list.

The program also warns that scammers create fake websites, promote unauthorized rebate offers and impersonate participating contractors, so verify any contractor against the list at homerenovationsavings.ca directly.

If you plan to use the assessment path, book the first energy assessment before anyone starts work, because upgrades done before it do not qualify.

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.