

NB Power's  
**HOME INSULATION**

Energy Savings Program



Everything stays warm when it's  
**Bundled Up**

Why pay for **electricity**  
you don't need?



**smart habits**

Effective October 1, 2016

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# Program Guidelines

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## 1. PROGRAM INTRODUCTION

NB Power's Home Insulation Energy Savings Program (herein referred to as "the Program") was created to provide information and incentives to homeowners to help reduce their energy consumption through targeted air sealing and insulation upgrades in electrically heated homes.

NB Power reserves the right to create an expiry date or to modify or cancel program entry should funding change or cease to be available.

## 2. PROGRAM OVERVIEW

The Program provides financial incentives to homeowners of electrically heated homes who make eligible energy efficiency upgrades to their homes as described in this guideline document.

### Program Steps

<p>Step 1 Register</p>	<p>Complete the online registration form at <a href="http://www.nbpower.com">www.nbpower.com</a>. Please provide as much information as possible to ensure a timely processing of your request.</p> <p>Homeowners who do not have internet access can receive assistance with the form by calling: 1 800 663-6272 and choosing 5 for Energy Efficiency Services after selecting language preference.</p>
<p>Step 2 Pre-Upgrade Evaluation</p>	<p>Once your information has been reviewed and your eligibility to participate in the program has been confirmed, you will be contacted to schedule a date for your Pre-Upgrade Evaluation. During this evaluation, information about your home will be collected to determine which upgrades are eligible for incentives. The fee for the evaluation is \$210 +HST.</p>
<p>Step 3 Pre-Approval</p>	<p>After your home evaluation, you will be sent a list of recommended upgrades. You will have 30 days to review this list, identify the upgrades you intend to complete, and submit to NB Power for review. Only homeowners who submit their pre-approval forms within the 30 day deadline are guaranteed eligibility.</p>
<p>Step 4 Complete Upgrades</p>	<p>Once your pre-approval form has been reviewed, you will have <b>9 months to complete your upgrades</b>. Only upgrades identified on the pre-approval form will qualify for financial incentives.</p>
<p>Step 5 Post-Upgrade Evaluation</p>	<p>Once your upgrades are complete – or before your 9 month deadline, whichever comes first - you will need to contact NB Power to book your Post-Upgrade Evaluation. The Post-Upgrade Evaluation will confirm upgrades completed. Information collected during this visit will be entered into your program application and submitted to NB Power on your behalf. <b>See Section 4 on Home Evaluation for important information on receipt requirements.</b></p>

## 3. ELIGIBILITY

### Eligible Homes

New Brunswick homes that are eligible to participate in the Program include:

- Residential property as defined under Part 9 of the National Building Code of Canada (NBCC). Such properties would be no more than three (3) storeys high, having a footprint of not more than 600 m<sup>2</sup> (6458 ft<sup>2</sup>);
- Manufactured or Mobile dwellings on a permanent foundation (as defined under Part 9 of the National Building Code of Canada, 2010);
- Buildings that are habitable, structurally sound and capable of receiving a home evaluation, as determined by an Energy Advisor;
- Buildings that previously participated in any of Efficiency NB's programs and are still in need of major insulation upgrades;
- Homes must be at least six months old;
- Homes must have electric heating equipment of one or more of the following types:
  - Electric baseboards in at least half of the rooms;
  - Heat pump(s) (air-source, ground source, water source, geo-exchange);
  - Electric boiler;
  - Electric forced air furnace.

*Homes containing heating systems using other fuels may still be eligible as long as they also meet one of the heating system requirements listed above.*

Please note: Homes having up to 2-units, such as granny suites or homes with an adjacent rental unit, may be eligible to participate in the program.

### Ineligible Buildings

Buildings that are NOT eligible to participate in the Program include:

- Homes that do not contain installed electric heating equipment (note that plugin electric heaters or fireplaces, do not qualify as installed electric heating equipment).
- Cottages and camps;
- Recreational properties that are not lived in year-round;
- Multi-unit condominiums or apartment buildings with 3 or more units;
- Commercial buildings;
- Buildings that are NOT habitable, structurally sound OR are NOT capable of receiving a home evaluation, as determined by an Energy Advisor (ie: fire damage, uninhabitable, major renovation construction in process, etc.)

### Eligible Upgrades

The following upgrades are eligible for financial incentives provided they meet the requirements defined below.

#### Insulation Upgrades

Upgrade Area	Maximum Pre-upgrade	Maximum Post-Upgrade*	Minimum to add
Attic	R-40	R-60	R-20
Sloped Ceiling	R-20	R-30	R-10
Main Walls	R-20	R-30	R-10
Basement Walls	R-20	R-30	R-10
Header	R-20	R-40	R-20
Exposed floors	R-20	R-30	R-10

\*Masonry and stone basement wall types may reduce the Maximum Post-Upgrade value.

**Note:** Certain areas of the home may not be eligible for insulation incentives due to structural limitations or safety concerns; i.e. Structural brick walls, stone wall/cement block foundations, crawl spaces, mobile home skirting. If you have concerns about these areas please speak to your energy advisor at the time of booking the Pre-Upgrade Evaluation.

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### Air Sealing Upgrades

Air leakage values will be determined using a Blower Door Test. Homes with greater than 3 Air Changes per Hour (ACH) must achieve a minimum 10% reduction to be eligible for an incentive.

### Heat Recovery Ventilation (HRV)

To trigger the HRV bonus, at least one qualifying major insulation upgrade must be performed (ie. attic, main walls, or basement walls insulation). HRVs must be ENERGY STAR® or HVI certified. Homes with an existing HRV or Air Exchange System will not be eligible for the HRV incentive.

### Ductless Mini-Split Heat Pump (Heat Pump)

To trigger the Ductless Mini-Split Heat Pump Bonus, the following criteria must be met:

- At least one qualifying major insulation upgrade must be performed (i.e. attic, main walls, or basement walls insulation);
- Participants who perform at least one major insulation upgrade are eligible for ONE heat pump bonus per home regardless of how many heat pumps they may already have or plan to install;
- The ductless mini-split heat pump must be installed by one of the participating contractors in the NB Power network, and must be on the approved eligible products list;
- A certified Refrigeration and AC Technician and Electrician must perform the installation and provide the homeowner with a detailed receipt, complete with indoor/outdoor model numbers, manufacturer, AHRI number, name of the technician and electrician. Please visit <http://www.nbpower.com/heatpump> to find a qualified contractor from NB Power's Contractor Network near you;
- The qualifying heat pump must be installed on/after October 1, 2016;
- To qualify for the \$500 bonus, qualifying heat pumps must have a minimum SEER<sup>1</sup> of 18.0 and a minimum HSPF<sup>2</sup> of 10.0, be ENERGY STAR certified, and be rated by the manufacturer for operation at or below -25°C. Click here for a list of qualifying heat pumps: <http://www.nbpower.com/heatpump>

## 4. HOME EVALUATION

In order to participate in the Program, all homes must undergo both a Pre- and Post-Upgrade Evaluation.

The Pre-Upgrade Evaluation will consist of an onsite evaluation of the home performed by a Certified Energy Advisor (EA). The evaluation should take 1-3 hours, which will vary depending on the size and complexity of the home. The EA will require access to all areas of the home. This includes, but is not limited to, the basement, attic, mechanical room, and all habitable spaces. The home evaluation will not include attached garages or unheated spaces such as enclosed porches or mudrooms.

A summary report containing a list of pre-approved upgrades will be issued within 6-8 weeks. The Home Owner Report is submitted in the language of choice on file at the time of registration<sup>3</sup>.

**Note: Only items identified on the Pre-Approval Form will be eligible for incentives.**

<sup>1</sup> SEER = Seasonal Energy Efficiency Ratio

<sup>2</sup> HSPF = Heating Seasonal Performance Factor

<sup>3</sup> Customers requesting a second report in the language not initially requested (French or English) will be charged a fee of \$50 + HST.

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During the Post-Upgrade Evaluation, the EA will revisit your home to determine what improvements have been made. The EA will confirm that upgrades you completed meet the minimum requirements specified in your report.

**Homeowners must provide receipts for improvements to the EA at the time of the Post-Upgrade Evaluation.**

## Required Documents

In order to determine the proper R-value of insulation installed (DIY or Contractor installed), homeowners must provide receipts showing insulation manufacturer, product type and product name.

<b>Example:</b>	Manufacturer:	Insulation XYZ
	Type:	Blown-in insulation
	Name:	Wall type

To receive Contractor installed incentives, receipts must also show:

- Invoice/Receipt header (quotes or statements of work include proposed work and price estimates only and do not confirm services provided)
- Invoice/Receipt #
- Invoice/Receipt Date
- Contractor (or Company) Name
- Contractor (or Company) Address
- Customer Name
- Detailed description of services including R-Value added, insulation type, upgrade area in the home, HRV Model, e.g. "added R-60 blown cellulose in attic".
- Total amount charged

To be eligible for the Ductless Mini-Split Heat Pump Bonus, the following is required on the receipt:

- Contractor Name
- Heat Pump Technician
- Licensed Electrician
- Manufacturer
- Indoor and outdoor model numbers
- AHRI Number

The EA will then submit a summary report to NB Power and a cheque will be issued to you for incentives associated with any eligible work you completed. Homeowners can expect payment of incentives within 6-8 weeks of the Post-Upgrade Evaluation. Financial incentives may be reduced at the time of payment to recover any arrears owing on NB Power Accounts.

## Home Evaluation Fee

The cost of the Pre-Upgrade Evaluation is \$210+HST payable at the time of the Pre-Upgrade Evaluation. NB Power will pay for the Post-Upgrade Evaluation

## 5. FINANCIAL INCENTIVES

The financial incentives specified below are intended to help offset the cost of both materials and labour when performing upgrades.

There are two incentive levels:

- 1) Contractor Installed Upgrades - for homeowners who hire contractors to install the upgrades on their behalf,
- 2) Do-it-yourself - for homeowners who choose to perform their own upgrades and do not hire a contractor.

### INSULATION

R-values specified in the following tables are nominal (applying only to the insulation and not to complete wall assemblies) and will be determined using on site measurements.

Incentives will be calculated based on the square footage of the surface area to which insulation was added. All measurements will be based on interior dimensions.

Incentive ranges have been minimized to save space. Homeowners will still receive the incremental incentive for insulation amounts for adding insulation levels that occur between the amounts showing.

Area	R-value added	Contractor Installed \$/ft <sup>2</sup>		Do-it-yourself \$/ft <sup>2</sup>	
		Foam	Batt	Foam	Batt
Attic	R-20	\$0.30		\$0.15	
	R-21	\$0.31		\$0.155	
	R-22	\$0.32		\$0.16	
	R-23	\$0.33		\$0.165	
	R-24	\$0.34		\$0.17	
	R-25	\$0.35		\$0.175	
	R-26	\$0.36		\$0.18	
	R-27	\$0.37		\$0.185	
	R-28	\$0.38		\$0.19	
	R-29	\$0.39		\$0.195	
	R-30	\$0.40		\$0.20	
	R-40	\$0.50		\$0.25	
R-50	\$0.60		\$0.30		
R-60	\$0.70		\$0.35		
Sloped Ceiling	R-10	\$1.00		\$0.50	
	R-15	\$1.50		\$0.75	
	R-30	\$3.00		\$1.50	
Main Walls	R-10	\$1.00		\$0.50	
	R-15	\$1.50		\$0.75	
	R-30	\$3.00		\$1.50	
	R-value	Foam	Batt	Foam	Batt
Basement/Crawlspace	R-10	\$1.00	\$0.50	\$0.50	\$0.25
	R-11	\$1.10	\$0.55	\$0.55	\$0.275
	R-12	\$1.20	\$0.60	\$0.60	\$0.30
	R-13	\$1.30	\$0.65	\$0.65	\$0.325
	R-14	\$1.40	\$0.70	\$0.70	\$0.35
	R-15	\$1.50	\$0.75	\$0.75	\$0.375
	R-16	\$1.60	\$0.80	\$0.80	\$0.40
	R-17	\$1.70	\$0.85	\$0.85	\$0.425
	R-18	\$1.80	\$0.90	\$0.90	\$0.45
	R-19	\$1.90	\$0.95	\$0.95	\$0.475
	R-20	\$2.00	\$1.00	\$1.00	\$0.50
	R-30	\$3.00	\$1.50	\$1.50	\$0.75
	Basement Floor Header	R-20	\$2.00	\$1.00	\$1.00
R-30		\$3.00	\$1.50	\$1.50	\$0.75
R-40		\$4.00	\$2.00	\$2.00	\$1.00
Exposed Floors	R-20	\$2.00	\$1.00	\$1.00	\$0.50
	R-30	\$3.00	\$1.50	\$1.50	\$0.75

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## AIR SEALING

Incentives will be issued on a sliding scale between 10 and 25% for actual air leakage reduction achieved.

Air leakage Reduction	Contractor installed	DIY
10%	\$200	\$100
15%	\$300	\$150
20%	\$400	\$200
25%	\$500	\$250

## HEAT RECOVERY VENTILATION

A \$500 HRV bonus for installing an ENERGY STAR or HVI certified HRV will be awarded for eligible homes that do not currently have an HRV.

Homeowners who install an HRV using a do-it-yourself kit will receive \$250.

## DUCTLESS MINI SPLIT HEAT PUMP

A \$500 Ductless Mini-Split Heat Pump Bonus will be awarded to eligible homes that install a qualifying heat pump through a Participating Contractor listed on the website. The heat pump cannot be installed by the homeowner.

**Homeowners who do not use a contractor from our Contractor Network or install a model that is not on the list of qualified models will not be eligible for any incentives.**

To be included in the NB Power's Participating Heating Contractor Network, interested parties must agree to the terms and conditions of the program and show they employ technicians and electricians who hold the appropriate certifications and licenses required to install ductless heat pumps in the Province of New Brunswick.

Disclaimers:

- NB Power does not endorse any particular participating contractor nor does it endorse any particular eligible product.
- NB Power makes no representation or warranty with respect to the quality of their work, the competitiveness of their pricing, or the quality of any product. NB Power does not offer warranty or provide service to any products sold or installed pursuant to the program.
- All manufacturers' warranties apply, and all customers should consider obtaining a labour warranty with any installation.
- Customers are encouraged to obtain three quotes and references prior to selecting any contractor.
- Customers will deal directly with the contractor when product/install issues occur.
- Homeowners should make necessary inquiries on their own behalf as to certification and qualifications of any participating contractor prior to performance of any work.
- All quality and performance concerns and questions related to the installation work should be directed to the participating contractor. All quality and performance concerns and questions related to the product should be directed to the participating contractor or manufacturer.



## 6. DIRECT INSTALL COMPONENT

Participants in the Home Insulation Energy Savings Program will be given the option to have free energy-saving products installed at the time of their Pre-Upgrade Evaluation. Participants are encouraged to take advantage of the free products to achieve additional energy savings, but are not required to accept them.

### ELIGIBILITY

To receive the energy saving products, homeowners must agree to the removal and disposal of existing light bulbs and/or shower heads from their home by the Energy Advisor. Products will be installed by the Energy Advisor at the time of the Pre-Upgrade Evaluation; product will not be left with the homeowner for self-installation. Access to these energy saving products is subject to product availability.

### MEASURES

The following upgrades will be offered to program participants. Participants are not required to accept all of the products to participate, however a minimum of 2 upgrades must be performed.

Upgrade	Product	Specifications	Item to be replaced	Max
Lighting	LED Bulb	Min 5 bulbs*; ENERGY STAR certified, 25,000 hrs	min 60 watt incandescent/halogen	20
Water Heating	Water-efficient Showerhead	Max 1.5 gpm	Standard showerhead (2.2 gpm+)	2
	Pipe wrap	Min 6 ft on hot water side	To be installed on uninsulated water pipe	16 ft

*\*Every 5 LED bulbs installed count as an upgrade.*

### LIABILITY

By agreeing to accept free products and free installation, the homeowner assumes responsibility for any cost associated with replacement of unsatisfactory items.