CONTRACTOR GUIDE · 24 NOVEMBER 2026

Heat-pump rebate field guide

Federal: National Heat Pump Rebate (NHPR)

One-page summary

- **Amount: $2,000** above median after-tax income; **up to $10,000** at or below the median (capped at total installed cost). Confirmed. S1S2
- **Timing:** portal opens **early 2027** and is funded to **March 2034**. **Installs on/after 1 Nov 2026 count retroactively.** Installs before 1 Nov 2026 do not. Confirmed. S1S2
- **Who applies: only the homeowner.** "Applications submitted by contractors, installers, retailers, or other third parties are not permitted." Confirmed. S2

Eligibility (homeowner and home) Confirmed. S1S2

- Applicant owns the home in Canada. It need not be their primary residence; rental properties are OK.
- **One rebate per household**, even with several properties.
- **Not available** at an address that already received Canada Greener Homes Grant or OHPA funding for a heat pump.
- Any starting fuel: electric furnace or baseboard, existing heat pump, gas furnace or boiler, oil, propane, diesel, coal, wood. Planned or emergency installs both count. The old system **need not be removed**. AC replacement counts.
- System must be **capable of heating the whole home**. "Additional details on this requirement will be communicated before program launch."
- The income test is after-tax: line 23600 − line 43500 for applicant plus spouse, compared with the provincial table. The homeowner gives their SIN for the higher tier and CRA verifies it.

What the contractor must do Confirmed. S1S2S21

- Be an HVAC contractor who **sells and installs** the system ("purchased from and installed by a HVAC contractor").
- Install a combination listed **under one AHRI number** on the NHPR eligible list **as of the install date**. Indoor + outdoor + furnace (where applicable) must match. Exceptions: multi-split indoor units need not be individually listed; coils-only systems don't include a furnace.
- Put on the **receipt/invoice**:
    - the applicant's name and address
    - your company name

    - **make, model and AHRI number**
    - the **number of heat pumps** installed
    - the **total project cost**, including directly related ductwork and electrical work.
- Give the homeowner a paid receipt. Retroactive installs must complete the application **within 6 months of the install date**.

Pre/post sequence Confirmed. S2

- **No energy audits** before or after.
- After launch:
    1. The homeowner applies with the AHRI number.
    2. Eligibility is confirmed (target 24 h).
    3. Install.
    4. Upload receipts and banking details.
    5. Review (target 5 days), then direct deposit.
- Retroactive installs do steps 1 and 4 together after launch.

Eligible list Confirmed. S21

- NRCan searchable list "Heat Pump models eligible for the National Heat Pump Rebate program", updated quarterly (Mar/Jun/Sep/Dec).
- ccASHP must be on **both NEEP ccASHP and NRCan's regulated list**, and meet:
    - HSPF2 (Region V) ≥ 6.6
    - SEER2 ≥ 15.2
    - capacity at −15°C ÷ rated at 8.3°C ≥ 70%
    - COP ≥ 1.8 at −15°C
    - variable capacity (≥3 speeds)
    - status Live
- If a product is later delisted, installs made before removal stay eligible.

What is NOT yet published (say so to customers)

- Not confirmed. **Stacking rules** with provincial and utility programs: "Additional details will be provided before program launch." S2
- Not confirmed. The exact **whole-home sizing test** and what documentation proves it. S2
- Not confirmed. **Exact launch date**, and whether **rented/leased** heat pumps qualify ("may be eligible… details at launch"). S1
- Not confirmed. Any extra documentation added at launch. For retroactive installs, "only those requirements published on November 1 will be enforced". S2

- **Funding is not guaranteed until an application is approved.** Confirmed. S1

Scam warning you can repeat: ECCC "never goes door-to-door… nor are marketing calls being made". Report impersonation to PNRT-NHPR@ec.gc.ca. Confirmed. S1 Never imply you represent the program.

Ontario

One-page summary: Home Renovation Savings (HRS), heat-pump stream (Enbridge Gas + IESO)

Amounts Confirmed. S4S5	Enbridge gas-heated: ccASHP **$500/ton, max $2,000**; GSHP $3,000 flat. Electric/oil/propane/wood (IESO grid): ccASHP **$1,250/ton, max $7,500**; GSHP $2,000/ton, max $12,000. **Rented** HP (any fuel): ccASHP $500/ton, max $2,000; GSHP $3,000. ccASHP tons are rated capacity at 8.3°C (47°F).
Contractor must Confirmed. S5	Be on the **Participating HVAC Contractor List** (register, meet criteria, sign the HVAC Contractor T&Cs, be approved by the Program Delivery Agent)
Sequence Confirmed. S5	Pre-Installation Application → **written approval** → install → Post-Installation Application **within 30 days**
Who applies / who's paid Confirmed. S4S5	**Contractor submits.** Homeowner gets a **cheque by mail within 60 days** of post-install approval.
Biggest traps Confirmed. S4S5	Installing before approval ("Installations done before approval are not eligible"); replacing an existing heat pump; components not under one AHRI; wrong NRCan sizing option for electric/oil/wood homes

Detail

Homeowner / home eligibility Confirmed. S5

- Owns the home and pays for the work; tenants cannot apply.
- Either an Enbridge residential customer whose home is primarily heated by a gas furnace or boiler, **or** an oil/propane/wood/electric-resistance home on the IESO grid. Cornwall Electric customers are excluded.
- Detached, semi, row/town, mobile home on a permanent foundation, or one unit of a stacked town/duplex/triplex with its own heating (and own gas meter if Enbridge).
- **No existing heat pump used for space heating.** HP replacements are not eligible.
- Not a new build: occupied at least 6 months.

- One Eligible Measure Rebate per home. Up to three ccASHP units may count where needed to meet whole-home distribution.

Contractor requirements (minimums in the program terms) Confirmed. S5

- Business:
  - Ontario business licence
  - **2+ consecutive years of heat-pump business in Ontario**
  - **1+ year of preventive maintenance and warranty service**
  - suitable insurance
- Technical:
  - **313D or 313A** residential Air Conditioning Systems Mechanic licence (ccASHP)
  - **TSSA registration**
  - **Ozone Depletion Prevention** certificate
  - **IGSHPA** for GSHP
  - completed technical training (sizing and design courses or manufacturer training)
- The program may deny or remove contractors for safety, consumer-protection or customer-service issues, misleading information, or fraud. It may review past behaviour in Enbridge/IESO programs.
- Oil or propane tank work must be done by a **TSSA-registered** contractor.

Equipment Confirmed. S5

- ccASHP must be **active** on the NRCan eligible list for ASHP / cold-climate HP. De-listed, inactive or archived = no rebate.
- Minimums:
  - SEER2 ≥ 15.2
  - rated heating capacity at 8.3°C ≥ 12,000 BTU/h
  - COP ≥ 1.8 at −15°C at max capacity
  - capacity maintenance ≥ 70%
  - variable capacity (≥3 speeds)
  - status Live, sold in CA.
- **All components under the same AHRI number.** Exception: “Coils Only” (AHRI class HRCU-A-C).
- Air-to-water: **not eligible**. DX geothermal: not eligible. Water-to-water GSHP: ENERGY STAR list + AHRI certificate.
- **Sizing:**
  - Gas and propane homes may use NRCan sizing options **A–D**.

    - **Oil, wood and electric homes only C or D.**
    - Oil homes must convert fully to the electric HP. Electric-resistance backup is allowed.
- The system must distribute heat to the **entire conditioned space, including the basement**, and must heat and cool year-round. The contractor is responsible for the load calculation and sizing.

Paperwork Confirmed. S5S4

- **Pre-install:**
    - fully itemized **Work Order** (quote) matching the program's sample invoice, including brand, **AHRI number** and model numbers
    - **photos of the existing heating system and nameplates.** Electric homes: air handler or baseboards in **at least 3 areas**. Wood homes: stove photos.
    - **signed Participant Agreement**
    - **NRCan ASHP Sizing and Selection Tool** output, one per outdoor unit
    - oil/propane homes: **Tank Removal Attestation Form**
- **Post-install (within 30 days):**
    - fully itemized **final invoice** (or signed rental agreement)
    - **photos of installed equipment and the thermostat**
    - measure and installation info

Payment timing: cheque "should arrive by mail within 60 days" after post-installation approval. Confirmed. S4

Stacking: see §13. HRS bars other Enbridge, IESO Save on Energy or Government of Ontario incentives on the same measure. Other sources are allowed up to **100% of supply + install cost**. Confirmed. S5

Municipal add-ons (confirmed earlier today, re-check before quoting):

- **Better Homes Ottawa** loan with $700/ton ccASHP incentive. Confirmed. S22
- **Toronto HELP** loan. Confirmed. S23

British Columbia

One-page summary

Program	Amount	Contractor must be	Who applies	Deadline
HRR: electric → HP (BC Hydro/FortisBC/Province) Confirmed. S6S7	Whole home **$4,000**; partial **$1,500**	**Home Performance Contractor Network (HPCN)** member verified for heating and cooling	Homeowner (online, after install)	**Within 6 months of invoice date**
CleanBC northern fossil → HP Confirmed. S7	**$6,000** (mini, multi, central tier 2); northern dual-fuel $4,500	HPCN	Homeowner	6 months of invoice
FortisBC dual fuel (invoices ≥ 15 Oct 2026) Confirmed. S7S8	$4,000; income-qualified up to $8,000	**Technical Safety BC licensed gas contractor**, HPCN member listed for that rebate at install time	Homeowner	6 months of invoice
Energy Savings Program (ESP), income-qualified Confirmed. S9	Up to $13,000 by income level and fuel	**ESP Registered Contractor** approved for heat pumps	**Registered Contractor** submits	**Within 6 months of invoice**

Name check: BC has no program called "BC Hydro Program Registered Contractor". HRR uses the **Home Performance Contractor Network (HPCN)**. ESP uses **"Registered Contractor"** under the *CleanBC Better Homes ESP Registered Contractor Terms and Conditions*. Confirmed. S6S9

Detail: HRR electric → heat pump Confirmed. S6S7

- **Home:**
  - Must replace a **primary all-electric** system (baseboards, radiant, electric forced air).
  - Supplemental heat must be electric.
  - **Replacing an existing HP or adding a head: not eligible.**
  - **Emergency replacement of broken electric systems: not eligible.**
  - Homes **over 1,200 sq ft** must install a multi-split or central system.
- **Equipment:**
  - On the **rebate-eligible heat pump list**, and for whole-home also on the **NEEP ccASHP list**.
  - **Variable-speed compressor**; single-stage and two-stage are not eligible.
  - **AHRI reference covering all components.**
  - HSPF2 (Region IV) ≥ 8.5 and SEER2 ≥ 15.2 (or HSPF ≥ 10 / SEER ≥ 16).
  - Rated capacity ≥ 12,000 BTU at 8°C.
  - Equipment must be new.
- **Partial-home:** must serve an open, finished main living space and keep heating to −5°C without resistance heat.
- **Paperwork:**
  - **paid-in-full invoice** ($0 balance) itemizing equipment and labour, per the BC Hydro sample invoice
  - for whole home: **heat load calculation summary form + heat load report**
- **Self-installs not eligible.** Rebates can't exceed the invoiced and paid cost.
- The Aug–Oct 2026 bonus promo is over: applications for Aug 1–Oct 31 installs close **30 Nov 2026**. Confirmed. S6

Detail: northern fossil → HP (CleanBC) Confirmed. S7

- Home must be **at or north of 100 Mile House (lat 51.628°N)** and on BC Hydro electric.
- Primarily heated by PNG gas or propane, tank propane, or oil.
- **Proof of fossil system removal** is required.
- HP must be sized as the primary heating system, serve a main living area, and be installed per the *Heat Pump Best Practices Installation Guide*.

Detail: FortisBC dual fuel Confirmed. S7S8

- Must **replace an existing gas (or piped-propane) furnace** that is the primary heat and **≥15 years old**.
- New central ducted HP + **new ≥95% gas furnace** + **connected thermostat**.
- Switchover ≤5°C (Lower Mainland/Island) or ≤2°C (Interior/North).
- No existing ASHP.
- Income-qualified (IQ) version: **pre-tax** household income caps (1 person $51,100 … 7+ $135,100); home ≥10 years old, ≤3,500 sq ft, assessed < $1.2M.
- **IQ version cannot be combined with other FortisBC, provincial or federally funded rebates.**

Detail: ESP (income-qualified) Confirmed. S9

- **Homeowner pre-registers and is approved before any work** ("Participants must pre-register and confirm eligibility prior to installing upgrades").
- Income levels use **pre-tax** combined income (e.g. 1 person: L1 $51,100 / L2 $63,900 / L3 $102,100).
- Assessed-value caps: L1/L2 ≤ $1.2M; L3 ≤ $1.82M (registrations from 1 Apr 2026).
- **Electric → HP: Income Level 1 only**, 100% of cost up to **$5,000**.
- Gas/propane and oil tables go up to **$13,000** (central or 3-head, L1).
- Oil homes must remove the tank.
- A CSA-F280-12 heat load may be requested; it is required for some measures.
- All work **purchased, supplied and installed** by an approved Registered Contractor, who **submits within 6 months of the invoice**.
- Not confirmed. **Not confirmed:**
  - **whether ESP money is paid to the contractor or to the homeowner**, and the processing time. The requirements page we read doesn't state the payee.
  - the payment timing for HRR. Ask ESPcontractorsupport@clearesult.com.

Québec

One-page summary

Program	Amount	Contractor must	Who applies	Payment
LogisVert: heat pump Confirmed. S10S11	**$50 per 1,000 BTU/h at −8°C** (ENERGY STAR), **$120** if ENERGY STAR "cold climate"; max $6,700 per S10	Be on the **Registraire des entreprises**, hold the right **RBQ** licence(s), and be a **member of the trade's professional body**	**Homeowner** at logisvert.ca (French-only portal), **within 9 months** of install	**10–12 weeks** from a complete application; incomplete files are flagged within about 20 business days
Énergir biénergie Confirmed. S12	Up to **$7,300** single-family/condo, $8,600 duplex, $9,100 triplex; **≤ 80% of the extra cost**	"Entrepreneur certifié" (per Énergir page)	Not confirmed. Not confirmed (in Énergir's *Guide de participation*, not read)	Not confirmed. Not confirmed

Detail: LogisVert heat pump Confirmed. S11

- **Home's main heating system must run on electricity.** Gas- or oil-heated homes don't qualify for this measure; point gas forced-air homes to Énergir biénergie.
- Off-grid areas: no HP grant if replacing or adding to a fuel-fired system.
- **Equipment:**
  - complete new system (central split: 1 indoor + 1 outdoor; or wall-mounted mini/multi-split)
  - **ENERGY STAR certified**
  - outdoor unit ≥ **12,000 BTU/h** nominal cooling
  - **bought from a Québec retailer** or an online retailer with a Québec address
  - Use HQ's eligible heat-pump search tool before buying.
- **Not eligible:**
  - indoor units or ducts outside insulated space (attic)
  - **replacing a single coil or indoor/outdoor unit**

    - **replacing a heat pump after equipment failure** (warranty or insurance)
    - central HP in a home with a geothermal system
- **Invoice must show:**
    - invoice number and date
    - **installation date**
    - customer name
    - install address
    - installer company name
    - **GST/QST numbers**
    - **RBQ licence number**
    - product and work description
    - **AHRI or ENERGY STAR number**
    - cost
    - It must show **paid**.
- **Photo:** the outdoor-unit nameplate showing the ENERGY STAR symbol, model and serial number (one per model).
- **Proof of ownership:** property-tax bill or the first page of the deed. The name on the invoice must match.
- Homeowner must allow an HQ **site visit within 6 months** of applying.
- HQ notes the federal NHPR announcement and says LogisVert "is still available and requests are still being processed normally". Confirmed. S10
- **Stacking warning:** see §13. LogisVert terms bar applying to "any other government agency" for the same equipment.

Manitoba

One-page summary: Efficiency Manitoba ccASHP rebate Confirmed. S13

- **Amount: $2,000** centrally ducted ccASHP; **$1,500** ductless ccASHP.
- **Eligible:**
  - supplementing electric-resistance or natural-gas heat; propane/oil conversions are also eligible
  - residential, **not new homes**, primary (not seasonal) residence
  - **must not replace an existing heat pump**
- **Contractor:** must be **registered with Efficiency Manitoba** (Supplier Network). The contractor gets all permits.
- **Sequence:** install and get paid → **contractor submits the rebate application within 90 days of install** → Efficiency Manitoba **mails the cheque** to the address on the application. A **post-verification inspection may be required.**
- **Contractor bonus: $100 supplier bonus** per eligible application that includes an **F280 heat-load calculation**, completed before **31 Mar 2027** (one per address).
- **Financing:** Manitoba Hydro Home Energy Efficiency Loan (apply **before** any work or purchases). Confirmed. S13
- Not confirmed. **Not confirmed:** which product list defines "qualifying cold climate ASHP" (the terms PDF was not opened), and the cheque turnaround time.

Nova Scotia

One-page summary: Efficiency NS Home Energy Assessment (HEA) + Moderate Income Rebate (MIR) Confirmed. S14S15

- **HEA (everyone):** ductless **$300/ton**, centrally ducted **$500/ton**, ground source $600/ton. Based on **newly added** capacity at 47°F.
- **MIR (pre-approved moderate income, non-electric primary heat):** ductless **$500/ton**, central **$1,500/ton**.
- **Sequence:** register → **initial EnerGuide Home Energy Assessment (before work)** → upgrades between the initial and final assessment → **final assessment within 12 months** → **cheque mailed within 90 days** of the final assessment.
- **Contractor:** heat pumps "must be installed by a certified **Refrigeration and Air Conditioning Mechanic (RACM)**". Efficiency NS lists **"Efficiency Preferred Partners"** at efficiencyns.ca/its partner directory.
    - Not confirmed. "Trade Ally" is not the NS term on the pages we read. A Preferred-Partner membership is **not stated as mandatory** for the rebate.

Detail Confirmed. S14

- **Equipment:** must have a check mark under the right program column on **efficiencyns.ca/heatpump/**.
- **Existing heat pump:** rebate only on **added** capacity (new tons − removed tons).
- **Invoice example fields:**
    - date, invoice number, **installation date**
    - installer contact, customer name and address
    - indoor/outdoor **models**, new vs replacement
    - itemized costs and labour
    - HST number, **balance $0 (paid in full)**
    - **technician name and RACM certificate number**
    - The homeowner gives invoices to the Energy Advisor at the final assessment.
- **Rules:**
    - Rebates are capped at 100% of costs.
    - Equipment must be purchased in Canada.
    - Keep receipts for 5 years.
    - HEA participation **precludes rebates for the same upgrade from other Efficiency NS programs** (e.g. HomeWarming).
- **MIR rules:**

    - **pre-approval required before any upgrades**
    - income caps (after-tax): 1 person $37,260 · 2 $77,050 · 3 $98,900 · 4 $120,750 · 5+ $126,500
    - **electrically heated homes not eligible**
    - **wood stoves are not a primary heat source** Confirmed. S15S14
- Not confirmed. **Not confirmed:** the current Energy Advisor assessment fee. The guide refers to advisors but we did not see a fee today.

New Brunswick

One-page summary: NB Power Total Home Energy Savings Confirmed. S16S17S3

- **Amounts:**
  - central ducted ASHP **$1,500**
  - furnace HP add-on **$1,000**
  - geothermal **$2,000**
  - mini-split **$400**
  - multizone **$350 per indoor head**
- **Equipment:** ASHPs must be on **NB Power's qualifying ASHP list**. Add-on: ENERGY STAR or on that list. Geothermal: CGHG GSHP list or ENERGY STAR.
- **Sequence:** register → **initial EnerGuide evaluation before buying** (fee $99 + HST) → upgrades (9 months to finish) → final evaluation. Confirmed. S3
- **Home:** legal owner applies; ≤3 storeys and < 600 m²; permanent foundation for mobile/mini homes. Cottages not lived in year-round are not eligible. **Rented equipment** may be eligible with NB Power's prior approval of the rental agreement. Confirmed. S17
- **Contractor:** Not confirmed. **Not confirmed.** The pages we read name a "Service Organization" and a Certified Energy Advisor for evaluations, but no contractor registry. Read the *Total Home Program Guidelines* PDF before quoting.
- **Oil:** the NB page still shows "Switching off oil? You may be eligible for up to $15,000". Not confirmed. **Not confirmed as open to new applicants.** Federal OHPA closed to new applicants 31 Jul 2026 Confirmed. S3, and the NB guideline link refers to "advance funding before July 1, 2026". Don't quote it. Income ≤ $70,000: Enhanced Energy Savings Program (free upgrades). Confirmed. S3

Newfoundland and Labrador

One-page summary: TakeCharge Oil to Electric Confirmed. S18S3

- **Amount:** up to **$22,000**, varying by technology and income. Not confirmed. The per-technology table is an image; we couldn't read it by machine, so check it yourself.
- **Eligibility:**
  - oil ≥ **500 L/yr** (or propane ≥ 1,000 L/yr), proven by 12 consecutive months of receipts within 2 years
  - **whole-house heating** required; the installer signs an attestation
  - a central HP needs an operational backup system
  - oil tank removal Confirmed. S3
- **Contractor:** must be on the **participating installer list**. Heat-pump installers must be **Journeyman RACM** or **manufacturer-certified** to install, service and do warranty work for that brand. To join, email the program via takechargenl.ca.
- **Sequence:** quote from a participating installer → homeowner applies with the itemized quote (model numbers, electrical, labour, materials) and fuel receipts → **pre-approval** → install (180 days after pre-approval Confirmed. S3).
- **Payment: incentive paid directly to the installer**. "Installers can directly invoice the Utilities for pre-approved customers." Not confirmed. Not confirmed: payment turnaround.
- **Also:** TakeCharge Greener Homes (income-qualified, no-cost; this year's funds filling, waitlist to Apr 2027) Confirmed. S3. NL Hydro and Newfoundland Power financing Confirmed. S3.

Yukon

One-page summary Confirmed. S19

- **Good Energy HP rebate: 50% of costs, up to $10,500**. Covers sizing, equipment and install, electrical upgrades, integration and demand-response controls; not the backup system.
- **Affordable Heat Pump Program (AHPP): 100%, up to $24,000** for low-to-median after-tax income (1 person < $53,820 … 5+ < $184,000). **Pre-approval required before install.** Not available if the household got OHPA.
- **Equipment:** NRCan-listed **cold-climate ASHP for Manitoba and Yukon**, or ENERGY STAR GSHP.
- **Home:** ≥ 6 months old; owner. The existing system must stay as backup; electric-heated homes must enrol in Yukon Energy's **Peak Smart Home**.
- **Claim:**
  - invoices and proof of payment
  - **technical spec sheet**
  - **final approved electrical inspection report** (ASHP)
  - Paid by cheque or e-transfer **within 12 weeks**.
- Not confirmed. **Inconsistency on the official page:** one sentence says "up to 40 per cent of project costs" while the rebate section says 50% up to $10,500. Confirm with energy@yukon.ca before quoting.

PEI, Saskatchewan, Alberta, NWT, Nunavut

- **PEI:** provincial heat-pump rebates **ended 15 Apr 2026**. Purchases 15 Apr 2025–15 Apr 2026 can still claim within a year. Free HP and OHPA intake closed. Confirmed. S20 → **NHPR only**.
- **SK:** SaskPower HERR ended Apr 2026 → **NHPR only**. Confirmed. S3
- **AB:** no provincial HP rebate. **CEIP** municipal property-assessed financing in some municipalities. Not confirmed. Not confirmed per town today; check ceip.abmunis.ca. Confirmed. S3
- **NT:** Arctic Energy Alliance has no air-source HP rebate. Ground-source is mentioned but unclear for 2026/27. Not confirmed. Contact AEA. Confirmed. S3
- **NU:** no HP rebate → **NHPR only**. Confirmed. S3

Eligible equipment lists

Program	List that governs	Notes
NHPR	**NRCan "Heat Pump models eligible for the NHPR"** (needs NEEP + NRCan regulated list + thresholds) Confirmed. S21	Match the **full AHRI combination**; list as of the install date
ON HRS	**NRCan Eligible Product Lists** for ASHP / ccASHP / GSHP; ENERGY STAR for water-to-water GSHP Confirmed. S5	Must be "active". Same AHRI for all components
BC HRR / CleanBC	**Rebate-eligible heat pump list** (BC) + **NEEP ccASHP list** (whole home) Confirmed. S6	AHRI covering all components
BC ESP	Qualified Heat Pump Product List; same efficiency floor Confirmed. S7S9	—
QC LogisVert	**ENERGY STAR** / "cold climate" ENERGY STAR via HQ's search tool Confirmed. S11	AHRI or ENERGY STAR number on the invoice
MB	"Qualifying cold climate ASHP" Not confirmed. list not confirmed	—
NS	**efficiencyns.ca/heatpump/** (check mark per program) Confirmed. S14	—
NB	**NB Power qualifying ASHP list** Confirmed. S16	—
NL	Listed on **NRCan's database for the climate zone** Confirmed. S18	—
YT	**NRCan ccASHP for Manitoba and Yukon** Confirmed. S19	—

Practical rule: put the **AHRI number, outdoor model, indoor model(s) and furnace/air handler model** on every quote and invoice. Every program above that reads equipment checks it against one of these.

Stacking

Combination	Status	Basis
ON HRS + NHPR	Not confirmed. **Not confirmed.** HRS allows non-Ontario sources up to 100% of cost; NHPR's rules are not published	HRS §3.5b Confirmed. S5; NHPR "details before launch" S2
ON HRS + Lennox or Daikin manufacturer rebate	Confirmed. Allowed by HRS (≤100% of cost); manufacturers exclude only their own other promos	HRS §3.5b S5; Lennox/Daikin terms S24S25
ON HRS + another Enbridge, IESO or Government of Ontario incentive on the same HP	Not allowed. Not allowed	HRS §3.5a Confirmed. S5
QC LogisVert + NHPR	Not confirmed. **Conflict risk.** LogisVert: "you agree not to file any other grant application with Hydro-Québec or with any other government agency for the equipment… If… another government agency has already provided… a grant… you cannot claim a grant." How the programs will reconcile this is unannounced	LogisVert guide Confirmed. S11; NHPR S2
QC LogisVert + Daikin instant rebate	Daikin QC says its promos combine with government programs in most cases. LogisVert is silent on manufacturer rebates	S25
BC HRR/CleanBC + ESP	Not allowed. Not allowed	FortisBC/CleanBC T&C Confirmed. S7

Combination	Status	Basis
BC FortisBC IQ dual fuel + any provincial or federally funded rebate	Not allowed. Not allowed	FortisBC IQ terms Confirmed. S8
BC HRR + NHPR	Not confirmed. Not confirmed. HRR: rebates ≤ invoiced and paid cost	S7S2
NS HEA + MIR	Confirmed. Designed to stack; MIR needs pre-approval	S14
NS HEA + other Efficiency NS program (same upgrade)	Not allowed. Precluded	S14
Any address that already got CGHG or OHPA heat-pump money + NHPR	Not allowed. Not eligible	S2
Lennox rebate + other Lennox promo	Not allowed.	S24
Daikin instant rebate + Daikin financing	Not allowed.	S25

Order of operations that protects the customer's money

1. Do any **pre-approval or pre-evaluation first**: ON HRS pre-install application; NS or NB initial EnerGuide; ESP pre-registration; NL pre-approval; Yukon AHPP pre-approval; NS MIR pre-approval.
2. Choose equipment that's on **every** list involved (e.g. NHPR + NRCan + the provincial list), under one AHRI.
3. Install, then write an invoice with **all fields every program needs** (union of §15).
4. File the provincial or utility claim inside its window (ON 30 days, MB 90 days, BC 6 months, QC 9 months, NS final assessment within 12 months).

5. NHPR: the homeowner files within **6 months of install** (retroactive period) once the portal opens.

Manufacturer promotions

(From official Lennox and Daikin pages and PDFs, read 24 Nov 2026. Promo enrolment has to be confirmed in writing.)

Lennox Canada: Fall 2026 Confirmed. S24

- **Dates:**
  - buy **14 Sep–4 Dec 2026**
  - install by **11 Dec 2026**
  - homeowner claims by **10 Jan 2027, 11:59 pm ET** at lennoxconsumerrebates.com
  - paid as a **Lennox Prepaid Mastercard (CAD)**
- **Amounts:** up to **$1,800** rebate, **or** up to **$1,400 + 6-month deferral**. The deferral needs **both units DLSC or Elite** and has a 1.49% admin fee outside QC.
- Single-family residential **replacement** only. Not new construction or multi-family. **Not for Costco/Home Depot purchases.** No combining with other Lennox consumer promos.
- **Who can offer it:** only contractors enrolled in this promotion. A label on its own is not enough. Dealer financing is required for the 6-month deferral. The promotion must not be added as an extra charge on the homeowner's invoice.
- **QC:** the flyer's advertising guidance says the rebate "does not apply to Quebec". Not confirmed. Treat the QC rebate as not confirmed.

Daikin (outside Québec) Confirmed. S25

- **FIT ducted instant rebate**, purchases **1 Oct–31 Dec 2026**: DH9VS $1,400; DH7VS $1,050; DH6VS $700 (CAD). Requires a full R-32 FIT system. **"Only available through participating Daikin-certified installers."**
- **Ductless instant rebate**, purchases **15 May–31 Dec 2026**, installed by **31 Jan 2027**:
  - SkyAir $1,020
  - MXM / Aurora MXT/MXTH multi $680
  - Aurora RXT/RXP single $615
  - Atmosphera $615
  - **"a participating Daikin-certified installer must install."**
- Instant on the invoice; administered by EGIA; "cannot be combined with any other offers, discounts, or promotions".

Daikin Québec Confirmed. S25

- Purchases **1–30 Nov 2026**: FIT DH7VS/DH9VS instant rebate **or** 0% for 12 months, not both.
- Ductless: 6 months no interest.
- Wording is “participating Daikin-certified installer” (no named tier).

Expired, don’t quote Confirmed. S3

- Carrier Cool Cash (ended 20 Nov)
- Bryant Fall Flex (ended 20 Nov)
- Mitsubishi Electric fall financing (ended 5 Nov; QC 31 Oct)
- Trane fall rebate (ended 15 Nov, per a dealer page; Not confirmed. no official terms)

Why claims get rejected

Each item below is a **rule stated in the program terms** (Confirmed.). We have no official rejection statistics (Not confirmed. frequency not published).

1. **Installed before the required approval or evaluation:**
    - ON HRS pre-install Confirmed. S4
    - NS/NB initial EnerGuide Confirmed. S14S3
    - ESP pre-registration Confirmed. S9
    - YT AHPP Confirmed. S19
    - NL Confirmed. S18
    - NS MIR Confirmed. S14
2. **Contractor not on the required list at install time:**
    - HRS Participating List Confirmed. S5
    - HPCN Confirmed. S6
    - ESP Registered Contractor Confirmed. S9
    - Efficiency Manitoba registered Confirmed. S13
    - NL participating installer Confirmed. S18
3. **Equipment combination not under one AHRI number**, or not "active/Live" on the list on the install date. Confirmed. S5S6S21
4. **Replacing an existing heat pump:**
    - ON Confirmed. S5
    - BC HRR Confirmed. S6
    - MB Confirmed. S13
    - QC after a failure Confirmed. S11
    - NS pays only added capacity Confirmed. S14
5. **Invoice missing required fields:**
    - AHRI or model numbers
    - install date
    - RBQ/GST/QST (QC)
    - RACM number (NS)
    - itemized equipment vs labour
    - **$0 balance / proof of payment** (BC, NS, QC) Confirmed. S7S14S11
6. **Late filing:**
    - ON 30 days post-install Confirmed. S5
    - MB 90 days Confirmed. S13
    - BC 6 months Confirmed. S7

    - QC 9 months Confirmed. S11
    - NHPR 6 months Confirmed. S2
7. **Wrong sizing or distribution:**
    - ON electric/oil/wood homes need NRCan sizing option C or D, and whole-house distribution including the basement Confirmed. S5
    - BC homes >1,200 sq ft need multi or central Confirmed. S6
    - NHPR and NL need whole-home heating Confirmed. S2S18
8. **Wrong starting fuel:**
    - LogisVert requires electric main heat Confirmed. S11
    - BC HRR requires all-electric Confirmed. S6
    - NS MIR excludes electric-heated and wood-primary homes Confirmed. S14
    - FortisBC dual fuel must replace a ≥15-year-old gas furnace Confirmed. S8
9. **Emergency electric replacement in BC HRR** Confirmed. S6. NHPR **does** allow emergency installs Confirmed. S2.
10. **Self-install, or equipment bought outside the allowed channel:** QC requires a Québec retailer Confirmed. S11; NS requires purchase in Canada Confirmed. S14; Lennox excludes Costco/Home Depot Confirmed. S24.
11. **Previous federal heat-pump funding at the address** (CGHG/OHPA) blocks NHPR. Confirmed. S2
12. **Name mismatch:** the invoice name must match proof of ownership (QC). Confirmed. S11

How to talk to homeowners about rebates

The rules behind the scripts

- **Competition Act:** a representation is judged by its **literal meaning and its "general impression"**. Rebate amounts and eligibility are treated as **material**. Confirmed. S26S27 The Bureau recommends disclosing material conditions **where the rebate claim is made**, such as:
    - deadlines
    - extra information required
    - geographic limits
    - limits on the number of rebates
    - eligible-retailer limits

  It also says don't present a **mail-in rebate as a sale price**. Confirmed. S26
- **CASL** (email and text): the sender must prove consent Confirmed. S28. An **inquiry** gives implied consent for **6 months**, and only to the business the person inquired with Confirmed. S29. Every commercial message must:
    - identify the sender **and anyone it's sent on behalf of**
    - include a **mailing address** plus a phone, email or web contact valid for 60 days
    - include a working **unsubscribe**, honoured **within 10 business days** Confirmed. S29S30
- **Hearthline leads:** Hearthline collects the homeowner's consent for "a local contractor" under CASL regulation s.5, which covers consent for an unnamed third party. That means **your follow-up emails and texts must identify Hearthline as the party that obtained consent** and offer an unsubscribe. Confirmed. S31 Pass any unsubscribe back to Hearthline the same day.
- **Phone calls** fall under the CRTC telemarketing rules, not CASL. A call about something the consumer **inquired about within the last 6 months** is exempt from the National DNCL. After that you need express consent. Confirmed. S32

Plain-language scripts

Opening (first call):

> "Hi [Name], it's [your name] from [company]. You asked for a heat-pump quote through Hearthline, a free rebate-finder site. I'm an independent contractor, not

the government or the utility. Is now still a good time?"

When they ask "Is this the government?":

> "No. We're a private heating company. The rebates are run by [program, e.g. Enbridge and the IESO's Home Renovation Savings / Efficiency Nova Scotia / the federal government]. We're [a participating contractor for that program, *only if true*], which means we can submit the paperwork for you. You can check the program's own website any time. I'll send you the link."

Setting expectations on amounts:

> "Based on what you told Hearthline, you **may** qualify for about $X to $Y. That's an estimate. The program decides the final amount after it checks the paperwork, and some rebates depend on things we can't confirm yet, like your income tier or the program's own review."

The federal rebate (NHPR), as of 24 Nov 2026:

> "There's a new federal rebate of $2,000, or up to $10,000 depending on income. It isn't open for applications yet; Ottawa says early 2027. Installs since November 1 can count if the equipment is on the federal list and you apply yourself within six months. They haven't published how it combines with [provincial program], so I can't promise both. I'll put the AHRI number on your invoice so you're ready."

Pre-approval programs:

> "One important thing: this rebate requires approval **before** we install. If we install first, you lose it. So step one is [the pre-installation application / your initial energy assessment], and we don't start until that's approved."

Instant vs mail-in:

> "The $Z Daikin rebate comes off your invoice today. The government rebates are paid later: [ON cheque about 60 days after approval / QC 10–12 weeks / YT within 12 weeks]. Your price on the day is $A before those."

Never say or promise

- "You **will** get $10,000" or any guaranteed amount. Say "may qualify for up to…".
- "Free heat pump" (unless an income-qualified no-cost program has **approved** them).

- "Government-approved / government-certified contractor" unless you're on that program's list, and then name the program.
- "We work for [Enbridge / BC Hydro / Hydro-Québec / the federal government]".
- "The federal rebate stacks with [provincial program]". Unknown until ECCC publishes.
- Quoting an **expired** promo (Carrier, Bryant, Mitsubishi, Trane fall offers) or a **closed** program (OHPA, CGHG, PEI rebates).
- Showing the price **after** mail-in rebates as "the price" without the price payable today.
- Savings promises ("cut your bill 50%"). For gas-heated homes, ECCC itself says switching "may not decrease heating bills" in some regions. Confirmed. S1 Show a range and the assumptions.
- Door-knocking or cold-calling with rebate claims. ECCC is publicly warning about this. Confirmed. S1

Follow-up cadence (compliant)

- **Call within 5 minutes** if you can. Then call or text up to 6 attempts over 3 days. Texts and emails must name Hearthline as the consent source and include an opt-out.
- **Email recap** after the visit:
  - estimate range
  - which programs **may** apply, with official links
  - which steps need pre-approval
  - what's **not confirmed**
  - your company's mailing address and an unsubscribe line

What's in a Hearthline lead

Every lead email includes:

- the homeowner's answers (province, fuel, system, home type, ownership, income band if they gave one, timeline, and whether they already have a quote)
- first name, email, and mobile, plus the consent text they saw and the time they agreed
- a warmth score from 0 to 100, a Hot, Warm, or Cool tier, and the reasons
- the programs matched, with the estimated amounts we showed
- any brand promotion they asked to be matched on
- a net-cost quote and a savings range only if they entered those numbers
- approach notes and watch-outs for that home

The score is for you. It is not shown to the homeowner. All figures are estimates. The program decides eligibility and payment.

Hearthline may be paid a referral fee when we connect you. That fee never changes the rebate information we show.

Hearthline is a free, independent referral service. We are not an HVAC installer or company and don't sell or install equipment. Participating contractors may pay us a referral fee when we connect you; this never changes the rebate information we show.

Checked 24 November 2026. Programs change; verify on the official page.

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