OTTAWA SIDING CONTRACTORS

Exterior Insulation & Rebates

Adding insulation under new siding: vapour placement, wall thickness, and the rebate and loan programs that pay for insulation

4 Expert Answers from Siding IQ

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Q1

Is the Canada Greener Homes Grant still open for siding in Ottawa?

The Canada Greener Homes Grant is closed. The Canada Greener Homes Loan is also closed. Neither is available for siding work in Ottawa or anywhere else in Canada.

Natural Resources Canada does name a separate program, the Canada Greener Homes Affordability Program, aimed at low- to median-income homeowners and described as delivering no-cost retrofits through provincial and territorial partners. We found no details on how it is delivered in Ontario and nothing confirming it covers siding, so it would be worth checking directly with Natural Resources Canada to see whether it applies to your situation.

For insulation added under new siding, there is one program worth knowing about. The Home Renovation Savings Program, run by Enbridge Gas and Save on Energy with support from the Government of Ontario, offers a rebate for exterior wall insulation: up to $1,200 for adding R-7.5 to R-12, up to $2,100 for more than R-12 to R-20, and up to $3,600 for more than R-20, pro-rated by how much of the exterior wall is insulated (at least 20% of the wall, foundation walls excluded), professionally installed, with at least one other energy upgrade in the same project. Semi-detached and end units receive 75% of those amounts, and middle units receive 50%. A pre-audit must happen before the work starts, and the post-audit must be completed within 180 days of the pre-audit or by December 31, 2026, whichever comes first, with the post-audit scheduled by November 30, 2026. Work done before the pre-audit does not qualify. The rebate pays for the insulation, not the siding itself. Check the current program rules before committing to anything.

The City of Ottawa also offers the Better Homes Ottawa Loan Program: a fixed rate of 4.33% over 20 years, minimum $10,000, maximum $125,000 or 10% of the property's assessed value, a 4% administrative fee, and repayment through the property tax bill. Eligible improvements include insulation, air sealing, windows and doors. Siding by itself is not listed as an eligible improvement.

We found no rebate that applies to siding material or siding installation on its own.

Before signing a quote that includes exterior insulation under new siding, ask the contractor to show you in writing exactly which insulation product and R-value they are proposing, so you can confirm with the Home Renovation Savings Program whether that scope qualifies before the pre-audit is booked.

Q2

Insulating outside the sheathing on a semi in Orleans, rebate share?

Adding exterior insulation under new siding on a semi in Orleans can qualify for the Home Renovation Savings Program's exterior wall insulation rebate, which pays up to $3,600 for adding more than R-20 to the walls, pro-rated by how much of the wall you insulate (at least 20%); semi-detached and end units get 75% of the amount. The rebate is for the insulation, never the siding itself.

The program's conditions apply in full: a pre-audit must come first, and any work done before it is complete does not qualify. At least two energy upgrades are required across the project. The insulation must be professionally installed, and at least 20% of the exterior wall area must be covered (foundation walls excluded). The post-audit must be completed within 180 days of the pre-audit or by December 31, 2026, whichever comes first, and it must be scheduled by November 30, 2026. The tiered amounts are up to $1,200 for R-7.5 to R-12, up to $2,100 for more than R-12 to R-20, and up to $3,600 for more than R-20, each pro-rated by the share of wall area insulated. Check the current program rules before committing to a scope.

On the insulation side, the 2024 Ontario Building Code (Div. B, 9.25.5.) requires a design check when a low-permeance board, such as foil-faced foam, goes on the outside of the sheathing. The rule looks at whether enough thermal resistance sits outboard of the low-permeance layer, or whether a drained and vented air space at least 10 mm deep is present behind the cladding. Orleans sits in the 4,500 heating-degree-day range, which is under 6,000, so a material with permeance not less than 30 ng/(Pa·s·m²) and thermal resistance not less than 0.7 (m²·K)/W may be exempt from that ratio check under 9.25.5.1.(4). Whether your chosen board meets those thresholds is a question for your designer or the City's Building Code Services, not something to assume.

Natural Resources Canada recommends removing the existing siding first and addressing any cavity insulation, air barrier or vapour barrier work before the exterior insulation goes on. NRCan also notes that strapping allows the installation of a drainage plane and reduces heat build-up behind the siding, and that the insulation material accounts for roughly 15% to 20% of the total cost of an exterior retrofit. The City's permit pages do not list exterior insulation either way, so ask Building Code Services before work starts.

A few things worth confirming with any contractor before signing:

- whether the quote covers removal of the existing siding, new sheathing membrane conforming to CAN/CGSB-51.32-M, flashing at every horizontal junction and over openings, and all trim and corners
- what happens to the price if damage is found in the sheathing once the old cladding comes off
- whether the insulation board and the siding each carry a written manufacturer warranty, and what the installation instructions require for fastener length through the added thickness
- whether the crew's Working at Heights training is current under O. Reg. 297/13, and whether you can see a WSIB clearance certificate (valid for up to 90 calendar days)

After the job, keep the written contract, the itemized quote, the manufacturer's warranties for both the insulation and the siding, and photos of the wall before anything was covered over.

Q3

Greener Homes Affordability Program for an Ottawa re-side?

The Canada Greener Homes Grant and the Canada Greener Homes Loan are both closed. Natural Resources Canada names a Canada Greener Homes Affordability Program for low- to median-income homeowners, with no-cost retrofits delivered through provincial and territorial partners; we found no details of how it is delivered in Ontario, so ask the program directly, and we found nothing saying it covers siding.

There is also no rebate we found for siding itself, under any current program. New cladding, on its own, does not qualify for anything we can point to.

If your re-side includes adding exterior wall insulation, one program is worth looking at: the Home Renovation Savings Program, run by Enbridge Gas and Save on Energy with support from the Government of Ontario. It offers up to $3,600 for adding more than R-20 to the exterior walls, and that figure comes with conditions. The rebate is for the insulation, not the siding. You need a pre-audit before work begins, work done before the pre-audit does not qualify, you must insulate at least 20% of the exterior wall area (foundation walls excluded), the insulation must be installed by a professional contractor, and you need at least two energy upgrades in the same project. The $3,600 maximum applies only when you add more than R-20 to the walls; lower amounts apply at R-7.5 to R-12 (up to $1,200) and more than R-12 to R-20 (up to $2,100). Semi-detached and end units receive 75% of the applicable amount, and middle units 50%. The post-audit must be completed within 180 days of the pre-audit or by December 31, 2026, whichever comes first, and must be scheduled by November 30, 2026. You must own the home. Check the current program rules before you plan around this figure, as conditions can change.

The City of Ottawa's Better Homes Ottawa Loan Program offers financing at 4.33% fixed over 20 years, minimum $10,000, maximum $125,000 or 10% of assessed value, repaid through the property tax bill, with a 4% administrative fee. Insulation and air sealing are listed as eligible improvements; siding by itself is not.

Before a contractor visits, you can note a few things from the ground or indoors: look along the wall face from an angle for any panels that bow, buckle or gap; check interior walls and ceilings below windows for staining that might point to water getting past the cladding; and write down the age of the house.

Q4

How much wall area must be insulated for the Ontario rebate?

The Home Renovation Savings Program requires that at least 20% of the exterior wall area be insulated, with foundation walls excluded from that calculation. The rebate is pro-rated by how much of the wall you actually insulate, so insulating more wall gets you a larger share of the maximum.

The rebate is for the insulation, not the siding. The amounts are: up to $1,200 for adding R-7.5 to R-12, up to $2,100 for more than R-12 to R-20, and up to $3,600 for more than R-20. Semi-detached and end units receive 75% of those figures, and middle units receive 50%. The work must be done by a professional contractor.

The program's sequence matters. A pre-audit must happen before any work starts; work done before the pre-audit does not qualify. At least two energy upgrades are required. The post-audit must be completed within 180 days of the pre-audit or by December 31, 2026, whichever comes first, and it must be scheduled by November 30, 2026. You must own the home. Check the current program rules before committing to a scope of work, because conditions can change.

A few things worth knowing on the siding side. Natural Resources Canada notes that the insulation material typically accounts for only about 15% to 20% of the total cost of an exterior retrofit. Foil-faced or other low-permeance foam on the outside of the wall needs a design check under section 9.25.5 of the 2024 Ontario Building Code to confirm the ratio of outboard to inboard thermal resistance is adequate, or that a drained and vented gap is in place behind the cladding. That is a question for your designer or the City's Building Code Services before the material is chosen. The City's permit pages do not list exterior insulation either way, so ask before work starts.

The paperwork worth keeping when the job is done: the signed written contract, the itemized quote showing what was included, the manufacturer's warranty for both the insulation and the siding, and photos taken of the wall before it was covered over.

Disclaimer: This guide is provided for informational purposes only by Ottawa Siding Contractors. It does not constitute professional advice. Always consult qualified contractors and your local building authority (the City of Ottawa or your own municipality) before starting any siding project, and have old siding on a house built before 1990 tested before it is disturbed. Siding work in Ontario must meet the 2024 Ontario Building Code (O. Reg. 163/24). Information is current as of November 15, 2026 and may change. Visit **ottawasidingcontractors.ca** for the latest answers.