NEW BRUNSWICK INSULATION

Costs & Rebates

Insulation project costs, pricing per square foot, NB Power rebates, federal grants, ROI calculations, and budgeting guidance

20 Expert Answers from Insulation IQ

newbrunswickinsulation.com/construction-brain

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Q1

Are there seasonal deadlines to apply for the NB Home Energy Savings Program rebate after completing insulation upgrades in my Fredericton home?

The NB Power Total Home Energy Savings Program requires you to submit your rebate application within 120 days (approximately 4 months) of completing your insulation upgrade work. This is not a seasonal deadline but rather a rolling deadline tied to your specific project completion date.

The 120-day submission window is firm and non-negotiable. If you complete your attic insulation upgrade in January, you have until early May to submit your application. If you finish basement wall insulation in September, your deadline is early January of the following year. NB Power does not extend this deadline, so mark your calendar immediately after your contractor finishes the work.

Key timing requirements for the NB Power program: You must complete your pre-upgrade EnerGuide evaluation BEFORE starting any insulation work. Many Fredericton homeowners make the costly mistake of beginning their project and then trying to get the pre-evaluation afterward — this disqualifies you from all rebates. The post-upgrade EnerGuide evaluation must be completed after all work is finished but before the 120-day application deadline. Most certified energy advisors in the Fredericton area can schedule evaluations within 2-3 weeks, but book early during busy spring and fall renovation seasons.

Federal Greener Homes Grant coordination: If you're combining NB Power rebates with the federal Greener Homes Grant (which many Fredericton homeowners do for maximum savings), both programs use the same EnerGuide evaluations but have different application timelines. The federal program requires you to register BEFORE starting work and submit your application within 18 months of registration. Since you can potentially receive up to $5,000 from NB Power plus up to $5,000 federally, the coordination is worth the extra paperwork — but the NB Power 120-day deadline is much tighter than the federal 18-month window.

Practical timing strategy for Fredericton homeowners: Schedule your pre-evaluation in late fall or early spring when energy advisors are less busy. Complete insulation work during winter months when contractors often have better availability and pricing. Submit your rebate applications immediately after the post-evaluation — don't wait until the deadline approaches. The 120-day clock starts ticking the moment your contractor finishes the last piece of insulation work, not when you pay the final invoice or when the post-evaluation happens.

Documentation requirements: Keep detailed records of all invoices, receipts, and contractor certificates of completion. NB Power requires proof of the work completion date, which starts your 120-day countdown. Take photos of the completed insulation before and after your post-evaluation in case there are any questions about the scope of work.

Need help finding a professional insulation contractor in Fredericton who understands the rebate program requirements? New Brunswick Insulation can match you with experienced contractors who routinely work with homeowners pursuing NB Power and federal rebates, ensuring your project meets all program specifications and timing requirements.

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Q2

What NB Energy Savings Rebate amounts are currently available for attic insulation upgrades, and what is the net cost after rebates for a typical Moncton bungalow?

NB Power's Total Home Energy Savings Program offers rebates up to $1,000 for attic insulation upgrades, while the federal Canada Greener Homes Grant provides up to $1,200 for attic insulation, potentially reducing your net cost by $1,200-$2,200.

For attic insulation specifically, the **NB Power rebate structure** is based on the R-value improvement you achieve. Adding insulation to reach R-50 (the current code minimum) typically qualifies for $600-$1,000 in provincial rebates, while upgrading to the recommended R-60 can maximize your rebate potential. The **federal Greener Homes Grant** provides $1.20 per square foot for attic insulation upgrades that meet their performance criteria, which for a typical 1,000 square foot Moncton bungalow attic translates to approximately $1,200.

Both rebate programs require a pre-retrofit EnerGuide evaluation by a certified energy advisor before any work begins — this is absolutely critical and costs $300-$500. The evaluation identifies your current insulation levels, calculates potential energy savings, and determines your rebate eligibility. After the insulation work is complete, a post-retrofit evaluation (included in most program fees) verifies the improvements and triggers rebate payment.

For a **typical Moncton bungalow** (1,000-1,200 square feet, built 1960s-1980s with existing R-20 attic insulation), upgrading to R-60 with blown-in cellulose typically costs $2,200-$3,500 including air sealing of major attic penetrations. With combined provincial and federal rebates totaling $1,800-$2,200, your **net cost after rebates** would be approximately $800-$1,500 — meaning the rebates cover 50-70% of the project cost.

Moncton's climate (4,900+ heating degree days) makes attic insulation one of the highest-return investments available. Most Moncton homes built before 1990 have R-20 or less in the attic, and upgrading to R-60 typically reduces heating costs by $400-$800 annually. Even after accounting for the net cost and evaluation fees, the payback period is typically 3-5 years, with 15-20 years of continued savings afterward.

Important timing considerations: Both rebate programs have annual funding limits and applications are processed first-come, first-served. The federal program has been particularly popular and may have waiting lists during peak application periods. Apply for your pre-retrofit evaluation in late summer or early fall to ensure rebate availability and schedule insulation work for late fall or winter when contractors typically have better availability and pricing.

Additional rebate opportunities may be available if you combine attic insulation with other energy upgrades. The Total Home Energy Savings Program provides up to $5,000 total for comprehensive upgrades including basement insulation, air sealing, and heat pump installation. Many Moncton homeowners maximize their rebate potential by addressing multiple building envelope improvements in a single project.

The key to rebate success is **getting that pre-retrofit evaluation scheduled before starting any work**. Insulation installed without the pre-evaluation is not eligible for rebates, regardless of the R-value achieved. The evaluation also helps prioritize which insulation upgrades will provide the greatest energy savings for your specific home and heating system.

Need help finding a professional insulation contractor? New Brunswick Insulation can match you with local contractors experienced in rebate-eligible upgrades through the New Brunswick Construction Network.

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Q3

How much does it cost to fully insulate a new home in Fredericton NB? | Insulation IQ?

Fully insulating a new home in **Fredericton** from foundation to roofline is one of the most significant line items in a construction budget, but it's also one of the best long-term investments you can make given New Brunswick's **Climate Zone 6** heating demands. The total cost depends heavily on house size, the insulation systems chosen, and whether the builder is targeting code minimums or a higher-performance envelope.

For a typical **1,500 to 2,000 sq ft two-storey home** in Fredericton, a complete insulation package — attic, walls, basement, and rim joists — will generally run between **$18,000 and $35,000** when installed by qualified contractors. Here's a rough breakdown of where that money goes:

Attic insulation is usually the largest single component. Code requires **R-60**, which is most economically achieved with blown-in cellulose or fibreglass over batt insulation. For a 1,500 sq ft footprint, expect **$3,000 to $6,500** depending on access, existing insulation, and product choice. Many Fredericton builders go to R-70 or R-80 because the incremental cost is modest and payback through reduced heating bills is fast.

Wall insulation in a standard 2x6 framed wall achieves roughly **R-22 to R-24** using high-density fibreglass batts or mineral wool, satisfying the NB Building Code effective value requirement of R-24. Costs for wall insulation in a new 2,000 sq ft home typically run **$5,000 to $9,000**. Builders targeting Net Zero Ready or Step Code performance often add **1.5 to 2 inches of exterior continuous rigid foam** (XPS or polyiso), bringing total wall performance to R-30 or higher — adding **$3,000 to $6,000** to the cost but significantly improving the overall envelope.

Basement walls require a minimum of **R-20 in the stud cavity plus R-5 continuous** (or equivalent), per the 2020 NBC as adopted by NB. Closed-cell spray foam is popular for basement walls in Fredericton given the region's moisture conditions, with costs around **$4,000 to $7,000** for a full basement. Alternatively, rigid foam plus batt insulation can meet code at a slightly lower cost.

Rim joists are a critical air leakage point that many homeowners overlook. Closed-cell spray foam is the go-to solution, typically costing **$800 to $1,800** for a full perimeter.

Under-slab insulation (R-10 minimum for conditioned basements) adds **$1,500 to $3,000** depending on basement size and whether it's done before or after the pour.

Total installed costs for a code-compliant package on a new 1,800 sq ft Fredericton home land in the **$22,000 to $28,000** range. A higher-performance envelope targeting Net Zero Ready specifications could push that to **$30,000 to $40,000**, though the energy savings, comfort gains, and resale premium typically justify the investment — especially with NB Power's **Home Energy Efficiency Program** rebates offsetting part of the cost.

Labour accounts for roughly **40 to 50 percent** of total insulation cost in Fredericton. Material prices fluctuate with supply chains, and spray foam in particular has seen significant price volatility in recent years. Getting **two or three quotes** from certified insulation contractors is always worthwhile on a new build.

For new construction, the insulation scope is typically broken into separate contracts for the spray foam contractor (rim joists, basement) and a separate batt/blown-in installer (walls, attic). Some Fredericton builders use a single insulation company for the full scope, which can reduce coordination overhead. The qualified contractors listed through **New Brunswick Insulation** and the **New Brunswick Construction Network** can provide detailed quotes scoped to your specific floor plan and performance targets.

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Q4

How do NB Power rebates work for insulation upgrades? | Insulation IQ?

NB Power's Home Energy Efficiency Program is the primary rebate program for insulation upgrades in New Brunswick, and it's genuinely worth understanding before you start any work — the program pays out after installation, so planning ahead is essential.

The program operates on a **pre-approval model**. You must apply and receive approval before work begins; rebates are not available retroactively for already-completed projects. The first step is booking a **home energy assessment** with an NB Power-approved energy advisor. This assessment, which costs roughly **$300 to $400 and is partially rebated by NB Power**, establishes your home's current energy performance baseline using blower door testing and a full envelope audit. The resulting report identifies exactly which upgrades will qualify for rebates and estimates your expected energy savings.

Once you have your pre-approval, you hire a qualified contractor to complete the work. After installation, a **post-retrofit assessment** confirms the improvements were done correctly and to the required specifications. The rebate is then calculated and issued — typically within **four to eight weeks** of the post-assessment.

For **attic insulation**, NB Power rebates are tiered based on the level of improvement. Upgrading an attic to **R-60 or higher** from a significantly under-insulated baseline can yield rebates of **$750 to $1,500** depending on square footage and improvement depth. Going to R-70 or beyond typically earns the upper end of the range.

Basement wall and crawl space insulation upgrades to **R-20 or higher** qualify for rebates in the range of **$500 to $1,200**. **Rim joist** improvements are also eligible, typically yielding **$100 to $300** depending on the linear footage insulated and the depth of improvement.

Exterior wall insulation upgrades — typically added during a renovation or re-siding project — can qualify for rebates of **$500 to $1,500** depending on improvement level. These are more commonly claimed during major renovations in older Moncton or Fredericton homes where original wall assemblies are significantly below current code.

Air sealing is often bundled with insulation upgrades and can add **$200 to $600 in additional rebates**. Because heat loss through air leakage accounts for **25 to 40 percent of heating energy** in many older NB homes, combining air sealing with insulation work dramatically improves the payback period.

The program rebates are **not a percentage of cost** — they're fixed amounts per measure based on the improvement achieved. This means the rebate is worth relatively more on lower-cost improvements like rim joists and relatively less on larger-scale projects like full exterior re-insulation. Still, for a comprehensive attic and basement upgrade costing **$8,000 to $15,000**, a combined rebate of **$2,000 to $3,500** meaningfully improves the

return on investment.

A few important program notes: the work must be done by a **Trade Ally contractor** — a contractor enrolled with NB Power's program who understands the documentation requirements. Using a non-enrolled contractor means forfeiting the rebate even if the work is excellent. Contractors listed through **New Brunswick Insulation** and the **New Brunswick Construction Network** include Trade Ally participants who are familiar with the paperwork.

Rebate amounts and program terms do change — NB Power has updated them several times in recent years — so always check the **NB Power website** or call their energy efficiency line directly to confirm current rebate values before finalizing your project scope. Stacking these rebates with **federal programs like the Canada Greener Homes Grant** (where still available) can dramatically reduce your out-of-pocket costs.

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Q5

What federal rebates are available for insulation in New Brunswick? | Insulation IQ?

Federal insulation rebates for New Brunswick homeowners come through two primary channels: the **Canada Greener Homes Grant** and the **Canada Greener Homes Loan**, both administered by Natural Resources Canada. These programs have evolved significantly since their launch, so it's important to understand the current state of each before planning a project.

The **Canada Greener Homes Grant** provided up to **$5,600 in grants** per home for eligible energy efficiency retrofits, including insulation, windows, heat pumps, and air sealing. As of early 2024, new applications to the grant stream were closed as the program's original funding was exhausted ahead of schedule — a reflection of how

heavily it was subscribed across the country. However, the federal government has signalled ongoing commitment to residential energy efficiency programming, and replacement or successor programs may be announced. New Brunswick homeowners who applied before the cutoff and completed work within the eligibility window are still receiving their payments.

The **Canada Greener Homes Loan** remains active as of early 2026 and offers **interest-free financing of up to $40,000** for eligible retrofits, repayable over ten years. This is not a grant — you repay the full amount — but the interest-free nature effectively reduces the cost of borrowing for major insulation projects. A homeowner in **Saint John** doing a comprehensive envelope upgrade costing $25,000 could finance the entire project at zero interest, paying it down through the energy savings themselves. Eligibility requires a **pre and post-retrofit EnerGuide home evaluation** by a registered energy advisor, which is required in both cases.

For insulation specifically, **eligible measures** under federal programs typically include: attic and ceiling insulation (bringing performance up to R-60 or higher), wall insulation (adding continuous exterior insulation or upgrading existing cavity insulation), basement and crawl space insulation, exposed floor insulation, and **air sealing** work done in conjunction with insulation improvements. The key requirement is that improvements must result in a meaningful improvement to the **EnerGuide rating** of the home — minor top-up jobs that barely move the needle may not qualify.

The **pre-retrofit EnerGuide evaluation** costs approximately **$400 to $600** in New Brunswick and is a prerequisite for both programs. This cost is partially offset by a rebate of **$600** available through the federal programs (or was under the grant structure — confirm current terms). The evaluation is done by a Natural Resources Canada-registered energy advisor and results in a detailed report showing your home's current performance and projected improvements from various retrofit measures. This report also satisfies the NB Power requirement for their provincial rebates, meaning you can pursue both programs from a single evaluation.

Stacking federal and provincial rebates is permitted and is exactly what savvy homeowners across Moncton, Fredericton, and Saint John are doing. A major attic and basement insulation project might yield **$2,000 to $3,500 in NB Power rebates** and access to a **$40,000 interest-free loan** through the federal program. Used together, these programs can bring the effective upfront cost of a major retrofit down to a level where energy savings genuinely cover the repayment.

Indigenous homeowners and those in lower-income brackets may also qualify for additional federal support through the **Canada Greener Homes for Indigenous Communities** stream or the **Oil to Heat Pump Affordability Program**, which can provide deeper subsidies for fuel-switching combined with envelope improvements.

The most reliable current information is available directly from the **Natural Resources Canada Greener Homes** website (nrcan.gc.ca/greener-homes) and through registered energy advisors operating in New Brunswick. The

contractors and professionals connected through **New Brunswick Insulation** and the **New Brunswick Construction Network** can help you navigate the application process and ensure your project scope is structured to maximize federal eligibility.

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Q6

How much can I save on heating by upgrading insulation in a Moncton home? | Insulation IQ?

Heating savings from an insulation upgrade in **Moncton** depend on several variables — your current insulation levels, the heating system you use, your home's age and construction type, and how thoroughly air sealing is addressed alongside the insulation work. That said, real-world results from NB homeowners and energy modelling data give us a solid picture of what to expect.

Moncton sits at approximately **4,500 to 4,700 heating degree days annually**, making it somewhat milder than Edmundston or Campbellton but still firmly in **ASHRAE Climate Zone 6** territory. The typical pre-1980 Moncton home — a common house type throughout the older residential areas of the city — was built with **R-8 to R-12 in the attic**, minimal or no basement wall insulation, and 2x4 walls with R-11 fibreglass batts at best. These homes lose enormous amounts of heat through the building envelope, and insulation upgrades in this context deliver some of the highest returns available in home improvement.

Upgrading an attic from **R-10 to R-60** in a typical 1,400 sq ft Moncton bungalow can reduce **attic-related heat loss by 60 to 75 percent**. In a home heated with electric baseboard (common across Moncton), this single measure alone often saves **$400 to $800 per year** on the NB Power bill. In oil-heated homes, the savings translate similarly to **150 to 300 litres of fuel oil annually** — worth **$300 to $600 at current prices**.

Adding **basement wall insulation** (bringing an uninsulated concrete wall to R-20) addresses what is typically the second-largest heat loss pathway in a Moncton home. Basement walls in contact with cold soil lose heat continuously through the heating season. Insulating a full basement to code levels typically saves an additional **$200 to $500 per year** depending on basement size and heating fuel.

Air sealing, done in conjunction with insulation, is arguably the highest-return measure in older Moncton homes. Heat loss through air leakage — around the electrical boxes, plumbing penetrations, rim joists, attic hatches, and top plates — can account for **30 to 40 percent of a home's total heat loss**. A comprehensive air sealing treatment combined with attic insulation commonly achieves **bower door test results** of 2.0 to 3.0 ACH50 or better, down from 6.0 to 10.0 ACH50 in an unsealed older home. This can add **$300 to $700 per year** in additional savings on top of the insulation work itself.

For a typical **1960s to 1980s Moncton home** doing a comprehensive upgrade — attic to R-60, basement walls to R-20, rim joists spray foamed, and thorough air sealing — total annual heating savings commonly land in the range of **$1,000 to $2,000 per year**. At those savings rates, a project costing **$12,000 to $18,000** has a simple payback period of **8 to 15 years**, well within the lifespan of the improvements themselves. If NB Power rebates ($2,000 to $3,500) and any available federal incentives are applied, the payback shortens considerably.

Heat pump adoption has changed the savings calculation in recent years. Many Moncton homeowners have installed **mini-split heat pumps** and use them as primary heating for most of the season. In this scenario, insulation upgrades allow the heat pump to run more efficiently and cover a larger portion of heating demand before backup resistance heat is needed, magnifying the savings from both the insulation and the heat pump together.

The most accurate savings estimate for your specific home will come from an **EnerGuide home energy assessment**, which models your actual house geometry, construction type, and heating system. These assessments are available from NB Power-approved energy advisors and are the first step in qualifying for both provincial and federal rebate programs.

If you're ready to explore what an insulation upgrade could mean for your Moncton home's energy costs, the professionals listed on **New Brunswick Insulation** and the **New Brunswick Construction Network** can provide a detailed scope and help you navigate the available incentive programs.

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Q7

What is the payback period for insulation upgrades in New Brunswick? | Insulation IQ?

The payback period for insulation upgrades in New Brunswick depends on several variables — which area of the home you're upgrading, what insulation product you choose, how much you're currently spending on heat, and what rebates you capture at the time of installation. That said, New Brunswick's climate zone 6 conditions make insulation one of the highest-return home improvement investments available to homeowners in the province.

For **attic insulation**, which is consistently the most cost-effective upgrade in any home, payback periods in NB typically run between **3 and 7 years**. A standard attic top-up from R-20 to R-60 in a 1,200-square-foot bungalow in Moncton or Fredericton might cost $1,800 to $3,500 installed. If the same home is heated with oil or electric baseboards and was losing significant heat through an under-insulated ceiling, annual savings of $400 to $700 are realistic — putting payback well under seven years, often closer to four or five.

For **basement and crawlspace insulation**, payback periods tend to run slightly longer — typically **5 to 10 years** — because the work is more labour-intensive and heat loss from basements, while significant, is generally lower than from attics in absolute terms. Spray foam on rim joists or rigid foam on basement walls in a Saint John home might cost $3,000 to $6,000 but can shave $300 to $500 off annual heating bills, particularly in homes with oil or propane heating systems.

Wall insulation in existing homes (blown-in cellulose or fibreglass through drilled holes) has the longest payback of all typical upgrades — often **8 to 15 years** — because the cost per square foot is higher and the square footage of wall assembly in a given home is substantial. However, walls that were never properly insulated (common in New Brunswick homes built before 1975) can account for 20 to 30 percent of total heat loss, making the lifetime energy savings considerable.

What accelerates payback dramatically in New Brunswick is stacking available rebates. The **Canada Greener Homes Grant** (when active) offered up to $5,600 for eligible insulation upgrades, which can cut the net cost of a major upgrade project by 30 to 50 percent — collapsing a 10-year payback into 5 or 6 years. **NB Power's Home Energy Efficiency Program** offers rebates of up to $2,000 for qualifying upgrades for customers on that utility. The **Efficiency NB** programs, including low-income streams and the Energy Savings Program for market-rate customers, further reduce upfront costs and accelerate payback.

Fuel type matters enormously when calculating payback. Homes heated with **oil or propane** see the fastest returns because fuel costs are higher per unit of energy than electricity in most seasons. A New Brunswick home on oil heat with a poorly insulated attic can realistically save $600 to $900 per winter after an attic upgrade, producing payback in three to four years before any rebates. Electric baseboard homes see slower dollar savings but may still

achieve payback within six to eight years on a major attic project.

The **NB Building Code** requires minimum insulation levels (R-49 for heated-ceiling assemblies, R-24 for above-grade walls in new construction, R-20 for basement walls), but many existing homes sit far below these thresholds. The gap between what exists and what the code now requires for new homes is precisely where the largest savings potential — and fastest payback — lies for New Brunswick homeowners doing retrofit work.

A licensed energy auditor can model your home specifically and give you a projected payback period based on your current insulation levels, heating system, and annual energy bills. This pre-audit is itself often subsidized or free through NB Power or Efficiency NB, making it an obvious first step before any upgrade. For homeowners in the greater Fredericton, Moncton, or Saint John areas, connecting with an insulation contractor who regularly works with the rebate programs can also streamline the paperwork and ensure you're capturing every available dollar. New Brunswick Insulation and the directory at New Brunswick Construction Network are good starting points for finding qualified professionals in your area.

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Q8

Does the NB government offer low-income insulation assistance programs? | Insulation IQ?

Yes — New Brunswick has a layered set of programs specifically designed to help low-income households access insulation and home energy upgrades, and navigating the right combination can result in significant work being done at little or no direct cost to eligible homeowners.

The flagship program for low-income households is the **Efficiency NB Energy Efficiency Assistance Program (EEAP)**. This provincially administered program provides fully subsidized insulation and other energy improvements to qualifying homeowners and tenants in owner-occupied homes. Eligibility is based on household income thresholds, and the program targets homes with high energy consumption relative to their income burden — which in New Brunswick's climate zone 6 means attic insulation, basement rim joist sealing, and air barrier improvements are commonly addressed. Work is performed by pre-qualified contractors at no cost to the homeowner once eligibility is confirmed. Income thresholds are updated periodically, so contacting Efficiency NB directly at their Fredericton office or through their website is the most accurate way to confirm current limits.

The **NB Power Home Insulation Program** also has a low-income stream. For customers of NB Power who fall below the qualifying income threshold, the program can cover a higher percentage of project costs — in some cases up to 100 percent of the cost of approved insulation work. NB Power customers in Moncton, Bathurst, Edmundston, and elsewhere who heat with electricity and meet income criteria should apply through NB Power's energy efficiency portal before beginning any work.

At the federal level, the **Canada Greener Homes Initiative** included both the grant stream (up to $5,600 for eligible upgrades) and a **loan component** of up to $40,000 at zero percent interest for deep retrofits. While the grant component was paused in early 2024, the loan stream was maintained for qualifying applicants. For low-income households, the combination of a federal interest-free loan with provincial subsidy programs can make substantial whole-home insulation work accessible. The federal **Canada Greener Affordable Homes** program specifically targeted affordable housing providers and low-income homeowners with deeper subsidy levels.

Habitat for Humanity New Brunswick and community organizations in the Saint John and Moncton areas have at times partnered with energy efficiency programs to deliver home repair and insulation work to qualifying households. These partnerships are worth investigating through local social services offices or by contacting Efficiency NB directly.

For renters, the situation is more limited — most programs are tied to property ownership — but some municipalities and the province have pushed for landlord participation in efficiency programs. A landlord who upgrades a rental unit's insulation may pass on utility savings to tenants through lower included utility costs, and certain programs do provide incentives for landlords with low-income tenants.

The **New Brunswick Low Income Seniors' Benefit** and programs through **Service New Brunswick** may also interact with energy assistance, particularly for seniors on fixed incomes who face high winter heating bills. The provincial Department of Social Development can connect qualifying residents with relevant programs.

One critical piece of advice: **do not begin any work before confirming eligibility and getting an approved pre-inspection**. All the major programs — Efficiency NB EEAP, NB Power, and the federal programs — require a pre-

approved audit or assessment before work starts. Work completed without pre-authorization is typically ineligible for funding, regardless of income level.

If you're unsure where to start, Efficiency NB's intake process is designed to screen households for all available programs simultaneously and route applicants to the right stream. You can reach them through the provincial government's 1-800 number or through the Efficiency NB website. Connecting through the New Brunswick Construction Network's insulation category can also help you find contractors who are pre-qualified with these programs and familiar with the paperwork process.

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Q9

How much does it cost to re-insulate an attic in Saint John NB? | Insulation IQ?

Attic re-insulation in Saint John, NB is one of the most cost-effective home upgrades available to homeowners in the region, and costs vary depending on the size of the attic, the existing insulation situation, the product chosen, and whether air sealing work is included alongside the insulation top-up.

For a **standard blown-in fibreglass or cellulose top-up** on a typical Saint John bungalow or two-storey home with an attic floor area of 800 to 1,200 square feet, the installed cost typically ranges from **$1,500 to $3,500**. This assumes the existing insulation is in reasonable condition and the contractor is simply adding material to bring the attic from a low level (such as R-12 or R-20, common in older Saint John homes from the 1950s through 1980s) up to the recommended R-50 to R-60 range for climate zone 6. Blown-in cellulose and fibreglass are the most common products for this application because they're fast to install, fill irregularly shaped attic spaces well, and provide good thermal performance at a competitive price.

Air sealing before insulation is strongly recommended in most older Saint John homes, and this is where the cost picture gets more nuanced. Saint John has a high proportion of older wood-frame housing stock, much of it with gaps around pot lights, plumbing and electrical penetrations, attic hatches, and partition wall top plates that allow warm air to bypass the insulation entirely. A proper air sealing package — using spray foam on all penetrations and joints before the blown-in insulation is applied — typically adds **$400 to $1,000** to the project cost but dramatically improves the thermal performance and moisture management of the assembly. Any contractor who quotes you an attic job without discussing air sealing should be asked about it directly.

If the existing insulation is damaged, contaminated with mould, or is the old vermiculite or batt type that needs to be removed before new material goes in, **removal and disposal costs** add $800 to $2,500 to the project, depending on the volume of material and whether asbestos testing is required (relevant for homes with vermiculite insulation, which may contain asbestos and is relatively common in older Saint John and area homes).

For a **larger or more complex attic** — say, a 2,000-square-foot cape cod or split-level with kneewall areas, dormers, and cathedral ceiling sections — total costs can reach **$4,500 to $8,000** or more. Knee walls and sloped sections require different products and more labour than flat attic floor insulation.

Spray foam attic applications (closed-cell or open-cell applied directly to the underside of roof decking to create an unvented conditioned attic) are considerably more expensive — typically **$6,000 to $14,000** for a mid-sized Saint John home — but may be appropriate for homes with HVAC equipment in the attic space, for ice dam remediation on specific roof geometries, or where the homeowner wants maximum air tightness in a historic home with a complex roofline.

On the rebate side, Saint John homeowners can access **NB Power's Home Insulation Rebate** (up to $2,000 for attic insulation for qualifying NB Power customers), **Efficiency NB programs** for eligible households, and potentially the **Canada Greener Homes** loan or grant programs. Stacking these rebates can reduce net out-of-pocket costs by $1,500 to $5,600 depending on the project scope and eligibility. You must have a pre-retrofit energy audit completed by a registered energy advisor before starting work for federal programs to apply.

The **NB Building Code** now requires R-49 in heated-ceiling assemblies for new construction in the province, and meeting or exceeding this level is the standard benchmark for retrofit work as well. At R-60, a typical Saint John attic project pays for itself in heating savings within four to seven years — often less when NB Power or federal rebates are factored in.

For accurate quotes specific to your home's geometry and existing conditions, get at least two or three estimates from insulation contractors who are familiar with the NB Power and Efficiency NB rebate programs. New Brunswick Insulation and the New Brunswick Construction Network directory are good resources for finding experienced local professionals.

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Q10

Can I claim insulation costs on my taxes in New Brunswick? | Insulation IQ?

Insulation costs for your primary residence are generally not deductible as a straightforward home improvement expense on your Canadian personal income tax return — the CRA does not allow homeowners to claim capital improvements to a principal residence as a current-year expense deduction. However, there are several specific federal and provincial tax mechanisms and adjacent financial programs where insulation costs are either directly eligible or relevant, and it's worth understanding the full picture.

The most significant federal program was the **Canada Greener Homes Grant**, which was not a tax credit but a direct rebate — up to $5,600 for eligible insulation and air sealing upgrades — administered outside the income tax system through Natural Resources Canada. While the grant stream has been paused as of early 2024, the **Canada Greener Homes Loan** (up to $40,000, zero percent interest, 10-year repayment) remains available for qualifying homeowners doing deep energy retrofits. This is not a tax deduction but is financially significant and is separate from any tax filing.

For **rental property owners**, the situation is meaningfully different. If you own a rental property in New Brunswick and you insulate it, those costs may be deductible as a **current expense** if the work is considered a repair that restores the property to its original condition, or they may need to be capitalized and claimed as **capital cost allowance (CCA)** over time if the work is considered an improvement. The distinction between a repair (deductible immediately) and a capital improvement (deducted over years via CCA) is a nuanced CRA determination. Topping up thin or degraded attic insulation in an existing rental property in Fredericton would likely be viewed as a deductible repair; installing insulation in a previously uninsulated wall cavity for the first time would typically be a capital improvement. A tax accountant familiar with rental property rules can help you classify the work correctly.

Home office deductions are another adjacent consideration. If you work from home and claim a portion of your home expenses against self-employment or commission income, the CRA allows you to prorate certain home operating costs — but capital improvements to the home's structure, including insulation, are generally excluded from home office expense calculations.

At the provincial level, New Brunswick does not have a standalone insulation or home renovation tax credit as of 2026. The province did not implement a provincial equivalent of the federal home renovation tax credit (HRTC) that expired years ago. However, **HST on eligible energy efficiency upgrades** is a relevant consideration — contractors installing insulation as part of a qualifying energy efficiency project may be eligible to apply for HST rebates in certain circumstances, though this applies at the contractor billing level rather than as a direct homeowner tax filing.

For **senior homeowners** in New Brunswick, the **Seniors' Home Renovation Tax Credit** is worth checking with a CRA-registered tax preparer, as federal rules around accessibility modifications sometimes intersect with home improvement spending for seniors on fixed incomes.

The most practical tax-adjacent advice for New Brunswick homeowners is this: **keep all your receipts and documentation**, including invoices, contractor certifications, and energy audit reports. If the Canada Greener Homes Grant or Loan is reinstated or expanded, or if a future federal or provincial government introduces a home renovation credit (as has been proposed several times in recent years), having documentation of your insulation work and costs means you can retroactively file or apply if eligibility windows are opened.

For current tax year questions specific to your situation — especially if you have a rental property, home business, or income that qualifies you for the Canada Workers Benefit or other low-income supports — consult a licensed CPA or tax professional familiar with New Brunswick property rules. The CRA website also maintains current guidance on eligible energy efficiency programs.

For the insulation work itself, qualified professionals listed through New Brunswick Insulation or the New Brunswick Construction Network can ensure your project is properly documented and that you're enrolled in any available rebate programs before work begins.

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Q11

What is the average cost per square foot for insulation in NB? | Insulation IQ?

Insulation costs per square foot in New Brunswick vary considerably depending on the product type, the application area (attic, wall, basement, crawlspace), and site-specific conditions. There is no single universal rate, but

understanding the typical ranges for each product and application gives you a useful benchmark when getting quotes from local contractors.

Blown-in cellulose or fibreglass in attics is the lowest cost per square foot for achieving high R-values in New Brunswick. Installed pricing typically runs **$0.80 to $1.80 per square foot** for a standard attic top-up to R-50 or R-60. A 1,000-square-foot attic in Moncton or Fredericton brought up to climate zone 6 recommendations would land in the $800 to $1,800 range before any air sealing work. This is the best dollar-per-R-value option available.

Fibreglass batt insulation in walls or open stud cavities during renovation runs **$0.50 to $1.20 per square foot** for the material and installation in new or open-wall construction. However, this assumes walls are open and accessible (during a renovation or new build). In retrofit situations where walls are intact, the cost of labour to install batts rises significantly or the project shifts to a different product altogether.

Blown-in fibreglass or cellulose in existing walls (dense-pack retrofit through drilled holes) typically costs **$1.50 to $3.50 per square foot of wall area** in New Brunswick. Dense-pack wall insulation involves drilling a series of holes in the exterior or interior cladding, filling each stud bay with dense-packed material under pressure, and patching the holes. The labour component is high relative to the amount of insulation installed, which is why wall retrofit costs per square foot are higher than attic work. For a typical New Brunswick two-storey home with 1,200 square feet of exterior wall, a full dense-pack retrofit might run $5,000 to $10,000 depending on cladding type and access conditions.

Open-cell spray foam runs **$1.00 to $1.75 per square foot per inch of thickness** installed. For an attic application at R-20 (roughly 3 inches), expect $3.00 to $5.25 per square foot. Open-cell foam is less expensive than closed-cell but provides lower R-value per inch and is not a vapour barrier — an important distinction in New Brunswick's cold climate zone 6 where vapour management matters.

Closed-cell spray foam is the premium option at **$2.00 to $3.50 per square foot per inch of thickness**. At its R-6 to R-7 per inch rating, two inches of closed-cell foam achieves approximately R-12 to R-14. For basement rim joists, crawlspace walls, or cathedral ceiling sections where depth is limited and maximum R-value per inch matters, closed-cell spray foam is frequently the right choice despite its higher cost. A typical rim joist spray foam project in a Saint John or Fredericton home might cover 200 to 300 linear feet and cost $800 to $2,500 for a thorough sealed application.

Rigid foam board (EPS, XPS, polyiso) installed on basement walls or as continuous exterior insulation runs **$0.75 to $2.00 per square foot** for material plus installation, depending on thickness and whether framing and drywall finishing is included. XPS (extruded polystyrene, typically blue or pink board) is very common in New Brunswick basements at 2-inch thickness for approximately R-10, often the minimum sensible investment for any conditioned basement space.

Mineral wool batts (Rockwool/Comfortbatt) for walls or between-joist basement applications run **$1.20 to $2.50 per square foot** installed, slightly more than fibreglass batts but with better fire resistance and acoustic performance, which makes them popular for inter-unit walls and floor assemblies.

When comparing quotes, make sure contractors are quoting to the same finished R-value rather than just the same product type — an attic quote to R-50 and a quote to R-60 are meaningfully different even at the same price per square foot. Also confirm whether air sealing is included or priced separately, as a thorough air sealing package under attic insulation in an older NB home adds $400 to $1,000 but is often more valuable than the additional inches of insulation on top.

For budget planning, New Brunswick homeowners can also factor in NB Power rebates and Efficiency NB programs that reduce effective net cost. Getting two or three quotes from insulation professionals is always worthwhile — New Brunswick Insulation and the New Brunswick Construction Network directory connect homeowners with experienced local contractors who can provide site-specific pricing.

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Q12

Are there NB Power financing options for insulation upgrades? | Insulation IQ?

Yes — NB Power offers financing options specifically designed to help New Brunswick homeowners cover the upfront cost of insulation upgrades without needing to pay everything at once. This is particularly valuable in a province where climate zone 6 winters put real pressure on heating budgets and where many homes, particularly in older neighbourhoods of Fredericton, Moncton, and Saint John, were originally built with far less insulation than today's NB Building Code requires.

The primary financing mechanism available through NB Power is the **on-bill financing** component that can be attached to their Total Home Energy Savings Program (THES). Under this arrangement, NB Power advances the cost of approved insulation work — such as attic upgrades, basement rim joist sealing, or exterior wall insulation — and the homeowner repays the amount through a monthly charge added directly to their electricity bill. Because the repayment is structured over a multi-year period, and because the insulation itself reduces heating consumption, many participants find that their energy savings offset a meaningful portion of the monthly repayment charge. In practical terms, the net increase to your bill may be considerably smaller than the raw financing payment suggests.

Interest rates on NB Power financing have historically been below typical personal loan or line-of-credit rates, making this a genuinely competitive option, especially for homeowners who would otherwise need to put insulation upgrades on high-interest credit. The exact rate offered is subject to NB Power's current program terms, so it is worth confirming directly with them or through an authorized NB Power program advisor before committing.

To access financing, your project typically needs to be initiated through the THES program pathway: your home first undergoes a **pre-retrofit energy assessment** by a licensed energy advisor registered with Natural Resources Canada. The assessment establishes your current EnerGuide rating and identifies which upgrades — attic insulation to R-50 or higher, basement wall insulation, crawl space upgrades — will deliver the best return. The energy advisor produces a recommended scope of work, and financing is then tied to that approved scope rather than open-ended renovation borrowing. This structure exists to ensure the money is actually spent on efficiency improvements that will reduce energy use and lower your bills over time.

It is important to understand that NB Power's financing does not replace rebates — the two can often be stacked. **Canada Greener Homes Grant** funding (up to $5,600 for insulation) and any available NB Power rebates reduce the total project cost, and financing can cover the remaining balance after those incentives are applied. For a mid-sized Fredericton home spending $8,000 on a comprehensive attic and basement insulation retrofit, for example, a combination of Greener Homes Grant funds plus NB Power rebates could reduce the financed amount substantially before interest is even calculated.

Eligibility generally requires that you own and occupy the home as your primary residence, that the property is served by NB Power, and that the work is completed by an approved contractor using eligible materials. Mobile homes and certain multi-unit configurations have different rules, so if your situation is non-standard, ask specifically about your property type when contacting NB Power.

For New Brunswick homeowners weighing whether to upgrade insulation now versus waiting, the combination of financing availability and energy cost savings creates a compelling case for moving forward rather than deferring. The professionals listed in the **New Brunswick Insulation directory at newbrunswickinsulation.com** are familiar with NB Power's current financing pathways and can help you understand what your specific project might look like financially.

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Q13

How much does it cost to insulate a garage in Dieppe NB? | Insulation IQ?

Garage insulation costs in Dieppe, New Brunswick vary quite a bit depending on what the space is being used for, whether it's attached or detached, and how thoroughly you want to insulate it. As a climate zone 6 location, Dieppe experiences genuinely cold winters — temperatures that regularly dip well below -20°C — which makes proper insulation meaningful whether you're trying to keep pipes from freezing, create a usable workshop, or simply reduce heat loss from an attached garage into the main living space.

For a **basic attached single-car garage** in Dieppe — typically around 20 by 20 feet — you can expect total insulation costs in the range of $1,500 to $3,500, depending on material choice and the number of surfaces being insulated. A double-car garage will run higher, generally $2,500 to $5,500 for a comprehensive treatment.

The most common and affordable approach is **fibreglass batt insulation** installed between the garage door frame, interior walls, and ceiling. Batts cost roughly $0.80 to $1.50 per square foot for materials, with labour adding another $1.00 to $2.00 per square foot depending on complexity. This method works well for garage walls when the framing is already in place and the space will be drywalled. However, batts alone do not air seal, which matters in a New Brunswick garage — air movement through gaps is a major driver of heat loss and condensation.

Spray polyurethane foam (SPF) is the premium choice for garages, particularly on rim joists, the garage ceiling (if living space sits above), and any wall cavities where air sealing is critical. Closed-cell spray foam at 2 to 3 inches provides both insulation (around R-14 to R-21) and a vapour barrier, addressing two concerns at once. Material and labour for spray foam runs $3.00 to $6.00 per square foot installed, so a full spray foam treatment of a double garage can reach $5,000 to $8,000.

A practical middle-ground approach for many Dieppe homeowners is to spray foam the rim joist area and any air-leakage-prone transitions, then use rigid foam board or batts on the walls and ceiling — balancing cost and performance. Rigid extruded polystyrene (XPS) board at 2 inches delivers about R-10 and can be cut and fit with minimal mess, costing roughly $1.50 to $2.50 per square foot for materials.

The **garage ceiling** deserves special attention if the garage is attached and there is a heated room above, or if you want the garage itself to stay above freezing. Bringing ceiling insulation to R-28 or better is a common target. If access exists from above (e.g., an unfinished attic above the garage), blown-in cellulose or fibreglass can be a cost-effective way to reach that target.

Garage doors are often the largest single thermal weak point. An insulated garage door with a thermal break frame can run $900 to $2,500 installed, which is often money better spent than trying to insulate around a poorly sealed uninsulated door.

For a **detached garage** in Dieppe that you're converting into a heated workshop, budget more comprehensively: walls, ceiling, slab edge (if slab is on grade), and possibly a small heating unit. That scope typically ranges $3,000 to $7,000+ depending on size.

Garage insulation work in New Brunswick does not always qualify for NB Power's Total Home Energy Savings Program rebates — those programs are primarily focused on the building envelope of the home itself — but some projects may qualify if the garage is attached and the work is part of a broader home retrofit. An energy advisor can clarify scope.

The insulation professionals listed through **newbrunswickinsulation.com** serve the greater Moncton and Dieppe area and can provide on-site quotes for your specific garage configuration.

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Q14

What is the Total Home Energy Savings Program in New Brunswick? | Insulation IQ?

The **Total Home Energy Savings Program (THES)** is NB Power's flagship residential energy efficiency initiative, designed to help New Brunswick homeowners identify and address the insulation and air sealing deficiencies that drive up heating costs in climate zone 6 conditions. It is the primary pathway through which most NB homeowners access rebates, financing, and structured support for insulation upgrades.

At its core, THES is built around the concept of a **whole-home assessment first, upgrades second**. Rather than offering a flat rebate for any insulation work, the program requires that a licensed energy advisor — certified by Natural Resources Canada and registered to use the EnerGuide rating system — visit the home, conduct a blower

door test, and model the building's thermal performance. This assessment produces an EnerGuide rating (a number from 0 to 100 indicating energy efficiency) and a prioritized list of recommended upgrades. Homeowners then undertake some or all of those upgrades and schedule a follow-up assessment to measure the improvement and confirm the work was completed as specified.

The **rebate structure** under THES rewards improvement relative to your starting point. Upgrades that move your EnerGuide rating upward — for example, adding blown-in cellulose to an under-insulated attic to reach R-50, or insulating a previously uninsulated basement rim joist — generate rebates that NB Power pays directly to the homeowner after the post-retrofit assessment confirms completion. Rebate amounts vary by measure type and the degree of improvement achieved. In recent years, rebates for attic insulation alone have ranged from several hundred to over a thousand dollars depending on scope, with additional amounts available for basement walls, crawl space floors, and air sealing.

THES can also be combined with **Canada Greener Homes Grant** funding, which is administered federally but uses the same EnerGuide assessment process. Because the pre- and post-assessments serve both programs simultaneously, New Brunswick homeowners who participate in THES are essentially already set up to claim Greener Homes Grant funds of up to $5,600 for insulation and up to $600 reimbursed for the cost of the two assessments themselves. This stacking means total incentives for a comprehensive insulation retrofit in Fredericton, Moncton, or Saint John can reach $6,000 to $8,000 or more depending on the scope of work.

The **on-bill financing** component of THES allows homeowners to finance approved upgrade costs through their NB Power electricity bill, as described in detail elsewhere. This is particularly useful for households that want to improve their homes but don't have immediate cash or prefer not to use credit products. The financing is tied to the property and the approved scope of work, not to a personal credit score in the traditional sense, though standard eligibility checks apply.

Key eligibility requirements for THES include: you must be an NB Power residential electricity customer, you must own and occupy the home as your primary residence, and the home must be a single-family or eligible multi-unit building (specific rules apply to multi-unit properties). The program is available throughout New Brunswick — whether you're in a Moncton bungalow, a Fredericton two-storey, a rural property near Sussex, or a townhouse in Dieppe.

The process typically follows this sequence: contact NB Power or a registered energy advisor to enrol, schedule the pre-retrofit assessment, receive your upgrade recommendations and rebate estimates, hire a qualified contractor to complete the work, schedule the post-retrofit assessment, and receive your rebates. The full cycle from enrolment to final payment can take several months, so it is worth starting the process before heating season if possible.

Program terms and available funding levels are reviewed periodically, and NB Power has adjusted rebate amounts over the years as budgets and provincial energy policy evolve. Confirming current rebate amounts directly with NB Power or through a participating energy advisor is always the right move before budgeting a project.

The **New Brunswick Insulation network at newbrunswickinsulation.com** connects homeowners with insulation professionals experienced in THES requirements and documentation.

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Q15

How do I apply for insulation rebates through NB Power? | Insulation IQ?

Applying for insulation rebates through NB Power follows a structured sequence — the key thing to understand upfront is that you cannot simply complete insulation work and then apply for a rebate after the fact. The program requires that you enrol and have a **pre-retrofit energy assessment completed before work begins**. Skipping that step means you will not qualify for rebates, regardless of how much insulation you install.

Here is how the process works in practice for a New Brunswick homeowner:

Step one is enrolment and the pre-retrofit assessment. Contact NB Power directly or visit their website to register for the Total Home Energy Savings Program (THES). Once enrolled, NB Power will connect you with a licensed energy advisor registered with Natural Resources Canada to conduct a home energy assessment. This typically costs $400 to $600, though a portion (up to $300) can be reimbursed through the Canada Greener Homes Grant. The energy advisor visits your home, conducts a blower door test to measure air leakage, inspects existing insulation levels in your attic, basement, walls, and crawl space, and models your home using EnerGuide software. At the end of the assessment, you receive a report showing your current EnerGuide rating and a prioritized list of

recommended upgrades.

Step two is reviewing your upgrade options and rebate estimates. The energy advisor's report will identify which measures — for example, adding blown-in insulation to bring your attic from R-20 to R-50, or insulating your basement rim joist — qualify for NB Power rebates. You'll get an estimate of what each upgrade is worth in rebates. At this stage, if you want to use NB Power's on-bill financing, you work out the financing terms for your approved scope of work.

Step three is hiring a contractor and completing the work. NB Power's program generally requires that insulation work be completed by a qualified contractor, not as a DIY project, particularly for rebate purposes. The contractor should document the work clearly — R-values achieved, materials used, areas covered — as this documentation supports your post-retrofit assessment. Throughout New Brunswick, contractors who regularly work within the THES program are familiar with what the energy advisor will be looking for at the post-retrofit stage.

Step four is the post-retrofit assessment. Once work is complete, contact your energy advisor to schedule the follow-up assessment. They return to the home, repeat the blower door test, verify the insulation improvements, and recalculate your EnerGuide rating. The post-retrofit report confirms what upgrades were completed and demonstrates the improvement in energy performance.

Step five is rebate payment. NB Power processes your rebate based on the confirmed improvements from the post-retrofit assessment. Payment is typically made by cheque or direct deposit within several weeks of the final assessment being submitted. If you are also claiming the Canada Greener Homes Grant, that application is submitted separately through Natural Resources Canada's portal using the same pre- and post-assessment documentation — the two programs run in parallel.

A few practical notes for New Brunswick homeowners:

- **Keep all receipts and invoices** from your contractor. You will need these for both the NB Power rebate and the Greener Homes Grant claim.
- **Rebate amounts change.** NB Power has adjusted its rebate schedules over the years, so always confirm current amounts before budgeting. What was offered in 2024 may differ from what is available today.
- **Time your project with the seasons.** Attic insulation can be installed year-round, but spray foam and certain exterior work is weather-sensitive. Starting the enrolment and assessment process in late winter or early spring — before contractors get busy — is a smart move for homeowners in Moncton, Fredericton, or Saint John.
- **Multi-unit properties** have separate eligibility rules. If you own a duplex or small multi-unit building, ask NB Power specifically about eligibility for your property type.

  For guidance on navigating the rebate application process, the insulation professionals listed through **newbrunswickinsulation.com** work regularly within the NB Power program and can help ensure your project

documentation is complete.

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Q16

Is spray foam insulation worth the higher cost compared to batts in NB? | Insulation IQ?

For most New Brunswick homeowners weighing spray foam against fibreglass or mineral wool batts, the honest answer is: it depends heavily on where in the building you're insulating. Spray foam is not universally worth the premium — but in specific locations and situations, it delivers performance that batts simply cannot match, and the long-term value is often clearly positive.

The core difference between the two comes down to **air sealing**. Batts insulate — they slow the conductive transfer of heat through a wall or ceiling cavity — but they do not air seal. They require a separate vapour retarder and careful attention to air barrier details to perform well. In New Brunswick's climate zone 6, where blower door tests on older Fredericton or Saint John homes regularly reveal air leakage rates of 5 to 10 air changes per hour or more, that distinction matters enormously. A poorly air-sealed attic with new R-50 batt insulation will still lose significant heat and risk moisture damage through air movement. Spray foam — particularly two-part closed-cell foam — simultaneously insulates and creates a robust air and vapour barrier in a single pass.

Closed-cell spray polyurethane foam (ccSPF) delivers approximately R-6 to R-7 per inch, compared to R-3.1 to R-4 per inch for fibreglass batts. At 3.5 inches in a 2x4 wall cavity, closed-cell foam achieves around R-21 to R-24, compared to R-13 to R-15 for a full batt. More importantly, it contributes structurally and adheres directly to framing and sheathing, eliminating virtually all convective looping within the wall assembly.

Open-cell spray foam (ocSPF) is softer, more vapour-permeable, and less expensive than closed-cell — roughly $1.00 to $1.80 per board foot versus $2.50 to $4.50 for closed-cell. It achieves about R-3.7 per inch and works well in interior wall cavities and interior-side attic slopes where air sealing is the priority but a vapour barrier is handled separately.

In dollar terms for a New Brunswick project, fibreglass batts for a typical 1,500 sq ft attic might cost $1,200 to $2,500 installed, while spray foam for the same area could run $4,000 to $9,000 depending on thickness and type. That is a real difference — and for many homeowners, the question is whether the performance gains justify it.

Where spray foam tends to be clearly worth the higher cost in NB:

Rim joists are arguably the best dollar-for-dollar spray foam application in a New Brunswick home. The rim joist area — where the floor framing meets the foundation wall — is notoriously leaky and difficult to batt-and-seal effectively. Two to three inches of closed-cell foam here costs relatively little (often $300 to $700 for a typical home) and eliminates a major air leakage path. Almost every energy advisor in New Brunswick recommends this as a high-priority measure.

Unvented cathedral ceilings and roof assemblies are situations where spray foam often makes the most structural sense. Without sufficient cold space above insulation to allow proper ventilation, batts create condensation risk. Closed-cell foam applied to the underside of the roof deck creates a **hot roof assembly** that manages moisture safely and is well-suited to New Brunswick's climate.

Basement walls in unfinished basements benefit from spray foam's moisture resistance, particularly if the wall sees any seasonal dampness — common in older masonry basements in Moncton or Saint John.

Where batts remain the practical choice is in standard framed wall cavities during new construction or gut renovations, open attic floors where the budget is the primary constraint, and any location where a continuous air barrier is being handled through other means (taped sheathing, membrane, etc.).

For most homeowners doing a targeted insulation upgrade, a **hybrid approach** is often the best value: spray foam on the rim joist, any cathedral or hard-to-seal areas, and tight transitions, combined with blown-in cellulose or fibreglass batts in the main attic floor. This approach satisfies NB Power's THES program requirements, can achieve the R-50 attic target in the NB Building Code, and keeps costs manageable.

The insulation professionals connected through **newbrunswickinsulation.com** can assess your home's specific conditions and help you decide where spray foam delivers the most value for your climate zone 6 property.

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Q17

What grants are available for insulating a heritage home in Fredericton? | Insulation IQ?

Insulating a heritage home in Fredericton comes with unique constraints, but it also comes with access to a surprisingly broad range of funding opportunities -- provided you navigate them carefully. The key is understanding which programs allow heritage properties and which attach conditions to how the work is done.

The **Canada Greener Homes Grant** is the most widely used federal program and it does apply to heritage homes, with one important caveat: the work must not compromise the heritage character as defined by any municipal or provincial designation. Fredericton has a robust heritage inventory, and many older homes in areas like the South Side, Nashwaaksis, and the Hill area carry some form of heritage designation. The grant offers up to $5,000 in rebates for eligible upgrades, plus up to $600 to cover the cost of a pre- and post-retrofit EnerGuide assessment, which is mandatory. If you are the owner of a heritage-designated property, your insulation installer and the EnerGuide advisor will need to confirm that proposed work -- such as exterior insulation, spray foam in wall cavities, or vapour barrier modifications -- does not conflict with any heritage conservation agreements registered on your property.

NB Power's Home Energy Efficiency Program is the provincial counterpart and also accepts heritage homes as eligible properties. Rebates through this program vary by measure but commonly run $0.10 to $0.15 per square foot for attic insulation upgrades and up to $500 or more for basement or crawl space insulation, depending on the R-value improvement achieved. NB Power does not have blanket restrictions for heritage properties, but they do require that work meet the technical specifications of the program, meaning the insulation must reach specified minimum R-values. In Fredericton and across New Brunswick's **Climate Zone 6**, attic insulation is generally expected to reach at least **R-50** to qualify for full rebates, and basements or crawl spaces at least **R-20** under the 2020 NB Building Code guidelines.

Beyond the federal and provincial energy programs, Fredericton homeowners with designated heritage properties may be eligible for **municipal heritage property tax credits** or **heritage property grant programs** administered through the City of Fredericton or Heritage New Brunswick. These programs exist primarily to support exterior restoration and structural preservation, but in cases where insulation work is part of a broader restoration project, they can sometimes be stacked with energy efficiency funding. It is worth contacting the City of Fredericton's Heritage Development Officer directly to determine whether any active grant streams apply to your specific property.

There are some practical limitations to keep in mind. If your home has original lath-and-plaster walls, dense-pack cellulose or injection foam is typically the preferred retrofit approach because it avoids removing historic plaster from interior surfaces. Blown-in insulation through small exterior bore holes is another common technique. However, if the exterior cladding -- particularly original clapboard, masonry, or decorative woodwork -- is protected, drilling from the outside may require heritage approval. A qualified insulation contractor familiar with Fredericton's heritage building stock will be able to advise on techniques that satisfy both the energy program specifications and

any heritage conditions.

Combining the Canada Greener Homes Grant with NB Power rebates on the same project is allowed and common, though you must ensure costs are not double-claimed against the same line items. The EnerGuide assessment required for the federal grant also satisfies NB Power's energy audit requirement, which reduces your upfront costs for accessing both programs.

If you are planning a heritage home insulation project in Fredericton and want to maximize your grant returns while respecting the building's character, connecting with a local insulation professional through **New Brunswick Insulation** is a practical first step. They can help you identify which measures qualify, sequence the work correctly, and coordinate with your EnerGuide advisor.

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Q18

How much does crawl space insulation cost in New Brunswick? | Insulation IQ?

Crawl space insulation is one of the most impactful yet underappreciated retrofits a New Brunswick homeowner can make. A cold, uninsulated crawl space directly affects your floor temperatures, your heating costs, and your home's susceptibility to moisture problems -- all serious concerns in a province where winter temperatures in Saint John, Moncton, and Fredericton regularly push below -20 degrees C. Understanding what the work involves and what it typically costs will help you plan and budget effectively.

In New Brunswick, the cost to insulate a crawl space generally falls in the range of **$3,000 to $9,000**, depending on the size of the space, the insulation method used, and the condition of the existing structure. Smaller crawl spaces under older bungalows in areas like Riverview or the East Side of Moncton may come in at the lower end, while

larger or more complex crawl spaces with limited access, high moisture levels, or deteriorated vapour barriers can run significantly higher.

The two primary approaches are **floor insulation** (insulating from above, between the floor joists) and **perimeter wall insulation** (treating the crawl space as a semi-conditioned space by insulating the foundation walls). Each has different material and labour profiles.

Floor joist insulation typically uses batt insulation -- most commonly **mineral wool** or **fibreglass batts** -- fitted snugly between the joists. Labour and materials for this approach usually run **$1.50 to $3.50 per square foot** of floor area. For a 1,000-square-foot footprint, that translates to roughly $1,500 to $3,500 for the insulation work alone, before factoring in vapour barrier replacement or moisture remediation if needed. Under the **NB Building Code and Climate Zone 6** requirements, floor insulation over an unheated crawl space should target a minimum of **R-28 to R-31**, which typically means full-depth batts plus proper air sealing at the perimeter.

Foundation wall insulation using rigid foam board (EPS or XPS) or spray foam is more expensive upfront but creates a better building enclosure. Spray foam applied directly to the interior of foundation walls and rim joists typically costs **$3.00 to $6.00 per square foot** of wall area. For an average crawl space perimeter, this can total $2,500 to $5,000 or more. Closed-cell spray foam at **R-6 to R-7 per inch** is the most effective choice for New Brunswick's damp conditions because it acts as both insulation and a vapour retarder, reducing the risk of **mould and condensation** -- a persistent concern in coastal areas like Saint John.

Vapour barrier installation or replacement is almost always part of a crawl space insulation project. A degraded or missing ground-cover vapour barrier allows soil moisture to rise into the space, undermining insulation performance and promoting wood rot. Replacing a vapour barrier in an average New Brunswick crawl space adds **$500 to $1,500** to the project cost.

On the rebate side, both the **Canada Greener Homes Grant** (up to $5,000 across eligible measures) and **NB Power's Home Energy Efficiency Program** can partially offset crawl space insulation costs. NB Power offers rebates for insulation upgrades that reach or exceed specified R-value thresholds, and crawl space insulation is an eligible measure. You will need a pre-retrofit EnerGuide energy assessment to access the federal grant, which also satisfies NB Power's audit requirement.

When getting quotes, ask contractors to break out the cost of materials, labour, vapour barrier work, and any required prep like removing old deteriorated insulation. A thorough quote should also address **air sealing** at the rim joist and any penetrations, since air leakage around the crawl space perimeter is often as significant a heat loss source as the insulation gaps themselves.

For New Brunswick homeowners looking to compare quotes and find qualified insulation professionals, **New Brunswick Insulation** is a good starting point to connect with contractors familiar with local building conditions and

rebate programs.

Looking for experienced contractors? The New Brunswick Construction Network connects homeowners with qualified professionals:

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Q19

Can I stack federal and provincial insulation rebates in NB? | Insulation IQ?

Yes -- and doing so is not just allowed, it is actively encouraged. The federal and provincial programs in New Brunswick are designed to work in tandem, and stacking them on the same insulation project is one of the smartest financial decisions you can make when upgrading your home's thermal envelope. Understanding the mechanics of how these programs interact will help you capture every dollar available.

The two main programs are the **Canada Greener Homes Grant** (federal) and **NB Power's Home Energy Efficiency Program** (provincial). Both target the same types of upgrades -- attic insulation, wall insulation, basement and crawl space insulation, and related air sealing work -- and both can apply to the same project, on the same home, in the same year. The key rule is that you cannot claim the same dollar of project cost against both programs simultaneously. Each program covers its portion of eligible expenses independently, so you are not double-dipping on the same receipts; you are simply accessing two separate funding sources for a single improvement project.

The **Canada Greener Homes Grant** provides up to **$5,000 in rebates** across a combination of eligible retrofit measures, plus up to **$600 toward EnerGuide assessment costs** (pre- and post-retrofit audits conducted by a registered energy advisor). The EnerGuide assessment is mandatory for the federal grant and it quantifies your home's energy performance before and after the work, which is the basis for calculating your rebate. In Climate Zone 6 -- which covers all of New Brunswick including Fredericton, Moncton, Saint John, Miramichi, and Bathurst -- the baseline R-values expected to qualify for maximum rebates are typically **R-50 or better in the attic**, **R-20 or better in the basement**, and appropriate improvements for walls and crawl spaces.

NB Power's Home Energy Efficiency Program operates separately and calculates rebates based on the R-value improvement achieved, the square footage of the area insulated, and the specific measure type. Common rebate amounts run approximately **$0.10 to $0.15 per square foot** for attic insulation upgrades and up to **$500 or more per measure** for basement, crawl space, or wall insulation depending on the improvement achieved. NB Power's program does not require a separate audit if you already have an EnerGuide assessment on file, which means the energy assessment you pay for (and partially recover) through the federal grant also unlocks access to the NB Power rebates.

On a typical New Brunswick insulation project -- say, upgrading an attic from R-20 to R-60 and insulating the basement rim joist and walls -- a homeowner might realistically receive **$1,500 to $3,500 from NB Power** and **$2,000 to $5,000 from the Canada Greener Homes Grant**, depending on square footage and the scope of work. Combined, this can offset a very meaningful portion of total project costs, which often range from **$5,000 to $15,000** for a comprehensive attic-plus-basement retrofit in an average New Brunswick home.

There are a few important timing and procedural points. For the federal grant, you must register your project **before** beginning the work, and the pre-retrofit EnerGuide assessment must be completed first. The post-retrofit assessment is then done after the insulation is installed to document the improvement. For NB Power, the process is similar -- register, complete the work, submit receipts and documentation. Because both programs have funding cycles and can close when annual allocations are exhausted, it is worth starting the registration process as early as possible.

Some homeowners in New Brunswick are also eligible for **Emergency Home Repair** or municipal-level programs that may layer on top of the federal and provincial rebates, particularly for lower-income households or seniors. WorkSafeNB and **NB Housing** have historically offered supplementary programs worth investigating depending on your household income and property situation.

If you are planning an insulation upgrade and want to ensure you are structured to capture all available rebates, the professionals listed through **New Brunswick Insulation** can walk you through the program requirements and help coordinate the EnerGuide assessment and submission process.

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Q20

What does a typical insulation contractor quote include in New Brunswick? | Insulation IQ?

Getting an insulation quote in New Brunswick is not always straightforward, especially if you have never hired for this type of work before. A thorough, professional quote should give you a clear picture of exactly what will be done, what materials will be used, what the work will cost, and what the finished product will perform at. Knowing what to

look for -- and what to ask about if it is missing -- puts you in a much stronger position when comparing contractors.

A solid insulation quote in New Brunswick typically begins with a **site assessment**, either in person or sometimes via photos for simpler jobs. The contractor should note the existing insulation type and depth, the condition of any vapour barriers or air sealing, the presence of soffit venting or attic baffles (for attic work), and any moisture or structural concerns that need to be addressed before or during insulation installation. If a contractor quotes without doing any form of assessment, that is a warning sign.

The quote itself should clearly state the **area to be insulated** in square feet, the **insulation type and product** to be used (e.g., blown-in fibreglass, mineral wool batts, open-cell spray foam, closed-cell spray foam, rigid EPS board), and the **target R-value** that will be achieved upon completion. In New Brunswick's **Climate Zone 6**, standard targets under the 2020 NB Building Code are **R-50 to R-60 in the attic**, **R-20 or better in basement walls**, and **R-28 to R-31 under floors over unheated spaces** such as crawl spaces or garages. Any quote that specifies only a vague description of standard insulation without citing R-values should be queried directly.

Labour and materials should be broken out separately in a professional quote, or at minimum you should be able to ask for that breakdown. Material costs vary considerably between insulation types -- blown-in cellulose is often the most economical for attic top-ups, while closed-cell spray foam commands a premium of **$3.00 to $6.00 per square foot** due to its dual role as insulation and vapour barrier. A quote should specify the number of inches or the board feet of foam being applied so you can independently verify the R-value math.

For **spray foam jobs**, look for the foam product brand and whether it is open-cell or closed-cell. Open-cell foam (roughly R-3.7 per inch) is suitable for interior applications where moisture drive is managed by a separate vapour barrier. Closed-cell foam (R-6 to R-7 per inch) is the preferred choice for rim joists, below-grade surfaces, and anywhere in the building envelope in Atlantic Canada where moisture infiltration is a concern. Many spray foam quotes will include **ventilation precautions** -- the space must typically be vacated for 24 to 48 hours after application -- and this should be noted in the scope.

Preparatory and associated work is often where quotes diverge most significantly. A thorough quote will include: removal and disposal of old deteriorated insulation if present, installation or replacement of attic baffles, **air sealing** of penetrations (pot lights, plumbing stacks, top plates), replacement of the ground vapour barrier in crawl spaces, and any required repairs to framing or sheathing discovered during the job. Some contractors price these items separately as allowances; others include them as flat line items. Either way, they should appear explicitly.

The quote should include the **total project price with HST** broken out (HST in New Brunswick is 15%). Many insulation contractors in Moncton, Fredericton, and Saint John are familiar with the **Canada Greener Homes Grant** and **NB Power Home Energy Efficiency Program** and will note on the quote which measures qualify for rebates. Some will assist with paperwork submission, which adds convenience but should not affect the underlying price.

Warranty terms are worth reviewing -- most reputable installers offer a workmanship warranty of one to two years in addition to any manufacturer material warranty. For spray foam, some manufacturers offer longer performance warranties.

Finally, always confirm the contractor carries **WorkSafeNB coverage** and adequate **liability insurance**. A quote that arrives without confirmation of these is incomplete. To find experienced insulation contractors in New Brunswick who provide detailed, transparent quotes, **New Brunswick Insulation** connects homeowners with vetted local professionals across the province.

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