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Enbridge Gas Inc.
50 Keil Drive N.
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May 1, 2026

VIA RESS AND EMAIL

Ritchie Murray
Registrar
Ontario Energy Board
2300 Yonge Street, 27th Floor
Toronto, ON M4P 1E4

Dear Ritchie Murray:

**Re: Enbridge Gas Inc. (Enbridge Gas, or the Company)
EB-2025-0064 –2024 Rebasing Phase 3 - Enbridge Gas responses to
Environmental Defence/GEC information request**

Enbridge Gas filed Phase 3 of its 2024 Rebasing Application on February 28, 2025. The ratemaking matters were addressed in the OEB Decision issued on March 26, 2026. The procedural steps for the outstanding non-ratemaking matters related to Issues 13 (a) through (d),¹ were set out by the OEB in Procedural Order No. 5 on April 21, 2026.

Environmental Defence (ED) submitted a letter on April 17, 2026, requesting that Enbridge Gas provide additional information related to cost comparison information. In a letter sent on April 22, 2026, Enbridge Gas agreed to provide the additional information by May 1, 2026. Please find enclosed those responses.

Enbridge Gas will also be filing its response to Pollution Probe's motion in accordance with Procedural Order No. 5 today.

Sincerely,

Robin Stevenson

Robin Stevenson
Technical Manager, Strategic Applications – Rate Rebasing

¹ Issue 13: Has Enbridge Gas identified and responded appropriately to all relevant OEB directions and Enbridge Gas commitments made in OEB proceedings (inclusive of any relevant directions arising from the OEB's pending decision on Phase 2), including those relating to:
a) an update on the Automated Metering Infrastructure pilot project;
b) a report on the steps that it has taken to achieve the capital reduction set out in the Phase 1 Decision;
c) reporting on the status of its responses to previous Integrated Resource Planning directions; and
d) filing updated written marketing materials or reference materials aimed at customers, potential customers, HVAC contractors or builders that include or previously included energy comparison information.

ENBRIDGE GAS INC.

Answer to Environmental Defence Questions

Question(s):

To assist the board in adjudicating issue 13(d), we respectfully request that Enbridge:

1. File copies of all energy cost comparison reference materials distributed by Enbridge after the 45 day period referenced in the settlement agreement excerpted above, including any relevant website printouts and emails, indicating which version(s) are online today;
2. For information sent by email, provide the number of such emails sent and the trigger for Enbridge to send those emails;
3. For information that is accessed online through a form that requires inputting a customer information (i.e. the Heat Pump Interest Form), (i) how many customers accessed that information and (ii) how many customers confirmed that they had read and understood the information (as necessary to proceed with the Heat Pump Interest Form); and
4. The underlying spreadsheet used to calculate the latest version of the cost comparison information posted online by Enbridge.

Response:

1. All energy cost comparisons distributed after the 45-day period referenced in the settlement agreement are shown at Attachment 1.

Pages 1-3: the current version of the disclaimer displayed on the Home Renovation Savings (HRS) website, updated for an error in footnote A.

Pages 4-6: a previous version of the disclaimer displayed on the HRS website from February – March 2026, updated for January 2026 rates.

Pages 7-9: the original version of the disclaimer displayed on the HRS website from May 2025 – February 2026.

Pages 10-13: the version of Southern Lake Huron Pilot Project disclaimer displayed on the Sarnia Saves website from March to April 2026. It is no longer online as the Pilot stopped accepting applications for the residential program in April 2026.

Page 14: the original version of Southern Lake Huron Pilot Project disclaimer displayed on the Sarnia Saves website from September 2025 to March 2026.

Pages 15-18: the current version of the System Pruning Pilot Project disclaimer provided to eligible customers.

Pages 19-28: the current version of the email sent to a subset of HRS applicants after submission of a pre-install application.

Pages 29-38: the original version of the email sent to a subset of HRS applicants from February to March 2026.

2. For the HRS program, as of February 24, 2026, anyone who completes a pre-install application in the Single Measure Heat-pump stream and identifies natural gas as their primary heating fuel has received/will receive an email that includes the disclaimer. At the time of this response 1,015 emails have been sent to potential participants.

For the System Pruning Integrated Resource Planning (IRP) Pilot Project, the disclaimer was sent by email to one customer. It was emailed by the delivery agent, The Home Inspectors Group, as the customer requested information in advance of an initial home visit. The initial home visit with the delivery agent is the step in the customer engagement process where a copy of the disclaimer is shared with customers in the standard process.

For the Southern Lake Huron IRP Pilot Project, the disclaimer has not been emailed to customers.

3. Given that Enbridge Gas is offering rebates to consumers through its DSM programs, there is a strong implication that saving energy in the program will lead to consumer bill savings. This is not necessarily true for electric heat pumps under current market conditions. Accordingly, Enbridge Gas uses the disclaimer to provide customers with further information so that they are advised to make their own evaluations based on individual circumstances.

As of February 24, 2026, anyone who indicates natural gas as their primary heating fuel source that expresses interest online in the Single Measure Heat-pump stream of the HRS program is required to acknowledge the heat pump disclaimer to inform them of the potential for energy bill impacts.

- i) This information is not tracked/stored and is therefore not available
- ii) At the time of this response 916 participant acknowledgements have been received.

For the Southern Lake Huron and System Pruning IRP Pilot Projects, the disclaimer information has not been accessed through an online form.

4. The underlying calculations for the consumer disclaimers that compare the energy costs of natural gas heating and cold-climate air-source heat pumps (ccASHPs) are provided at Attachment 2.

The HRS program table (HRS Table Tab, cells A3:E10) is consumer-facing and illustrative. Its purpose is to help current natural gas customers who are considering installing a heat pump understand how energy costs can differ when delivering the same amount of heat using different heating technologies. The table shows, in a simple and transparent way, how differences in equipment efficiency and energy prices affect operating costs. As stated in the disclaimers, it is not a prediction of any individual household bill. Actual results will vary based on home characteristics, local energy rates, system performance, weather, usage patterns, and consumer preferences. The disclaimer explicitly advises consumers to review their own circumstances and consult with their HVAC contractor before making a purchase decision.

Column B – Heat Energy Delivered to the Home:

The table assumes a fixed amount of heat delivered to the home (3,200 kWh), representing approximately the heating demand of a typical Toronto home during a cold winter month such as January. Using the same heat output for all technologies ensures a consistent and fair comparison across heating systems.

Column C – Equipment Efficiency:

This column reflects how effectively each heating system converts input energy into usable heat. An efficiency of 100% means one unit of energy produces one unit of heat. Heat pumps can show effective efficiencies above 100% (for example, 200% to 400%¹) because they move heat rather than generate it. For the ccASHPs

¹ Information on the best in field performance for heat pumps can be found in the PNNL-37127 – *Performance Results from DOE Cold Climate Heat Pump Challenge Field Validation* (January 2025) at

efficiency values are based on performance data that includes defrost-cycle energy (most manufacturer performance curves do not). Defrost cycle energy is required to prevent ice buildup on outdoor coils. This energy is consumed by the ccASHP and impacts the overall efficiency. Defrost cycle energy must be included to reflect real-world consumer energy use and costs. High-efficiency natural gas furnaces typically operate in the range of approximately 90% to 98%.

Column D – Energy Consumed (What Appears on the Utility Bill):

This column shows how much energy must be purchased from the utility to deliver the assumed amount of heat, based on each system's efficiency. More efficient systems require less energy input, while less efficient systems require more. Natural gas consumption, which is billed in cubic metres, is converted to kilowatt-hours so that electricity and natural gas can be compared using the same energy units.

Column E – Energy Cost (Energy Used × Energy Price):

Energy costs are calculated by multiplying the energy consumed by the applicable unit price for electricity or natural gas. Only variable energy charges are included. Fixed monthly charges, such as customer or service fees, are excluded because they do not change with variations in heating energy use.

Assumptions and Data Sources:

The natural gas rates are based on January 2026 Enbridge Gas Distribution variable charges, with delivery block charges averaged using the Ontario Energy Board's assumed annual usage profile for a typical residential customer. Derivation of average cost per cubic metre and conversion to \$/kWh is shown on the Gas Rates tab using Canadian Energy Regulator conversion factors for natural gas energy content, with reference noted in Cell A25.

Electricity rates are based on January 2026 Toronto Hydro Time-of-Use prices, averaged using the Ontario Energy Board's Time of Use consumption distribution. Derivation is shown on Electrical Rates tab, cell F24 and the derived variable cost for electricity includes the Ontario Electricity Rebate (OER) because that is included in the amount consumers pay on their utility bill.

https://www.pnnl.gov/main/publications/external/technical_reports/PNNL-37127.pdf. Notably, section 4.5 Defrost Operation states, "Across the board, defrost was observed to be more energy intensive at OATs between 5 and 35 °F, and the median percent of energy expended at these OAT bins was between 5% and 8%." This confirms defrost cycle energy is a small but material factor that needs to be accurately accounted for in any consumer illustrations of energy bill impacts.

Heating demand is derived from Natural Resources Canada data on residential space-heating energy use in Ontario, adjusted using the share of annual heating degree days occurring in January, rounded to 3,200 kWh. Derivation is shown on the Heating Demands tab cell B39.

IRP Pilot Projects

The same calculation/methodology has been applied for the tables for the IRP Pilot Projects. For the Southern Lake Huron Pilot Project launched under the name Sarnia Saves, differences in local gas rates (Union Gas South), electricity rates (Bluewater Power), and heating degree-day patterns produced slightly different illustrative numerical results.

Heat Pump & Hybrid Heating: what homeowners should know

This information is designed to help homeowners understand their options for home heating, including electric heat pumps, hybrid systems, and natural gas furnaces. The goal is to provide clear, factual details so you can make an informed decision based on your household's needs.

Understanding Your Options

When choosing a heating system, consider:

- **Fuel price ratio** (the ratio of how much you pay for electricity versus natural gas per unit of energy)
- **Realized equipment efficiency** (how effectively your system converts energy into heat)
- **Greenhouse gas (GHG) emissions** (the environmental impact of your heating choices)

Different households have different needs and priorities. There is no single “best” solution; what’s right for you depends on your preferences, budget, and home characteristics.

Furnaces and heat pumps

If you currently heat your home with natural gas and are looking to reduce some or all of your natural gas home heating with an electric heat pump, here’s what most consumers can expect:

1. **Higher heating costs if the fuel price ratio exceeds your increased realized equipment efficiency** (magnitude will depend on how much electricity vs natural gas is consumed for heating and the rates you pay for each. See illustrative cost comparison below).
2. **Lower overall energy use and GHG emissions** (as electric heat pumps use energy more efficiently than gas furnaces).

Comparing Heating Systems

This chart illustrates the potential monthly home energy costs of heating using an air source heat pump vs. a natural gas furnace, based on approximate residential electricity prices from Toronto Hydro and natural gas prices in the Enbridge Gas Distribution rate zone.

The cost comparisons use rates as of January 1, 2026, including the Ontario Electricity Rebate (OER).

Equipment Type	Heat Energy Delivered to Home ^a	Equipment Efficiency ^b	Energy Consumed (what you see on your utility bill)	Energy Cost (Energy Used x Energy Prices ^c)
Electric air source heat pump	3,200 kWh	200%	1,600 kWh	~ \$196.80
Electric air source heat pump	3,200 kWh	400%	800 kWh	~ \$98.40
High efficiency natural gas furnace	3,200 kWh	90%	3,556 kWh (~343 m ³)	~ \$102.77
High efficiency natural gas furnace	3,200 kWh	98.50%	3,249 kWh (~314 m ³)	~ \$93.90

- The chart is an illustrative example only and not intended to represent energy cost impacts specific to your property.
- Fixed monthly charges for electricity and natural gas are not included in this comparison.
- See footnotes for details on how these figures were derived.

Hybrid Heating Systems

- A hybrid system combines an electric heat pump with a natural gas furnace. The system’s settings – especially the **outdoor “switchover temperature” setpoint** – determine when heating will switch between the heat pump and furnace. Lower setpoints mean the heat pump runs longer; higher setpoints mean the furnace runs longer. This is because when it’s warmer outside than the setpoint, the heat pump will run. When it’s colder outside than the setpoint, the furnace will run.
- Your total energy bill will depend on these settings and local rates. Your **total energy bill may go up** where electricity is more expensive than natural gas (per equivalent unit of heating after accounting for your realized equipment efficiency), and vice versa.
- Determining the switchover temperature setpoint is an important decision/makes a difference.
- Hybrid system economics are complex and vary with weather, equipment efficiency, user preferences and other factors which vary from home to home. Because these details are complex and unique to each installation, we recommend discussing hybrid options directly with your HVAC contractor for personalized advice.

Key Facts

- Natural gas and electricity have different costs per unit of energy. As of January 2026, electricity costs are more than 4 times higher per energy unit than natural gas, however heat pumps are more efficient than gas furnaces.
- Heat pumps can reduce overall energy use and GHG emissions compared to traditional furnaces, but may result in higher energy bills depending on rates, realized equipment efficiency and usage.
- Hybrid heating systems combine a gas furnace and heat pump, reducing energy consumption but with home-specific impacts to overall running costs.
- Your choice should reflect your household needs, budget, and environmental priorities.

What Should You Do?

- Consult your HVAC contractor to determine which system is right for your home.
- Ask about system settings (especially switchover temperature for hybrid systems) and how they affect your energy consumption, bills, and GHG emissions.
- Review current utility rates and rebates to understand your potential costs.

Footnotes

a) **3,200 kWh** represents the approximate space heating energy requirement for a Toronto home for the month of **January**. For reference, the average Ontario household space heating energy for the entire heating season is about 15,833 kWh, based on the [Natural Resources Canada energy use data system](#) (showing a total Ontario space heating requirement of 331.4 PJ for 5,808,500 households in 2022, or on average 57 GJ per household per year, which converts to 15,833 kWh per household at 277.78kWh/GJ). These heating requirements are for illustrative purposes only and will vary significantly depending on month, actual temperatures, equipment efficiency, and size, age and condition of the building.

b) The efficiency of heat pumps, which is expressed as a coefficient of performance (COP), typically ranges from 2-4 for air source heat pumps (Plumbing and HVAC Magazine, Edition: The Contractor's Guide to Heat Pumps, page 7, April 2025). This translates to an effective efficiency of 200%-400%, meaning that for every unit of electricity used, the heat pump moves 2-4 units of heat into the home.

The efficiency of natural gas furnaces is expressed as Annual Fuel Utilization Efficiency (AFUE). The average high efficiency natural gas furnace has an AFUE between 90% - 98.5% (<https://www.energy.gov/energysaver/furnaces-and-boilers>). This means that the furnace delivers 90-98.5% of the energy in the natural gas consumed into heat delivered to the home.

c) Effective April 1, 2025, the Federal Carbon Charge (FCC) under the Greenhouse Gas Pollution Pricing Act has been set to zero. This action has changed the price spread between natural gas and electricity **significantly**. As a result, this changes the economics of electric heat pump operation, particularly for natural gas customers who are looking to offset some or all of their space heating energy consumption with an electric heat pump.

The fuel price spread in Ontario without the FCC and including the Ontario Electricity Rebate (OER) is more than 4 times as of January 1, 2026. This means that electricity energy costs are more than 4 times those of natural gas energy costs per unit of equivalent energy. This cost spread reflects variable energy pricing only (does not include fixed utility charges) and is based on the below published resources. Energy prices may differ depending on your location in the province, whether you are under the OEB's regulated price plan for electricity, your natural gas rate class, and who your electricity and natural gas providers are.

Electricity rates as of Jan 1, 2026, for select cities in ON:

- [Toronto Hydro](#)
- [London Hydro](#)
- [Thunder Bay](#)

Natural Gas supply prices as of Jan 1, 2026, for EGI rate zones in Ontario:

- [Enbridge Gas Distribution rate zone](#)
- [Union Rate Zones \(South, North East, North West\)](#)

The Ontario Energy Board also publishes rate information on other utilities. See <https://www.oeb.ca/consumer-information-and-protection/bill-calculator>

d) To compare prices per unit of equivalent energy, measurements for natural gas consumption (m³) are converted into the same energy basis as electricity (kWh). See [conversion factors published by the Canada Energy Regulator](#).

Heat Pump & Hybrid Heating: What Homeowners Should Know

This information is designed to help homeowners understand their options for home heating, including electric heat pumps, hybrid systems, and natural gas furnaces. The goal is to provide clear, factual details so you can make an informed decision based on your household's needs.

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- **Realized equipment efficiency** (how effectively your system converts energy into heat)
- **Greenhouse gas (GHG) emissions** (the environmental impact of your heating choices)

Different households have different needs and priorities. There is no single “best” solution; what’s right for you depends on your preferences, budget, and home characteristics.

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If you currently heat your home with natural gas and are looking to reduce some or all of your natural gas home heating with an electric heat pump, here’s what most consumers can expect:

1. **Higher heating costs if the fuel price ratio exceeds your increased realized equipment efficiency** (magnitude will depend on how much electricity vs natural gas is consumed for heating and the rates you pay for each. See illustrative cost comparison below).
2. **Lower overall energy use and GHG emissions** (as electric heat pumps use energy more efficiently than gas furnaces).

Comparing Heating Systems

This chart illustrates the potential monthly home energy costs of heating using an air source heat pump vs. a natural gas furnace, based on approximate residential electricity prices from Toronto Hydro and natural gas prices in the Enbridge Gas Distribution rate zone.

The cost comparisons use rates as of January 1, 2026, including the Ontario Electricity Rebate (OER).

Equipment Type	Heat Energy Delivered to Home ^a	Equipment Efficiency ^b	Energy Consumed (what you see on your utility bill)	Energy Cost (Energy Used x Energy Prices ^c)
Electric air source heat pump	3,200 kWh	200%	1,600 kWh	~ \$196.80
Electric air source heat pump	3,200 kWh	400%	800 kWh	~ \$98.40
High efficiency natural gas furnace	3,200 kWh	90%	3,556 kWh (~343 m ³)	~ \$102.77
High efficiency natural gas furnace	3,200 kWh	98.50%	3,249 kWh (~314 m ³)	~ \$93.90

- The chart is an illustrative example only and not intended to represent energy cost impacts specific to your property.
- Fixed monthly charges for electricity and natural gas are not included in this comparison.
- See footnotes for details on how these figures were derived.

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- A hybrid system combines an electric heat pump with a natural gas furnace. The system’s settings – especially the **outdoor “switchover temperature” setpoint** – determine when heating will switch between the heat pump and furnace. Lower setpoints mean the heat pump runs longer; higher setpoints mean the furnace runs longer. This is because when it’s warmer outside than the setpoint, the heat pump will run. When it’s colder outside than the setpoint, the furnace will run.
- Your total energy bill will depend on these settings and local rates. Your **total energy bill may go up** where electricity is more expensive than natural gas (per equivalent unit of heating after accounting for your realized equipment efficiency), and vice versa.
- Determining the switchover temperature setpoint is an important decision/makes a difference.
- Hybrid system economics are complex and vary with weather, equipment efficiency, user preferences and other factors which vary from home to home. Because these details are complex and unique to each installation, we recommend discussing hybrid options directly with your HVAC contractor for personalized advice.

Key Facts

- Natural gas and electricity have different costs per unit of energy. As of January 2026, electricity costs are more than 4 times higher per energy unit than natural gas, however heat pumps are more efficient than gas furnaces.
- Heat pumps can reduce overall energy use and GHG emissions compared to traditional furnaces, but may result in higher energy bills depending on rates, realized equipment efficiency and usage.

- Hybrid heating systems combine a gas furnace and heat pump, reducing energy consumption but with home-specific impacts to overall running costs.
- Your choice should reflect your household needs, budget, and environmental priorities.

What Should You Do?

- Consult your HVAC contractor to determine which system is right for your home.
- Ask about system settings (especially switchover temperature for hybrid systems) and how they affect your energy consumption, bills, and GHG emissions.
- Review current utility rates and rebates to understand your potential costs.

Footnotes

a) **3,200 kWh** represents the approximate space heating energy requirement for a Toronto home for the month of **January**. For reference, the average Ontario household space heating energy for the entire heating season is about 15,556 kWh, based on the [Natural Resources Canada energy use data system](#) (showing a total Ontario space heating requirement of 325.4 PJ for 5,810,900 households in 2022, or on average 56 GJ per household per year, which converts to 15,556 kWh per household at 277.78kWh/GJ). These heating requirements are for illustrative purposes only and will vary significantly depending on month, actual temperatures, equipment efficiency, and size, age and condition of the building.

b) The efficiency of heat pumps, which is expressed as a coefficient of performance (COP), typically ranges from 2-4 for air source heat pumps (Plumbing and HVAC Magazine, Edition: The Contractor's Guide to Heat Pumps, page 7, April 2025). This translates to an effective efficiency of 200%-400%, meaning that for every unit of electricity used, the heat pump moves 2-4 units of heat into the home.

The efficiency of natural gas furnaces is expressed as Annual Fuel Utilization Efficiency (AFUE). The average high efficiency natural gas furnace has an AFUE between 90% - 98.5% (<https://www.energy.gov/energysaver/furnaces-and-boilers>). This means that the furnace delivers 90-98.5% of the energy in the natural gas consumed into heat delivered to the home.

c) Effective April 1, 2025, the Federal Carbon Charge (FCC) under the Greenhouse Gas Pollution Pricing Act has been set to zero. This action has changed the price spread between natural gas and electricity [significantly](#). As a result, this changes the economics of electric heat pump operation, particularly for natural gas customers who are looking to offset some or all of their space heating energy consumption with an electric heat pump.

The fuel price spread in Ontario without the FCC and including the Ontario Electricity Rebate (OER) is more than 4 times as of January 1, 2026. This means that electricity energy costs are more than 4 times those of natural gas energy costs per unit of equivalent energy. This cost spread reflects variable energy pricing only (does not include fixed utility charges) and is based on the below published resources. Energy prices may differ depending on your location in the province, whether you are under the OEB's regulated price plan for electricity, your natural gas rate class, and who your electricity and natural gas providers are.

Electricity rates as of Jan 1, 2026, for select cities in ON:

- [Toronto Hydro](#)
- [London Hydro](#)
- [Thunder Bay](#)

Natural Gas supply prices as of Jan 1, 2026, for EGI rate zones in Ontario:

- [Enbridge Gas Distribution rate zone](#)
- [Union Rate Zones \(South, North East, North West\)](#)

The Ontario Energy Board also publishes rate information on other utilities. See <https://www.oeb.ca/consumer-information-and-protection/bill-calculator>

d) To compare prices per unit of equivalent energy, measurements for natural gas consumption (m³) are converted into the same energy basis as electricity (kWh). [See conversion factors published by the Canada Energy Regulator.](#)

HRS PROGRAM WEBSITE – DISCLAIMER REGARDING ELECTRIC HEAT PUMPS

Effective April 1, 2025, the Federal Carbon Charge (FCC) under the Greenhouse Gas Pollution Pricing Act has been set to zero. This action has changed the cost spread between natural gas and electricity significantly **[Footnote 1]**. As a result, this changes the economics of electric heat pump operation, particularly for natural gas customers who are looking to offset some or all of their space heating energy consumption with an electric heat pump. Natural gas customers who have installed or are planning to install an electric heat pump for space heating may experience increases in their home's total energy bills **[Footnote 2]**. The homeowner should work with their HVAC Contractor to ensure their equipment and controls have been/will be installed and set-up to meet their specific goals for space heating.

[Footnote 1]

The fuel price spread in Ontario without the FCC and including the Ontario Electricity Rebate (OER) is approximately 4:1 as of May 1, 2025. This means that electricity energy costs are approximately 4 times those of natural gas energy costs per unit of equivalent energy. This cost spread reflects energy pricing only and is based on the below published resources:

Electricity rates as of May 1, 2025, for select cities in ON:

- [Toronto Hydro](#)
- [London Hydro](#)
- [Thunder Bay](#)

Natural Gas supply prices as of May 1, 2025, for EGI rate zones in Ontario:

- [Enbridge Gas Distribution rate zone](#)
- [Union Rate Zones \(South, North East, North West\)](#)

To compare prices per unit of equivalent energy, measurements for natural gas consumption (m³) are converted into the same energy basis as electricity (kWh). [See conversion factors published by the Canada Energy Regulator.](#)

[Footnote 2]

The consumer economics of fuel switching from natural gas to electricity are largely dependent on the fuel price spread, the efficiency of the heat pump, and the difference in costs of purchasing and installing a heat pump relative to a conventional gas heating system.

The efficiency of heat pumps, which is expressed as a coefficient of performance (COP), typically ranges from 2-4 for air source heat pumps (Plumbing and HVAC Magazine, Edition: The Contractor's Guide to Heat Pumps, pg 7, April 2025). This translates to an effective efficiency of 200%-400%, meaning that for every unit of electricity used, the heat pump moves 2-4 units of heat into the home.

The efficiency of natural gas furnaces is expressed as Annual Fuel Utilization Efficiency (AFUE). The average high efficiency natural gas furnace has an AFUE between 90% - 98.5% (<https://www.energy.gov/energysaver/furnaces-and-boilers>). This means that the furnace converts 90-98.5% of the energy in the natural gas into heat for the home.

To illustrate the potential residential energy costs of producing the equivalent heat content using an air source heat pump vs. a natural gas furnace, please see the chart below. This chart is based on approximate residential electricity prices from Toronto Hydro (using a weighted average price per kWh of \$0.124/kWh) and natural gas prices (\$0.309/m³ in the Enbridge Gas Distribution rate zone which translates to equivalent energy costs of ~\$0.030/kWh). Energy prices may differ depending on where you are located in the province, whether you are under the OEB's regulated price plan for electricity, your natural gas rate class, and who your electricity and natural gas

providers are. **The chart is provided for illustrative purposes only and is not intended to represent energy cost impacts specific to your property. Note that fixed monthly charges for electricity and natural gas are not included in this comparison.**

Equipment Type	Heat Energy to Home	Efficiency	Energy Used	Energy Cost (energy used x energy costs)
Electric Air Source Heat Pump	2,000 kWh	200%	1,000 kWh	~ \$124.00
Electric Air Source Heat Pump	2,000 kWh	400%	500 kWh	~ \$62.00
High Efficiency Natural Gas Furnace	2,000 kWh	90%	2,222 kWh	~ \$66.67
High Efficiency Natural Gas Furnace	2,000 kWh	98.5%	2,030 kWh	~ \$60.91



[Home \(/\)](#) / [Ontario \(/ontario\)](#) / [Sarnia Saves \(/ontario/sarnia-saves\)](#)

Pick the upgrade that matters most to you.



This is a limited-time offer, available on a first-come, first-served basis.

Benefits at a glance:

- ✓ No home energy assessment is required.
- ✓ Up to 100% project cost covered
- ✓ Rebates are applied instantly.

Sarnia Saves Residential Program Update

This offer is nearing capacity and has very limited space remaining. Homeowners are invited to submit their applications by completing the [online intake form \(/ontario/sarnia-saves#form\)](#) no later than 11:59 p.m. (ET) on April 17, 2026. Applications will be processed subject to available funding.

Good news!

The Sarnia Saves Smart Thermostat Adjustment program will continue to accept applications.

See if you qualify [\(/ontario/sarnia-saves/smart-rewards#eligibility\)](#).

Upgrade	How to qualify	Cost
Attic insulation	Increase attic insulation ¹ to at least R-50	Free
Cathedral ceiling/flat roof insulation	Increase cathedral/flat roof insulation to at least R-20	Free
Electric heat pump ²	Switch to an electric cold climate air source heat pump or ground source heat pump. All home types more than six months old, including multi-residential buildings and retirement homes are eligible for this offer. Participants do not need to disconnect their natural gas service, but must be a first-time installer of an eligible electric heat pump system. Removal of backup natural gas space heating (fireplaces excluded) is required.	Free

Important information before you apply

Heat Pumps: what homeowners should know

This information is designed to provide homeowners with clear, factual details about the use of electric heat pumps, so that you can make an informed decision based on your household's needs. Through Sarnia Saves, removal of backup natural gas space heating (fireplaces excluded) is required but you do not need to disconnect your natural gas service.

Understanding Your Options

When choosing a heating system, consider:

- **Fuel price ratio:** the ratio of how much you pay for electricity versus natural gas per unit of energy
- **Realized equipment efficiency:** how effectively your system converts energy into heat
- **Greenhouse gas (GHG) emissions:** the environmental impact of your heating choices

Furnaces and heat pumps

If you currently heat your home with natural gas and are looking to reduce some or all of your natural gas home heating with an electric heat pump, here's what most consumers can expect:

1. **Higher heating costs if the fuel price ratio exceeds your increased realized equipment efficiency** - magnitude will depend on how much electricity vs natural gas is consumed for heating and the rates you pay for each. See illustrative cost comparison below.
2. **Lower overall energy use and GHG emissions** - as electric heat pumps use energy more efficiently than gas furnaces.

Comparing Heating Systems

This chart illustrates the potential monthly home energy costs of heating using an air source heat pump, a natural gas furnace, or electric resistance auxiliary heating based on approximate residential electricity prices from Bluewater Power and natural gas prices in the Union South rate zone.

The cost comparisons use rates as of January 1, 2026, including the Ontario Electricity Rebate (OER).

Equipment Type	Heat Energy Delivered to Home ^a	Equipment Efficiency ^b	Energy Consumed (what you see on your utility bill)	Energy Cost (Energy Used x Energy Prices ^c)
Electric resistance heating	3,100 kWh	100%	3,100 kWh	~ \$375.10
Electric air source heat pump	3,100 kWh	200%	1,550 kWh	~ \$187.55
Electric air source heat pump	3,100 kWh	400%	775 kWh	~ \$93.78
High efficiency natural gas furnace	3,100 kWh	90%	3,444 kWh (~332 m ³)	~ \$93.33
High efficiency natural gas furnace	3,100 kWh	98.50%	3,147 kWh (~304 m ³)	~ \$85.28

- The chart is an illustrative example only and not intended to represent energy cost impacts specific to your property.
- Fixed monthly charges for electricity and natural gas are not included in this comparison.
- See footnotes for details on how these figures were derived.

Electric Heat Pump System Settings

- An electric heat pump works in tandem with any electric resistance auxiliary heating. As such, an electric heat pump system's settings – especially the **outdoor “switchover temperature” setpoint** – determines when heating will fully switch between the heat pump and any electric resistance auxiliary heating. Lower setpoints mean the heat pump runs longer; higher setpoints mean the electric resistance auxiliary heating runs longer. This is because when it's warmer outside than the setpoint, the heat pump will run. When it's colder outside than the setpoint, the electric resistance auxiliary heating will run.
- Your total energy bill will depend on these settings and local rates. Your **total energy bill may go up** where electricity is more expensive than natural gas (per equivalent unit of heating after accounting for your realized equipment efficiency), and vice versa.
- Determining the switchover temperature setpoint is an important decision and makes a difference.
- Heat pump economics are complex and vary with weather, equipment efficiency, user preferences and other factors which vary from home to home. Because these details are complex and unique to each installation, we recommend discussing options directly with your HVAC contractor.

Key Facts

- Natural gas and electricity have different costs per unit of energy. As of January 2026, electricity costs are more than 4.5 times higher per energy unit than natural gas, however heat pumps are more efficient than gas furnaces.
- Heat pumps can reduce overall energy use and GHG emissions compared to traditional furnaces, but may result in higher energy bills depending on rates, realized equipment efficiency and usage.
- Your choice should reflect your household needs, budget, and environmental priorities.

What Should You Do?

- Consult your HVAC contractor to determine if a heat pump is right for your home's heating needs.
- Ask about system settings (especially switchover temperature) and how they affect your energy consumption, bills, and GHG emissions.
- Review current utility rates and rebates to understand your potential costs.

Footnotes

a. **3,100 kWh** represents the approximate space heating energy requirement for a Sarnia home for the month of **January**. For reference, the average Ontario household space heating energy for the entire heating season is about 15,556 kWh, based on the [Natural Resources Canada energy use data system](https://oee.nrcan.gc.ca/corporate/statistics/neud/dpa/showTable.cfm?type=CP§or=res&juris=on&rn=2&page=0) (<https://oee.nrcan.gc.ca/corporate/statistics/neud/dpa/showTable.cfm?type=CP§or=res&juris=on&rn=2&page=0>) (showing a total Ontario space

heating requirement of 331,411 GJ for 5,807,609 households in 2025, or on average 57 GJ per household per year, which converts to 15,833 kWh per household at 27,178kWh/GJ. These heating requirements are for illustrative purposes only, and will vary significantly depending on climate, actual temperatures, equipment efficiency, and size, age and condition of the building.

b. The efficiency of heat pumps, which is expressed as a coefficient of performance (COP), typically ranges from 2-4 for air source heat pumps (Plumbing and HVAC Magazine, Edition: The Contractor's Guide to Heat Pumps, page 7, April 2025). This translates to an effective efficiency of 200%-400%, meaning that for every unit of electricity used, the heat pump moves 2-4 units of heat into the home.

The efficiency of natural gas furnaces is expressed as Annual Fuel Utilization Efficiency (AFUE). The average high efficiency natural gas furnace has an AFUE between 90% - 98.5% (<https://www.energy.gov/energysaver/furnaces-and-boilers> (<https://www.energy.gov/energysaver/furnaces-and-boilers>)). This means that the furnace delivers 90-98.5% of the energy in the natural gas consumed into heat delivered to the home.

c. Effective April 1, 2025, the Federal Carbon Charge (FCC) under the Greenhouse Gas Pollution Pricing Act has been set to zero. This action has changed the price spread between natural gas and electricity significantly. As a result, this changes the economics of electric heat pump operation, particularly for natural gas customers who are looking to offset some or all of their space heating energy consumption with an electric heat pump.

The fuel price spread in Ontario without the FCC and including the Ontario Electricity Rebate (OER) is more than 4.5 times as of January 1, 2026. This means that electricity energy costs are more than 4.5 times those of natural gas energy costs per unit of equivalent energy. This cost spread reflects variable energy pricing only (does not include fixed utility charges) and is based on the below published resources. Energy prices may differ depending on your location in the province, whether you are under the OEB's regulated price plan for electricity, your natural gas rate class, and who your electricity and natural gas providers are.

Electricity rates as of Jan 1, 2026 for Sarnia: [Bluewater Power \(https://bluewaterpower.com/customer-service/time-of-use-rates/\)](https://bluewaterpower.com/customer-service/time-of-use-rates/)

Natural Gas supply prices as of Jan 1, 2026, for EGI rate zone in Sarnia: [Union Rate Zones \(South, North East, North West\) \(https://www.oeb.ca/sites/default/files/qram-union-20260101-en.pdf\)](https://www.oeb.ca/sites/default/files/qram-union-20260101-en.pdf)

The Ontario Energy Board also publishes rate information on other utilities. See <https://www.oeb.ca/consumer-information-and-protection/bill-calculator> (<https://www.oeb.ca/consumer-information-and-protection/bill-calculator>)

d. To compare prices per unit of equivalent energy, measurements for natural gas consumption (m³) are converted into the same energy basis as electricity (kWh). See [conversion factors \(https://apps.cer-rec.gc.ca/Conversion/conversion-tables.aspx?GoCTemplateCulture=en-CA\)](https://apps.cer-rec.gc.ca/Conversion/conversion-tables.aspx?GoCTemplateCulture=en-CA), published by the Canada Energy Regulator.

Get started

How it works



Tell us you're interested

Complete the [online form](#) below to express interest.



Schedule your installation

A trusted program delivery agent will follow up to confirm if you and your home qualify. Then we will assign a program-approved contractor to your project.



Get a quote

You'll receive a quote with the rebates already applied. You do not pay anything for this upgrade.



Receive your upgrades

Once you approve the quote, a program-approved contractor will install your upgrades.



Sarnia Saves: For Your Home

This exclusive, limited-time offer is available to homeowners in Sarnia with postal codes starting with N7S, N7V, N7W, N7X, N7T (north of Hwy 25 and west of Hwy 26), Point Edward, and Brights Grove (N0N 1C0).

Sarnia Saves Residential Program Update



Enter your postal code:

ex. A1A 1A1

Next



Want more options to upgrade your home?

See more flexible options (</ontario/sarnia-saves>)

Are you a business customer?

See our business upgrade options (</ontario/sarnia-saves/business>)

¹ You must work with a program-approved contractor to upgrade attic insulation.

² For heat pump upgrades, you must work with a program-approved contractor.



This is a limited-time offer, available on a first-come, first-served basis.

Benefits at a glance:

- ✓ No home energy assessment is required.
- ✓ Up to 100% project cost covered
- ✓ Rebates are applied instantly.

Upgrade	How to qualify	Cost
Attic insulation	Increase attic insulation ¹ to at least R-50	Free
Cathedral ceiling/flat roof insulation	Increase cathedral/flat roof insulation to at least R-20	Free
Electric heat pump ²	Switch to an electric cold climate air source heat pump or ground source heat pump. All home types more than six months old, including multi-residential buildings and retirement homes are eligible for this offer. Participants do not need to disconnect their natural gas service, but must be a first-time installer of an eligible electric heat pump system. Removal of backup natural gas space heating (fireplaces excluded) is required.	Free

Important information before you apply

Effective April 1, 2025, the Federal Carbon Charge (FCC) under the Greenhouse Gas Pollution Pricing Act has been set to zero. This action has changed the cost spread between natural gas and electricity significantly¹. As a result, this changes the economics of electric heat pump operation, particularly for natural gas customers who are looking to offset some or all of their space heating energy consumption with an electric heat pump. Natural gas customers who have installed or are planning to install an electric heat pump for space heating may experience increases in their home's total energy bills². The homeowner should work with their HVAC Contractor to ensure their equipment and controls have been/will be installed and set-up to meet their specific goals for space heating.

Footnotes:
¹ The fuel price spread in Ontario without the FCC and including the Ontario Electricity Rebate (OER) is approximately 4:1 as of May 1, 2025. This means that electricity energy costs are approximately 4 times those of natural gas energy costs per unit of equivalent energy. In the Sarnia area this same rating is 3.97:1. This cost spread reflects energy pricing only and is based on the below published resources:

- Electricity rates as of May 1, 2025, for the Sarnia area:
- [Bluewater Power](#)
- Natural Gas supply prices as of July 1, 2025, in the Sarnia area:
- [Union South Rate Zone](#)

To compare prices per unit of equivalent energy, measurements for natural gas consumption (m³) are converted into the same energy basis as electricity (kWh). See [conversion factors published by the Canada Energy Regulator](#).

² The consumer economics of fuel switching from natural gas to electricity are largely dependent on the fuel price spread, the efficiency of the heat pump, the difference in costs of purchasing and installing a heat pump relative to a conventional gas heating system, and whether the consumer has other gas appliances in the home. For the Sarnia Saves pilot, the cost of the heat pump is fully covered but the difference in fuel spread (i.e. operating costs) needs to be considered as well as whether natural gas service is continued to fuel other equipment and appliances in the home once space heating has been fully converted to electricity.

The efficiency of heat pumps, which is expressed as a coefficient of performance (COP), typically ranges from 2-4 for air source heat pumps (Plumbing and HVAC Magazine, Edition: The Contractor's Guide to Heat Pumps, pg 7, April 2025). This translates to an effective efficiency of 200%-400%, meaning that for every unit of electricity used, the heat pump moves 2-4 units of heat into the home.

The efficiency of natural gas furnaces is expressed as Annual Fuel Utilization Efficiency (AFUE). The average high efficiency natural gas furnace has an AFUE between 90% - 98.5% (<https://www.energy.gov/energysaver/furnaces-and-boilers>). This means that the furnace converts 90-98.5% of the energy in the natural gas into heat for the home.

To illustrate the potential residential energy costs of producing the equivalent heat content using an air source heat pump vs. a natural gas furnace, please see the chart below. This chart is based on approximate residential electricity prices from Bluewater Power (using a weighted average price per kWh of \$0.09807/kWh) and natural gas price (\$0.256/m³) in the Union South rate zone for Sarnia, which translates to equivalent energy costs of ~\$0.0247/kWh. The chart is provided for illustrative purposes only and is not intended to represent energy cost impacts specific to your property. Note that fixed monthly charges for electricity and natural gas are not included in this comparison.

Equipment type	Heat energy to home	Efficiency	Energy used	Energy cost (energy used x energy costs)
Electric air source heat pump	2,000 kWh	200%	1,000 kWh	~\$98.07
Electric air source heat pump	2,000 kWh	400%	500 kWh	~\$49.03
High efficiency natural gas furnace	2,000 kWh	90%	2,222 kWh	~\$54.90
High efficiency natural gas furnace	2,000 kWh	98.5%	2,030 kWh	~\$50.16

Get started

How it works

1

Tell us you're interested

Complete the [online form](#) below to express interest.

2

Schedule your installation

A trusted program delivery agent will follow up to confirm if you and your home qualify. Then we will assign a program-approved contractor to your project.

3

Get a quote

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4

Receive your upgrades

Once you approve the quote, a program-approved contractor will install your upgrades.

1 — 2 — 3 — 4 — 5

Sarnia Saves: For Your Home

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Enter your postal code:

ex. A1A 1A1

Next

¹ You must work with a program-approved contractor to upgrade attic insulation.
² For heat pump upgrades, you must work with a program-approved contractor.

Want more options to upgrade your home?

See more flexible options

Are you a business customer?

See our business upgrade options



Heat Pumps: what homeowners should know

This information is designed to provide homeowners with clear, factual details about the use of electric heat pumps, so that they can make an informed decision based on their household needs. For homeowners to participate in this Pilot, they will need to disconnect from the natural gas system.

Understanding Your Options

Different households have different needs and priorities; therefore, there is no single “best” solution; what’s right for you depends on your preferences, budget, and home characteristics.

When choosing a heating system, consider:

- **Fuel price ratio** the ratio of how much you pay for electricity versus natural gas per unit of energy
- **Realized equipment efficiency** how effectively your system converts energy into heat
- **Greenhouse gas (GHG) emissions** the environmental impact of your heating choices

Furnaces and heat pumps

If you currently heat your home with natural gas and are converting all of your natural gas home heating to an electric heat pump, here’s what most consumers can expect:

1. **Higher heating costs if the fuel price ratio exceeds your increased realized equipment efficiency** - the magnitude will depend on how much electricity vs natural gas is consumed for heating and the rates you pay for each. See illustrative cost comparison_below.
2. **Lower overall energy use and GHG emissions** - as electric heat pumps use energy more efficiently than gas furnaces.



Comparing Heating Systems

This chart illustrates the potential monthly home heating energy costs using an air source heat pump, a natural gas furnace, or electric resistance auxiliary heating based on approximate residential electricity prices from Toronto Hydro and natural gas prices in the Enbridge Gas Distribution rate zone.

The cost comparisons use rates as of January 1, 2026, including the Ontario Electricity Rebate (OER).

Equipment Type	Heat Energy Delivered to Home ^a	Equipment Efficiency ^b	Energy Consumed (what you see on your utility bill)	Energy Cost (Energy Used x Energy Prices ^c)
Electric resistance heating	3,200 kWh	100%	3,200 kWh	~ \$393.60
Electric air source heat pump	3,200 kWh	200%	1,600 kWh	~ \$196.80
Electric air source heat pump	3,200 kWh	400%	800 kWh	~ \$98.40
High efficiency natural gas furnace	3,200 kWh	90%	3,556 kWh (~343 m ³)	~ \$102.77
High efficiency natural gas furnace	3,200 kWh	98.50%	3,249 kWh (~314m ³)	~ \$93.90

- The chart is an illustrative example only and not intended to represent energy cost impacts specific to your property.
- Fixed monthly charges for electricity and natural gas are not included in this comparison chart. However, participation in this pilot requires full disconnection from the natural gas system and you will no longer be a customer of Enbridge Gas. As a result, you will no longer receive a natural gas bill once you have disconnected and have paid off any remaining account balances.
- There are many factors that contribute to a home’s energy bill including local utility rates, your home’s efficiency, how you use energy, weather, future policies and inflation. Enbridge Gas does not predict or guarantee any particular impact of participation in the Pilot on your home’s energy use or costs, which may increase or decrease depending on your circumstances.
- See footnotes for details on how these figures were derived.



Electric Heat Pump System Settings

- Determining the switchover temperature setpoint is an important decision. An electric heat pump works in tandem with any electric resistance auxiliary heating. As such, an electric heat pump system's setting – especially the outdoor "switchover temperature" setpoint – determines when heating will fully switch between the heat pump and any electric resistance auxiliary heating. Lower setpoints mean the heat pump runs longer; higher setpoints mean the electric resistance auxiliary heating runs longer. This is because when it's warmer outside than the setpoint, the heat pump will run. When it's colder outside than the setpoint, the electric resistance auxiliary heating will run.
- Your total energy bill will depend on these settings and local rates. Your total energy bill may go up where electricity is more expensive than natural gas (per equivalent unit of heating after accounting for your realized equipment efficiency), and vice versa.
- Heat pump economics are complex and vary with weather, equipment efficiency, user preferences, and other factors which vary from home to home.

Key Facts

- Natural gas and electricity have different costs per unit of energy. As of January 2026, electricity costs are more than 4 times higher per energy unit than natural gas; however, heat pumps are more efficient than gas furnaces.
- Heat pumps can reduce overall energy use and GHG emissions compared to traditional furnaces but may result in higher energy bills depending on rates, realized equipment efficiency and usage.

What Should You Do?

- Consider if a heat pump is right for your home's heating needs. Your choice should reflect your household needs, budget, and environmental priorities.
- Consider system settings (especially switchover temperature) and how they affect your energy consumption, bills, and GHG emissions.
- Review current utility rates and rebates to understand your potential costs.



Footnotes: 3,200 kWh represents the approximate space heating energy requirement for a Toronto home for the month of January. For reference, the average Ontario household space heating energy for the entire heating season is about 15,833 kWh, based on the [Natural Resources Canada energy use data system](#) (showing a total Ontario space heating requirement of 331.4 PJ for 5,808,500 households in 2022, or on average 57 GJ per household per year, which converts to 15,833 kWh per household at 277.78kWh/GJ). These heating requirements are for illustrative purposes only and will vary significantly depending on month, actual temperatures, equipment efficiency, and size, age and condition of the building.

- a) The efficiency of heat pumps, which is expressed as a coefficient of performance (COP), typically ranges from 2-4 for air source heat pumps (Plumbing and HVAC Magazine, Edition: The Contractor's Guide to Heat Pumps, page 7, April 2025). This translates to an effective efficiency of 200%-400%, meaning that for every unit of electricity used, the heat pump moves 2-4 units of heat into the home.

The efficiency of natural gas furnaces is expressed as the Annual Fuel Utilization Efficiency (AFUE). The average high efficiency natural gas furnace has an AFUE between 90% - 98.5% (<https://www.energy.gov/energysaver/furnaces-and-boilers>). This means that the furnace delivers 90-98.5% of the energy in the natural gas consumed into heat delivered to the home.

- b) Effective April 1, 2025, the Federal Carbon Charge (FCC) under the Greenhouse Gas Pollution Pricing Act has been set to zero. This action has changed the price spread between natural gas and electricity significantly. As a result, this changes the economics of electric heat pump operation, particularly for natural gas customers who are looking to offset some or all of their space heating energy consumption with an electric heat pump.

The fuel price spread in Ontario without the FCC and including the Ontario Electricity Rebate (OER) is more than 4 times as of January 1, 2026. This means that electricity energy costs are more than 4 times those of natural gas energy costs per unit of equivalent energy. This cost spread reflects variable energy pricing only (does not include fixed utility charges) and is based on the below published resources. Energy prices may differ depending on your location in the province, whether you are under the OEB's regulated price plan for electricity, your natural gas rate class, and who your electricity and natural gas providers are.

Electricity rates as of Jan 1, 2026, for select cities in ON:

- Toronto Hydro: www.torontohydro.com/for-home/rates
- Oakville Hydro: <https://oakvillehydro.com/accounts-services/electricity-rates/residential-electricity-rates>
- Alectra: <https://alectrautilities.com/rates>
- Hydro One: <https://www.hydroone.com/rates-and-billing/rates-and-charges/electricity-pricing-and-costs>

Natural Gas supply prices as of Jan 1, 2026, for EGI rate zone in Sarnia:

- Enbridge Gas Distribution Rate Zone: <https://www.oeb.ca/sites/default/files/qram-enbridge-20260101-en.pdf>

The Ontario Energy Board also publishes rate information on other utilities. See <https://www.oeb.ca/consumer-information-and-protection/bill-calculator>

- c) To compare prices per unit of equivalent energy, measurements for natural gas consumption (m³) are converted into the same energy basis as electricity (kWh). See conversion factors published by the Canada Energy Regulator (<https://apps.cer-rec.gc.ca/Conversion/conversion-tables.aspx>)



Your Home Renovation Savings™ rebate

PLEASE DO NOT RESPOND TO THIS EMAIL

ID: 00000000

Applicant,

Thank you for your interest in the **Home Renovation Savings** program. We've received your heat pump pre-installation application from your contractor.

Once our team reviews it, we'll send you an email to let you know if it's been approved.

Important Reminders:

Please wait for approval before purchasing or installing your heat pump.

As of April 1, 2025, the [Federal Carbon Charge \(FCC\)](#) was set to zero for residential consumers. This impacts the cost of fuels such as natural gas, propane, and oil.

If you are planning to install an electric heat pump for space heating, please be informed of the potential impact the removal of the FCC may have on your home's overall energy costs. This is especially important for natural gas customers who are looking to offset some or all of their space heating energy consumption with an electric heat pump.

For more information, please review "Heat Pump & Hybrid Heating: What Homeowners Should Know" below.

If your plans have changed with respect to a heat pump application that is in progress, or you have questions about your application, you may contact us in one of the following ways:

- Call HRS call centre at 1-866-449-8510
- Email heatpumps@homerenovationsavings.ca
- Have your contractor reach out to the dedicated contractor email

The Home Renovation Savings Program Team

Heat Pump & Hybrid Heating: What Homeowners Should Know

This information is designed to help homeowners understand their options for home heating, including electric heat pumps, hybrid systems, and natural gas furnaces. The goal is to provide clear, factual details so you can make an informed decision based on your household's needs.

Understanding Your Options

When choosing a heating system, consider:

- **Fuel price ratio** (the ratio of how much you pay for electricity versus natural gas per unit of energy)
- **Realized equipment efficiency** (how effectively your system converts energy into heat)
- **Greenhouse gas (GHG) emissions** (the environmental impact of your heating choices)

Different households have different needs and priorities. There is no single “best” solution; what’s right for you depends on your preferences, budget, and home characteristics.

Furnaces and Heat Pumps

If you currently heat your home with natural gas and are looking to reduce some or all of your natural gas home heating with an electric heat pump, here’s what most consumers can expect:

1. **Higher heating costs if the fuel price ratio exceeds your increased realized equipment efficiency** (magnitude will depend on how much electricity vs natural gas is consumed for heating and the rates you pay for each. See illustrative cost comparison below).

2. Lower overall energy use and GHG emissions

(as electric heat pumps use energy more efficiently than gas furnaces).

Comparing Heating Systems

This chart illustrates the potential monthly home energy costs of heating using an air source heat pump vs. a natural gas furnace, based on approximate residential electricity prices from Toronto Hydro and natural gas prices in the Enbridge Gas Distribution rate zone.

The cost comparisons use rates as of January 1, 2026, including the Ontario Electricity Rebate (OER).

Equipment Type	Heat Energy Delivered to Home ^a	Equipment Efficiency ^b	Energy Consumed (what you see on your utility bill)	Energy Cost (Energy Used x Energy Prices ^c)
Electric air source heat pump	3,200 kWh	200%	1,600 kWh	~\$196.80
Electric air source heat pump	3,200 kWh	400%	800 kWh	~\$98.40
High efficiency	3,200 kWh	90%	3,556 kWh (~343 m ³)	~\$102.77

natural gas furnace				
High efficiency natural gas furnace	3,200 kWh	98.50%	3,249 kWh (~314 m ³)	~\$93.90

- The chart is an illustrative example only and not intended to represent energy cost impacts specific to your property.
- Fixed monthly charges for electricity and natural gas are not included in this comparison.
- See footnotes for details on how these figures were derived.

Hybrid Heating Systems

- A hybrid system combines an electric heat pump with a natural gas furnace. The system’s settings – especially the **outdoor “switchover temperature” setpoint** – determine when heating will switch between the heat pump and furnace. Lower setpoints mean the heat pump runs longer; higher setpoints mean the furnace runs longer. This is because when it’s warmer outside than the setpoint, the heat pump will run. When it’s colder outside than the setpoint, the furnace will run.

- Your total energy bill will depend on these settings and local rates. Your **total energy bill may go up** where electricity is more expensive than natural gas (per equivalent unit of heating after accounting for your realized equipment efficiency), and vice versa.
- Determining the switchover temperature setpoint is an important decision/makes a difference.
- Hybrid system economics are complex and vary with weather, equipment efficiency, user preferences and other factors which vary from home to home. Because these details are complex and unique to each installation, we recommend discussing hybrid options directly with your HVAC contractor for personalized advice.

Key Facts

- Natural gas and electricity have different costs per unit of energy. As of January 2026, electricity costs are more than 4 times higher per energy unit than natural gas, however heat pumps are more efficient than gas furnaces.
- Heat pumps can reduce overall energy use and GHG emissions compared to traditional furnaces, but may result in higher energy bills depending on rates, realized equipment efficiency and usage.

- Hybrid heating systems combine a gas furnace and heat pump, reducing energy consumption but with home-specific impacts to overall running costs.
- Your choice should reflect your household needs, budget, and environmental priorities.

What Should You Do?

- Consult your HVAC contractor to determine which system is right for your home.
- Ask about system settings (especially switchover temperature for hybrid systems) and how they affect your energy consumption, bills, and GHG emissions.
- Review current utility rates and rebates to understand your potential costs.



This program is brought to you by Enbridge Gas and Save on Energy™.



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You are receiving this email because our records show that you have participated in one or more programs offered by the Enbridge Group of Companies, including Enbridge Inc. and any of its subsidiaries or controlled entities, or the IESO, including through its Save on Energy brand, or you have consented to receiving Home Renovation Savings Program-related electronic messages from us. If you believe you are receiving this electronic message in error or you no longer wish to receive commercial electronic messages from us, you may unsubscribe by replying “Unsubscribe” to this email. Please note that by unsubscribing, we will only be able to send you electronic messages that are required or permitted by law.

a) **3,200 kWh** represents the approximate space heating energy requirement for a Toronto home for the month of **January**. For reference, the average Ontario household space heating energy for the entire heating season is about 15,833 kWh, based on the [Natural Resources Canada energy use data system](#) (showing a total Ontario space heating requirement of 331.4 PJ for 5,808,500 households in 2022, or on average 57 GJ per household per year, which converts to 15,833 kWh per household at 277.78kWh/GJ). These heating requirements are for illustrative purposes only and will vary significantly depending on month, actual temperatures, equipment efficiency, and size, age and condition of the building.

b) The efficiency of heat pumps, which is expressed as a coefficient of performance (COP), typically ranges from 2-4 for air source heat pumps (Plumbing and HVAC Magazine, Edition: The Contractor’s Guide to Heat Pumps, page 7, April 2025). This translates to an effective efficiency of 200%-400%, meaning that for every unit of electricity used, the heat pump moves 2-4 units of heat into the home. The efficiency of natural gas furnaces is expressed as Annual Fuel Utilization Efficiency (AFUE). The average high efficiency natural gas furnace has an AFUE between 90% - 98.5% (<https://www.energy.gov/energysaver/furnaces-and-boilers>). This means that the furnace delivers 90-98.5% of the energy in the natural gas consumed into heat delivered to the home.

c) Effective April 1, 2025, the Federal Carbon Charge (FCC) under the Greenhouse Gas Pollution Pricing Act has been set to zero. This action has changed the price spread between natural gas and electricity significantly. As a result, this changes the economics of electric heat pump operation, particularly for natural gas customers who are looking to offset some or all of their space heating energy consumption with an electric heat pump.

The fuel price spread in Ontario without the FCC and including the Ontario Electricity Rebate (OER) is more than 4 times as of January 1, 2026. This means that electricity energy costs are more than 4 times those of natural gas energy costs per unit of equivalent energy. This cost spread reflects variable energy pricing only (does not include fixed utility charges) and is based on the below published resources.

Energy prices may differ depending on your location in the province, whether you are under the OEB’s regulated price plan for electricity, your natural gas rate class, and who your electricity and natural gas providers are.

Electricity rates as of Jan 1, 2026, for select cities in ON:

- [Toronto Hydro](#)
- [London Hydro](#)
- [Thunder Bay](#)

Natural Gas supply prices as of Jan 1, 2026, for EGI rate zones in Ontario:

- [Enbridge Gas Distribution rate zone](#)

- Union Rate Zones (South, North East, North West)

The Ontario Energy Board also publishes rate information on other utilities. See <https://www.oeb.ca/consumer-information-and-protection/bill-calculator>

d) To compare prices per unit of equivalent energy, measurements for natural gas consumption (m³) are converted into the same energy basis as electricity (kWh). See conversion factors published by the Canada Energy Regulator.

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Your Home Renovation Savings™ rebate

PLEASE DO NOT RESPOND TO THIS EMAIL

ID: 00000000

Applicant,

Thank you for your interest in the **Home Renovation Savings** program. We've received your heat pump pre-installation application from your contractor.

Once our team reviews it, we'll send you an email to let you know if it's been approved.

Important Reminders:

Please wait for approval before purchasing or installing your heat pump.

As of April 1, 2025, the [Federal Carbon Charge \(FCC\)](#) was set to zero for residential consumers. This impacts the cost of fuels such as natural gas, propane, and oil.

If you are planning to install an electric heat pump for space heating, please be informed of the potential impact the removal of the FCC may have on your home's overall energy costs. This is especially important for natural gas customers who are looking to offset some or all of their space heating energy consumption with an electric heat pump.

For more information, please review "Heat Pump & Hybrid Heating: What Homeowners Should Know" below.

If your plans have changed with respect to a heat pump application that is in progress, or you have questions about your application, you may contact us in one of the following ways:

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Understanding Your Options

When choosing a heating system, consider:

- **Fuel price ratio** (the ratio of how much you pay for electricity versus natural gas per unit of energy)
- **Realized equipment efficiency** (how effectively your system converts energy into heat)
- **Greenhouse gas (GHG) emissions** (the environmental impact of your heating choices)

Different households have different needs and priorities. There is no single “best” solution; what’s right for you depends on your preferences, budget, and home characteristics.

Furnaces and Heat Pumps

If you currently heat your home with natural gas and are looking to reduce some or all of your natural gas home heating with an electric heat pump, here’s what most consumers can expect:

1. **Higher heating costs if the fuel price ratio exceeds your increased realized equipment efficiency** (magnitude will depend on how much electricity vs natural gas is consumed for heating and the rates you pay for each. See illustrative cost comparison below).

2. Lower overall energy use and GHG emissions

(as electric heat pumps use energy more efficiently than gas furnaces).

Comparing Heating Systems

This chart illustrates the potential monthly home energy costs of heating using an air source heat pump vs. a natural gas furnace, based on approximate residential electricity prices from Toronto Hydro and natural gas prices in the Enbridge Gas Distribution rate zone.

The cost comparisons use rates as of January 1, 2026, including the Ontario Electricity Rebate (OER).

Equipment Type	Heat Energy Delivered to Home ^a	Equipment Efficiency ^b	Energy Consumed (what you see on your utility bill)	Energy Cost (Energy Used x Energy Prices ^c)
Electric air source heat pump	3,200 kWh	200%	1,600 kWh	~\$196.80
Electric air source heat pump	3,200 kWh	400%	800 kWh	~\$98.40
High efficiency	3,200 kWh	90%	3,556 kWh (~343 m ³)	~\$102.77

natural gas furnace				
High efficiency natural gas furnace	3,200 kWh	98.50%	3,249 kWh (~314 m ³)	~\$93.90

- The chart is an illustrative example only and not intended to represent energy cost impacts specific to your property.
- Fixed monthly charges for electricity and natural gas are not included in this comparison.
- See footnotes for details on how these figures were derived.

Hybrid Heating Systems

- A hybrid system combines an electric heat pump with a natural gas furnace. The system’s settings – especially the **outdoor “switchover temperature” setpoint** – determine when heating will switch between the heat pump and furnace. Lower setpoints mean the heat pump runs longer; higher setpoints mean the furnace runs longer. This is because when it’s warmer outside than the setpoint, the heat pump will run. When it’s colder outside than the setpoint, the furnace will run.

- Your total energy bill will depend on these settings and local rates. Your **total energy bill may go up** where electricity is more expensive than natural gas (per equivalent unit of heating after accounting for your realized equipment efficiency), and vice versa.
- Determining the switchover temperature setpoint is an important decision/makes a difference.
- Hybrid system economics are complex and vary with weather, equipment efficiency, user preferences and other factors which vary from home to home. Because these details are complex and unique to each installation, we recommend discussing hybrid options directly with your HVAC contractor for personalized advice.

Key Facts

- Natural gas and electricity have different costs per unit of energy. As of January 2026, electricity costs are more than 4 times higher per energy unit than natural gas, however heat pumps are more efficient than gas furnaces.
- Heat pumps can reduce overall energy use and GHG emissions compared to traditional furnaces, but may result in higher energy bills depending on rates, realized equipment efficiency and usage.

- Hybrid heating systems combine a gas furnace and heat pump, reducing energy consumption but with home-specific impacts to overall running costs.
- Your choice should reflect your household needs, budget, and environmental priorities.

What Should You Do?

- Consult your HVAC contractor to determine which system is right for your home.
- Ask about system settings (especially switchover temperature for hybrid systems) and how they affect your energy consumption, bills, and GHG emissions.
- Review current utility rates and rebates to understand your potential costs.



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a) **3,200 kWh** represents the approximate space heating energy requirement for a Toronto home for the month of **January**. For reference, the average Ontario household space heating energy for the entire heating season is about 15,556 kWh, based on the [Natural Resources Canada energy use data system](#) (showing a total Ontario space heating requirement of 325.4 PJ for 5,810,900 households in 2022, or on average 56 GJ per household per year, which converts to 15,556 kWh per household at 277.78kWh/GJ). These heating requirements are for illustrative purposes only and will vary significantly depending on month, actual temperatures, equipment efficiency, and size, age and condition of the building.

b) The efficiency of heat pumps, which is expressed as a coefficient of performance (COP), typically ranges from 2-4 for air source heat pumps (Plumbing and HVAC Magazine, Edition: The Contractor’s Guide to Heat Pumps, page 7, April 2025). This translates to an effective efficiency of 200%-400%, meaning that for every unit of electricity used, the heat pump moves 2-4 units of heat into the home. The efficiency of natural gas furnaces is expressed as Annual Fuel Utilization Efficiency (AFUE). The average high efficiency natural gas furnace has an AFUE between 90% - 98.5% (<https://www.energy.gov/energysaver/furnaces-and-boilers>). This means that the furnace delivers 90-98.5% of the energy in the natural gas consumed into heat delivered to the home.

c) Effective April 1, 2025, the Federal Carbon Charge (FCC) under the Greenhouse Gas Pollution Pricing Act has been set to zero. This action has changed the price spread between natural gas and electricity significantly. As a result, this changes the economics of electric heat pump operation, particularly for natural gas customers who are looking to offset some or all of their space heating energy consumption with an electric heat pump.

The fuel price spread in Ontario without the FCC and including the Ontario Electricity Rebate (OER) is more than 4 times as of January 1, 2026. This means that electricity energy costs are more than 4 times those of natural gas energy costs per unit of equivalent energy. This cost spread reflects variable energy pricing only (does not include fixed utility charges) and is based on the below published resources.

Energy prices may differ depending on your location in the province, whether you are under the OEB’s regulated price plan for electricity, your natural gas rate class, and who your electricity and natural gas providers are.

Electricity rates as of Jan 1, 2026, for select cities in ON:

- [Toronto Hydro](#)
- [London Hydro](#)
- [Thunder Bay](#)

Natural Gas supply prices as of Jan 1, 2026, for EGI rate zones in Ontario:

- [Enbridge Gas Distribution rate zone](#)

- Union Rate Zones (South, North East, North West)

The Ontario Energy Board also publishes rate information on other utilities. See <https://www.oeb.ca/consumer-information-and-protection/bill-calculator>

d) To compare prices per unit of equivalent energy, measurements for natural gas consumption (m³) are converted into the same energy basis as electricity (kWh). See conversion factors published by the Canada Energy Regulator.

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Toronto Hydro

<https://www.rds.ceb.ca/CMWebDrawer/Record/925317/File/document>
<https://www.torontohydro.com/for-home/rates>

Off-peak use	64%
Mid-peak use	18%
On-peak use	18%
Ontario Electricity Rebate	23.5%

Delivery Component (variable only)	\$/kWh	Line Loss Factor (if applicable)	TOU Distribution (if applicable)	Effective rate (\$/kWh)
Rate Rider for Disposition of Deferral/Variance Accounts - effective until December 31, 2026	0.00112	1	1	0.00112
Rate Rider for Disposition of Capacity Based Recovery Account - Applicable only for Class B Customers - effective until	0.00048	1	1	0.00048
Retail Transmission Rate - Network Service Rate	0.01346	1.0295	1	0.01385707
Retail Transmission Rate - Line and Transformation Connection Service Rate	0.00895	1.0295	1	0.009214025
Regulatory Component (variable only)				
Wholesale Market Service Rate (WMS) - not including CBR	0.0041	1.0295	1	0.00422095
Capacity Based Recovery (CBR) - Applicable for Class B Customer	0.0006	1.0295	1	0.0006177
Rural or Remote Electricity Rate Protection Charge (RRRP)	0.0006	1.0295	1	0.0006177
Commodity Rates (TOU)				
Off-peak	0.098	1.0295	0.64	0.06457024
Mid-peak	0.157	1.0295	0.18	0.02909367
On-peak	0.203	1.0295	0.18	0.03761793
Subtotal variable cost of electricity				0.161409285 \$/kWh
Total variable cost of electricity w/OER				0.123478103 \$/kWh

Sarnia

Bluewater Power

<https://bluewaterpower.com/customer-service/time-of-use-rates/>

Off-peak use	64%
Mid-peak use	18%
On-peak use	18%
Ontario Electricity Rebate	23.5%

Delivery Component (variable only)	\$/kWh	Line Loss Factor (if applicable)	TOU Distribution (if applicable)	Effective rate (\$/kWh)
Distribution Variable Charge	-0.0016	1	1	-0.0016
Transmission Network Charge	0.0111	1.0431	1	0.01157841
Transmission Connection Charge	0.009	1.0431	1	0.0093879
Regulatory				
Wholesale Market Service Charge	0.006	1.0431	1	0.0062586
Commodity Rates (TOU)				
Off-peak	0.098	1.0431	0.64	0.065423232
Mid-peak	0.157	1.0431	0.18	0.029478006
On-peak	0.203	1.0431	0.18	0.038114874
Subtotal cost				0.158641022
Total w/OER				0.121360382

Enbridge Gas Distribution

<https://www.oeb.ca/sites/default/files/gram-enbridge-20260101-en.pdf>

	\$/m3	Delivery Distribution (if applicable)	Effective rate (\$/m3)
Gas Supply Charge	0.137599	1	0.137599
Cost Adjustment	-0.02566	1	-0.025663

Delivery

First 30 cubic metres	0.145727	0.150	0.02185905
Next 55 m3	0.137344	0.230	0.03158912
Next 85 m3	0.13078	0.245	0.03209552
All over 170 m3	0.125886	0.375	0.047154798
Facility Carbon Charge (included in Delivery to Y	0.000145	1	0.000145
Transportation to Enbridge	0.056716	1	0.056716
Rate Adjustment (2023 Utility Earnings and Disposi	-0.00259	1	-0.002594
Total			0.298901559 \$/m3

		Rounded Energy basis	0.299 \$/m3 0.008016086 \$/MJ
Natural gas energy content	0.0373 GJ/m3	Gas cost in \$/kWh	0.0289 \$/kWh
	37.3 MJ/m3		
	3.6 MJ/kWh		
	60		
	359 3719.639		

Monthly sample usage from OEB

Tiers	Tier Amounts	January	Jan Tiered Gas	February	Feb Tiered	March	Mar Tiered	April	Tiered Gas Apr	May	Tiered Gas May	June	Tiered Gas Jun	July	Tiered Gas August	Tiered Gas September	Tiered Gas October	Tiered Gas November	Tiered Gas December	Tiered Gas	Summed Tiers	Tier Percent			
First 30 cubic metres	30	419	30	404	354	30	252	30	158	30	69	69	69	30	51	54	58	91	174	316	30	2400	0.150		
Next 55 m3	55	389	55	374	324	35	222	55	128	55	39	39	39	21	21	24	28	28	61	55	144	55	360	0.230	
Next 85 m3	85	334	85	319	269	85	167	85	73	73	0	0	0	0	0	0	0	6	6	89	85	231	85	589	0.245
All over 170 m3	99999	249	249	234	234	184	184	82	82	0	0	0	0	0	0	0	0	0	0	4	4	146	146	899	0.375

Union Gas South

<https://www.oeb.ca/sites/default/files/gram-enbridge-20260101-en.pdf>

	\$/m3	Delivery Distribution (if applicable)	Effective rate (\$/m3)
Gas Commodity	0.204037	1	0.204037
Gas Price Adjustment	-0.011703	1	-0.011703

Delivery

First 100 m3	0.087985	0.457	0.040251437
Next 150 m3	0.08444	0.354	0.029874634
All over 250 m3	0.075288	0.189	0.014208513
Facility Carbon Charge (include	0.000145	1	0.000145
Transportation to Enbridge	0	1	0
Rate Adjustment (2023 Utility E	0.004255	1	0.004255
Total			0.281068584

		Rounded Energy basis	0.281 \$/m3 0.007533512 \$/MJ
Natural gas energy c	0.0373 GJ/m3		0.0271 \$/kWh
	37.3 MJ/m3		
	3.6 MJ/kWh		
	60		
	359 3719.638889		

Tiers	Tier Amounts	January	Jan Tiered Gas	February	Feb Tiered	March	Mar Tiered	April	Tiered Gas Apr	May	Tiered Gas May	June	Tiered Gas Jun	July	Tiered Gas August	Tiered Gas September	Tiered Gas October	Tiered Gas November	Tiered Gas December	Tiered Gas	Summed Tiers	Tier Percent			
Gas Used	385	385	385	403	332	332	200	200	114	114	64	64	64	48	46	46	48	106	158	295	295	1006	0.457480673		
First 100 m3	100	385	100	403	100	332	100	200	100	114	100	100	64	64	48	46	48	106	100	158	100	295	100	778	0.353797181
Next 150 m3	150	285	150	303	150	232	150	100	100	14	14	14	0	0	0	0	0	6	6	58	58	195	150	415	0.188722146
All over 250 m3	99999	135	135	153	153	82	82	0	0	0	0	0	0	0	0	0	0	0	0	45	45	2199	1		

<https://oee.nrcan.gc.ca/corporate/statistics/neud/dpa/showTable.cfm?type=CP§or=res&juris=on&rn=2&page=0>

Ontario residential space heating energy usage
 331.4 PJ
 331400000 GJ

Ontario residential households
 5,808,500 Households

57 GJ/household

57 GJ/household

15833 kWh/household Average annual heating demand

https://climate.weather.gc.ca/climate_normals/results_1991_2020_e.html?searchType=stnProv&stProvince=ON&txtCentralLatMin=0&txtCentralLatSec=0&txtCentralLongMin=0&txtCentralLongSec=0&climate_id=6158350&dispBack=0

TORONTO (CITY)

ONTARIO

1991 to 2020 Canadian Climate Normals Data

Degree Days

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year
Above 24 °C	0	0	0	0	0.4	6	18.6	11.1	2.5	0	0	0	38.6
Above 18 °C	0	0	0.1	0.5	19.1	75.1	141.9	121.9	44.8	2.6	0	0	405.9
Above 15 °C	0	0	0.7	3.5	47.4	147.9	233.4	212.1	101.2	13.2	0	0	759.5
Above 10 °C	0.1	0.1	5.2	27.7	146.3	293.2	388.4	367.1	236.7	68.1	7.9	0.5	1541.3
Above 5 °C	4.3	2.9	27.3	108.4	293	443.2	543.4	522.1	385.9	190.5	54.7	7.6	2583.1
Above 0 °C	30.7	27.9	96.4	241.1	447.8	593.2	698.4	677.1	535.9	343	164.5	56.9	3912.9
Below 0 °C	140.8	106.5	43.1	1.7	0	0	0	0	0	0	7.2	66.6	365.9
Below 5 °C	269.3	222.9	129	19.1	0.3	0	0	0	2.5	47.4	172.3	862.6	
Below 10 °C	420.2	361.4	261.9	88.3	8.5	0.1	0	0	0.8	35.1	150.6	320.3	1647.1
Below 15 °C	575	502.7	412.4	214.2	64.7	4.7	0	15.3	135.2	292.7	474.7	2691.7	
Below 18 °C	668	587.5	504.8	301.1	129.3	21.9	1.5	2.8	49	217.6	382.7	567.7	3434
January 18/15 Average	20%												

January Heating Portion 3231.08 kWh
 Rounded 3200 kWh

https://climate.weather.gc.ca/climate_normals/results_1991_2020_e.html?searchType=stnName_1991&txtStationName_1991=SARNIA&searchMethod=contains&txtCentralLatMin=0&txtCentralLatSec=0&txtCentralLongMin=0&txtCentralLongSec=0&climate_id=6127510&dispBack=1

SARNIA

ONTARIO

1991 to 2020 Canadian Climate Normals Data

Degree Days

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year	Code
Above 24 °C	0	0	0	0	0.5	5.5	10.7	5	1.3	0.2	0	0	23.3	C
Above 18 °C	0	0	0.3	1	14.3	61.3	102.8	80.3	33.6	4.2	0	0	297.8	C
Above 15 °C	0	0	1.4	5.1	34.4	121.3	188.3	161.8	81.7	15.5	0.3	0	609.7	C
Above 10 °C	0.2	0.2	7.1	27.4	107.5	257.4	342.9	315.9	206.9	65.5	8.8	0.7	1340.5	C
Above 5 °C	3.3	2.5	25.5	87.4	240.1	407	497.9	470.9	354.6	178.1	47.4	7.4	2321.9	C
Above 0 °C	22.4	22	81.9	206.1	393.9	557	652.9	625.9	504.6	329.2	141.3	45.6	3582.8	C
Below 0 °C	152.8	120.8	57.1	3	0	0	0	0	0	0	12.3	73.5	419.5	C
Below 5 °C	288.7	242.7	155.6	34.3	1.1	0	0	0	3.9	68.4	190.3	985	C	
Below 10 °C	440.6	381.9	292.2	124.3	23.6	0.4	0	0	2.3	46.3	179.9	338.6	1830.1	C
Below 15 °C	595.4	523.2	441.6	252	105.5	14.3	0.4	0.8	27.2	151.3	321.3	492.9	2925.8	C
Below 18 °C	688.4	608	533.4	337.9	178.4	44.3	7.9	12.3	69.1	233	411.1	585.9	3709.7	C
January 18/15 Average	19%													

January Heating Portion 3080.05 kWh
 Rounded 3100 kWh

HRS Disclaimer

Column				
A	B	C	D	E
Equipment Type	Heat Energy delivered to Home	Equipment Efficiency	Energy Consumed (what you see on your utility bill)	Energy Cost (energy used x energy costs)
Electric Air Source Heat Pump	3,200 kWh	200%	1,600 kWh	~\$196.80
Electric Air Source Heat Pump	3,200 kWh	400%	800 kWh	~\$98.40
High Efficiency Natural Gas Furnace	3,200 kWh	90%	3,556 kWh (~343 m ³)	~\$102.77
High Efficiency Natural Gas Furnace	3,200 kWh	98.5%	3,249 kWh (~314 m ³)	~\$93.90

Electricity cost (\$/kWh)	0.123	Energy demand (kWh)	3200
Natural gas cost (\$/m3)	0.299		
Natural gas energy content (MJ/m3)	37.3		
Natural gas cost (\$/kWh)	0.0289	4.26 Variable price ratio including OER	

3,200	2	1,600	\$ 196.80		
3,200	4	800	\$ 98.40		
3,200	0.9	3,556	\$ 102.77	344	343
3,200	0.985	3,249	\$ 93.90	314	314

Electricity cost (\$/kWh)	0.121	Energy demand (kWh)	3100
Natural gas cost (\$/m3)	0.281		
Natural gas energy content (MJ/m3)	37.3		
Natural gas cost (\$/kWh)	0.0271	4.46 Variable price ratio including OER	

Sarnia Saves Disclaimer

Equipment Type	Heat Energy delivered to Home	Equipment Efficiency	Energy Consumed (what you see on your utility bill)	Energy Cost (energy used x energy costs)
Electric resistance heating	3,100 kWh	100%	3,100 kWh	~ \$375.10
Electric Air Source Heat Pump	3,100 kWh	200%	1,550 kWh	~ \$187.55
Electric Air Source Heat Pump	3,100 kWh	400%	775 kWh	~ \$93.78
High Efficiency Natural Gas Furnace	3,100 kWh	90%	3,444 kWh (~332 m ³)	~ \$93.33
High Efficiency Natural Gas Furnace	3,100 kWh	98.5%	3,147 kWh (~304 m ³)	~ \$85.28

3,100	1	3,100	\$ 375.10		
3,100	2	1,550	\$ 187.55		
3,100	4	775	\$ 93.78		
3,100	0.9	3,444	\$ 93.33	332	332
3,100	0.985	3,147	\$ 85.28	303	304

Electricity cost (\$/kWh)	0.123	Energy demand (kWh)	3200
Natural gas cost (\$/m3)	0.299		
Natural gas energy content (MJ/m3)	37.3		
Natural gas cost (\$/kWh)	0.0289	4.26 Variable price ratio including OER	

System Pruning Disclaimer

Equipment Type	Heat Energy delivered to Home	Equipment Efficiency	Energy Consumed (what you see on your utility bill)	Energy Cost (energy used x energy costs)
Electric resistance heating	3,200 kWh	100%	3,200 kWh	~ \$393.60
Electric Air Source Heat Pump	3,200 kWh	200%	1,600 kWh	~ \$196.80
Electric Air Source Heat Pump	3,200 kWh	400%	800 kWh	~ \$98.40
High Efficiency Natural Gas Furnace	3,200 kWh	90%	3,556 kWh (~343 m ³)	~ \$102.77
High Efficiency Natural Gas Furnace	3,200 kWh	98.5%	3,249 kWh (~314 m ³)	~ \$93.90

3,200	1	3,200	\$ 393.60		
3,200	2	1,600	\$ 196.80		
3,200	4	800	\$ 98.40		
3,200	0.9	3,556	\$ 102.77	344	343
3,200	0.985	3,249	\$ 93.90	314	314