NORTHERN OPERATOR

2027 Rebate & Rate Card

For Canadian HVAC, plumbing, electrical, insulation & home-service owners

Figures checked: **November 29, 2026**
Sources linked on every line
northernoperator.com

Act this week: The federal **National Heat Pump Rebate** opens in early 2027, but eligible installs from **Nov 1, 2026** may qualify retroactively. Your receipt must show: the applicant's name and address, **your company name**, **make, model and AHRI number(s)**, the number of heat pumps, and the **total project cost** (incl. ductwork and electrical). Homeowners must submit receipts within 6 months.

1 · Federal programs

Program	Amount	Who qualifies / what the contractor must do	Status
National Heat Pump Rebate (ECCC)	$2,000 (above median income); up to $10,000 (below median after-tax income)	Cold-climate heat pump on the eligible product list (by AHRI #), **purchased from and installed by an HVAC contractor**. Owner must reside in Canada; one rebate per household; the home needn't be the primary residence. Emergency and planned installs are both accepted. Online portal, no energy audit. Program runs until March 2034.	Retro from Nov 1 2026 Portal early 2027
Canada Greener Homes Affordability Program (CGHAP)	No-cost direct install	Low-to-median income households, delivered only through provincial programs in **BC** (BC Hydro/FortisBC ECAP), **MB**, **NL**, **NS** (HomeWarming), **PE** and **QC**. There is no federal application. Contractors get work through the delivery agents.	Open (6 provinces)
Oil to Heat Pump Affordability (OHPA)	Up to $10k federal (more where co-delivered)	Last day to apply was **July 31, 2026**. Files submitted before then are still being processed.	Closed

canada.ca/en/environment-climate-change/campaigns/one-million-home-energy-retrofits.html · canada.ca/.../canada-greener-homes-affordability-program.html · canada.ca/.../eligibility-criteria-oil-heat-pump-affordability-program.html

2 · Provincial heat pump rebates & contractor registration

Province	Rebate (homeowner)	Contractor requirement to file / qualify
Ontario Home Renovation Savings (Enbridge/IESO)	Electric/oil/propane/wood homes: ccASHP **$1,250/ton, up to $7,500**; GSHP **$2,000/ton, up to $12,000**. Enbridge gas-heated: ccASHP $500/ton, up to $2,000; GSHP $3,000 flat. Rentals: $500/ton, up to $2,000. Capacity rated at 8.3°C (47°F).	Must be on the **Participating HVAC Contractor List before install**, and you submit the **pre-installation application** for the customer. Registration asks for: an Ontario business licence, general liability insurance, manufacturer heat pump training, a TSSA certificate in the company name, a 313A or 313D licence, an ozone depletion certificate, and IGSHPA for GSHP.
British Columbia BC Hydro Home Renovation Rebate	Replacing all-electric heat: **$4,000** whole-home (100% of load at −5°C) or **$1,500** partial (≥50%). Bonus up to $2,000 for multiple upgrades.	Install by a **Home Performance Contractor Network (HPCN)** member. Whole-home jobs need a CSA F280-12 heat load calculation and summary form. Units must be variable-speed and AHRI-matched (HSPF2 ≥8.5 / SEER2 ≥15.2, NEEP-listed for whole-home). Owner applies within 6 months of the invoice.
Quebec Hydro-Québec LogisVert	ENERGY STAR heat pump: **$50 per 1,000 BTU/h at −8°C**; cold-climate model: **$120 per 1,000 BTU/h**. **Max $6,700.**	RBQ licence with subclass 15.1 *or* 15.7 *or* 15.8, **and** 15.9 *or* 15.10. Electrical work needs subclass 16. A general contractor (1.2/1.3) may subcontract.
Manitoba Efficiency Manitoba	Ducted cold-climate ASHP **$2,000**; ductless **$1,500**.	Contractor must be **registered with Efficiency Manitoba** and submits the rebate application within 90 days of install. **$100 supplier bonus** per application with an F280 heat load calculation, before Mar 31, 2027.
Nova Scotia Efficiency NS (Home Energy Assessment)	Ductless mini-split **$300/ton**; central ducted **$500/ton** (on added capacity). The Moderate Income stream is higher: $500/ton ductless, $1,500/ton ducted.	Install by a **certified RACM**. The invoice must list the RACM certificate #, AHRI #, and indoor/outdoor models. Find partners in Efficiency NS's Preferred Partner directory. Needs pre- and post-assessments.

homerenovationsavings.ca/without-assessment/heat-pumps · plumbingandhvac.ca (HRSP contractor list, May 22 2026) · bchydro.com/.../renovating-heating-system.html · hydroquebec.com/residential/energy-wise/financial-assistance/logisvert/residential.html · efficiencymb.ca/ashp-home · Efficiency NS HEA Rebate Guide (June 2026)

AB, SK, NB, NL, PE, territories: no provincial program verified for this card. The federal National Heat Pump Rebate applies everywhere. Check your utility.

3 · 2027 labour-burden rates

Workers' comp

Board	2027
WSIB Ontario average	**$1.18**/$100 insurable earnings (was $1.23)
WSIB max insurable earnings	**$126,700** (was $121,700)
WSIB G1 Residential building constr.	$2.07
WSIB G2 Infrastructure constr.	$1.67
WSIB G3 Foundation/structure/exterior	$3.42
WSIB G4 Building equipment constr.	$1.47
WSIB G5 Specialty trades constr.	$2.06
WorkSafeBC average base rate	**$1.55**/$100 payroll (flat, 10th year)
WCB Alberta	Average not yet published. Statements in myWCB mid-Dec 2026

Class rates are averages. **Your** rate is on your 2027 statement (WSIB online services from November 2026). WSIB moves rates a maximum of 3 risk bands (~15%) a year toward your projected rate.

wsib.ca/en/2027premiumrates · worksafebc.com/.../2027-rates · hrinsider.ca/2027-workers-comp-rates-across-canada

CPP & EI (2027, outside Quebec)

Item	2027
CPP rate (employee = employer)	**5.75%** (down from 5.95%)
YMPE / basic exemption	$76,700 / $3,500
Max CPP each (employee, employer)	$4,209.00 (self-employed $8,418.00)
CPP2: 4% on earnings $76,700–$87,400	Max $428 each ($856 self-employed)
EI employee rate	**1.64%**, max insurable $70,800
EI employer (1.4×)	Max $1,625.57 per employee

canada.ca/.../cpp-contribution-rates-maximums-exemptions.html · .../second-additional-cpp-contribution-rates-maximums.html · .../ei-premium-rates-maximums.html

Minimum wage (general)

Ontario	**$17.95** since Oct 1, 2026
British Columbia	**$18.25** since Jun 1, 2026
Alberta	**$15.00**

ontario.ca · gov.bc.ca · alberta.ca/minimum-wage

4 · GST/HST

Small supplier threshold: $30,000

- You stay a small supplier while taxable revenue is **≤ $30,000** in a single calendar quarter *and* across the last four consecutive quarters.
- Go over in one quarter: register and charge from the supply that crosses it. Go over across four quarters: you stop being a small supplier at the end of the month after that quarter.
- Register within **29 days**.

canada.ca/en/revenue-agency/services/tax/businesses/topics/gst-hst-businesses/when-register-charge.html

Rates (2026–27)

Ontario HST	13%
Nova Scotia HST	14%
NB, NL, PE HST	15%
All others	5% GST (+PST in BC, MB, SK; +QST in QC)

canada.ca GST/HST calculator

Quick labour-burden check (Ontario, G4 trade, 2027): on each $100 of wages, budget roughly **$5.75 CPP + $2.30 EI (employer) + $1.47 WSIB class rate ≈ $9.52**, until employees hit the CPP/EI/WSIB maximums. This is before vacation pay, benefits and unproductive time. *Use your own WSIB rate. Your accountant has the final word.*

Want the full playbook? 2027 Rebate & Rate Card Pro (CA$29) adds step-by-step enrollment for each program, a job pricing calculator, and quote and invoice templates with rebate-ready fields: northernoperator.com/pro

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