

# CHIP: Financial Aid for Home Insulation

**A MAJOR INSULATION PROGRAM FOR MY HOUSE IS EXPENSIVE! ARE THERE ANY GOVERNMENT GRANTS TO HELP WITH THE COST OF INSULATING, WEATHERSTRIPPING AND CAULKING MY HOME? IF SO, HOW DO I GO ABOUT GETTING ONE?**

Householder in Regina, Sask.

If you live in an older home, you're in luck. The **Canadian Home Insulation Program (CHIP)** offers grants to a maximum of \$500 to assist with the cost of materials and labour involved in insulating a home. This program is administered by the Canada Mortgage and Housing Corporation (CMHC), and is directed towards single family homes, semi-detached or row house units, apartment buildings, and non-profit hostels.

In order to be eligible, your

house (or apartment building) must meet these conditions:

- (a) be a principal residence
- (b) be 3 storeys or less
- (c) have been built before January 1st, 1961 (applies to all provinces except Nova Scotia and Prince Edward Island, which operate under a separate insulation grant program. PEI and N.S. householders should telephone their local CMHC office for information on the Home Insulation Program (HIP). In the Yukon and Northwest Territories, dwellings built prior to September 1, 1977 qualify for CHIP assistance.)
- (d) have not previously received a grant
- (e) you must own or rent the unit

You may obtain only one CHIP grant per unit, amounting to the full cost of insulation materials up to \$350 and 1/3 of labour costs to a maximum of \$150 for a total possible grant

of \$500 for detached, semi-detached, or row house units. Apartment building units have a slightly lower maximum (per unit).

The grant is taxable and you will receive a tax slip for income tax purposes.

The CHIP grant covers the cost of the following:

- (a) insulation materials (including vapour barriers) for attics, walls, basement walls, and floors over unheated spaces. All these materials must have a CMHC acceptance number;
- (b) materials for weatherstripping and caulking, protective shells around recessed light fixtures in attics, and improving ventilation where insulation has been added. No CMHC acceptance numbers are required.

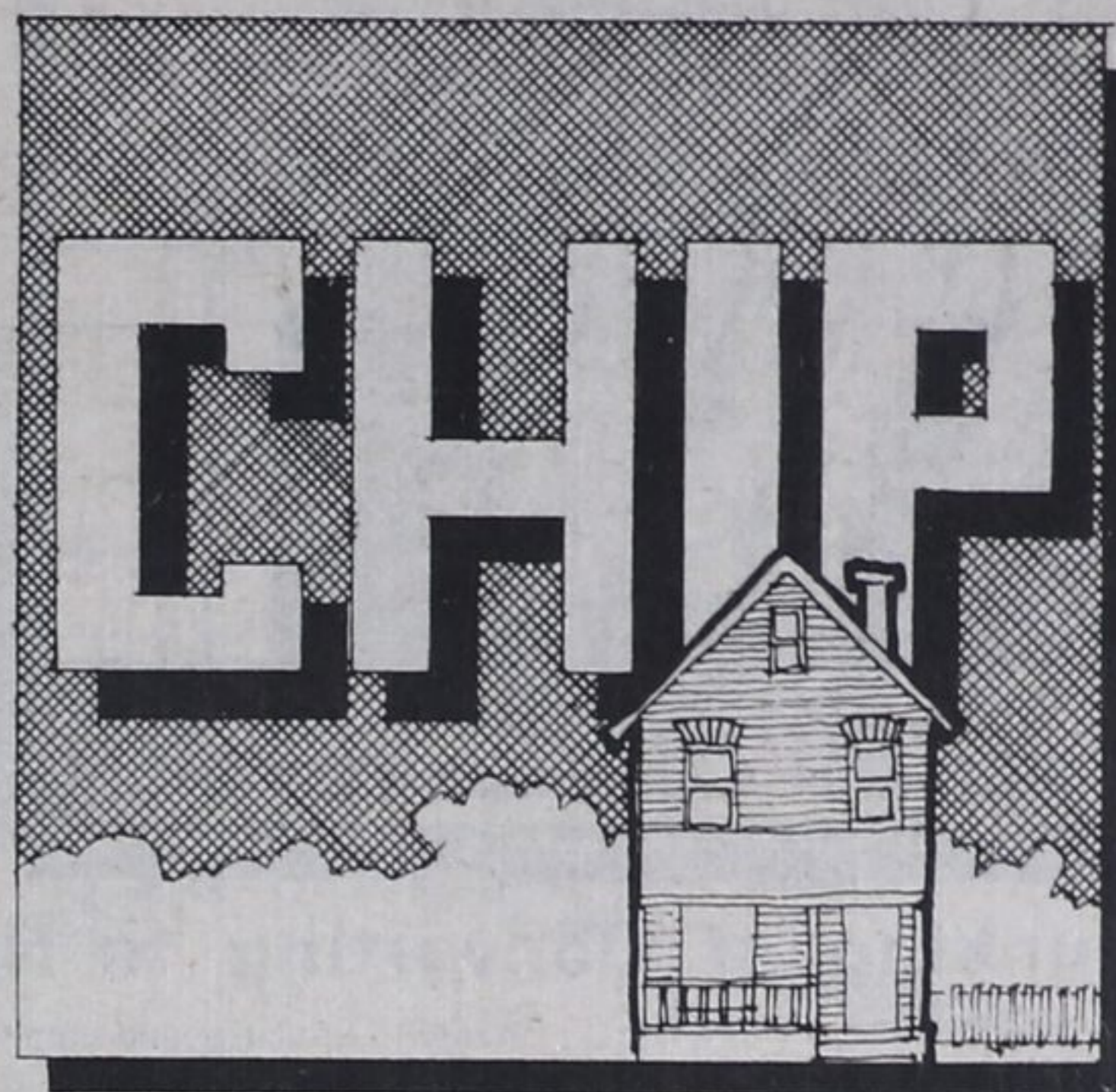
Although this program is available for all houses built before 1961, your materials must

have been purchased and installed **after** April 20, 1979 when the terms of the new CHIP program became effective.

If you purchased your materials **before** April 20, 1979 and your house was built before 1946, you are eligible for 2/3 of the cost of materials up to a maximum of \$350.

— Using a dehumidifier will reduce extreme Relative Humidity but only to around 60% — too high to prevent condensation in winter. They are normally not required except perhaps in particularly airtight, electrically-heated homes.

Try as many of these methods as circumstances permit; you'll probably notice a significant reduction in condensation in your home.



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