

# Which System is Best for Your Home?

## Oil vs Heat Pump

When replacing the heating system of your home, there are four main things to consider: desired features, the quality of comfort the system can provide, the energy efficiency and climate impact of the system, and associated costs including installation, operation, and maintenance. A system with high efficiency ratings will consume less energy and produce less greenhouse gas emissions.

		Modern Electric Heating Systems				Modern Oil Heating Systems	
		Mini-Split Heat Pump	Central Heat Pump	Combination Heat Pump	Air-to-Water Heat Pump	Oil Furnace	Oil Boiler
FEATURES	Air Conditioning	✓	✓	✓	✓		
	Zonal Heating	✓					
	Central Heating		✓	✓	✓	✓	✓
	In-Floor Heating				✓		✓
	Needs Ductwork		✓			✓	
COMFORT	Outdoor Noise <sup>1</sup>	Some	Some	Some	Some	Minimal	Minimal
	Indoor Noise <sup>1</sup>	Minimal to Some	Some	Minimal to Some	Minimal to Some	Some	Minimal
	Air Filtration	✓	✓	✓	✓	✓	
	Dehumidification	✓	✓	✓			
	Heating Delivery	Moderate Speed Forced Air	Moderate Speed Forced Air	Slow Speed Radiant	Slow Speed Radiant	Moderate Speed Forced Air	Slow Speed Radiant
ENERGY EFFICIENCY	Comparative Heating Efficiency	Highest 300-400%	Highest 300-400%	Highest 300-400%	Highest 300-400%	Low 80-89%	Low 80-89%
	Energy Input • Heat Output	1 : 3-4	1 : 3-4	1 : 3-4	1 : 3-4	1 : 0.8-0.89	1 : 0.8-0.89
	Annual Average GHG Emissions <sup>2</sup>	Very Low 0.08 tons GHGs	Very Low 0.08 tons GHGs	Very Low 0.08 tons GHGs	Very Low 0.08 tons GHGs	Very High 6.4 tons+ GHGs	Very High 6.4 tons+ GHGs

<sup>1</sup> Factors contributing to noise levels include ductwork design and workmanship and rated noise levels of the system. Modern indoor heat pump units generally range between 18-30 decibels and modern outdoor units are rated around 40-60 decibels. The lower the noise rating, the quieter the unit is. For comparison, a quiet rural neighbourhood is around 30 decibels and normal at-home conversations are around 50 decibels.

<sup>2</sup> Annual Average Greenhouse Gas Emissions (GHG) from heating are in tons of CO<sub>2</sub>e. Figure does not include whole home GHG emission estimates. Whole home GHG emissions will depend on a combination of other home systems including appliances and hot water heating.

Data: GHG Emissions based on modeled performance of an average efficiency 2,500 square foot, 1948 home in the capital region, BC. Home modeled in HOT2000 v11.9; Oil heating costs based on 2023 utility rates, furnace modeled as 83% AFUE. Heat Pump (n=19) and Natural Gas (n=16) operational costs are based on real-world operational cost research conducted mostly in the Greater Victoria and Greater Vancouver regions between 2020 and 2023.

# Investing in the Best Heating Option For Your Home

Investing in a high efficiency heating system is a cost effective and climate-friendly choice for your home. British Columbia also has a variety of rebates available to help homeowners purchase the most efficient and climate-friendly options for their homes.

		Modern Electric Heating Systems				Modern Oil Heating Systems	
		Mini-Split Heat Pump	Central Heat Pump	Combination Heat Pump	Air-to-Water Heat Pump	Oil Furnace	Oil Boiler
AVERAGE COSTS	Installation Costs <sup>3</sup>	Medium \$6,000-\$22,000	Medium \$9,000-\$20,000	High \$15,000+	High \$15,000+	Not Recommended Medium \$6,000-\$9,000	Not Recommended Medium \$9,000-\$20,000
	Monthly Heating Costs <sup>4</sup>	Low \$20-100	Low \$20-100	Low \$20-100	Low \$20-100	Not Recommended High \$110-\$400	Not Recommended High \$110-\$400
REBATES & OFFERS	Heating System Rebates	\$6,000 + up to \$5,000	\$6,000+ up to \$5,000	up to \$4,300 + up to \$5,000	up to \$4,300 + up to \$5,000	None	None
	Electric Service Upgrade Rebates	\$500	\$500	\$500	\$500	None	None
	Group Purchase Rebates	up to \$500	up to \$500	up to \$500	up to \$500	None	None
	Municipal Top-Up Offers	\$350 - \$4,000	\$350 - \$4,000	\$350 - \$5,000	\$350 - \$4,000	None	None
	Financing Offers	up to \$40,000	up to \$40,000	up to \$40,000	up to \$40,000	None	None

- For more information on rebate and financing offers in your area, visit [www.betterhomesbc.ca](http://www.betterhomesbc.ca). New and limited time offers become available regularly, check back frequently!
- In addition, the **CleanBC Income-Qualified Program** provides enhanced rebates for qualifying homeowners. Visit the link or call 1-833-856-0333.
- Homeowners can stack and combine Municipal Top-Ups, Group Purchase Rebate, and Electric Service Upgrade Rebates when switching from fossil fuel to a heat pump.
- Always engage an accredited HVAC contractor when upgrading your heating system to ensure the system is properly sized for your home, delivers the features you want, and is protected by warranty. Visit [betterhomesbc.ca/find-a-contractor/](http://betterhomesbc.ca/find-a-contractor/) to find a registered contractor in your area.
- To achieve the greatest cost and GHG savings when upgrading your heating system, consider also upgrading the insulation and air sealing your home.
- Need help understanding your options and the incentives available? Register at [www.homeenergynav.ca](http://www.homeenergynav.ca) for customized and dedicated support and guidance for your project.

<sup>3</sup> Installation costs are before rebates are applied. Based on average installation costs reported by research projects and programs in the Greater Victoria and Greater Vancouver regions.

<sup>4</sup> These figures are estimates only and includes only space heating. Actual energy costs and usage may differ due to fuel costs, appliance efficiency, lifestyle and energy efficiency measures incorporated into the household. Cost of maintenance calls depend on the service needed, parts required, and HVAC technician hourly rates. Many companies provide services for both furnaces and heat pumps.

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