

## Novoclimat House Cost Analysis

Cost (in dollars \$)	Conventional House	Novoclimat House	Difference
<b>Cost of construction</b>	148 723	152 721	3 998
<b>Down payment (10 %)</b>	14 872	15 272	400
<b>Mortgage loan</b>	133 851	137 449	3 598
<b>Average annual cost of loan</b>	11 486	11 795	309
<b>Average annual cost for heating</b>	2 047	1 473	-574
<b>Total average annual cost</b>	13 533	13 267	-265

Single home of 2184 sq ft constructed in Quebec City and heated by electricity  
Interest rate of 7% over an amortised period of 25 years  
Annual increase of energy costs of 3% except for  
the first two years  
Actualized cost of 6%

## Supplementary energy costs for a conventional house compared to a Novoclimat house

Cost (in dollars \$)	Airtightness		
	3,57 CAH	5 CAH	6,7 CAH
Supplementary annual costs for energy (average 25 years)	574	746	916
Supplementary costs at retirement (occupancy 35 years)	69,807	90,702	111,354
Actual supplementary cost value at retirement	9,082	11,801	14,488
<p>Single home of 2184 sq ft constructed in Quebec City and heated by electricity</p> <p>Annual interest rate of 7% over a an amortised period of 25 years</p> <p>Annual increase of energy costs of 3% except for th first two years</p> <p>Actualized cost of 6%</p>			

## Total supplementary costs (mortgage and energy) of conventional houses vice a Novoclimat house

Cost (in dollars %)*	Airtightness		
	3,57 CAH	5 CAH	6,7 CAH
Supplementary cost after 25 years (value in 25 years)	12,849	22,279	31,599
Supplementary cost at retirement (value in 35 years)	36,400	57,295	77,947
Supplementary cost after 25 years (actual value)	2,994	5,191	7,362
Supplementary cost at retirement (actual value)	4,736	7,454	10,141

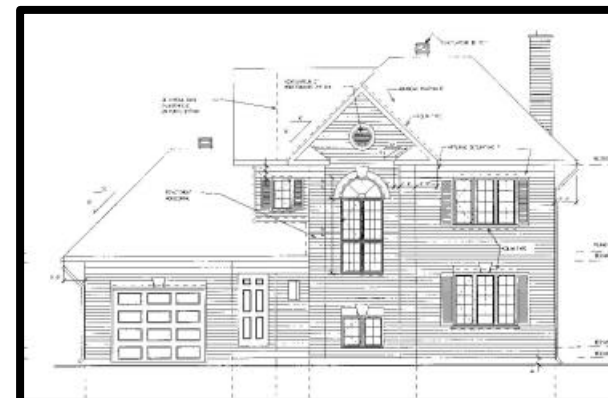
2184 sq ft single house constructed in Quebec City and heated by electricity  
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 Annual increase of energy costs of 3% except for  
 the first two years  
 Taux d'actualisation de 6 %

## Total supplementary costs (energy and mortgage) of conventional houses vice a Novoclimat house

Value (in dollars \$)*	Airtightness		
	3,57 CAH	5 CAH	6,7 CAH
After 5 years	301	1,073	1,835
After 10 years	1,631	3,552	5,450
After 15 years	3,884	7,484	11,043
After 20 years	7,446	13,458	19,400
After 25 years	12,849	22,279	31,599
After 30 years	22,556	36,780	55,550
After 35 years	36,400	57,295	77,947

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## Additional costs for a Novoclimat house



Elements	In comparison with the CNB 90	
	% de surcoût	% du surcoût
Foundations, floors, walls and roof	1,4%	40%
Doors and windows	0,5%	13%
Ventilation	1,4%	40%
Heating, plumbing, electricity and other	0,3%	7%
<b>Total cost</b>	<b>3,6%</b>	<b>100%</b>

With tax, administration and profits