OTTAWA FLOOD RESTORATION

After the Flood: In Order

The order of steps once the water is gone: safety, documenting, calling the insurer, tear-out, drying, mould check, rebuild

7 Expert Answers from Flood Repair IQ

ottawafloodrestoration.ca/construction-brain

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Q1

In what order should flood repairs happen in an Orleans basement?

Safety checks come before any repair work.

Here is the order that follows from the rules that apply in Ottawa:

- Confirm the power is safe before anyone enters a flooded basement. The Electrical Safety Authority says that if water reached the outlets, baseboard heaters, furnace or electrical panel, you wait until the utility disconnects power, then hire a Licensed Electrical Contractor to inspect the system. The LEC files a notification with ESA; ask for the ESA Certificate of Acceptance for your records.
- The City of Ottawa says a certified gas technician must turn your gas service back on after a flood, and your gas utility says not to relight appliances yourself and to have a licensed technician inspect any water-damaged equipment.
- Document everything before touching it. Photograph damaged materials, contents and water lines. Keep every receipt from this point forward. Your insurer should be your first call; get any coverage decisions in writing.
- Tear out what cannot be dried or saved. Health Canada says flooring soaked by flood water should be removed and discarded, and that insulation, drywall and carpets exposed to flood water that cannot be dried should be disposed of. Ottawa Public Health adds that porous wet materials such as drywall and insulation should be removed and discarded.
- Dry the structure. Health Canada says a house and its furnishings are less likely to grow mould if they are dried within 48 hours. TSSA flags that drying fans can create negative pressure and draw carbon monoxide indoors, so ventilation matters and a working carbon monoxide detector should be in place.
- Check whether permits are needed before rebuilding. The City of Ottawa says replacing flooring needs no permit, but removing or replacing structural framing does. If the new insulation will differ from the original, a permit is required; if it will match, ask Building Code Services, as the City does not list that scenario either way. If your home was built before 1990, check with a professional before any demolition work, as asbestos may be present.
- Rebuild like for like once the structure is dry, inspected and permitted where required.

On costs, published estimates seen October 2026 put a full restoration of a finished basement, cleanup plus rebuild, at about $8,000 to $25,000 or more. Your quote will differ.
Call Building Code Services before the first nail goes back in, so you know exactly which steps in Orleans need a permit and which do not.

Q2

Which photos matter before anything leaves a flooded Barrhaven basement?

The City of Ottawa's guidance is to photograph and document damaged property before beginning cleanup, where it is safe to do so.

What to capture before anything moves

Work room by room, floor to ceiling, before a single item is touched or discarded:

- The waterline on every wall, including the height above the floor
- Every damaged finish: flooring, drywall, baseboards, ceiling tiles
- Appliances, mechanicals and storage items in place, before removal
- The exterior of the home, including any visible entry points for water
- Any visible sewage or debris, noting where it settled

Shoot wide shots to show the full room, then close shots of individual items. Video works alongside stills. The City also says to keep receipts for everything spent on cleanup and repairs, so photograph receipts as you go.
FCAC says the time limit to make a claim "usually varies from 90 days to 12 months", so start early. If materials are discarded for health or safety reasons before an adjuster sees them, the City says to notify your insurance adjuster of that fact. A written record of what was removed, and why, fills the gap left by items that are gone before anyone inspects.

For the City of Ottawa's Compassionate Grant, which provides a $1,000 payment for basement flooding caused by sewer surcharging, the City asks for two or more items as proof of damage or costs over $1,000; multiple photos count as one item and must be accompanied by at least one other, such as an insurance claim or an invoice.

Ask your insurer, in writing, what documentation format they want and whether they need an adjuster on site before any tear-out begins.

Before you sign with a flood repair contractor, ask them directly: what documentation do you need from me, and what will you provide in writing about what was found and removed?

Q3

Should an insured Ottawa homeowner still report a flooded basement to the City?

Yes, reporting to the City matters even when you have insurance. The City's Compassionate Grant depends on it, and the extended reporting period for the July 1, 2026 event has already passed.

Why reporting to the City still counts

The City of Ottawa's Compassionate Grant pays $1,000 to homeowners whose basement flooded due to sewer surcharging. Eligibility includes having reported the flooding to the City. The grant does not apply to overland flooding through a foundation crack or leaking window well, to appliance failure, or to a sewer lateral blockage. You have up to one year from the flooding event to apply, but the City extended its reporting window for the July 1, 2026 event only to October 1, 2026, and that extended period has ended. If you reported before that date, keep your confirmation; if you did not, ask the City whether you are still eligible.

The City is also clear that it is not an insurance provider and does not automatically compensate residents. Under the Municipal Act, municipalities are not liable for damage caused by the escape of water or sewage if they are not negligent, and the burden of proof rests with the claimant.

Your insurer is a separate matter. The City says your insurance company should be your first point of contact. Photograph and document damaged property before cleanup where it is safe to do so, keep all receipts, and notify your adjuster if materials are discarded for health and safety reasons. Ask your insurer, in writing, how contractor choice and payment work under your policy, and ask for a letter that clearly states any final decision.

One more thing worth knowing: the City has suspended building permit fees for repair, reconstruction or demolition of homes damaged by the July 1 extreme weather event, so if your repairs require a permit, ask Building Code Services about that waiver. The City also notes that failure to obtain a required permit can affect insurance coverage in the case of a future loss.

Before any contractor starts work, have a written contract in hand that sets out the full scope, the price, and the start and completion dates.

Q4

Our Stittsville basement flooded while we were away. Where do we start?

Coming home to a flooded basement means the first hours matter. Before anyone goes downstairs, check whether the water reached the electrical outlets, baseboard heaters, furnace or electrical panel. The Electrical Safety Authority says if it did, do not enter until the local electric utility has disconnected the power.

Once it is safe to enter, your insurer is the first call. Canada.ca notes that "coverage for flooding is not typically included in a standard policy," so the answer depends entirely on whether your policy includes overland flood or sewer-backup endorsements. Before touching anything, photograph and document every damaged item and surface. Keep every receipt from this point forward, and ask your insurer for any decisions in writing.

Two things to do right away once you are inside:

- Note what the water touched: flooring, drywall, insulation, appliances, the furnace, the electrical panel. Health Canada says flooring soaked by flood water should be removed and discarded, and insulation, drywall and carpets exposed to flood water that cannot be dried should also go.
- Find out whether the flooding came from overland water or a sewer backup, because your policy wording, any available help programs and the cleanup approach all turn on that distinction.

On timing: Ottawa Public Health says if building materials can be cleaned and dried within 48 hours, mould is unlikely to develop. A contractor can assess what needs to come out and get drying equipment running.
If your home was built before 1990, check with a professional before any demolition work begins, as the City of Ottawa notes those properties may contain asbestos. For anything involving mould removal beyond a small area, or asbestos, ottawaabatement.com covers that work.

A certified gas technician, not the homeowner, must turn gas service back on after flooding, per the City of Ottawa. Do not relight appliances yourself.

For the rebuild itself, some work needs a building permit and some does not. Replacing insulation with a different type, or touching structural framing, requires a permit. The City has suspended permit fees for repairs to homes damaged by the July 1, 2026 extreme weather event, so ask Building Code Services what applies to your scope.

Call your insurer first, today, because the policy wording sets what is covered, what documentation is needed and how the claim process works, and everything else, including which contractor you hire and what gets torn out, flows from that conversation.

Q5

The water is gone from my Kanata basement. What do I do first?

The water is gone, so the first priority is making sure the space is safe to enter before anyone goes back in.

If the water reached your electrical outlets, baseboard heaters, furnace or electrical panel, the Electrical Safety Authority says not to enter the basement until the local electric utility has disconnected the power. Once that is done, a Licensed Electrical Contractor inspects the system, files a notification with ESA, and ESA tells the utility when it is safe to reconnect. Ask the contractor for a copy of the ESA Certificate of Acceptance for your records and for your insurer.

Gas is the other safety check. The City of Ottawa says a certified gas technician must turn your gas service back on after a flood. Do not relight any appliance yourself.

With power and gas confirmed safe, the next step is documentation. Photograph every damaged surface, material and item before anything is moved or discarded. Keep all receipts from this point forward. Your insurer should be your first call: ask them, in writing, how contractor choice and payment work under your policy, and what your deadline is for filing. Canada.ca notes that coverage for flooding is not typically included in a standard policy, so the answer will depend on what endorsements you carry.

Once you have spoken to your insurer, the repair work itself follows a sequence: remove damaged materials, dry the structure, confirm it is dry, then rebuild. Ottawa Public Health says to remove and discard porous wet building materials such as drywall, insulation and ceiling tiles. Health Canada says flooring soaked by flood water should be removed and discarded. If your home was built before 1990, the City of Ottawa notes it may contain asbestos, so check with a professional before any demolition work begins.

Have these in writing before work starts:

- your insurer's position on coverage and contractor choice
- the contractor's itemized scope of work
- confirmation of which permits, if any, are required for the repairs

When you speak with a contractor, ask for an itemized quote that spells out what materials come out, how the structure is dried, and exactly what goes back in their place.

Q6

Can I start tearing out wet drywall before the adjuster visits my Nepean home?

Photograph and document everything before touching a single piece of drywall. The City of Ottawa's guidance is clear: document damaged property before beginning cleanup, where it is safe to do so, and keep all receipts.

The City also says to notify your insurance adjuster if materials are discarded for health and safety reasons. Ottawa Public Health states that porous, wet building materials such as drywall and insulation should be removed and discarded, and Health Canada notes that your home is less likely to grow mould if dried within 48 hours. Resolve the timing with your insurer directly.

Contact your insurer before you start. Ask, in writing, whether they require an adjuster inspection before tear-out begins, or whether documented photos and a written inventory are sufficient to proceed. Ask how the claim process works if health-and-safety concerns require you to remove materials sooner. Get the answer in writing, not just a phone conversation. FCAC says the time limit to make a claim "usually varies from 90 days to 12 months", so check your own wording for any conditions on timing and documentation.

A few things worth confirming before any work begins:

- Whether a permit is needed for the specific scope (removing and replacing insulation with a different type, or any structural framing, requires a City of Ottawa building permit; the City has suspended permit fees for repairs to homes damaged by the July 1, 2026 extreme weather event)
- Whether your home was built before 1990, in which case the City advises checking with a professional for asbestos before any repair or demolition work
- Whether the contractor has WSIB coverage, which you can ask for in the form of a clearance certificate

Before any work starts, make sure you have a written contract that sets out the full scope, the price, and the start and completion dates; under the Consumer Protection Act, 2002, a direct agreement made in your home for more than $50 must be in writing, and the supplier cannot charge more than 10 per cent above any estimate included in it.

Q7

What receipts should I keep after a basement flood in Gloucester?

Keep every receipt from the moment the water is gone: cleanup labour, equipment rental, replacement materials, disposal fees and any professional you hire. The City of Ottawa advises homeowners to photograph and document damaged property before cleanup begins, where it is safe to do so, and to keep all receipts.

Your insurer is the first call. The Financial Consumer Agency of Canada notes that claim time limits "usually varies from 90 days to 12 months," so start keeping records immediately. Beyond receipts, document what you threw out and why. The City advises notifying your insurance adjuster if materials are discarded for health and safety reasons, so a written note explaining each disposal decision sits alongside the receipt or the photo.

Organise the records in a few categories:

- Damage evidence: dated photos and video before anything is moved or removed.
- Disposal: receipts from the landfill or waste hauler, plus a written note of what was discarded and when. Tipping fees at City facilities were reinstated on September 8, 2026.
- Professional services: any engineer, electrician, gas technician or mould professional you hired, with their invoices showing scope and date.
- Repair estimates and contracts: written quotes, signed agreements and final invoices from any contractor.

Get every insurer decision in writing. The Financial Consumer Agency of Canada recommends asking for "a letter that clearly states your insurer's final decision" if a claim is denied or reduced. If your flooding was overland and you are in the Graham Creek or Stillwater Creek area, Ontario's Disaster Recovery Assistance for Ontarians was activated for the July 1, 2026 event, with applications due by November 16, 2026; the province's map shows the eligible area, and receipts are equally important there because insurance payments are deducted from eligible costs.

When you speak with a contractor, ask for an itemized quote that lists what comes out, how the space is dried and what materials go back in, so every line on the invoice matches a receipt you can hand to your adjuster or program reviewer.

Disclaimer: This guide is provided for informational purposes only by Ottawa Flood Restoration. It does not constitute professional advice. Always consult qualified contractors and your local building authority (the City of Ottawa) before repairs start. Removing drywall so insulation can dry needs no building permit; replacing insulation with a different type or replacing framing does. Information is current as of November 22, 2026 and may change. Visit **ottawafloodrestoration.ca** for the latest answers.