OTTAWA FLOOD RESTORATION

Costs & Pricing

What flood repairs cost in published estimates seen October 2026: full finished-basement restoration and sewage cleanup, and what drives a quote

4 Expert Answers from Flood Repair IQ

ottawafloodrestoration.ca/construction-brain

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Q1

How much is the DRAO deductible for the July 1 Ottawa flood?

The DRAO deductible is $500, and it may be waived for low-income households.

Beyond the deductible, a few other limits shape what DRAO actually pays out for the July 1, 2026 flooding. The program covers up to 90% of eligible costs, to a maximum of $250,000 per application. Any insurance payments you receive are deducted from eligible costs, and homeowners with more than $275,000 in insurance coverage are not likely to be eligible. The program was activated for the July 1, 2026 overland flood only in the Graham Creek and Stillwater Creek area, so the first thing to confirm is whether your property falls within that boundary. Check the province's map to verify.

For basements, DRAO covers cleanup and repairs only to the extent required to return to a safe, basic state. In recreation rooms and other non-essential basement areas, only the replacement of damaged insulation and vapour barriers is eligible. Finished spaces such as a primary bedroom or main living room may qualify for finish replacement, but costs for upgraded finishes are not eligible. For sewer-backup damage specifically, only low-income households can receive help under DRAO.

Applications for this event had to be submitted by November 16, 2026, so the window to gather documentation was short. A few things worth confirming in writing before you proceed:

- whether your address falls within the eligible area, per the province's map
- your insurer's final payout figure, since that amount is deducted from eligible costs
- which basement spaces qualify as essential living space under the program's guidelines

Before any repair work begins, make sure you have a written contract that sets out the full scope of work, the price, and the start and completion dates, so that the costs you submit to DRAO are clearly documented and supported.

Q2

What should an itemized flood repair quote in Ottawa list for my insurer?

An itemized flood repair quote breaks the work into separate lines instead of one lump sum, so you and your adjuster can see what each part of the job covers.

At a minimum, the quote should list:

- the scope of tear-out: which materials come out, how much, and how they will be disposed of

- drying: the equipment, and how the contractor will confirm the space is dry
- insulation and vapour barrier replacement, with the type and specification of the replacement material
- drywall removal and replacement, room by room, with square footage
- flooring removal and replacement, with the material type and area
- any structural framing that needs assessment or replacement, noted separately because a permit is required for structural work
- electrical inspection and any repairs, listed as a separate line because the work must be done by a Licensed Electrical Contractor who files a notification with the Electrical Safety Authority
- any plumbing work, also a separate line, because plumbing alterations require a City of Ottawa permit
- cleanup and disposal costs, listed apart from labour and materials

A few things affect what the quote needs to say. If the replacement insulation will not be the same type as the original, for example spray foam where there was batt, the City of Ottawa requires a building permit for that change, and the quote should note it. If the home was built before 1990, the quote should state whether asbestos was assessed before demolition, because the City of Ottawa says properties of that age may contain asbestos. The Consumer Protection Act, 2002 says that if a supplier's agreement includes an estimate, the final charge cannot exceed that estimate by more than 10 per cent, so the written quote is your protection on price.
Ask your insurer, in writing, whether they require a specific format and whether they need a separate line for any item before you authorize work. Keep a copy of every version of the quote, and ask the contractor to note any permit numbers once they are issued.

Your insurer is the right first call here, because the policy wording decides which line items are eligible.

Q3

What does sewer backup cleanup cost in Ottawa before the rebuild?

Sewer-backup cleanup alone, before any rebuilding begins, runs about $3,000 to $15,000 or more, based on published estimates seen October 2026. Your quote will differ.

Those figures cover the cleanup phase only. Health Canada says to dispose of insulation, drywall and carpets exposed to flood water that cannot be dried, and Ottawa Public Health adds ceiling tiles to the porous, wet materials to remove. A full restoration of a finished basement, cleanup plus rebuild, runs about $8,000 to $25,000 or more, also from published estimates seen October 2026, but that is a separate range; the two are never added together.

A few things shape where your quote lands:

- How far the sewage travelled through the space and how many rooms were affected.
- Whether the backup reached wall cavities, which Health Canada lists as a reason to bring in a qualified mould professional.
- Protective gear, including gloves, eye protection, a mask and rubber boots, is recommended when handling sewage-contaminated materials; Health Canada notes that children, pregnant women and people with respiratory problems should never handle water and materials contaminated by sewage.

On the help side, the City of Ottawa's Compassionate Grant offers a $1,000 payment to homeowners affected by basement flooding due to sewer surcharging. It does not apply to appliance failure, a sewer lateral blockage, or overland flooding through a foundation crack or leaking window well. You have one year from the flooding event to apply, and the City asks for two or more items as proof of damage or costs over $1,000, where multiple photos count as one item.

Before you book the cleanup, find out from your insurer, in writing, whether your policy includes sewer-backup coverage, what cleanup scope it will pay for, and how it handles contractor invoices for the contaminated-material removal specifically.

Q4

What does tear-out and drying alone cost in Ottawa?

We did not find two independent published prices for tear-out and drying on their own, so this site gives no figure for that scope.

The published estimates seen October 2026 cover two broader scopes: a full restoration of a finished basement, cleanup plus rebuild, runs about $8,000 to $25,000 or more; and sewage cleanup alone, before rebuilding, runs about $3,000 to $15,000 or more. Neither figure isolates tear-out and drying as a separate line. Your quote will differ.

A few things shape what a contractor will price for this scope:

- Whether the water was clean or from a sewer backup: Health Canada says special precautions apply if a house is flooded with sewage.
- How much flooring, drywall and insulation has to come out. Health Canada says to remove finished walls completely if the water was several feet high, took many days or longer to drain, or the area was very humid for an extended period.
- Whether structural framing was affected: the City says removing or replacing structural framing needs a building permit.

If the agreement includes an estimate, the Consumer Protection Act, 2002 says the supplier shall not charge more than 10 per cent above it.
The most useful next step is a written answer from your insurer on whether tear-out and drying costs are covered separately from rebuild costs under your policy.

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.