OTTAWA FLOOD RESTORATION

Hiring & Quotes

Getting flood damage repaired in Ottawa: no restoration licence exists, what a written repair quote should itemize for you and your insurer, and comparing quotes

5 Expert Answers from Flood Repair IQ

ottawafloodrestoration.ca/construction-brain

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Q1

A contractor knocked on my Orleans door after the flood. Should I sign?

Signing on the spot is not something the Consumer Protection Act, 2002 encourages. A contract made in your home is a direct agreement under that Act, and if it is over $50 it must be in writing. Once you receive your written copy, you have 10 days to cancel without penalty.

That cooling-off period matters here. After a flood, contractors sometimes arrive unsolicited at doors in affected neighbourhoods. The pressure to act fast is real, but the law gives you time to read what you are signing. Use it.

A few things worth checking before you commit:

- The written contract should spell out the full scope of work, the price, and the start and completion dates. Under the Consumer Protection Act, if the contract includes an estimate, the final charge cannot exceed that estimate by more than 10 per cent.
- Ask for a WSIB clearance certificate. The Workplace Safety and Insurance Board requires most construction businesses to carry coverage; ask on hire.
- The Construction Act requires a holdback equal to 10 per cent of the price of services or materials as they are actually supplied. Ask a lawyer if you have questions about how that applies to your contract.
- Furnaces and water heaters are restricted products under Ontario's door-to-door rules. A contractor can only contract for them at your home if you contacted the business first and invited them.

On the insurance side, your insurer may have a view on contractor choice and how payment works under your policy. Ask that question in writing before you sign anything with a contractor, so there are no surprises at claim time.
The single most useful thing you can have before any work begins is a written contract that names the exact scope, the total price, and the dates, signed by both parties.

Q2

What should I ask a flood repair contractor before hiring in Kanata?

These are the questions to ask before you sign anything.

What to ask before you commit

Start with the basics of their standing and coverage. Ask whether they carry general liability insurance and request a certificate. Ask whether they have WSIB coverage, and request a clearance certificate at the time you hire them. Under WSIB rules, people who own or run a business in construction must have coverage, with some exceptions.

Then move to the scope of work itself. Ask for a written, itemized estimate. Under the Consumer Protection Act, 2002, if a contractor gives you an estimate, they cannot charge you more than 10 per cent above it. If the agreement is made in your home, it is a direct agreement under that Act, and it must be in writing. You also have a cancellation right: from the date you enter into the agreement until 10 days after you receive the written copy.

Ask specifically how they handle tear-out and drying, what materials they plan to remove, and how they confirm the space is dry before closing walls. Ask whether they will coordinate with your insurance adjuster or expect you to manage that separately, and get the answer in writing. Ask your insurer, also in writing, how contractor choice and payment work under your policy.

On permits: ask the contractor which parts of the work they believe require a building permit, and confirm that with the City of Ottawa's Building Code Services before work starts. The City notes that failing to obtain a required permit can affect insurance coverage in the case of a future loss. For the July 1, 2026 damage, permit fees for repair and reconstruction have been suspended by the City.

Ask about holdback. The Construction Act requires a holdback equal to 10 per cent of the price of services or materials as they are supplied; anything beyond that, ask a lawyer.

A few other things worth putting in writing: who pulls the permits, who is responsible for debris removal (flood debris does not go to the curb), and what happens if more damage is found once walls are open.

Put every commitment, every scope change and every price adjustment in writing before work continues, and keep copies of all receipts.

Q3

Can a flood contractor bill my insurer directly in Ottawa?

Your policy wording decides whether a contractor can bill your insurer directly. We found nothing on this in the FSRA, FCAC, GIO or City pages; it depends on what your insurer agrees to and what your policy says.

Read your policy and ask your insurer in writing how contractor choice and payment work under your policy. Get the answer in writing before you sign anything with a contractor.

A few things are worth knowing before that conversation:

- The Financial Services Regulatory Authority of Ontario has said it cannot make an insurer sell you a policy or mediate disputed or denied claims.
- The Financial Consumer Agency of Canada notes that claim time limits "usually varies from 90 days to 12 months," so check your policy for the deadline that applies to you.
- If your insurer denies or disputes the claim, the path is: the insurer's own complaint process, then the General Insurance OmbudService (free for policyholders of member insurers, once you have a Final Position Letter), then a complaint to FSRA.

On the contractor side, the Consumer Protection Act, 2002 requires that a direct agreement made in your home for more than $50 be in writing, and you have the right to cancel at any time from the date of entering into the agreement until 10 days after you receive the written copy. If the contract includes an estimate, the supplier cannot charge more than 10 per cent above that estimate.

Before any tear-out begins, photograph every damaged surface, every damaged item, and every waterline mark from multiple angles, and keep all receipts from the moment the flood happened. The City of Ottawa says to photograph and document damaged property before cleanup, where it is safe to do so, and to notify your insurance adjuster if materials are discarded for health and safety reasons.

Ask your insurer, in writing, exactly who receives the payment cheque and under what conditions a contractor can be paid directly, and keep a copy of every exchange.

Q4

Should one contractor handle both tear-out and rebuild after a flood in Hunt Club?

Whether one contractor handles both phases or two separate ones do, the decision turns on your insurance policy, the scope of damage, and what each contractor's written quote covers.

What matters is that the scope of each phase is written down before work begins. Under the Consumer Protection Act, 2002, a direct agreement made in your home for more than $50 must be in writing, and you have 10 days after receiving that written copy to cancel. If the contract includes an estimate, the contractor cannot charge more than 10 per cent above it under section 10(1) of the Act.

A few things to sort out before you decide:

- Ask your insurer, in writing, how contractor choice and payment work under your policy. Get the answer in writing, not over the phone.
- If the same contractor does both phases, confirm the rebuild scope is written separately from the tear-out scope, so each can be reviewed and approved independently.
- Ask whether the contractor carries WSIB coverage. Under WSIB rules, people who own or run a business in construction must have coverage (with some exceptions); ask for a clearance certificate.
- If your home was built before 1990, the City of Ottawa notes that properties of that age may have asbestos, and a professional should be consulted before any demolition work begins.

On permits: replacing flooring does not require a permit, and removing drywall or interior finish to allow insulation to dry does not either, according to the City's Building Code Services flood guidance. Replacing insulation with a different type, or touching structural framing, does require a permit. Ask Building Code Services whether drywall replacement in your specific situation requires one, because the City lists finishing a basement as a permit project and does not list drywall replacement either way. For repairs to damage from the July 1, 2026 event, the City has suspended building permit, demolition permit and access-to-records fees for that repair work.
For cost context, 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.

Before anything comes out of that basement, photograph every damaged surface, every item on the floor, and every wall from multiple angles, where it is safe to do so, as the City advises.

Q5

Should I ask for a WSIB clearance certificate before flood repairs in Barrhaven?

Yes, asking for a WSIB clearance certificate before work begins is a reasonable step. Under WSIB rules, people who own or run a business in construction, with or without employees, must have coverage with the WSIB (with some exceptions). Asking for a clearance certificate is one check you can make before you sign anything.

A few things are worth knowing before you hire:

- The Consumer Protection Act, 2002 requires that a direct agreement made in your home, over $50, be in writing. You may cancel it until 10 days after you receive the written copy.
- Under the Construction Act, a holdback equal to 10 per cent of the price of services or materials as they are actually supplied is required; anything beyond that, ask a lawyer.
- Under the Consumer Protection Act, 2002, if the agreement includes an estimate, the contractor cannot charge more than 10 per cent above that estimate.

Getting the scope of work, the price, the payment schedule and the timeline in writing before any work starts gives you a clear record if a dispute comes up later.
Ask the contractor for the clearance certificate and the written contract before anyone starts work, because those two documents together are what protect you if something goes wrong on site.

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.