OTTAWA FLOOD RESTORATION

Permits & Rebuilding

Which flood repairs need a City of Ottawa building permit: insulation type changes, framing, drywall, plumbing and electrical

6 Expert Answers from Flood Repair IQ

ottawafloodrestoration.ca/construction-brain

Table of Contents

1. Does moving a flooded laundry sink during repairs in Orleans need a permit?
2. Who applies for the permit on a Stittsville flood repair?
3. Can skipping a building permit on flood repairs affect my insurance in Ottawa?
4. Does replacing flooded batt insulation with the same batts in Nepean need a permit?
5. Do flood repairs need an engineer if a post looks damaged in Vanier?
6. Who files the ESA notification for electrical repairs after a flood in Kanata?

Q1

Does moving a flooded laundry sink during repairs in Orleans need a permit?

Moving a laundry sink to a new location is a plumbing alteration, and the City of Ottawa requires a permit for plumbing alterations beyond replacing an existing fixture. Replacing the sink in the same spot, like for like, is a different question, and the City's guidance does not address it explicitly, so it is worth confirming with Building Code Services before work starts.

The distinction that matters here is whether the sink is going back exactly where it was or being relocated. The City's flood-repair guidance lists replacing existing fixtures as work that does not trigger a plumbing permit, but moving a sink to a new position changes the drain and supply rough-in, which falls under plumbing alterations. Those alterations require a permit.

A few other things are worth knowing for this repair:

- If the repair is for damage from the July 1, 2026 event, the City has suspended building and demolition permit fees for repairs to homes damaged by that storm, so the normal minimum fee of $117.00 would not apply under that suspension.
- Electrical work connected to the laundry area, such as a receptacle or a dedicated circuit, needs to be done by a Licensed Electrical Contractor who files a notification with the Electrical Safety Authority, not a separate building permit.
- If your home was built before 1990, the City notes that properties of that age may have asbestos, so check with a professional before any demolition work near walls or floors. For testing and removal, ottawaabatement.com covers that work.

Ask your insurer in writing how a change in fixture location is treated under your claim, and get their answer in writing before work starts.
Building Code Services at the City of Ottawa is the right first call here, because they can tell you in plain terms whether your specific scope, same location or new location, needs a permit, and that answer protects you if a claim or a future sale ever raises the question.

Q2

Who applies for the permit on a Stittsville flood repair?

In the City of Ottawa, the person who applies for a building permit is the property owner or a person the owner authorises in writing, such as the contractor doing the work. Either can be the applicant; your contract should make clear which party is responsible for pulling any required permits.

For a flood repair in Stittsville, not every task needs a permit. The City of Ottawa's Building Code Services lists flooring replacement and removing drywall or interior finish to allow insulation to dry as work that does not require one. A permit is required if structural framing, support posts, beams or joists are being removed or replaced, or if insulation is being replaced with a different type than what was originally there (for example, switching from batt to spray foam). Where drywall is being put back, the City does not list that work either way, so ask Building Code Services directly before assuming no permit is needed.

For repairs to damage from the July 1, 2026 event, the City of Ottawa has suspended fees for building permits, demolition permits and access to building permit records for the repair, reconstruction or demolition of homes and buildings damaged by that storm. That suspension applies to the permit fee itself; the permit process and inspections still apply.

Electrical repairs are handled separately: a Licensed Electrical Contractor files a notification with the Electrical Safety Authority rather than a City building permit, and you should ask for the ESA Certificate of Acceptance for your records and for your insurer.

A few things worth confirming in writing before work begins:

- Which permits the contractor will apply for, and which remain your responsibility
- That the scope of work matches what the permit application describes
- That the contractor will provide copies of any permit and inspection records

The City's Building Code Services office is the right place to ask about any specific task you are unsure about, and your insurer should be told in writing about any permit requirements, since the City notes that failing to obtain a required permit can affect insurance coverage in the event of a loss.
Before the first tool comes out, have a written contract in hand that sets out the full scope of work, the price, the start and completion dates, and which party is responsible for each permit.

Q3

Can skipping a building permit on flood repairs affect my insurance in Ottawa?

The City of Ottawa says that failure to obtain a required building permit can, in the case of a building failure or loss, void insurance coverage. That is the rule, and it applies to flood repairs the same as any other construction work.

Whether it matters for your specific claim depends on what work is being done. Not every flood repair needs a permit. The City lists some repairs that do not require one: replacement of flooring, and removal of drywall or other interior finish to allow insulation to dry. Others do require a permit: removal or replacement of structural framing, including support posts, beams and joists, and replacement of insulation where the new material is not the same type as the original (for example, switching from batt insulation to spray foam). Plumbing alterations, other than replacing existing fixtures, also need a permit, as does installing a backwater valve. Electrical repairs are handled differently: a Licensed Electrical Contractor files a notification with the Electrical Safety Authority rather than pulling a building permit.

Where it gets less clear is drywall replacement. The City lists finishing a basement as a permit project but does not list drywall replacement either way in its flood guidance. Rather than assume, ask Building Code Services before the work starts.

For the July 1, 2026 flood, the City has suspended building permit, demolition permit and access to building permit records fees for the repair, reconstruction or demolition of homes and buildings damaged by that event, so the cost of pulling a permit is not a reason to skip it right now.

Get these on paper before repairs begin:

- Ask your insurer, in writing, how unpermitted work would affect your claim or any future claim on the same property.
- Ask Building Code Services which specific repairs on your list require a permit.
- Ask the contractor to confirm which permits they will pull and who is responsible for obtaining them.

Your insurer is the right first call here, because the City's statement links the permit to insurance coverage, so ask your insurer what it means under your policy wording.

Q4

Does replacing flooded batt insulation with the same batts in Nepean need a permit?

The City of Ottawa's Building Code Services flood FAQ does not list same-type batt insulation replacement as a project that requires a permit. However, the City does list a permit as required where "newly installed material is not like the original," giving the example of batt insulation changed to spray foam. So the permit question turns on whether the replacement material matches what came out.

The City's FAQ does not say either way whether putting back the same type of insulation needs a permit, so confirm directly with Building Code Services before work begins.

A few things worth knowing alongside this:

- The removal of drywall or other interior finish to allow drying does not require a permit, per the City's flood FAQ.
- If any structural framing, posts, beams or joists need to come out or be replaced, a permit is required regardless of the insulation question.
- For the July 1, 2026 flood damage, the City has suspended permit fees for repair, reconstruction or demolition of homes damaged by that event, so the normal minimum fee would not apply if a permit turns out to be needed.
- The City says that failing to obtain a required building permit can, in the case of a building failure or loss, void insurance coverage.

Ask Building Code Services in writing whether your specific scope, same-type batt replacement in a flood-damaged wall or ceiling cavity, requires a permit, and keep their answer. Ask your insurer the same question and get their position in writing as well.
Before the contractor starts, make sure you have a written contract that sets out the scope of work, the price, and the start and completion dates, so there is no dispute later about what was agreed.

Q5

Do flood repairs need an engineer if a post looks damaged in Vanier?

A damaged support post in a flooded basement is a structural concern, and the City of Ottawa's Building Code Services flood FAQ says that removal or replacement of structural framing, including support posts, piers, cribbing, beams and joists, requires a building permit. The City also says that suspected structural damage should be assessed by a suitably qualified professional such as a professional engineer.

Ask Building Code Services directly whether your repair needs a permit and what it needs to see, and get the answer in writing.

On permit fees: the City has suspended fees for building permits for the repair, reconstruction or demolition of homes and buildings damaged by the July 1 extreme weather event; the normal fee is $12.75 per $1,000 of construction value, with a minimum fee of $117.00.

A few things to have in writing before any structural work starts:

- confirmation from Building Code Services of what the permit covers and what drawings or engineer's review they require
- the contractor's estimate, in the written agreement, since the Consumer Protection Act, 2002 says a supplier shall not charge more than 10 per cent above an estimate in the agreement
- a WSIB clearance certificate, because people who own or run a business in construction must have WSIB coverage (with some exceptions)

Before you sign a contract for this job, ask the contractor directly: if the engineer's review finds more damage than what is visible now, how will that change the scope and the price?

Q6

Who files the ESA notification for electrical repairs after a flood in Kanata?

The Licensed Electrical Contractor (LEC) you hire files the notification with the Electrical Safety Authority.

The ESA is clear on this point: if water in your basement has risen above the electrical outlets, baseboard heaters, furnace or electrical panel, do not enter the basement until the local electric utility disconnects the power. Once an LEC has inspected and repaired the system, the ESA tells the utility when it is safe to reconnect. Ask the LEC for a copy of the ESA Certificate of Acceptance when the work is done; you will want it for your records and your insurer.

The ESA's guidance is direct on one point: allowing equipment and wiring to dry out and then re-energizing it is not a recommended practice, so the inspection comes before power is restored, not after.

When you speak with an LEC, ask in writing what the inspection will cover, what components they are recommending for replacement and why, and what the ESA notification process looks like from their side. Ask your insurer, also in writing, whether electrical repair costs are covered under your policy and whether they require any documentation from the ESA or the LEC before they will consider the claim.

ESA's flood page also says that if you hire an unlicensed contractor or attempt repairs yourself, it could delay your power being reconnected, affect insurance claims, and create safety hazards. Under Ontario law, homeowners may do electrical work in their own home but must meet the Ontario Electrical Safety Code, which includes filing all required notifications. For damage from the July 1, 2026 flood, keep the certificate with the rest of your claim records.

When you are ready to get a price for the full repair scope, ask the contractor for an itemized quote that spells out what comes out, how the space gets dried and what goes back in.

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.