OTTAWA FLOOD RESTORATION

Tear-Out & Drying

What comes out after a flood and how drying works: drywall, insulation, carpet, ceiling tiles, asbestos checks

9 Expert Answers from Flood Repair IQ

ottawafloodrestoration.ca/construction-brain

Table of Contents

1. Where does flood debris from an Ottawa basement go now that disposal fees are back?
2. Can laminate flooring stay after a flood in a Findlay Creek basement?
3. What happens to wet ceiling tiles after a basement flood in Gloucester?
4. Our Nepean basement was built before 1990. Do we check for asbestos before tear-out?
5. Do finished walls come out completely after a deep flood in Kanata?
6. Do I need to remove insulation behind drywall that got wet in Stittsville?
7. What happens to wet furniture and contents after a basement flood in Barrhaven?
8. What has to come out of a finished basement after a flood in Orleans?
9. How fast does a flooded Ottawa basement need to be dried out?

Q1

Where does flood debris from an Ottawa basement go now that disposal fees are back?

Tipping fees at City of Ottawa landfill sites were reinstated as of Tuesday, September 8, and free storm-debris disposal after the July 1 event has ended.

Flood debris does not go to the curb for regular collection. The City says construction and renovation waste such as drywall is not collected with regular garbage: bring it to the Trail Road Landfill Site or another landfill. Ask your contractor, in writing, whether hauling and disposal are in the quote.

A few things are worth confirming before disposal begins:

- Photograph and document everything before it leaves the property, where it is safe to do so.
- If your home was built before 1990, materials such as insulation or floor tiles may contain asbestos. The City of Ottawa notes that properties built before 1990 may have asbestos, so check with a professional before any repair or demolition work. For testing and removal, ottawaabatement.com covers that scope.
- Notify your insurance adjuster if materials are being discarded for health and safety reasons, and keep receipts for all disposal costs.

Ask for disposal costs as a separate line in the quote rather than a single lump figure. If the agreement includes an estimate, the Consumer Protection Act, 2002 says the supplier shall not charge more than 10 per cent above it. Before any debris leaves your basement, make sure you have a written contract that sets out the full scope of tear-out, which materials are being removed, where they are going, and the price and dates, so there are no surprises once the truck is loaded.

Q2

Can laminate flooring stay after a flood in a Findlay Creek basement?

Laminate flooring that has been soaked by flood water should be removed and discarded. Health Canada's guidance is direct on this: "Flooring that has been soaked by flood water should be removed and discarded."

Laminate is a layered product, and once flood water reaches it, Health Canada's position does not leave room for a "dry it and see" approach. Ottawa Public Health adds that porous, wet building materials should be removed and discarded, and that all surfaces in contact with flood water should be treated as contaminated.

There is a timing consideration worth knowing. Ottawa Public Health notes that if building materials can be cleaned and dried within 48 hours, mould is unlikely to develop.

On permits, the City of Ottawa's flood guidance lists replacement of flooring as a project that does not require a building permit. Choosing a new type of flooring is covered at ottawafloorinstall.ca.

A couple of things to sort out before a contractor starts:

- Photograph the flooring and the water line before anything is removed. The City of Ottawa says to photograph and document damaged property before cleanup begins, where it is safe to do so, and to keep receipts.
- Ask your insurer, in writing, whether flooring removal and replacement is covered under your policy and how payment works.
- Under the Consumer Protection Act, 2002, if the contract is made in your home, it must be in writing, and you have a cancellation right that runs from the date of signing until 10 days after you receive the written copy.

Get the scope of work, the price, and the start and completion dates in writing before anyone pulls up a single plank.

Q3

What happens to wet ceiling tiles after a basement flood in Gloucester?

Wet ceiling tiles in a flooded basement need to come out. Ottawa Public Health says to remove and discard porous, wet building materials such as drywall, insulation and ceiling tiles that have been exposed to flood water.

Health Canada also says to dispose of insulation, drywall and carpets exposed to flood water that cannot be dried. Ottawa Public Health also says to always consider floodwater and surfaces that have been in contact with floodwater to be contaminated, so the tiles themselves are not the only concern: the grid, any insulation above the tiles, and the subfloor or framing they sit beneath should all be looked at by whoever does the work.

There is a timing consideration worth knowing. Ottawa Public Health says that if building materials can be cleaned and dried within 48 hours, it is unlikely mould will develop.

On the rebuild side, replacing ceiling tiles with the same type is a straightforward like-for-like repair. If there is insulation above the tile grid that was also soaked, Health Canada says to dispose of insulation materials exposed to flood water. Replacing that insulation with a different type, for example switching from batt to spray foam, is something the City of Ottawa says requires a building permit. Replacing it with the same type: ask the City's Building Code Services, because the City does not list that scenario either way.

If your home was built before 1990, the City of Ottawa says to check with a professional before doing any repair or demolition work, because properties of that age may have asbestos. For testing or removal, ottawaabatement.com covers that work.

Ask your insurer in writing whether the ceiling tile removal and replacement is covered under your policy, what documentation they need before materials are discarded, and whether they require an adjuster's inspection before the grid comes down.

Q4

Our Nepean basement was built before 1990. Do we check for asbestos before tear-out?

For a home built before 1990, the City of Ottawa says to check with a professional before doing any repair or demolition work, because those properties may have asbestos. In a flooded basement, that check comes before the tear-out begins, not after. Testing and removal are covered at ottawaabatement.com.

The timing matters because the flood guidance itself calls for removal. Health Canada says flooring soaked by flood water should be removed and discarded, and to dispose of insulation and drywall exposed to flood water that cannot be dried. Ottawa Public Health says to remove and discard porous, wet building materials such as drywall, insulation and ceiling tiles. All of that is tear-out work, and the City's asbestos line applies before any of it starts.

A few things to sort out while you wait for the check:

- Photograph and document the damage before cleanup, where it is safe to do so, as the City advises, and keep every receipt, including for the testing.
- Call your insurer first and ask, in writing, how the asbestos check and any removal are handled under your policy.
- If your flooding happened on July 1, 2026, the City has suspended permit fees for the repair, reconstruction or demolition of homes damaged by that event.

When you get a quote for the tear-out, ask for it in writing and make sure it says whether the asbestos check has been done and what the price assumes. If the agreement includes an estimate, the Consumer Protection Act, 2002 says the supplier shall not charge more than 10 per cent above it.
Before you sign anything with a flood repair contractor, ask them directly how they handle the asbestos question in a pre-1990 home before tear-out starts.

Q5

Do finished walls come out completely after a deep flood in Kanata?

When flood water has risen several feet high, or when it sat for many days before draining, or when the area stayed very humid for an extended period, Health Canada says to remove finished walls completely. Those are the three conditions Health Canada names; if your basement meets any of them, the guidance points to full removal rather than partial tear-out.

What that means in practice depends on what was behind the walls. Health Canada says to dispose of all insulation materials and drywall that have been exposed to flood water and cannot be dried. Ottawa Public Health adds that porous, wet building materials such as drywall and insulation should be removed and discarded. The framing itself is a separate question: if any structural members, support posts, beams or joists are damaged, the City of Ottawa's Building Code Services says a permit is required for their removal or replacement, and suspected structural damage warrants a suitably qualified professional such as a professional engineer.

One thing worth knowing before tear-out begins: the City of Ottawa notes that properties built before 1990 may have asbestos, and recommends checking with a professional before any repair or demolition work. If that applies to your home, see ottawaabatement.com before walls come down.

On permits, the City lists removal of drywall or other interior finish to permit drying of insulation as work that does not need a permit. Replacing insulation with a different type, say switching from batt to spray foam, does require one. For drywall replacement specifically, the City does not list it either way, so ask Building Code Services before the rebuild starts.

Put these in writing before the work goes ahead:

- which walls your insurer expects to be removed and documented before tear-out
- whether your policy requires you to use a specific process or get adjuster sign-off before discarding materials
- what documentation, photos, and receipts the insurer needs to support the claim

Ask your insurer, in writing, exactly which torn-out materials they need documented and what evidence they require before those materials leave the property.

Q6

Do I need to remove insulation behind drywall that got wet in Stittsville?

Health Canada says to dispose of insulation materials that have been exposed to flood water and cannot be dried, and Ottawa Public Health says to remove and discard porous, wet building materials such as insulation.

Ottawa Public Health says to treat all floodwater, and surfaces that have been in contact with it, as contaminated. Health Canada notes that finished walls may need to come down completely if the water level was several feet high, if it took many days or longer before the water drained, or if the area was very humid for an extended period. Those are the conditions to think through for your basement.

On permits: the City of Ottawa's Building Code Services says that removing drywall or other interior finish to permit drying of insulation does not require a permit. Replacing insulation with the same type of material is not listed either way by the City, so ask Building Code Services directly before the work starts. If the replacement insulation is a different type from what was there originally, for example batt insulation changed to spray foam, a permit is required. The City has also suspended building permit fees for repair, reconstruction or demolition of homes damaged by the July 1 extreme weather event, so ask about that when you call.

If your home was built before 1990, check with a professional before any demolition work, as the City notes that properties of that age may have asbestos.

A few things worth confirming in writing before removal begins:

- What your insurer requires you to document before materials are discarded
- Whether the replacement insulation type will need a permit
- Whether the contractor has WSIB coverage (ask for a clearance certificate)

Before anything comes out of that wall, photograph every wet or damaged area from multiple angles, where it is safe to do so.

Q7

What happens to wet furniture and contents after a basement flood in Barrhaven?

Wet furniture and contents from a basement flood are handled separately from the structure itself, and the decision on each piece comes down to what it is made of and how long it sat in water.

Health Canada's guidance says flooring soaked by flood water should be removed and discarded, and to dispose of insulation, drywall, carpets, particleboard furniture, mattresses, box springs, stuffed toys, pillows, cushions and furniture coverings exposed to flood water that cannot be dried. Ottawa Public Health states that all surfaces in contact with flood water should be considered contaminated.

For contents specifically, your insurer's adjuster is the key person. The City of Ottawa's guidance says to photograph and document damaged property before beginning cleanup, where it is safe to do so, and to keep all receipts. The City also says to notify your insurance adjuster if materials are discarded for health and safety reasons. Whether your policy covers contents depends on your coverage: overland flood and sewer-backup coverage are optional add-ons under Canadian home insurance, and Canada.ca notes that "coverage for flooding is not typically included in a standard policy."

A few practical points worth knowing:

- Flood debris does not go to the curb; it needs to go to a landfill, and tipping fees at City of Ottawa facilities were reinstated as of September 8.
- If the water reached sewage, Health Canada says children, pregnant women and people with respiratory problems should never handle water and materials contaminated by sewage.
- If your home was built before 1990, the City of Ottawa advises checking with a professional before any demolition work, as asbestos may be present. Testing and removal is handled through ottawaabatement.com.

Ask your adjuster in writing which contents are covered, what documentation is needed before disposal, and whether the insurer requires an independent inventory. Then ask the contractor for an itemized quote that spells out what comes out, how the space is dried, and what gets replaced.

Q8

What has to come out of a finished basement after a flood in Orleans?

After a flood in a finished basement, Health Canada says flooring that has been soaked by flood water should be removed and discarded. Insulation, drywall and carpets that have been exposed to flood water and cannot be dried should also be disposed of.

How much comes out depends on a few things: how high the water rose, how long it sat before the basement was drained, and whether the source was clean water or sewage. Health Canada says to remove finished walls completely if the water level was several feet high, if it took many days or longer before the water was drained, or if the area was very humid for an extended period. Ottawa Public Health puts it plainly: remove and discard porous, wet building materials such as drywall, insulation and ceiling tiles.

Sewage changes the picture further. Ottawa Public Health says always consider floodwater and surfaces that have been in contact with floodwater to be contaminated. If sewage was involved, Health Canada says children, pregnant women and people with respiratory problems should never handle those materials.

On the permit side, the City of Ottawa says no permit is needed to remove drywall or other interior finish to permit drying of insulation. Removing and replacing structural framing, including support posts, beams and joists, does require a permit. If you are replacing insulation with a different type than what was there originally, for example switching from batt to spray foam, a permit is also required. For drywall replacement specifically, the City lists finishing a basement as a permit project but does not list drywall replacement either way, so it is worth asking Building Code Services directly before the work begins.

One more thing worth checking: if the home was built before 1990, the City of Ottawa notes that properties built before 1990 may have asbestos, and recommends checking with a professional before any repair or demolition work. For testing and removal, ottawaabatement.com covers that work.

When you speak to your insurer, ask them in writing which specific materials they consider covered for removal and replacement under your policy, and whether they require documentation of what was discarded before tear-out begins.

Q9

How fast does a flooded Ottawa basement need to be dried out?

The target is 48 hours. Health Canada states that your house and furnishings are less likely to grow mould if they are dried within 48 hours. Ottawa Public Health puts it the same way: if you can clean and dry building materials within 48 hours, it is unlikely mould will develop. Neither source offers a guarantee, and neither sets a shorter target.

Some materials are not dried at all. Health Canada says flooring soaked by flood water should be removed and discarded, and to dispose of insulation, drywall and carpets exposed to flood water that cannot be dried. Ottawa Public Health says to remove and discard porous, wet building materials such as drywall, insulation and ceiling tiles.

One safety point from the TSSA: drying fans can create negative pressure that draws carbon monoxide from household appliances back into the home. Health Canada adds that a working carbon monoxide detector should be in place when drying out a house. Make sure ventilation is adequate before running any drying equipment.

Ottawa Public Health says homeowners may clean small mould patches of 3 square metres or less. Health Canada recommends a professional for a single patch larger than three square metres, where the flood water was contaminated with sewage, or where flooding has penetrated wall or ceiling and floor cavities.

Check that your carbon monoxide detector is working, then get a contractor into the space to assess what can be dried and what needs to come out.

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.