OTTAWA INSULATION CONTRACTORS

Hiring & Quotes

Choosing an insulation contractor in Ottawa: no installer licence exists, spray foam installer proof, WSIB clearances, door-to-door sales, what an in-home contract must include and comparing quotes

5 Expert Answers from R-Value IQ

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Table of Contents

1. Should I ask an Ottawa insulation contractor for a WSIB clearance?
2. How much holdback should I keep from an insulation contractor in Ontario?
3. What questions should I ask before hiring an attic insulation company in Kanata?
4. What should a spray foam quote in Orleans say about re-entry?
5. Is a deposit cap set by Ontario law for insulation jobs?

Q1

Should I ask an Ottawa insulation contractor for a WSIB clearance?

Whether to ask for a WSIB clearance certificate depends on how you are using the property where the work is being done.

Under Ontario's WSIB rules, people who own or run a construction business must have WSIB coverage, with some exceptions. If you live in the house and are directly hiring a contractor for home renovation work, you fall outside WSIB's clearance policy for that category of work. If the property is a rental or an investment property, that exemption does not apply. Even where you are outside the clearance policy, you can still ask for a clearance certificate, and nothing prevents you from doing so.

A clearance certificate confirms that the contractor's WSIB account is in good standing at the time you check it. You request it through WSIB's online system using the contractor's account number, which the contractor provides. The certificate is a point-in-time document, so ask for it close to the start of the job, not weeks before.

Beyond WSIB, a few other things are worth having in writing before work begins. The Consumer Protection Act, 2002 requires that any agreement made at your home for more than $50 be in writing, and gives you 10 days to cancel after you receive that written copy. The written contract should show the total price; a final price more than 10 per cent above an estimate is not permitted under that Act. The Construction Act requires the payer to retain a holdback of 10 per cent of the price of services and materials as they are supplied, until the lien period has passed. Ask a lawyer about when that holdback can be released.

We found no Ontario or City of Ottawa licence specific to insulation installers, so a WSIB clearance and a written contract are among the more concrete documents you can collect before signing. For spray foam work, the Ontario Building Code names CAN/ULC-S705.2 as the standard the installer must follow, so ask for proof that the installer meets it.

Make sure the signed contract sets out the scope, the material, the area, the target R-value and the start date, so there is no dispute later about what was agreed.

Q2

How much holdback should I keep from an insulation contractor in Ontario?

The Construction Act requires the payer to retain a holdback of 10 per cent of the price of services or materials as they are supplied, until the liens that may be claimed against it have expired.

That 10 per cent is not optional. Ask a lawyer about when it can be released, because the Act ties it to when the liens that may be claimed against it expire.

The Consumer Protection Act, 2002 adds a few things worth knowing for a job arranged at your home. If the agreement was made at your home and the price is over $50, it must be in writing, and you may cancel it for any reason within 10 days of receiving that written copy. The contractor may not charge a final price more than 10 per cent above any estimate given in the agreement.

We found no rule in Ontario law that caps a deposit.

Before the work starts, make sure the written contract includes the total price, a description of the materials and where they go, the target R-value and finished thickness, any air sealing or vapour barrier work included, and the start and completion dates. If the job involves removing old insulation, the contract should say whether a vermiculite check is included, since disturbing vermiculite without testing first is something Health Canada advises against.

The one thing worth having in writing before the contractor leaves the site is a clear statement of what was installed, where, and at what R-value, so you have a record if a question comes up later.

Q3

What questions should I ask before hiring an attic insulation company in Kanata?

Hiring an attic insulation contractor comes down to asking the right questions before anyone signs anything. Here are questions to put to any contractor quoting a Kanata attic.

What material will you use, and what is its R-value per inch? Ask the contractor to name the product, state the Natural Resources Canada design R-value for it, and explain how thick the finished layer will be. Natural Resources Canada lists blown cellulose (settled thickness) at about R-3.6 per inch and blown glass fibre at about R-2.9.

Will you check for old insulation before you start, and do you see any vermiculite? Health Canada advises that vermiculite insulation produced before 1990 may contain asbestos. Health Canada says not to disturb it and to have a professional test it before renovating. Ask how the quote handles that possibility.

What happens to the existing insulation? New material can go on top, or the old insulation can come out first. Ask whether removal is included in the quote, what the removal cost is as a separate line, and how the debris leaves the property.

How will you handle attic venting and baffles? Ontario's Building Code asks for a space between the insulation and the roof sheathing with vents, keeps loose-fill from blocking soffit vents, and sets baffle dimensions: at least a 25 mm air space, rising at least 50 mm above the insulation. Ask whether new baffles are included and how the contractor confirms the vents are not blocked after the work.

Will you seal air leaks before blowing? Air sealing at the attic floor, around pot lights, plumbing stacks and framing gaps, is a separate step from adding insulation. Ask whether it is in the scope, what materials are used, and whether it is priced separately.

What does the written quote include, line by line? A complete quote names the material, the area in square feet, the target R-value, whether old insulation is removed, baffles, air sealing, and cleanup. A quote that gives only a lump sum makes it hard to compare contractors or to know what was left out.

Are you covered by WSIB, and can you show proof? People who own or run a construction business in Ontario must have WSIB coverage, with some exceptions. Ask for a WSIB clearance certificate before work starts.

A few more questions worth putting to every contractor:

- What is the payment schedule, and is there a written contract?
- How long will the crew be on site, and who is the site contact?
- If spray foam is part of the job, can you show how you meet CAN/ULC-S705.2, the standard named in Ontario's Building Code?

Make sure the target R-value, the material, the area, the air sealing scope, the baffle plan, and the payment terms are all written into the contract before any work begins.

Q4

What should a spray foam quote in Orleans say about re-entry?

Health Canada says two-chamber consumer spray foam kits may pose a risk to health and may cause breathing problems and skin sensitivities, and that if a professional does the work, you should follow the contractor's instructions on when to leave the area and how long to keep it ventilated. So the re-entry question belongs with the quote: ask for the contractor's instructions on leaving and ventilating, in writing.

What a spray foam quote for an Orleans job should say is this: the type of foam (open-cell or closed-cell), the area in square feet, the finished thickness and the R-value that thickness achieves, and whether any existing insulation is being removed first. Ontario's Building Code, at section 9.25.2.5.(1), says spray-applied polyurethane insulation shall be installed in accordance with CAN/ULC-S705.2. That standard sets installer requirements, so ask the contractor for proof that the work will meet it.

A few other things worth having in the quote or asking about before you sign:

- Whether the foam will be covered by an interior finish such as drywall, and who is responsible for that work. Foamed plastics that form part of a wall or ceiling are subject to the Code's rules on thermal barriers; ask the City's Building Code Services or your contractor how the foam will be covered for your specific application.
- Whether air barrier continuity is included, and how penetrations and joints will be sealed.
- If the job is in a basement or rim joist, whether the full height of the wall is being treated and how the vapour barrier requirement is being met.
- What the contractor's ventilation instructions are, and how long occupants should stay out of the treated area. Get those instructions in writing before the crew arrives, not after.

Insulation on its own is not named on the City of Ottawa's permit lists. Ask the City's Building Code Services whether your specific job, including any wall or structural work that comes with it, needs a permit before work begins.
Before the crew shows up, make sure you have a written contract that names the scope of work, the foam type and target R-value, the total price, and the start and completion dates.

Q5

Is a deposit cap set by Ontario law for insulation jobs?

We found no Ontario rule that caps a deposit on an insulation contract. The Consumer Protection Act, 2002 does set rules that matter when a deposit is on the table.

The Act applies when a contract is signed at your home (a direct agreement) and the price is over $50. That contract must be in writing, and you can cancel it for any reason within 10 days of receiving your written copy. The Act also says a final price more than 10 per cent above an estimate is not allowed, and that services are deemed to be of reasonably acceptable quality. We found no amount or percentage in these rules that limits a deposit.

The Construction Act adds a separate protection once work is underway. The Act requires the payer to retain a holdback of 10 per cent of the price of the services or materials as they are supplied, until the liens that may be claimed against it have expired. That holdback is not a deposit rule, but it does affect how final payments are structured. For the timing of when you can safely release it, ask a lawyer.

A few practical points follow from those rules. Ask that the contract spell out exactly what the deposit covers, when it is refundable, and what the payment milestones are tied to. If the quote is an estimate rather than a fixed price, confirm in writing what would cause the final price to change and by how much, since the 10 per cent ceiling applies. Keep a copy of everything signed at your home, because the 10-day cancellation clock starts from the date you receive that written copy.

One thing to ask an insulation contractor before you commit: if the final cost comes in higher than the written estimate, what specific conditions would justify that increase, and how will you be notified before the work continues?

Disclaimer: This guide is provided for informational purposes only by Ottawa Insulation Contractors. It does not constitute professional advice. Always consult qualified contractors and your local building authority (the City of Ottawa) before starting any insulation project. Insulation on its own is not named on the City's permit lists, but work that comes with it can need a permit, so ask the City first. Information is current as of November 15, 2026 and may change. Visit **ottawainsulationcontractors.ca** for the latest answers.