OTTAWA INSULATION CONTRACTORS

Permits & Inspections

When an insulation job runs into a City of Ottawa building permit: insulation alone is not named, but removing walls, enlarging windows and structural work are; fees and heritage homes

6 Expert Answers from R-Value IQ

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Q1

What does a City of Ottawa permit cost for an alteration?

The City of Ottawa's 2026 fee schedule sets alteration permits at $12.75 per $1,000 of the assessed value of the work, with a minimum fee of $117.00. The assessed value includes all materials, labour, overhead and professional fees for the project.

That rate applies to the full value of the alteration, so the fee rises with the scope and cost of the work. The City does not publish a flat fee for a typical insulation or renovation job, and this site does not compute fees for a specific project. The City's Building Code Services is the right place to get a number for your job.

A few things worth knowing before you ask:

- The assessed value the City uses is not just the contractor's labour line. It covers materials, all labour, overhead and any professional fees, added together.
- Designated heritage buildings and buildings within a Heritage District Overlay are not subject to the standard permit exemptions, so the permit question is worth asking early if your property has any heritage designation.
- Insulation on its own is not named on the City's permit lists, either as a project that needs a permit or as one that does not. If the insulation work involves opening walls, altering structure, adding or removing windows, or other changes that are on the City's permit list, a permit may be required for that associated work.

The minimum fee of $117.00 applies where the calculated fee would otherwise fall below that threshold.
Before work begins, make sure you have a written contract that sets out the full scope of work, the total price, the start and completion dates, and which party is responsible for asking the City about a permit. That document is what protects both sides if the job changes or a question comes up mid-project.

Q2

Heritage home in the Glebe: does insulation work need a City check?

Insulation on its own is not named on the City of Ottawa's permit lists, so there is no automatic yes or no. For a heritage home in the Glebe, though, the City's rules add a layer that makes checking first more important than it would be for a non-heritage property.

The City says that designated heritage buildings, and buildings in a Heritage District Overlay, are not subject to the standard permit exemptions. The Glebe has heritage designations and overlay areas, so work that might need no permit on an ordinary street could require one here. The question of whether your specific property is designated,

or sits within an overlay, is one only the City's Building Code Services can answer for your address.

Beyond the heritage question, some work that comes with insulation does appear on the City's permit list. Opening walls, altering structure, adding or removing windows, or enlarging an opening all require a permit. If the insulation job involves any of those, a permit applies regardless of heritage status. Even where the insulation itself is the whole job, the City is the right place to confirm before walls or the roof are opened on a heritage property.

A few things worth raising with the City and your contractor before work begins:

- Whether your address is a designated heritage building or falls within a Heritage District Overlay
- Whether any part of the scope, such as opening walls or altering the roof assembly, triggers a permit on its own
- How the exterior cladding, windows or roofline will be affected, since heritage approvals sometimes cover changes visible from the street

Once you know where the property stands, a contractor can scope the work around those constraints. If you want quotes from contractors listed in the Ottawa Construction Network directory, the request form on this page will forward your details to local insulation contractors by email.
Before any work is booked, call the City's Building Code Services and ask directly whether your address is in a heritage overlay and what approvals the planned scope requires.

Q3

Spray foaming the walls of an Ottawa house: is a permit needed?

Insulation, spray foam and vapour barrier work do not appear on the City of Ottawa's list of projects that need no building permit, and they do not appear on the City's building permit list either. That means the City has not named them one way or the other, and you should ask the City's Building Code Services before walls are opened.

That said, work that can come with spray-foaming walls is on the City's permit list. Removing or adding walls, enlarging or relocating a window or door, and structural repairs or alterations all require a permit. If your project involves any of those, the permit question is answered: you need one. The insulation itself is the part the City has left unnamed.

There is one more layer worth knowing. Ontario's Building Code requires that where foamed plastics form part of a wall or ceiling, they are protected from the rest of the building by an interior finish such as drywall, or another thermal barrier the Code accepts. Whether that means your specific walls need new drywall or another finish after the foam goes in is a question for the City or your contractor, not something to assume either way.

If the house is a designated heritage building, or sits within a Heritage District Overlay, the City says the standard permit exemptions do not apply, so the conversation with Building Code Services matters even more.

A couple of things to raise with the City before work starts:

- whether the scope of your project, taken as a whole, triggers a permit
- how the foam will be covered, and whether that covering changes the permit picture

The 2026 fee schedule for alterations is $12.75 per $1,000 of the assessed value of the work, with a minimum fee of $117.00. The assessed value includes materials, labour, overhead and professional fees. The City calculates the fee; do not try to estimate it yourself from a quote.

If you are ready to get contractor input on the scope and the permit question, the request form on this site sends your details to Ottawa insulation contractors listed in the Ottawa Construction Network directory.

Q4

Opening walls to insulate in Westboro: does that trigger a permit?

Insulation and vapour barrier work on their own are not named on the City of Ottawa's permit lists, either as work that needs a permit or as work that is explicitly exempt. That means you cannot assume a permit is or is not required: the City's Building Code Services is the right place to ask before walls are opened.

The answer turns on what opening the walls involves. The City's permit list includes adding or removing walls, enlarging or relocating a window or door, new windows where there were none before, and structural repairs or alterations, and it covers alterations of any building with a building area over 10 square metres. Ask the City about your whole scope, not just "insulation."

One more thing worth raising with the City: if the house is in a Heritage District Overlay or is a designated heritage building, the City says the standard exemptions do not apply.

A few questions worth putting to any contractor before work starts:

- Which walls are being opened, and what exactly is being removed and replaced?
- Will any framing, windows or structural elements be touched?
- Who is responsible for asking the City whether a permit is needed for this specific scope?
- If a permit is required, who applies for it and what does that add to the timeline?

On the insulation side, the Code's note on adding insulation to existing wood-frame walls says it increases the likelihood of moisture damage to framing and cladding, and suggests sealing openings, applying a low-permeability paint to the inside surface, and checking siding, flashing and caulking before the work goes in. Ask the contractor how they plan to address that.

Get the scope of work, the permit question and the moisture management plan in writing before anything is signed. If you want to hear from local contractors who do this work in Westboro, the request form on this page sends your details to contractors listed in the Ottawa Construction Network directory.

Q5

Who should ask the City about a permit for my Ottawa insulation job?

Agree on who asks the City before any contract is signed, and put the answer in writing.

The quote should say who contacts the City's Building Code Services, and any permit fee should appear as its own line.

The first thing to sort out is whether a permit is needed at all. Insulation on its own is not named on the City's permit lists, either as a project that needs a permit or as one that is explicitly exempt. That gap means you should ask the City's Building Code Services before walls or a roof are opened. The answer can depend on what else is happening: adding or removing walls, enlarging or relocating a window or door, structural repairs, or any alteration to a building over 10 square metres are all on the City's permit list, and any of them can come with an insulation job. If your building is a designated heritage property or sits in a Heritage District Overlay, the City's exemptions do not apply regardless.

For an unvented, spray-foamed roof assembly, Natural Resources Canada advises not to proceed without approval from your building inspector, and to use only a spray foam contractor familiar with that process.

Once you know whether a permit is required, put the answer in writing in the contract: who applies, who pays the fee, and who is the permit holder of record. The 2026 City fee for alterations is $12.75 per $1,000 of the assessed value of the work, with a minimum of $117.00, and the assessed value includes all materials, labour, overhead and professional fees.

When you have two written quotes in front of you, line them up by the material named, the square footage each quote covers, the finished thickness and the R-value that thickness delivers, so you are comparing the same job and not two different scopes.

Q6

Does insulating a basement as part of finishing it need an Ottawa permit?

Insulation on its own is not named on the City of Ottawa's permit lists, but finishing a basement has its own City permit page, and framing, insulation and vapour barrier installed as part of finishing a basement fall under that permit work.

A few things are worth knowing before the work starts. The Ontario Building Code (Section 9.25) requires that walls, ceilings and floors separating heated space from unheated space or the ground have thermal insulation, an air barrier system and a vapour barrier on the warm side. For new work in Ottawa, the Code's energy standard for housing, SB-12, sets basement wall insulation at R-20 continuous insulation for a new house or addition, while for an existing house the renovation rule is that the work cannot leave the house worse than before (11.3.1.1). In an unfinished basement, the Code lets mineral fibre insulation covered with a membrane that meets the vapour barrier

rules go without the protective covering it otherwise asks for where insulation could be damaged (9.25.2.3.(7), (7.1)); a finished room is a different situation, so ask how the insulation will be covered. The air barrier continues throughout the basement (9.25.3.1), insulation runs over the full height of a foundation wall enclosing a basement (9.25.2.3.(4)), and foamed plastic that forms part of a wall is protected from the room by an interior finish such as drywall, or another thermal barrier the Code accepts (9.10.17.10).

Basement finishing is not this site's topic beyond the insulation question; for the rest of the permit process, start with the City's Building Code Services.

Before you sign, ask the insulation contractor who is applying for the permit and whether the quote covers the vapour barrier as well as the insulation.

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.