

NEW BRUNSWICK FLOORING

Permits & Codes

NB building code requirements, permit needs, asbestos regulations, WorkSafeNB, and safety standards for flooring projects

13 Expert Answers from Floor IQ

newbrunswickflooring.com/construction-brain

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Q1

Are there NB building code restrictions on installing certain flooring types in commercial restaurant spaces?

Yes, New Brunswick's building code has specific requirements for commercial restaurant flooring that go far beyond residential installations. Restaurant floors must meet stringent safety, sanitation, and accessibility standards under the National Building Code of Canada as adopted by NB.

Commercial kitchen areas have the most restrictive requirements. Flooring must be non-absorbent, easily cleanable, and slip-resistant when wet. This typically means commercial-grade porcelain tile, sealed concrete, or specialized resin flooring systems. The code requires coved bases (curved transition between floor and wall) to eliminate corners where grease and debris can accumulate. Standard residential flooring like hardwood, laminate, or carpet is prohibited in food preparation areas.

Dining areas have more flexibility but must still meet commercial standards. Flooring must be durable enough for heavy foot traffic, cleanable with commercial cleaning products, and meet slip resistance requirements. Luxury vinyl plank designed for commercial use, commercial-grade carpet tile, or porcelain tile are common choices. The flooring must also accommodate wheelchair accessibility requirements under the National Building Code.

Grease and moisture management is critical in NB's Maritime climate. Restaurant floors experience constant exposure to spills, steam, and cleaning chemicals. Any flooring system must include proper drainage slopes (minimum 1:50 toward drains in kitchen areas) and waterproof membrane systems. Subfloor preparation often requires specialized concrete overlays or self-leveling compounds rated for commercial kitchens.

Fire ratings and egress requirements also apply. Flooring materials must meet flame spread ratings, and installation cannot impede emergency exits or create trip hazards. Some municipalities require additional permits for restaurant renovations beyond standard building permits.

Professional installation is mandatory for commercial restaurant flooring. The complexity of code compliance, specialized materials, and liability issues make this strictly professional territory. Commercial flooring contractors must carry higher insurance limits and often need specific certifications for food service environments.

For restaurant flooring projects, you'll need contractors experienced with commercial codes and health department requirements. Find commercial flooring specialists through the New Brunswick Construction Network directory at newbrunswickconstructionnetwork.com/directory?trade=flooring.

Q2

Are there specific NB code requirements for flooring in a home daycare or in-home business in Dieppe?

Home daycare and in-home business flooring in Dieppe must meet specific safety and hygiene requirements under both provincial licensing regulations and municipal bylaws, with stricter standards than residential flooring.

Provincial Daycare Licensing Requirements

Under New Brunswick's Early Learning and Child Care Act, licensed home daycares must provide **easily cleanable, non-slip flooring surfaces** in all areas accessible to children. The Department of Education and Early Childhood Development requires flooring that can be sanitized with approved cleaning products without damage or degradation. This effectively eliminates carpet from play areas, kitchens, and bathrooms used by daycare children.

Approved flooring options include luxury vinyl plank (LVP), sheet vinyl, sealed hardwood, laminate with moisture-resistant core, and porcelain tile. These surfaces must be maintained in good repair without cracks, chips, or loose edges that could create tripping hazards or harbor bacteria. The licensing inspector will specifically examine flooring condition during annual inspections.

City of Dieppe Business Licensing

Dieppe requires a **home-based business permit** for daycare operations, which triggers additional building and fire safety requirements. The city may require compliance with commercial building standards for egress, accessibility, and fire separation depending on the number of children served. While standard residential flooring typically meets these requirements, any structural modifications to accommodate the business (like installing commercial-grade flooring systems) require a building permit.

Fire safety regulations under the National Building Code require that flooring materials in commercial child care facilities meet specific flame spread ratings. However, for small home daycares (typically under 8 children), residential-grade flooring usually satisfies these requirements.

Practical Flooring Recommendations for NB Home Daycares

Best choices for daycare areas include waterproof LVP with antimicrobial surface treatments, sealed engineered hardwood that can withstand frequent mopping, or porcelain tile with slip-resistant texture. These materials handle the inevitable spills, accidents, and frequent cleaning that daycare operations demand while maintaining the warm, residential feel that parents prefer.

Avoid carpet in active daycare spaces — Maritime humidity makes thorough drying difficult after spills, creating mold and odor issues that violate health regulations. If you need soft surfaces for infant areas, use washable area

rugs over hard flooring that can be removed for cleaning.

Transition areas and entryways benefit from commercial-grade entrance mats and easily cleaned surfaces like tile or sheet vinyl. Dieppe's wet spring and fall seasons mean children track significant moisture and debris indoors.

When to Consult Professionals

Contact the **Early Learning and Child Care Licensing Office** before selecting flooring materials to confirm specific requirements for your planned capacity and age groups. Requirements can vary based on whether you're serving infants, toddlers, or school-age children.

For flooring installation that meets both residential comfort and commercial durability standards, professional installation ensures proper moisture barriers, antimicrobial treatments, and seamless surfaces that satisfy licensing inspectors. Find qualified flooring contractors familiar with commercial requirements through the New Brunswick Construction Network directory.

The investment in appropriate flooring pays dividends through easier maintenance, longer lifespan, and hassle-free license renewals in Dieppe's competitive daycare market.

Looking for experienced contractors? The New Brunswick Construction Network connects homeowners with qualified professionals:

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Q3

What liability coverage should I verify before hiring a flooring subcontractor for a commercial project in Saint John?

For commercial flooring projects in Saint John, verify that your contractor carries comprehensive general liability insurance (\$2+ million), WorkSafeNB coverage, and bonding appropriate to your project value.

Commercial liability requirements are significantly higher than residential work due to business interruption risks, higher property values, and potential third-party claims.

General liability insurance should carry minimum \$2 million coverage, though many commercial property managers require \$5 million for larger projects. This covers property damage (like water damage from improper moisture barrier installation), bodily injury to employees or customers, and completed operations coverage that protects you after the flooring is installed. Request a certificate of insurance naming your business as an additional insured party.

WorkSafeNB coverage is mandatory for all commercial contractors in New Brunswick. Verify the contractor's account is in good standing and covers all workers on your project. If they use subcontractors, each sub must also carry WorkSafeNB coverage. An uninsured worker injury on your commercial property creates significant liability exposure for your business. Request their clearance letter showing current coverage and no outstanding assessments.

Performance and payment bonds may be required depending on your project size and contract terms. Performance bonds (typically 50-100% of contract value) guarantee project completion if the contractor defaults. Payment bonds protect you from mechanic's liens if the contractor fails to pay suppliers or subcontractors. Most bonding companies require contractors to demonstrate financial stability and track record before issuing bonds.

Additional commercial considerations include professional liability coverage if the contractor is providing design services, pollution liability for adhesive and solvent use in occupied buildings, and cyber liability if they're handling sensitive business data. For healthcare, educational, or food service facilities, verify they carry appropriate coverage for specialized environments and can meet any facility-specific insurance requirements.

Maritime-specific risks in Saint John include salt air corrosion of metal components, higher humidity affecting adhesive cure times, and potential storm damage during installation. Ensure coverage includes weather delays and environmental factors common to coastal New Brunswick commercial properties.

Always request certificates directly from the insurance provider rather than accepting contractor-provided documents, and verify coverage remains active throughout your project duration. For projects over \$100,000, consider requiring the contractor to maintain coverage for 2-3 years post-completion to cover any warranty or defect issues.

Need help finding commercial flooring contractors with proper insurance coverage? Browse qualified professionals through the New Brunswick Construction Network directory.

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Do I need a building permit to install new flooring in my New Brunswick home?

No, you do not need a building permit for standard flooring replacement in New Brunswick. Swapping out old carpet for hardwood, installing new luxury vinyl plank, laying tile in a bathroom, or any other straightforward floor covering change is considered a cosmetic renovation and does not require a permit under the New Brunswick Building Code.

This applies to all common flooring projects: installing hardwood (solid or engineered), laminate, luxury vinyl plank or tile, ceramic or porcelain tile, carpet, cork, and linoleum. It also covers floor refinishing work like sanding and re-coating existing hardwood floors, and installing underlayment or moisture barriers beneath new flooring. You are free to proceed with these projects without contacting your local building inspection office.

However, there are specific situations where a permit may be required, and NB homeowners should be aware of them. If your flooring project involves modifying the structural subfloor — cutting or sistering floor joists, adding structural support beams, or altering the floor assembly in ways that affect your home's structural integrity — you will need a building permit from your municipality. In incorporated areas (Moncton, Saint John, Fredericton, and other cities and towns), contact city hall's building inspection department. In unincorporated rural areas, contact your local Rural Service Commission.

Installing radiant floor heating also triggers permit requirements. Hydronic (hot water) radiant systems typically need a plumbing permit and must comply with the NB Plumbing Installation and Inspection Act. Electric radiant heat mats generally do not need a permit themselves, but the electrical connections must be done by a licensed electrician who will pull the necessary electrical permit and ensure compliance with the Canadian Electrical Code.

One area that catches many NB homeowners off guard is asbestos. If your home was built before 1986 and you are removing old vinyl tile, sheet vinyl, or the adhesive beneath it, the materials may contain asbestos. Under New Brunswick workplace health and safety regulations, disturbing asbestos-containing materials requires licensed abatement professionals with proper containment, air monitoring, and disposal procedures. Before ripping up old vinyl flooring, have a sample tested — it costs just \$25-\$50 per sample and could protect your family's health.

If you live in a condominium or multi-unit building, check your condo corporation's bylaws before starting any flooring project. Many NB condo buildings have specific requirements for sound transmission ratings (STC and IIC scores) on replacement flooring, and you may need board approval before proceeding. Some buildings require specific underlayment products to meet these acoustic standards.

For the vast majority of residential flooring projects in New Brunswick, no permit is needed and you can get started as soon as your materials are acclimated and your installer is ready. If you are unsure whether your specific project

crosses into permit territory — particularly if subfloor structural work is involved — a quick call to your local building inspection office will clarify things before you begin.

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Q5

Does radiant floor heating require a permit in New Brunswick?

Yes, radiant floor heating installations in New Brunswick generally require permits, though the type of permit depends on whether you are installing a hydronic (hot water) or electric system. Both systems involve regulated trades, and getting the proper permits ensures your installation meets code requirements, protects your home insurance, and keeps your family safe.

Hydronic radiant floor heating circulates hot water through tubing embedded in or beneath your flooring. In New Brunswick, this type of system requires a plumbing permit and must comply with the NB Plumbing Installation and Inspection Act. The work must be performed by a licensed plumber, and the system must be inspected before being concealed by flooring. If the hydronic system connects to a new or modified boiler, additional mechanical permits may apply. This is not a DIY project — the combination of plumbing connections, pressure testing, and integration with your home's heating system demands professional expertise.

Electric radiant floor heating uses thin heat mats or cables installed beneath tile, stone, laminate, or engineered hardwood. The mats themselves generally do not require a permit to place on the subfloor, but the electrical connections absolutely must be completed by a licensed electrician who will pull an electrical permit. The installation must comply with the Canadian Electrical Code, and the circuit must be protected by a ground-fault circuit interrupter (GFCI). Many NB homeowners install electric mats in bathrooms and kitchens — these are more affordable than hydronic systems and easier to retrofit, but the electrical work is still a licensed-trade requirement.

From a flooring perspective, radiant heat adds important considerations for product selection in New

Brunswick. Not all flooring products are rated for use over radiant heat. Solid hardwood is particularly risky — NB's already extreme humidity swings are amplified by the heating and cooling cycles of a radiant system, increasing the risk of gapping, cupping, and cracking. Engineered hardwood with a stable plywood core performs much better and is rated by most manufacturers for radiant heat use, provided the surface temperature stays below 27°C (80°F). Porcelain tile is the ideal flooring over radiant heat — it conducts warmth efficiently, handles temperature cycling without any dimensional change, and is the most popular pairing in NB bathrooms and mudrooms. Quality LVP can also work over radiant heat, but check the manufacturer's maximum temperature rating, as some products are limited to 26-27°C surface temperature.

Installation costs for radiant floor heating in NB run approximately \$10-\$20/sq ft for electric mat systems and \$15-\$30/sq ft for hydronic systems, not including the flooring itself. For a typical NB bathroom of 60-100 sq ft, an electric radiant mat system costs roughly \$600-\$2,000 installed including electrical connections.

Always hire a professional for radiant floor heating installation. The flooring installer and the plumber or electrician need to coordinate their work — the heating system must be tested before the flooring goes down, and the flooring must be installed according to both the flooring manufacturer's and the heating system manufacturer's specifications. Find qualified tradespeople through the New Brunswick Construction Network at newbrunswickconstructionnetwork.com.

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Q6

How do I test for asbestos in old vinyl flooring in my NB home?

If your New Brunswick home was built before 1986, there is a real possibility that vinyl floor tiles, sheet vinyl, or the adhesive beneath them contains asbestos — and you should test before disturbing these materials. Testing is simple, inexpensive (\$25-\$50 per sample), and could protect your family from serious health risks.

Asbestos was commonly used in vinyl flooring products manufactured in Canada through the mid-1980s. The fibres were mixed into the vinyl itself, into the paper backing of sheet vinyl, and especially into the black mastic adhesive used to bond tiles and sheets to the subfloor. Many NB homes from the 1950s through 1970s — and there are thousands across Moncton, Saint John, Fredericton, and smaller communities — still have original vinyl flooring in kitchens, bathrooms, basements, and laundry rooms, sometimes hidden beneath newer layers of flooring.

To test, you need to collect a small sample and send it to an accredited laboratory. You can collect the sample yourself, but take precautions: wear disposable gloves and an N95 respirator, mist the area lightly with water to suppress dust, and carefully cut or pry a small piece (roughly 2-inch square) from an inconspicuous area — along an edge, under an appliance, or in a closet. Include a sample of the adhesive beneath the tile as well, since the glue can contain asbestos even when the tile itself does not. Place the samples in separate sealed plastic bags, label them, and send them to a laboratory that performs polarized light microscopy (PLM) analysis for asbestos.

Several Canadian environmental testing laboratories accept mail-in samples from New Brunswick, and results typically come back within 3-7 business days. Some labs offer rush service for an additional fee. Your local NB environmental services company can also collect samples for you if you prefer not to handle the material yourself.

If the test comes back positive, do not attempt to remove the flooring yourself. Under New Brunswick workplace health and safety regulations, disturbing asbestos-containing materials requires licensed abatement professionals who use containment barriers, negative air pressure, HEPA filtration, and proper disposal procedures. This is not a cost-saving area — asbestos fibres are invisible, remain airborne for hours, and cause serious lung disease including mesothelioma with even brief exposure. Professional asbestos abatement for a single room of vinyl flooring in NB typically runs \$1,500-\$5,000 depending on the area and complexity.

There is a practical alternative to removal that many NB homeowners choose: encapsulation. If the existing vinyl flooring is in good condition — flat, well-adhered, and not crumbling — you can often install new flooring directly over top of it. This encapsulates the asbestos-containing material safely beneath the new floor. Floating floors like luxury vinyl plank (\$5-\$12/sq ft fully installed) or laminate (\$4-\$8/sq ft fully installed) are ideal for this approach because they do not require adhesive or fasteners that would penetrate the old vinyl. Your flooring installer can assess whether the existing surface is suitable as a substrate.

If the old vinyl is damaged, crumbling, or needs to come up for subfloor repair, hire a licensed abatement professional — no exceptions. Never sand, scrape, break, or power-wash vinyl flooring that has tested positive or has not been tested. The short-term savings of DIY removal are not worth the long-term health consequences.

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What are WorkSafeNB requirements for flooring contractors?

WorkSafeNB is New Brunswick's workplace health and safety authority, and flooring contractors operating in the province are required to carry WorkSafeNB coverage if they have employees. As a homeowner hiring a flooring installer, understanding these requirements helps you verify that the contractor you choose operates legitimately and protects you from potential liability.

Under the New Brunswick Workers' Compensation Act, any employer in the construction industry — including flooring installation companies — must register with WorkSafeNB and pay premiums that cover their workers in case of on-the-job injury. This coverage pays for medical treatment, rehabilitation, and wage replacement for injured workers, and critically, it protects you as the homeowner from being held liable if a worker is injured on your property. If an unregistered contractor's employee is hurt while installing flooring in your home, you could face significant financial exposure.

Sole proprietors and independent contractors without employees occupy a grey area. Many solo flooring installers in New Brunswick operate as independent contractors and are not legally required to carry WorkSafeNB coverage for themselves, though they can opt for voluntary personal coverage. However, if a sole proprietor hires helpers or subcontractors — even temporarily for a single job — they become an employer and must register. The distinction between an independent contractor and an employee is determined by WorkSafeNB based on factors like control over work methods, provision of tools, and exclusivity of the working relationship.

From a practical standpoint, here is what you should verify before hiring a flooring installer in NB. Ask the contractor directly whether they carry WorkSafeNB coverage, and request their registration number. You can verify their status by contacting WorkSafeNB or checking their clearance letter, which confirms that their account is in good standing and premiums are paid. A legitimate contractor will not hesitate to provide this information.

Beyond WorkSafeNB, flooring contractors should also carry general liability insurance — typically \$2 million minimum — which covers property damage that may occur during the installation. If an installer damages your plumbing while removing old flooring, scratches your kitchen cabinets, or causes water damage, their liability insurance covers the repair costs. WorkSafeNB coverage and liability insurance serve different purposes: WorkSafeNB protects workers, while liability insurance protects your property.

For projects involving hazardous materials, WorkSafeNB has additional requirements. Contractors removing flooring that contains asbestos must follow specific regulations including worker training, containment procedures, air monitoring, and proper disposal. These requirements are enforced through the NB Workplace Health, Safety and Compensation Commission's regulations, and violations carry significant penalties.

When getting quotes for your flooring project, treat WorkSafeNB coverage and liability insurance as baseline requirements — not optional extras. A contractor who is significantly cheaper than competitors may be cutting costs by operating without proper coverage, which transfers risk directly to you. NB flooring installation labour rates run \$2-\$6/sq ft for hard surfaces and \$1-\$3/sq ft for carpet, so legitimate pricing should fall within these ranges.

New Brunswick Flooring can help you find local flooring professionals who operate with proper coverage and insurance. Get matched for free through the New Brunswick Construction Network.

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Q8

Do NB condos have rules about flooring replacement and sound ratings?

Yes, most condominium corporations in New Brunswick have specific bylaws governing flooring replacement, and sound transmission ratings are almost always part of those rules. Before purchasing materials or hiring an installer, check your condo's declaration and bylaws — failing to meet acoustic requirements can result in complaints, fines, and even an order to remove and replace your new floor at your own expense.

The two key acoustic measurements you will encounter are **STC (Sound Transmission Class)** and **IIC (Impact Insulation Class)**. STC measures airborne sound transfer — voices, music, television — between units. IIC measures impact sound — footsteps, dropped objects, furniture movement — which is the primary concern with flooring changes. Most NB condo bylaws require a minimum IIC rating of 50-65 for replacement flooring, though some newer buildings set the bar higher. Converting from carpet to hard-surface flooring (hardwood, laminate, LVP, tile) dramatically increases impact sound transmission to the unit below, which is why these rules exist.

Meeting IIC requirements comes down to your underlayment selection. A standard foam underlayment that comes with laminate or LVP typically provides an IIC improvement of only 18-22 points, which is rarely sufficient to meet condo requirements on its own. Acoustic underlayments specifically designed for multi-unit buildings — cork, rubber, or specialized composite products — can achieve IIC improvements of 25-35 points. These premium underlayments cost \$2-\$5/sq ft compared to \$0.50-\$1.00/sq ft for basic foam, but they are the difference between passing and failing your condo's acoustic requirements.

Some flooring products include attached acoustic backing that contributes to the overall IIC rating. Premium luxury vinyl plank products with integrated cork or rubber backing can achieve respectable IIC scores without a separate underlayment, though you should verify the manufacturer's tested IIC rating against your condo's specific requirement. Be careful with laminate that has pre-attached pad — the thin foam backing rarely meets condo acoustic standards on its own.

The approval process varies by condo corporation, but typically involves these steps. Submit a written request to your condo board or property manager specifying the flooring product, underlayment, and the combined STC/IIC ratings. Include manufacturer test reports (look for lab-tested ratings, not field estimates, as field performance is typically 3-5 points lower than lab results). Some boards require that the installation be done by a professional installer rather than DIY. Wait for written approval before purchasing materials or scheduling work.

For NB condo owners specifically, the Maritime humidity factor adds another layer. If you are installing hardwood or laminate in a condo, the humidity control considerations that apply to all NB homes apply equally in condos. Many condo buildings have shared HVAC systems that may not maintain the 35-55% relative humidity range that hardwood needs. LVP is often the best choice for NB condos — it provides the hard-surface look, is 100% waterproof, produces less impact noise than laminate, and is dimensionally stable regardless of humidity fluctuations.

Budget \$1-\$3/sq ft extra for acoustic underlayment beyond what you would spend in a single-family home. For a typical 800 sq ft NB condo unit, that is an additional \$800-\$2,400 — a worthwhile investment that keeps you in compliance and on good terms with your neighbours.

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Q9

What should I check before hiring a flooring installer in New Brunswick?

Before hiring a flooring installer in New Brunswick, verify their insurance coverage, check references from recent local projects, get a detailed written quote, and confirm they understand NB's Maritime moisture challenges. Taking these steps protects your investment and dramatically increases the likelihood of a successful flooring project.

Insurance is your first and most important check. Ask for proof of general liability insurance — a minimum of \$2 million coverage is standard in the NB construction industry. This protects your property if the installer causes damage during the project. Also ask whether they carry WorkSafeNB coverage, which protects their workers (and you from liability) in case of on-the-job injuries. A legitimate flooring contractor will provide certificates of insurance without hesitation. If a contractor resists or makes excuses, move on to the next candidate.

References and recent work are your second priority. Ask for 3-5 references from flooring projects completed in the past 12 months, ideally in your area of New Brunswick. Call these references and ask specific questions: Was the work completed on schedule? Did the final cost match the quote? How did the installer handle subfloor preparation? Were there any callbacks or issues after completion? If the installer has photos of completed projects, even better — look at transition details, pattern alignment, and edge finishing, which reveal the quality of workmanship.

Get a detailed written quote that breaks down all costs. A professional quote should itemize materials (product name, quantity, and cost per square foot), labour, subfloor preparation, old flooring removal and disposal, underlayment, transition strips, baseboard removal and reinstallation, and any furniture moving charges. Beware of vague lump-sum quotes that bundle everything into a single price — these make it impossible to compare quotes accurately and create opportunities for disputes if the scope changes. For a typical NB project, expect fully installed costs of \$8-\$14/sq ft for hardwood, \$4-\$8/sq ft for laminate, \$5-\$12/sq ft for LVP, or \$9-\$20/sq ft for porcelain tile.

Ask about their moisture testing and acclimation practices. This is where NB-specific experience matters enormously. A qualified installer should discuss moisture testing for your subfloor (especially over concrete basement slabs), recommend acclimation time for hardwood products (5-10 days minimum in NB), and address humidity control during and after installation. An installer who dismisses moisture concerns or plans to start installation the same day materials are delivered is a red flag in our Maritime climate.

Additional questions worth asking include: How long have they been installing flooring in New Brunswick? Do they provide a written warranty on their labour? Who will actually perform the work — the person you are speaking with, or subcontracted crews? What is their timeline, and what happens if the project runs longer than expected? Do they handle subfloor repair, or will you need a separate contractor for structural issues?

Always get a minimum of three quotes — NB flooring prices vary 25-40% between contractors for identical scope, so comparison shopping is essential. The cheapest quote is not always the best value, and the most expensive is not always the best quality. Look for the contractor who combines fair pricing with thorough preparation, clear communication, and verifiable NB experience.

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Are there NB regulations for removing old floor tiles that might contain asbestos?

Yes, New Brunswick has strict regulations governing the removal of floor tiles and adhesives that contain asbestos, and violating these rules carries serious penalties and health consequences. If your NB home was built before 1986, you must test old vinyl floor tiles and their adhesive before removal — asbestos was a common ingredient in both materials during that era.

Under New Brunswick's workplace health and safety regulations, administered through WorkSafeNB and the Workplace Health, Safety and Compensation Commission, asbestos-containing materials are classified by risk level based on their condition and the type of work being performed. Removing vinyl floor tiles that contain asbestos is considered a moderate-to-high risk activity because the process of prying, scraping, and breaking tiles can release microscopic asbestos fibres into the air. Once airborne, these fibres can remain suspended for hours and are easily inhaled.

The regulations require that asbestos-containing flooring removal be performed by trained and qualified professionals who follow specific containment and disposal procedures. These include sealing the work area with polyethylene sheeting to prevent fibre migration to other parts of the home, using negative air pressure with HEPA filtration to capture airborne fibres, wetting materials before and during removal to suppress dust, using hand tools rather than power tools (power sanding or grinding asbestos-containing tiles is strictly prohibited), wearing appropriate personal protective equipment including fitted respirators with HEPA cartridges, properly bagging and labelling all asbestos waste for disposal at an approved facility, and conducting air monitoring to confirm that fibre levels are safe before the containment is removed.

The first step for any NB homeowner is testing. Before you remove, scrape, sand, or disturb old vinyl floor tiles in any way, collect a small sample and send it to an accredited lab for analysis. Cut a small piece (about 2 inches square) from an inconspicuous area — mist it with water first, wear gloves and an N95 mask, and seal the sample in a plastic bag. Collect a separate sample of the black mastic adhesive beneath the tile, as the glue frequently contains asbestos even when the tile does not. Lab analysis costs \$25-\$50 per sample with results in 3-7 business days.

If the test comes back positive, hire a licensed asbestos abatement contractor. Professional removal for a single room of vinyl tile flooring in New Brunswick typically costs \$1,500-\$5,000 depending on the area, the number of layers, and the complexity of access. This is not an area to cut corners — the health risks from asbestos exposure include asbestosis, lung cancer, and mesothelioma, and symptoms may not appear for 20-40 years after exposure.

The practical alternative many NB homeowners choose is encapsulation rather than removal. If the existing vinyl tiles are in good condition — firmly adhered, not crumbling, and on a flat surface — you can install new flooring directly over them. Floating floors like luxury vinyl plank (\$5-\$12/sq ft fully installed) or laminate (\$4-\$8/sq ft fully installed) are ideal because they sit on top without fasteners or adhesive penetrating the old tile. This approach safely encapsulates the asbestos-containing material, avoids the cost of abatement, and gives you a beautiful new floor. Your flooring installer can assess whether the existing tile surface is suitable as a substrate.

Never attempt to remove asbestos-containing floor tiles yourself, and never hire a general handyman or unlicensed contractor to do it. The regulations exist because the health consequences are severe and irreversible.

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Q11

What insurance should a flooring contractor carry in New Brunswick?

A flooring contractor working in New Brunswick should carry a minimum of general liability insurance (\$2 million is the industry standard) and, if they have employees, WorkSafeNB workplace injury coverage.

These two forms of protection serve different purposes, and both are essential for protecting you as a homeowner.

General liability insurance covers damage to your property that occurs during the flooring installation. Flooring projects involve heavy equipment, sharp tools, adhesives, and significant physical work in your home — and accidents happen even with experienced installers. A plumber's line nicked during old flooring removal, a scratch across your kitchen island from a dropped tool, water damage from a subfloor moisture issue that was not properly addressed — these are real scenarios that liability insurance covers. Without it, you would have to pursue the contractor personally through small claims court for compensation, with no guarantee of recovery. A \$2 million

liability policy is standard in the NB construction industry and costs the contractor a relatively modest annual premium, so any legitimate installer carries it as a basic cost of doing business.

Ask for a certificate of insurance, not just a verbal confirmation. A certificate is a one-page document issued by the contractor's insurance provider that confirms the policy is active, lists the coverage amount, and shows the policy dates. Some homeowners go a step further and ask to be listed as an "additional insured" on the policy for the duration of the project — this is common practice on larger projects and gives you direct standing with the insurer if a claim is needed.

WorkSafeNB coverage is the province's workers' compensation system. Any flooring contractor who employs workers is legally required to register with WorkSafeNB and pay premiums. This coverage pays for medical treatment, rehabilitation, and wage replacement if a worker is injured on the job — including while working in your home. Critically, it also protects you from being sued by the injured worker. If an unregistered contractor's employee falls on your stairs or suffers a knee injury while installing tile, you could face a liability claim as the property owner. You can verify a contractor's WorkSafeNB status by asking for their clearance letter or contacting WorkSafeNB directly.

Solo operators present a common grey area. Many flooring installers in New Brunswick work as independent sole proprietors without employees. They are not legally required to carry WorkSafeNB coverage for themselves, though they can purchase voluntary personal coverage. If you are hiring a solo installer, general liability insurance becomes even more important. Also confirm that they truly work alone — if they bring a helper to your job, even informally, they may be operating as an employer without proper coverage.

Some additional insurance considerations for NB flooring projects include: vehicle insurance covering tools and materials in transit (relevant if materials are stored in the contractor's vehicle overnight), and errors and omissions coverage for higher-end projects where an installation mistake could result in significant financial loss. These are not mandatory but indicate a more professional operation.

When comparing quotes from NB flooring contractors, factor insurance into the price difference. A contractor quoting \$3/sq ft for labour without insurance is not actually cheaper than one quoting \$4/sq ft with full coverage — the uninsured price simply transfers risk from the contractor to you. NB flooring installation labour rates of \$2-\$6/sq ft for hard surfaces include the cost of proper insurance for legitimate contractors. Get matched with insured, professional flooring installers through New Brunswick Flooring for free.

Looking for experienced contractors? The New Brunswick Construction Network connects homeowners with qualified professionals:

- Thirty Four Renovations

- Arctic Fox Construction Inc.
- Gionetterenovations
- First united design & construction inc.
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Do I need a permit for subfloor structural repair in my NB home?

Yes, if your subfloor repair involves cutting, modifying, or reinforcing floor joists or other structural members, you will need a building permit in New Brunswick. Simply replacing plywood or OSB sheathing on top of existing joists does not require a permit, but anything that affects the structural integrity of the floor assembly does.

The distinction comes down to whether you are replacing a surface or altering a structure. Pulling up damaged plywood subflooring and screwing down new 3/4-inch tongue-and-groove plywood or OSB over sound joists is considered a repair to the floor covering system — no permit needed. However, the moment you need to sister a cracked joist, add a beam or post for sagging floor support, cut into joists for plumbing or mechanical runs, or replace sections of the joist system itself, you are performing structural work that requires a building permit and inspection. In New Brunswick, you apply for your permit through your municipal building inspection office if you live in an incorporated city or town (Moncton, Saint John, Fredericton, Bathurst, Miramichi, etc.) or through the local Rural Service Commission if your property is in an unincorporated area.

Permit fees for structural repair in NB are typically modest — often \$50 to \$200 for residential work depending on the municipality — but the inspection that comes with the permit is where the real value lies. An inspector verifies that repairs meet the National Building Code as adopted by New Brunswick, ensuring your floor can safely carry the loads it was designed for.

NB housing stock makes this especially relevant. Many New Brunswick homes built before the 1960s have original subfloor assemblies using 1-inch board sheathing laid diagonally over dimensional lumber joists. Decades of Maritime humidity cycling, occasional basement moisture intrusion during spring snowmelt, and the freeze-thaw stress that NB's 100-plus annual cycles impose on foundations and crawl spaces mean that structural subfloor damage is more common here than in drier provinces. Sagging floors, bouncy spots, and visible joist damage are frequent findings in older Moncton, Saint John, and Fredericton homes.

Before starting any subfloor repair, inspect the joists carefully from below. Look for cracks, rot (especially near the sill plate where moisture wicks up from the foundation), insect damage, and excessive notching from old plumbing or wiring. If the joists are sound and level, you likely just need new sheathing — a straightforward job at roughly \$1.50 to \$3.00 per square foot for materials plus labour. If the joists need repair, expect to spend \$500 to \$2,000 or more depending on the extent of the work, and budget for the permit and inspection process.

When in doubt, hire a professional. A licensed contractor experienced with NB's older housing stock can assess whether your subfloor issue is cosmetic or structural, pull the permit if needed, and ensure repairs are done to code. This is especially important if you are planning to install new flooring on top — hardwood, tile, and even LVP will telegraph subfloor problems if the underlying structure is not sound. Getting this right before the new floor goes down saves thousands in potential rework.

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- RenoMe
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What NB building code requirements apply to floor assemblies in new homes?

New Brunswick adopts the National Building Code of Canada (NBC) with provincial amendments, and floor assemblies in new homes must meet its requirements for structural capacity, fire separation, sound transmission, and energy performance. While most of these requirements are the builder's responsibility rather than the homeowner's, understanding them helps you make informed flooring decisions during a new build.

Structural requirements specify that floor assemblies must support the design loads established by the code — typically 1.9 kPa (about 40 pounds per square foot) of live load for residential floors, plus the dead load of the assembly materials themselves. This governs joist sizing, spacing, span tables, and subfloor thickness. Standard new construction in NB uses engineered floor trusses or dimensional lumber joists (typically 2x10 or 2x12) with 3/4-inch tongue-and-groove OSB or plywood subflooring. The subfloor must be properly glued and fastened to the joists to prevent squeaking and movement — something worth confirming with your builder before drywall goes up.

Fire separation is the requirement that matters most in multi-storey homes and any home with an attached garage. Floor assemblies separating a garage from living space above must achieve a minimum fire-resistance rating (typically 45 minutes in residential construction). Floor assemblies between storeys in a house do not generally require a fire rating, but the materials used still must meet flame-spread and smoke-development limits.

Sound transmission requirements apply primarily to multi-unit residential buildings (duplexes, townhouses, condos) rather than single-family homes. If you are building a duplex or semi-detached home in NB, floor-ceiling assemblies between units must meet minimum Sound Transmission Class (STC) and Impact Insulation Class (IIC) ratings — typically STC 50 and IIC 50. Your flooring choice directly affects IIC performance: hard surfaces like tile and hardwood transmit more impact sound than carpet, so you may need acoustic underlayment or resilient channels in the assembly to meet code.

Energy performance under NB's adoption of the NBC and the provincial Energy Efficiency Act affects floor assemblies over unheated spaces. Floors over crawl spaces, cantilevers, and garage ceilings must meet minimum insulation values — typically R-31 for floors over unheated spaces in NB's climate zone. This insulation also affects flooring comfort: a well-insulated floor assembly feels warmer underfoot, which matters during NB's long heating season from October through April.

For NB's Maritime climate specifically, builders should also address **moisture management** in the floor assembly. Crawl space floors need a ground-cover vapour barrier (6-mil polyethylene minimum), and basement slab assemblies benefit from sub-slab insulation and vapour barrier to reduce moisture migration — a detail that directly impacts your future flooring options in the basement.

Practical advice for new home buyers: confirm with your builder that the subfloor is properly fastened and glued (construction adhesive plus screws, not just nails), verify insulation levels over unheated spaces, and discuss your flooring plans early so the builder can ensure the assembly supports your chosen material. If you are planning tile in bathrooms or heated floors anywhere, those decisions affect the subfloor assembly and should be communicated before framing. Getting these details right during construction is far cheaper than retrofitting later.

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