DECK BUILDERS OTTAWA

Hiring & Quotes

Choosing a deck builder in Ottawa: who applies for the permit and books the inspections, what a written quote and contract should include, cancellation rights and holdback

6 Expert Answers from Deck IQ

deckbuildersottawa.ca/construction-brain

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Q1

What should an Ontario deck contract say about changes mid-job?

A deck contract in Ontario should spell out how changes are handled before work starts, because the Consumer Protection Act, 2002 gives you a specific protection once a price is on paper. If the contract includes an estimate, the supplier cannot charge more than 10 per cent above it. That rule applies to the estimate as written, so what the estimate includes and excludes matters as much as the number itself.

If the contract was signed at your home or anywhere other than the supplier's place of business or a market or trade fair, it is a direct agreement under the Consumer Protection Act, 2002. A direct agreement where the total potential payment exceeds $50 must be in writing and delivered to you, and you may cancel it without giving any reason within 10 days of receiving that written copy. Make sure you actually receive the written contract, not just a verbal confirmation, so that 10-day window is clear.

For changes that come up during the job, the contract should describe:

- what triggers a change order (a scope addition, a site condition discovered after digging, a material substitution)
- how a change order is documented, priced and approved in writing before the work proceeds
- which party is responsible for any permit amendment if the change affects the approved drawings

The Construction Act treats a deck as an improvement, and it generally requires a 10 per cent holdback on each payment. Get advice for your situation on how that applies to your contract and payment schedule. An owner pays a proper invoice no later than 28 days after receiving it. Knowing those timelines before you sign helps you structure progress payments so you are not paying ahead of completed work.
One practical point: the contract should list every item that was discussed but priced separately or excluded entirely. Published Ottawa and Ontario builder prices, read in September 2026, show that some packages exclude railings and steps. If removal of an existing deck, permit drawings, the foundation type, stairs or guards were quoted separately or left open, the contract should say so explicitly, with a note on how each will be priced if needed.

The Construction Act also gives contractors and subcontractors lien rights against your property. A contractor's lien is tied to timelines connected to substantial performance, completion, abandonment or termination of the contract. Understanding when those periods run is another reason to have the payment and completion milestones written clearly.

You can request a match with local deck builders through the form on this page; the builders are listed in the Ottawa Construction Network directory.

Ask each builder to show you the full written list of what is and is not included in their quoted price, so you can see exactly where a change order could add cost before you commit.

Q2

Does the WSIB home renovation exemption cover my deck builder's helpers?

The WSIB home renovation exemption applies to a business hired and paid directly by a homeowner for work on a private residence, but it does not extend to subcontractors that business retains. Those subcontractors need their own WSIB coverage.

So if your deck builder brings helpers who are their own employees, the builder's WSIB account covers them. If the builder subcontracts any part of the work to another company or individual, that subcontractor needs WSIB coverage regardless of the exemption. The exemption only protects the direct contractor relationship between you and the builder.

WSIB also notes that decks are not named in its list of home renovation examples, which includes garages, sheds, fences and swimming pools. We found no WSIB statement that confirms decks fall within the exemption. That gap is worth raising with your builder before work starts.

As a homeowner who directly retains a contractor for exempt home renovation work, you are not required to obtain a WSIB clearance certificate. You can still ask for one. A clearance certificate is valid for up to 90 calendar days and confirms the contractor's account is in good standing at the time it is issued.

A few things worth asking your builder directly:

- Are any parts of the job being subcontracted, and if so, do those subcontractors carry WSIB coverage?
- Can you provide a clearance certificate before work begins?
- Are your own employees covered under your WSIB account?

None of those questions have a legal requirement attached on your side as a homeowner, but the answers tell you a lot about how the business is set up.
Before the first board goes down, make sure you have the permit drawings in hand, the building permit issued by the City of Ottawa, and a written contract that sets out the full scope of work and the price. Those three documents together give you a clear record of what was agreed and what the City approved.

Q3

Two quotes use different foundations for my Barrhaven deck; which to trust?

Neither foundation type is automatically more trustworthy than the other. What matters is whether the foundation shown on the permit drawings is sized and specified for your deck's height, load, soil conditions and attachment to the house, and whether the builder can explain why they chose it.

The 2024 Ontario Building Code sets the starting point. For a deck attached to the house with a walking surface more than 600 mm (24 in.) above grade, the City of Ottawa requires a building permit, and the permit drawings must show the footing or foundation type, size and location, or a helical pile layout and specifications. The City lists three required inspections: Excavation/Foundations before backfill, Framing at completion of structural framing and guards, and a Final inspection. That means the foundation choice goes on paper and gets inspected, so it cannot simply be left to the builder's preference on the day.

Under the Code's Table 9.12.2.2, footings in clay or soils not clearly defined must reach at least 1.2 m below grade, but not less than the local frost penetration depth, which Ontario says is established on the basis of local experience. If the soil on your lot is sensitive clay, including Leda clay, the Code at sections 9.15.1.1(3) and (4) and 9.4.4.1(3) requires an engineered design rather than the standard prescriptive footing tables. A builder or an engineer can tell you whether that applies to your lot. The City's permit list also asks for helical pile layout and specifications where piles are used, because piles are deep foundations and fall under Section 4.2 engineered design. Neither foundation type is simpler or more straightforward in every situation: the right choice depends on your soil, the deck's size and height, and whether it is attached to the house.

A few things worth checking on each quote:

- Does the quote reference permit drawings, and do those drawings show the foundation type, size and depth?
- Who is taking design responsibility on Schedule 1: a BCIN designer, an engineer, or the homeowner exemption?
- If the soil turns out to need engineered design, is that included or priced separately?
- Who applies for the permit and books the three City inspections?
- Before anyone digs, has a locate been requested through Ontario One Call? Under the Ontario Underground Infrastructure Notification System Act, 2012, no excavation can start until each affected utility member has responded, which takes up to five business days. This applies to both foundation types.

The permit fee from the City is $12.75 per $1,000 of assessed valuation (materials, labour, overhead and professional fees combined), with a minimum of $117. As an illustration: a $15,000 deck works out to $191.25. Published Ottawa and Ontario builder prices for a new installed deck run roughly $25 to $65 per square foot for pressure-treated, $45 to $80 for cedar, $45 to $95 for composite, and $59 to $110 or more for PVC, though the

spread is wide and some published packages exclude railings and steps.
You can request quotes from local deck builders listed in the Ottawa Construction Network directory through the form on this page.

Before work starts, make sure you have the signed permit drawings, the issued building permit and a written contract that sets out the full scope, the foundation specification and the total price.

Q4

What happens to holdback when my Ontario deck is finished?

Under the Construction Act, an owner is generally required to hold back 10 per cent of each payment to a contractor on an improvement, and a deck is an improvement under that Act. Get advice for your specific situation, because how and when that holdback is released depends on the details of your contract and the Act's timelines.

The general structure under the Act works like this. A contractor's lien rights expire at the end of a 60-day period tied to publication of a certificate of substantial performance, or to completion, abandonment or termination of the contract. An owner pays a proper invoice no later than 28 days after receiving it. Because the exact steps depend on whether substantial performance has been published, whether any liens have been registered, and the terms of your contract, speak with a lawyer or the Construction Act's own guidance before releasing any holdback funds.

A few practical points worth knowing before you get to that stage:

- The Consumer Protection Act, 2002 applies if you signed the contract at home rather than at the supplier's place of business. That makes it a direct agreement, and you had 10 days to cancel after receiving your written copy. It also means the contractor cannot charge more than 10 per cent above any estimate included in the agreement.
- We found no statutory cap on deposits under Ontario law, so the deposit amount is a matter of negotiation and your contract terms.
- Subcontractors the contractor retains are not covered by the home renovation exemption from WSIB coverage requirements; they need their own WSIB coverage, which is separate from the holdback question but worth confirming before work starts.

Who applies for the permit and books the inspections

The City of Ottawa requires three inspections for a permitted deck: Excavation and Foundations before backfill on in-situ piers and pads, Framing at completion of structural framing and guards, and a Final inspection at completion of framing, stairs and guards. Inspections must be booked 48 hours in advance. Your contract should name, in plain language, who is responsible for applying for the permit and for booking each of the three inspections.

Ask the builder, before you sign, to show you the permit application receipt and to confirm in writing exactly who will book each City inspection and at what stage of the build.

Q5

Who applies for the Ottawa deck permit, me or my builder?

We found nothing on ottawa.ca that says who must submit a deck permit application, so it is something you and your builder settle, and put in the contract.

The application goes through the My ServiceOttawa portal, and payment must accompany it. What the City requires in the package: a completed and signed digital permit application, a complete set of scaled and fully dimensioned drawings, and a Schedule 1 naming whoever is taking design responsibility. That last point is where the decision gets more complicated.

Schedule 1 must name a BCIN-registered designer, an architect, an engineer, or the homeowner under the homeowner design exemption. The City explains that the Building Code allows a homeowner to take design responsibility for drawings related to the construction or alteration of their own house. That exemption does not apply to estates, tenants or numbered companies, and it cannot be used where the building contains more than two dwelling units. If you use the exemption, you sign Schedule 1 yourself and take on responsibility for the drawings. If your builder arranges a BCIN designer or an engineer, that person signs instead. Neither path is required by the City; it depends on what you and your builder agree to.

A few practical points worth sorting out before you sign anything:

- Who prepares the drawings (a drafting firm, a designer or an engineer) and who pays for them. Published prices from three drafting and design firms run about $399 to $2,500 per set.
- Who submits the application and pays the permit fee. The City's fee is $12.75 per $1,000 of assessed project value, with a minimum of $117.
- Who books the three required inspections: Excavation and Foundations (before backfill on in-situ piers), Framing (at completion of structural framing and guards), and Final. The City asks for 48 hours' notice before each one.
- If the proposed decking is anything other than conventional lumber, the application also needs a material testing report (CCMC or BMEC).

If your builder says they will handle the permit, get that in writing and confirm it covers the drawings, the submission, the fee and booking all three inspections. If you plan to apply yourself, confirm with the City's Building Code Services that the homeowner exemption applies to your situation before you start the drawings.
The most useful thing to check in any quote is whether the price shown covers every line of work on site, including railings, stairs, removal of an existing deck, the foundation, and the drawings and permit, or whether any of those appear as separate items to be added later.

Q6

What does the 10 per cent estimate limit mean for an Ontario deck?

Under the Consumer Protection Act, 2002, if your agreement includes an estimate, the supplier shall not charge you more than 10 per cent above that estimate, and you may require the work at the estimated price.

The rule applies when the contract is a "direct agreement," meaning it was negotiated or concluded somewhere other than the supplier's place of business, such as at your home. The agreement must be in writing and delivered to you, and you have 10 days after receiving the written copy to cancel it without any reason.

A few things are worth understanding about how this works in practice.

- The rule is about an estimate the agreement includes, so get the estimate written into the contract itself.
- If you ask for something different, for example a larger deck, a different railing or added stairs, put that change in writing as a change to the agreement.
- We found no cap on deposits in the Act, so the deposit is whatever you and the builder agree to in writing.
- The Construction Act also applies: a deck is an "improvement," and the Act generally requires a 10 per cent holdback on each payment. Get advice for your specific situation before releasing any holdback.

The practical takeaway is that the estimate in your written contract carries real legal weight in Ontario. Before you sign, read it carefully and make sure every part of the scope you discussed is listed. If a builder says the price could change, ask them to explain under what circumstances and to put any allowances or exclusions in writing. Vague language like "materials subject to change" can create room for a bill that sits uncomfortably close to, or above, the 10 per cent ceiling.
If a final invoice comes in more than 10 per cent above the estimate, the Act says the supplier shall not charge that much. If there is a dispute, the Consumer Protection Act, 2002 is the starting point, but getting legal advice for your situation is worthwhile before taking any step.

The request form on this page sends your project details to Ottawa deck builders listed in the Ottawa Construction Network directory, so you can collect written estimates and compare them.

Disclaimer: This guide is provided for informational purposes only by Deck Builders Ottawa. It does not constitute professional advice. Always consult qualified contractors and your local building authority (the City of Ottawa's Building Code Services) before starting any deck project. Decks in Ottawa are built under the 2024 Ontario Building Code (O. Reg. 163/24) and the City's permit and zoning rules. Information is current as of November 15, 2026 and may change. Visit **deckbuildersottawa.ca** for the latest answers.