

OTTAWA EPOXY FLOORS

Permits & Regulations

Ontario Building Code requirements, City of Ottawa permits, VOC regulations, and contractor licensing considerations for floor coating projects.

4 Expert Answers from Epoxy IQ

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What liability coverage should I verify on an Ottawa epoxy contractor's insurance certificate?

You should verify that any Ottawa epoxy contractor carries a minimum of \$2 million in commercial general liability insurance, plus WSIB coverage and additional protections specific to flooring work.

When reviewing an epoxy contractor's insurance certificate, the commercial general liability coverage is your primary protection against property damage, personal injury claims, and completed operations issues. In Ontario's construction market, **\$2 million is considered the minimum acceptable coverage** for residential flooring work, though many reputable contractors carry \$5 million or higher limits. This coverage protects you if the contractor damages your home, injures someone on your property, or if problems arise after the epoxy installation is complete.

WSIB (Workplace Safety and Insurance Board) coverage is mandatory for all contractors working on residential projects in Ontario. This protects you from liability if a worker is injured on your property. Never hire a contractor who cannot provide proof of current WSIB coverage - you could be held financially responsible for workplace injuries without it. The certificate should show current coverage with no outstanding premiums owed.

Beyond basic liability, look for **products and completed operations coverage** within the general liability policy. This protects against issues that arise after the epoxy work is finished - for example, if the coating fails prematurely due to application error and damages your concrete or personal property. Given that quality epoxy systems in Ottawa cost **\$5 to \$12 per square foot professionally installed**, this coverage becomes crucial for protecting your investment.

Professional liability or errors and omissions coverage is valuable but not always standard for epoxy contractors. This covers mistakes in material selection, surface preparation, or application technique. For complex projects involving moisture mitigation or decorative finishes costing **\$10 to \$20 per square foot**, consider requiring this additional protection.

The insurance certificate should be current and issued directly from the insurance company or broker - never accept a photocopy or contractor-generated document. Verify that your project dates fall within the policy period, and ensure the coverage applies to the specific work location (your property address).

Ottawa's extreme climate conditions make proper application technique critical for long-term performance. Insurance becomes especially important because epoxy failures in our freeze-thaw environment can lead to moisture infiltration and concrete damage. A contractor working without adequate coverage puts your entire garage or basement floor investment at risk.

Request the insurance certificate before signing any contract, and contact the insurance company directly if you have concerns about coverage validity. Reputable contractors will provide this documentation without hesitation - those who resist or make excuses should raise immediate red flags about their professionalism and financial stability.

For help connecting with properly insured epoxy contractors in the Ottawa area, you can browse flooring professionals through the Ottawa Construction Network directory at justynrookcontracting.com.

Q2

What contract terms should I look for when hiring an Ottawa epoxy flooring company?

When hiring an epoxy flooring contractor in Ottawa, **a detailed written contract is your best protection** against misunderstandings, cost overruns, and substandard work. The extreme temperature swings and moisture challenges in our climate make proper specifications and warranties especially critical for long-term coating performance.

Essential Contract Elements for Ottawa Epoxy Projects

Your contract should specify the exact coating system being used, including manufacturer, product line, and thickness. For example, "Sherwin-Williams ArmorSeal 1000HS 100% solids epoxy applied at 10 mils dry film thickness" is much better than simply "garage floor epoxy." **The contract must include surface preparation methods** — diamond grinding to achieve ICRI CSP-2 profile, crack repair procedures, and moisture testing protocols. In Ottawa's climate, moisture vapor emission rate testing should be mandatory before any coating application.

Pricing should be clearly broken down with separate line items for surface preparation, primer, base coat, decorative elements, and topcoat. Expect **total costs between \$5-12 per square foot** for residential garage floors, with higher-end decorative systems reaching \$15-20 per square foot. The contract should specify what happens if additional concrete repair is discovered during preparation — will you pay time and materials, or is there a not-to-exceed amount?

Timeline and weather contingencies are crucial in Ottawa. The contract should acknowledge that epoxy application requires temperatures above 10°C and humidity below 85%, which can delay outdoor or unheated garage projects. Include provisions for rescheduling due to weather without penalty to either party. **Cure times must be specified** — typically 24-48 hours for foot traffic and 5-7 days before vehicle traffic, depending on the

coating system.

Warranty terms should cover both materials and workmanship for a minimum of two years, with many quality contractors offering 5-10 year warranties on residential applications. The warranty should specify what constitutes normal wear versus defective application, and whether it covers hot tire pickup, chemical staining, or delamination.

Ensure the contractor carries WSIB coverage and minimum \$2 million liability insurance — request certificates before work begins.

Payment terms should never require full payment upfront. Standard practice is 10-20% down, progress payments tied to completion milestones, and final payment upon completion and your satisfaction. Be wary of contractors demanding large upfront payments or cash-only arrangements.

The contract should address cleanup responsibilities, protection of adjacent surfaces, and what happens if existing coatings or sealers are discovered that require removal. **Include a clause requiring the contractor to perform adhesion tests** if there's any question about previous treatments on the concrete.

Before signing any contract, get a minimum of three written quotes from different contractors and verify their insurance coverage. The Ottawa Construction Network directory at justynrookcontracting.com provides access to local flooring contractors where you can compare options and get multiple perspectives on your project needs.

Q3

Does Ontario regulate the maximum VOC content in residential epoxy floor coatings?

Yes, Ontario does regulate VOC (Volatile Organic Compound) content in epoxy floor coatings through provincial environmental regulations, though the specific limits and enforcement vary between residential and commercial applications. The province follows federal guidelines while maintaining its own environmental standards that affect what products can be sold and used in residential settings.

Ontario's VOC regulations primarily target architectural coatings, which include floor coatings like epoxy systems. For residential epoxy floor coatings, the maximum VOC content is typically limited to **250 grams per litre for most formulations**, though specific product categories may have different thresholds. Water-based epoxy systems naturally fall well below these limits, often containing less than 50 grams per litre of VOCs, making them the most environmentally compliant option for Ottawa homeowners.

Solvent-based epoxy systems face stricter scrutiny under these regulations, as they traditionally contain higher VOC levels. Many manufacturers have reformulated their products to meet Ontario's standards, but some older or

industrial-grade formulations may exceed residential limits. **100% solids epoxy systems contain zero VOCs by definition**, since they have no solvent carriers to evaporate, making them both the highest-performing and most environmentally compliant option for garage floors in Ottawa.

The practical impact for Ottawa homeowners is significant during the selection process. Most epoxy products sold through major retailers and professional distributors in Ontario already comply with provincial VOC limits, but homeowners should verify compliance when purchasing specialty or imported products. Professional contractors working in Ottawa are generally well-versed in these requirements and typically stock compliant products as standard practice.

Enforcement occurs primarily at the point of sale rather than application, meaning retailers and distributors must ensure their products meet Ontario standards. However, commercial and industrial applications face more stringent oversight, particularly in enclosed spaces or buildings with specific air quality requirements. For residential garage and basement applications, compliance is typically straightforward when working with established suppliers.

Winter application considerations in Ottawa add another layer to VOC regulations. When applying epoxy in enclosed, heated spaces during cold months, proper ventilation becomes critical not just for curing but for maintaining indoor air quality within acceptable limits. Even low-VOC products require adequate air exchange during application and initial curing phases.

For your epoxy flooring project, **choose water-based or 100% solids systems to ensure VOC compliance while getting optimal performance** in Ottawa's challenging climate. If you're planning a professional installation, contractors in the Ottawa Construction Network directory can provide guidance on product selection that meets both performance and environmental requirements for your specific application.

Does the City of Ottawa require a permit for residential garage floor epoxy coating?

No, the City of Ottawa does not require a building permit for applying epoxy coating to existing residential garage floors. Epoxy floor coating is classified as a maintenance and cosmetic treatment under the Ontario Building Code, making it exempt from permit requirements in most residential applications.

However, there are specific situations where a permit might be required. If your epoxy project involves **structural modifications to the concrete slab itself**, you'll need a permit. The same applies when the coating work is part of a larger renovation project that already requires permits, or when **significant concrete repair or replacement** is needed before the epoxy can be applied. For example, if your garage floor has major structural damage requiring concrete removal and replacement, that work would trigger permit requirements even though the epoxy coating itself doesn't.

Commercial applications follow different rules. If you're installing epoxy in a business setting where the work involves changes to fire-rated assemblies or structural elements, permits are typically required. The complexity and safety requirements of commercial installations often push them into permit territory.

When in doubt, **contact City of Ottawa Building Code Services at 3-1-1** for clarification on your specific project. They can quickly determine whether your particular situation requires a permit. It's always better to ask upfront than discover permit issues later, especially if you're planning to sell your home and need to show proper documentation for any modifications.

Even though permits aren't required for standard residential garage epoxy coating, **your contractor should still carry proper insurance and WSIB coverage.** In Ontario, any contractor working on residential projects should have Workplace Safety and Insurance Board coverage, and you should confirm they carry adequate liability insurance — typically a minimum of **\$2 million in coverage.**

The permit exemption makes garage floor epoxy one of the more straightforward home improvement projects from a regulatory standpoint. You can focus on choosing the right coating system for Ottawa's harsh climate and finding an experienced contractor without navigating complex permit processes. If you're ready to explore professional installation options, you can browse qualified flooring contractors through the Ottawa Construction Network directory at justynrookcontracting.com.

Disclaimer: This guide is provided for informational purposes only by Ottawa Epoxy Floors. It does not constitute professional advice. Always consult qualified, licensed contractors and your local building authority before starting any epoxy flooring, concrete coating, or floor resurfacing project. Information is current as of May 3, 2026 and may change. Visit

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