

NEW BRUNSWICK RENOVATIONS

General Renovation

General home renovation questions, whole-home renovations, DIY guidance, seasonal advice, and NB-specific renovation topics

17 Expert Answers from Reno IQ

newbrunswickrenovations.com/construction-brain

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What are the biggest renovation challenges for mobile homes in rural NB?

Mobile homes in rural New Brunswick face unique renovation challenges due to their construction methods, foundation systems, and exposure to the province's harsh Maritime climate. The biggest obstacles include foundation and moisture issues, structural limitations, electrical and plumbing constraints, and heating inefficiency — all amplified by NB's freeze-thaw cycles and humidity swings.

Foundation and moisture problems top the list of mobile home renovation challenges in rural NB. Most older mobile homes sit on concrete piers, concrete blocks, or steel piers that allow cold air circulation underneath the structure. This creates chronic moisture problems, frozen pipes in winter, and ice damming around the perimeter. The skirting around mobile homes often fails, allowing wind-driven rain and snow to accumulate under the home. Spring snowmelt raises the water table across rural NB, creating standing water under mobile homes that leads to floor rot, mould, and structural damage. Proper foundation upgrades — adding a frost wall, improving drainage, and sealing the crawl space — often cost **\$8,000-\$15,000** but are essential before any interior renovations.

Structural limitations severely restrict renovation options in mobile homes. The walls, floors, and roof systems are engineered as a complete unit with specific load paths. Removing interior walls, even non-load-bearing partitions, can affect the structural integrity since mobile home construction relies on the interior walls for lateral bracing. Adding dormers, bump-outs, or second-storey additions is generally not feasible due to the lightweight frame construction. Kitchen and bathroom renovations must work within the existing footprint, which limits layout options. The floor system — typically 2x6 or 2x8 joists on 24-inch centres — may not support heavy materials like ceramic tile or natural stone without reinforcement.

Electrical and plumbing constraints create significant renovation hurdles. Older mobile homes often have undersized electrical panels (100-amp service) and aluminum wiring that doesn't meet current code standards. The electrical system may need complete replacement before major renovations, adding **\$5,000-\$8,000** to project costs. Plumbing in mobile homes runs through the floor system and exterior walls, making it vulnerable to freezing and difficult to access for repairs or modifications. Moving plumbing fixtures requires extensive floor and wall work that can exceed the value of the mobile home itself.

Heating inefficiency plagues most mobile homes in NB's climate. Single-pane windows, minimal insulation (often R-7 walls and R-11 ceiling), and air leakage make heating costs astronomical. Window replacement with double or triple-pane units costs **\$400-\$800 per window** but dramatically improves comfort and energy efficiency. Adding insulation is challenging due to the thin wall cavities and electrical wiring throughout the walls. Spray foam insulation applied to the underside of the floor and around the perimeter can reduce heating costs by 30-40% but requires professional installation at **\$3-\$5 per square foot**.

Financing and insurance challenges complicate mobile home renovations in rural NB. Many lenders treat mobile homes as personal property rather than real estate, limiting renovation loan options. Insurance companies may not cover certain types of damage or may require specific upgrades before providing coverage. The depreciation of mobile homes means renovation investments often exceed the property's market value, making extensive renovations financially questionable.

Practical renovation priorities for rural NB mobile homes should focus on moisture control, energy efficiency, and safety systems. Start with foundation improvements and proper skirting to control moisture and air infiltration. Upgrade the electrical panel and wiring if needed — this is often required for insurance coverage. Replace windows and exterior doors to improve energy efficiency. Add proper ventilation (bathroom fans, range hood) to control interior humidity. Install smoke and carbon monoxide detectors throughout the home.

When renovating a mobile home in rural NB, work with contractors experienced in mobile home construction. The building methods, materials, and structural considerations differ significantly from site-built homes. Always check with your insurance company before starting major renovations — some improvements may be required for continued coverage, while others may not add insurable value.

For extensive renovations exceeding **\$25,000-\$30,000**, consider whether purchasing a newer mobile home or building a small site-built home might be more cost-effective than renovating an older unit. The harsh NB climate takes a significant toll on mobile home construction, and throwing good money after bad is a common mistake in rural mobile home renovations.

Q2

Does my home insurance cover renovation damage in New Brunswick?

Home insurance coverage for renovation damage in New Brunswick varies significantly by policy type, renovation scope, and whether you're using licensed contractors or doing DIY work. Most standard homeowner policies provide limited coverage during renovations, and major projects often require specific endorsements or temporary builder's risk insurance.

Standard Policy Coverage During Renovations

Most NB homeowner policies continue to cover your home's existing structure during renovations, but coverage for the renovation work itself is typically limited. If a fire damages both your original kitchen and the new cabinets being installed, your policy would likely cover rebuilding the original kitchen but may not cover the new renovation materials. The key distinction is between damage to existing insured property versus damage to work in progress.

Your policy's "course of construction" or "renovation" clause determines coverage limits. Many insurers cap renovation coverage at \$10,000-\$25,000 without a specific endorsement. This might cover a bathroom renovation but falls far short for a kitchen gut renovation or home addition. Always review your policy's renovation limits before starting any project over \$15,000.

Licensed Contractors vs DIY Work

Insurance companies strongly favor work performed by licensed, insured contractors. If a licensed electrician's work causes a fire, your insurer is more likely to cover the damage and pursue subrogation against the contractor's liability insurance. If your DIY electrical work causes the same fire, your claim may be denied entirely under the policy's "faulty workmanship" exclusion.

For electrical, plumbing, and gas work in NB, using TSANB-licensed tradespeople isn't just about code compliance — it's about maintaining insurance coverage. Document all permits and inspections. Keep contractor licenses and insurance certificates on file. These protect both your safety and your insurance coverage.

Renovation-Specific Risks in NB

New Brunswick's climate creates unique renovation risks that affect insurance coverage. Spring snowmelt can flood exposed foundations during addition construction. Winter freeze-thaw cycles can damage materials stored outside. If you're removing siding in October and early snow damages the exposed sheathing, coverage depends on whether your insurer considers this "reasonable construction practices" for NB's climate.

Moisture damage during bathroom or basement renovations is particularly tricky. If you're renovating a basement and spring groundwater infiltration damages new drywall, your insurer may argue this was a pre-existing moisture issue that should have been addressed before finishing work began. This is why addressing waterproofing before basement finishing isn't just good practice — it protects your insurance coverage.

What You Should Do Before Starting

Contact your insurance broker before any renovation over \$15,000. Discuss your project scope, timeline, and contractor arrangements. Ask about renovation endorsements, coverage limits, and any policy exclusions that might apply. Some insurers offer renovation endorsements for \$50-\$200 annually that significantly increase coverage during construction.

For major renovations (whole-home, large additions, gut renovations), consider temporary builder's risk insurance. This specialized coverage protects materials, tools, and work in progress. It typically costs 1-4% of the renovation budget but provides comprehensive protection that standard homeowner policies don't offer.

Document everything — before photos, contractor licenses, permits, progress photos, and material receipts. If you need to file a claim, this documentation proves the scope of work and helps establish covered versus excluded

losses.

When Coverage May Be Denied

Insurance claims are most likely to be denied when work is performed without proper permits, by unlicensed contractors, or when the damage results from known pre-existing conditions. If you skip the building permit for a load-bearing wall removal and the house settles, causing cracks throughout the home, your insurer will likely deny the claim. Similarly, if you hire an uninsured handyman whose work causes damage, you may have no recourse for recovery.

Need help finding licensed, insured renovation contractors in your area? New Brunswick Renovations can connect you with local professionals who carry proper insurance and WorkSafeNB coverage, helping protect both your project and your insurance coverage.

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

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Q3

What renovation challenges are common in older Campbellton NB homes?

Older Campbellton homes face unique renovation challenges due to the city's harsh northern climate, aging housing stock from the railway boom era, and moisture issues from heavy snowfall and spring runoff. Most homes built before 1980 require significant envelope upgrades, foundation improvements, and mechanical system updates to meet modern comfort and efficiency standards.

Campbellton's location in northern New Brunswick creates some of the province's most demanding renovation conditions. The city receives **300+ cm of snow annually** — among the highest in NB — which creates massive ice damming problems on older homes with inadequate attic insulation and ventilation. Many pre-1970 Campbellton homes have **minimal roof insulation** (R-10 to R-20) when current code requires R-50+. This creates ice dams that back water under shingles, causing interior ceiling and wall damage that often goes unnoticed until major renovation work begins.

Foundation and moisture issues dominate older Campbellton home renovations. Most homes built before 1960 have fieldstone or early concrete block foundations that weren't properly waterproofed. Spring snowmelt from Campbellton's heavy snow loads raises the water table dramatically, creating hydrostatic pressure that forces water through foundation walls. Basement renovations in older Campbellton homes typically require **\$8,000-\$15,000** in waterproofing work before any finishing can begin — interior drainage systems, sump pumps, and exterior grading corrections are prerequisites, not options.

The city's **railway boom housing stock** from the 1920s-1950s presents specific challenges. Many homes feature **balloon framing** instead of modern platform framing, which creates fire safety concerns and makes electrical and plumbing upgrades more complex. Original knob-and-tube electrical systems are common and must be completely replaced — budget **\$8,000-\$15,000** for full electrical upgrades in a typical 1,200-1,500 sq ft Campbellton home. Original cast iron plumbing often needs replacement, adding another **\$6,000-\$12,000** to renovation budgets.

Heating system upgrades are critical in Campbellton's climate. Many older homes rely on oil furnaces or electric baseboard heating that create uneven temperatures and high operating costs. Converting to modern high-efficiency systems (heat pumps with backup, natural gas if available, or modern oil systems) typically costs **\$8,000-\$15,000** but dramatically improves comfort and reduces heating bills that can exceed \$3,000 annually in older, poorly insulated homes.

Window and door upgrades provide immediate comfort improvements. Original single-pane windows in older Campbellton homes lose tremendous heat — replacing 15-20 windows with triple-pane units costs **\$12,000-\$20,000** but can reduce heating costs by 20-30%. Many older homes have settling issues that affect door and window operation, requiring frame adjustments during replacement.

Insulation upgrades are essential but complex in older homes. Many have **no wall insulation** or deteriorated materials like sawdust or newspaper. Blown-in cellulose or spray foam insulation can be added through access holes, costing **\$2,500-\$4,500** for walls in a typical home. Attic insulation upgrades to R-50+ cost **\$2,000-\$4,000** and provide immediate comfort improvements.

Asbestos and lead paint are common in pre-1980 Campbellton homes. Professional asbestos testing costs **\$300-\$600** and should be done before any demolition work. If present, professional abatement adds **\$2,000-\$8,000+** depending on the scope but is legally required. Lead paint testing and proper removal procedures are essential when renovating trim, windows, and exterior surfaces.

Structural settling affects many older Campbellton homes due to foundation movement from freeze-thaw cycles. Sagging floors, sticking doors, and cracked plaster walls often indicate foundation or structural issues that must be addressed before cosmetic renovations. Structural assessments cost **\$800-\$1,500** but prevent costly mistakes.

Timing renovations in Campbellton requires careful planning. The exterior work season runs **May through September** — shorter than southern NB due to the harsh climate. Interior renovations proceed year-round, but material deliveries and contractor availability are affected by winter weather. Starting major projects in **late spring** allows completion before the next heating season.

Budget **20-25% contingency** for renovations in older Campbellton homes — hidden issues like rotted sill plates, outdated wiring behind walls, and moisture damage are common discoveries that add to project costs. A typical whole-home renovation of a 1940s Campbellton home runs **\$80,000-\$150,000** depending on scope, but transforms an uncomfortable, inefficient house into a modern, energy-efficient home suited to northern NB's demanding climate.

Need help finding experienced renovation contractors familiar with older Campbellton homes? New Brunswick Renovations can connect you with local professionals who understand the unique challenges of the city's heritage housing stock.

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

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How do I deal with lead paint during a renovation in an older NB home?

Lead paint is present in most New Brunswick homes built before 1978, and disturbing it during renovation creates serious health hazards that require professional abatement — this is not a DIY project. Federal regulations and WorkSafeNB requirements mandate specific containment, removal, and disposal procedures that only certified professionals can legally perform.

Lead paint becomes dangerous when it's disturbed through sanding, scraping, demolition, or heat removal, creating lead dust that's particularly harmful to children and pregnant women. In older NB homes, lead paint is commonly found on window sashes, door frames, exterior siding, interior trim, stair railings, and any painted surface from the pre-1978 era. Even homes painted after 1978 may have lead paint underneath newer coats.

Professional testing and abatement is required before any renovation work that will disturb painted surfaces in pre-1978 NB homes. Certified lead abatement contractors use specialized equipment including HEPA filtration systems, negative air pressure containment, and proper disposal methods. They'll test paint samples to confirm lead presence, then create containment areas with plastic sheeting and air filtration to prevent lead dust from spreading throughout your home. Workers wear full protective equipment and follow strict decontamination procedures.

The **cost for professional lead paint abatement** in NB typically runs **\$15-\$25 per square foot** of affected surface area, depending on the complexity and location. A typical window replacement project involving lead paint removal might add \$2,000-\$5,000 to the total cost. Full exterior siding replacement on an older NB home with lead paint can add \$8,000-\$15,000 for proper abatement. While expensive, this cost is far less than the health consequences or legal liability of improper handling.

New Brunswick's climate makes lead paint abatement timing critical. Exterior work should be scheduled during dry weather periods, typically June through September, when containment systems can function properly. Spring and fall moisture can compromise containment barriers, while winter conditions make exterior abatement nearly impossible. Interior abatement can proceed year-round but requires careful HVAC system shutdown and air filtration to prevent lead dust circulation.

Never attempt DIY lead paint removal through sanding, scraping, or heat guns — these methods create the highest levels of airborne lead dust. Even "safe" methods like wet scraping or chemical strippers require professional-grade containment and disposal. Hardware store lead test kits can give you a preliminary indication, but professional testing is required for renovation planning. If you're planning any renovation work in a pre-1978 NB home, factor lead paint abatement into your budget from the start.

WorkSafeNB requires that any contractor working on pre-1978 buildings follow lead-safe work practices.

Legitimate renovation contractors will discuss lead paint testing and abatement during the quoting process — if a contractor dismisses lead paint concerns or suggests "just painting over it," find someone else. Proper abatement protects your family's health and ensures your renovation meets all safety regulations.

For major renovations of older NB homes, lead paint abatement often happens alongside asbestos testing and removal, since homes from this era commonly contain both hazardous materials. Budget 15-25% of your total renovation cost for environmental remediation in pre-1978 homes — it's an essential investment in your family's safety and your home's value.

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Q5

How do I deal with knob-and-tube wiring found during a renovation in NB?

Knob-and-tube wiring discovered during a New Brunswick renovation must be completely replaced by a licensed electrician before any renovation work proceeds. This 1900s-1950s wiring system is not only obsolete but dangerous, and continuing renovation work around it creates serious fire and safety risks.

Knob-and-tube wiring consists of individual copper conductors running through ceramic knobs and tubes, with no ground wire and cloth or rubber insulation that deteriorates over time. While it may have functioned adequately when installed, decades of aging, amateur modifications, and increased electrical demands have made these systems unsafe. The **biggest danger is insulation contact** — knob-and-tube was designed to run through open air for cooling, but renovation insulation wrapped around these wires creates overheating and fire risk.

Immediate safety concerns include exposed splices in walls and ceilings, overloaded circuits (knob-and-tube was designed for much lower electrical loads than modern homes demand), deteriorated insulation on conductors, and amateur modifications over the decades that often violate electrical codes. Many NB insurance companies will not insure homes with active knob-and-tube wiring, and those that do charge significantly higher premiums. When selling your home, knob-and-tube wiring becomes a major negotiating point that often costs more to address under

time pressure than planning the replacement during your renovation.

In New Brunswick's older housing stock, particularly homes built before 1950 in Saint John, Fredericton, and established neighborhoods throughout the province, knob-and-tube wiring is commonly discovered when opening walls for kitchen renovations, bathroom updates, or basement finishing. **The replacement cost typically runs \$8,000-\$15,000** for a complete rewire of a standard NB home, depending on size, accessibility, and panel upgrade requirements. This includes new copper wiring throughout, proper grounding, GFCI protection where required, and a modern electrical panel that meets current TSANB standards.

Planning your renovation timeline becomes critical when knob-and-tube is discovered. The electrical work must happen first, before insulation, drywall, or any finishing work. This often means expanding your renovation scope and budget significantly, but it's not optional. A licensed electrician will need to run new circuits throughout the house, install proper grounding, upgrade the electrical panel to handle modern loads, and ensure all work meets current NB electrical code requirements. All electrical work requires TSANB inspection — this is provincial law, not optional.

Budget for the full scope when knob-and-tube is involved. Beyond the electrical replacement cost, you'll need drywall repair throughout the house where new wiring is run, interior painting to address patched walls and ceilings, and potentially flooring repairs where wires are run through floor systems. The total impact often adds \$15,000-\$25,000 to a renovation budget when you factor in the electrical work plus all related repairs and refinishing.

Seasonal timing becomes important for knob-and-tube replacement in NB homes. If discovered during winter interior renovation work, the electrical replacement can proceed immediately since it's interior work. However, if your renovation involves exterior work or additions, coordinate the electrical upgrade to happen before exterior wall insulation and siding work begins. Many older NB homes have knob-and-tube running to exterior outlets, garage circuits, or outbuildings that also need addressing.

The silver lining is that **complete electrical replacement during renovation** gives you the opportunity to plan modern electrical systems that support today's lifestyle — adequate kitchen circuits for appliances, bathroom GFCI protection, basement circuits for workshop or entertainment areas, exterior outlets for seasonal lighting and equipment, and whole-home surge protection. Work with your electrician to plan circuits that support your renovation goals and future needs.

Never attempt DIY work around knob-and-tube wiring. All electrical work in NB requires licensed electricians and TSANB inspection. Attempting to work around or modify knob-and-tube wiring yourself creates serious safety hazards and legal liability. Insurance companies may deny claims related to amateur electrical work, and improperly modified knob-and-tube systems are fire hazards.

Need help finding a licensed electrician experienced with knob-and-tube replacement in older NB homes? New Brunswick Renovations can connect you with electrical professionals who understand the complexities of rewiring heritage homes while preserving their character.

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Q6

What are the most common home renovations in New Brunswick?

The most common home renovations in New Brunswick are kitchen renovations, bathroom updates, basement finishing, window replacements, and siding replacement — a list that reflects both the age of NB's housing stock and the province's demanding climate. With the majority of NB homes built before 1980, the renovation market is dominated by projects that modernize aging systems, improve energy efficiency, and add livable space.

Kitchen renovations are the single most popular renovation investment in NB, and for good reason. An older NB home often has a closed-off galley kitchen with dated cabinets, laminate countertops, poor lighting, and a layout that doesn't suit modern family life. A mid-range kitchen renovation — new cabinets, quartz countertops, updated appliances, backsplash, and flooring — runs **\$25,000-\$50,000** in NB and delivers strong return on investment in resale markets like Moncton, Fredericton, and the greater Saint John area. Full gut renovations with layout changes and premium finishes run **\$50,000-\$100,000+**.

Bathroom renovations are the second most requested project, ranging from cosmetic updates (**\$8,000-\$15,000**) to full gut renovations with walk-in showers, heated floors, and premium tile (**\$30,000-\$50,000**). NB's older homes often have single bathrooms shared by the whole family, and adding a second bathroom or ensuite through basement or attic conversion is a popular project for growing families.

Basement finishing is extremely common across NB because most homes have full unfinished basements — a blank canvas for a family room, home office, guest suite, or rental unit. Basic finishing runs **\$20,000-\$35,000**; full finishing with a bathroom and bedroom runs **\$35,000-\$55,000**. NB's spring snowmelt means basement

waterproofing must be addressed before any finishing begins, and this is a step that smart NB homeowners don't skip.

Window and door replacement is driven by NB's climate as much as aesthetics. The province's brutal winters, with sustained cold from December through March, make energy-inefficient windows one of the costliest comfort and energy expenses in the home. Replacing single-pane or early double-pane windows with modern triple-pane units (**\$600-\$1,200 per window installed**) reduces heating costs meaningfully in a province where heating bills are a real budget line item. A full home window replacement runs **\$10,000-\$20,000** for a typical NB house.

Siding replacement is the exterior renovation most driven by NB's weather. Older aluminum, T1-11 wood panel, or deteriorating vinyl siding is replaced with modern vinyl (**\$6-\$10/sq ft installed**), fibre cement (HardiePlank at **\$10-\$16/sq ft installed**), or engineered wood (LP SmartSide at **\$8-\$14/sq ft**). A full siding replacement on a typical NB home runs **\$12,000-\$30,000**. Coastal NB homeowners near the Bay of Fundy or Northumberland Strait increasingly choose fibre cement or engineered wood for their superior resistance to salt air and wind-driven moisture.

Roofing replacement is another climate-driven necessity. NB's 200+ cm of annual snowfall, combined with ice damming along eaves, cycles asphalt shingles through accelerated wear. A standard asphalt architectural shingle replacement runs **\$8,000-\$18,000** for a typical NB home; metal roofing runs **\$15,000-\$35,000** and is gaining popularity for its 40-50+ year lifespan. Metal roofing in particular sheds snow effectively and handles NB's freeze-thaw cycles without the cracking and granule loss that shortens asphalt shingle life.

Additions — sunrooms, family room extensions, garage conversions, and second-storey expansions — round out the common project list, particularly in Moncton's and Fredericton's growing suburban communities where homeowners are choosing to expand rather than move up in a competitive housing market. Single-storey additions run **\$250-\$400/sq ft** fully built in NB.

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Is New Brunswick a good place to buy and renovate an older home in 2026?

New Brunswick is one of the best places in Canada to buy and renovate an older home in 2026 — home prices remain among the most affordable in the country, the housing stock is deep with pre-1980 homes that respond beautifully to thoughtful renovation, and NB's renovation labour costs run 10-20% below major Canadian cities. That combination of affordable acquisition cost and reasonable renovation costs makes the buy-and-renovate strategy genuinely viable here in a way it no longer is in Toronto or Vancouver.

The math works in NB in ways it simply doesn't elsewhere. A pre-1970 home in Moncton, Saint John, Fredericton, or Dieppe that needs a full renovation — new kitchen, updated bathrooms, new windows, insulation upgrade, and a basement finish — might be purchased for \$200,000-\$350,000 and renovated for \$100,000-\$200,000, producing a finished home worth \$400,000-\$600,000 in today's market. That same strategy in the Greater Toronto Area or Metro Vancouver would require acquiring a property at \$800,000-\$1.2M to renovate, compressing or eliminating the margin. NB's lower entry price is the key variable that makes the renovation investment thesis work.

NB's housing stock quality varies significantly by city, neighbourhood, and era of construction — and this is where buyers need to do their homework before purchasing to renovate. The most desirable candidates for renovation are solid post-war homes built 1945-1970 with good bones: full basements, dimensional lumber framing (not engineered panels), brick or stone foundations rather than poured concrete or block in the oldest cases, and room layouts that can be opened without major structural complications. Pre-1940 homes in Fredericton's downtown, Saint John's heritage neighbourhoods, or the older sections of Moncton require more careful assessment — they often have heritage value worth preserving, but also more hidden issues in the mechanical systems and structural elements.

The honest complications of buying and renovating in NB are real and should be planned for carefully. **NB homes built before 1990 may contain asbestos** in floor tiles, pipe insulation, attic insulation (vermiculite), or ceiling texture coatings. Professional abatement adds \$3,000-\$15,000 to renovation costs depending on the extent of contamination. Homes built before 1978 may have lead paint on trim and interior surfaces. Knob-and-tube wiring in pre-1950 homes must typically be fully replaced before closing walls — budget \$8,000-\$20,000 for a complete electrical upgrade in an older NB home. These aren't reasons to avoid older homes; they're line items to price into your renovation budget before you make an offer.

NB's climate demands specific renovation investments that homeowners from warmer provinces sometimes underestimate. Insulation levels in older NB homes are typically R-12 to R-20 in walls and R-20 to R-30 in attics — far below the R-24 wall and R-50 attic targets that make sense in NB's climate. Bringing an older NB home to modern energy performance standards adds \$15,000-\$30,000 to a full renovation budget but pays meaningful

dividends in lower heating costs over the subsequent decades.

The NB renovation contractor market in 2026 is active and well-established, with experienced tradespeople across all the major centres and good availability of building materials through regional suppliers. Lead times for custom materials (cabinetry, windows, specialty products) have normalized from the supply chain disruptions of earlier years. Book your contractor three to six months ahead of your planned start date — the best crews are consistently booked four to six months out in the May-October exterior season.

For anyone serious about the buy-and-renovate strategy in NB, the most important first step before making an offer is a thorough pre-purchase building inspection by an experienced NB inspector who understands the province's housing stock and climate-related failure modes. A \$500-\$700 inspection investment before purchase protects a \$100,000-\$200,000 renovation investment from proceeding on a property with foundation, structural, or moisture issues that change the economics entirely. Browse renovation professionals through the New Brunswick Construction Network directory to connect with experienced local contractors who can help you assess a potential renovation project before you commit.

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Q8

What renovations add the most value to a home in New Brunswick?

The renovations that consistently deliver the strongest return on investment in New Brunswick are kitchen updates, bathroom renovations, and energy-efficiency upgrades — with kitchen and bathroom work typically returning 70-90% of costs at resale while dramatically improving daily livability.

In the NB housing market, buyers pay close attention to kitchens and bathrooms. A mid-range kitchen renovation — new cabinets, quartz countertops, updated lighting, and refreshed appliances — typically costs \$25,000-\$50,000 and adds disproportionate perceived value, particularly in markets like Moncton, Fredericton, and Saint John where competition among listings is real. You don't need to spend \$80,000 on a full gut renovation to move the needle at resale. A well-executed cosmetic refresh costing \$15,000-\$25,000 — painted cabinets in a modern colour, new

hardware, a fresh backsplash, and updated countertops — can make a dated kitchen feel almost new to buyers.

Bathroom renovations follow the same logic. A mid-range bathroom update costing \$15,000-\$30,000 delivers strong returns, especially in homes with only one full bathroom. Adding a second full bathroom — through a basement finishing project or converting a half-bath — can meaningfully expand the pool of buyers for your home. Basement finishing as a whole is a high-value project in NB, where full basement finishing runs \$20,000-\$55,000 depending on finish level and whether a bathroom is included. A finished basement that qualifies as legal living space or offers an in-law suite potential adds measurable value in a province where multi-generational living is increasingly common.

Energy Efficiency Upgrades Pay Back Twice

NB homeowners often overlook that energy efficiency improvements pay back both at resale and every month through reduced heating bills. New Brunswick's winters are demanding — heating costs are a real concern — so upgrades to attic insulation (bringing levels up to R-50 or better), air sealing, and window replacement with triple-pane units are increasingly flagged by home inspectors and noticed by buyers. A full window replacement on a typical NB home costs \$10,000-\$20,000. New siding with added insulation behind it adds comfort and curb appeal simultaneously, running \$12,000-\$30,000 for a typical NB home.

Curb appeal matters more than many homeowners realize. Fresh siding, a new front door (installed at \$1,500-\$5,000), and a clean, well-maintained exterior create the first impression that sets a buyer's emotional tone for the entire showing. These exterior updates often deliver some of the highest dollar-for-dollar returns in NB's market precisely because they require relatively modest investment relative to their visual impact.

From a practical standpoint, always address structural and mechanical issues before investing in cosmetic upgrades. A beautiful new kitchen sitting over a waterlogged basement or a home with a failing electrical panel will still struggle at resale — and buyers and their inspectors will find problems. The NB renovation sequence that delivers real value is: fix what's broken first (foundation, roof, electrical, plumbing), then modernize the spaces buyers care about most (kitchen, bathrooms), then address curb appeal.

Always budget a **10-15% contingency** on top of your renovation estimate, and get at least three quotes from local contractors so you have a realistic sense of scope and cost before committing. Need help finding experienced renovation contractors in your area? New Brunswick Renovations can connect you with local professionals at no charge.

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Q9

How does renovating a home in New Brunswick compare to renovating in Ontario?

Renovating in New Brunswick costs approximately 10-20% less than comparable work in Ontario, primarily due to lower labour rates — but material costs are close to the national average, NB's climate demands add specific technical requirements, and the provincial regulatory framework is distinct enough that experience working in NB matters considerably.

The labour savings are real and meaningful. A kitchen renovation that might run \$40,000-\$60,000 in the Greater Toronto Area can often be accomplished for \$30,000-\$50,000 in NB with equivalent quality materials and workmanship. Bathroom renovations, basement finishing, and additions follow the same pattern — you get more renovation per dollar in New Brunswick than in Ontario's overheated markets. That said, NB isn't cheap. Material costs — cabinets, countertops, windows, flooring, roofing products — track closely with national pricing since most building products are shipped into the province. The savings come from labour, not materials.

The regulatory framework is meaningfully different. In NB, the **Technical Safety Authority of New Brunswick (TSANB)** governs electrical, plumbing, and gas work — not ESA (the Electrical Safety Authority, which is Ontario-specific). Your NB contractor needs to hold TSANB licences for the appropriate trades, not ESA certification. WorkSafeNB replaces WSIB as the workers' compensation authority. If you're accustomed to Ontario's renovation ecosystem — with WSIB clearance letters and ESA certificates of inspection — the NB equivalents exist (WorkSafeNB clearance letters, TSANB inspections) but are issued by different bodies. The underlying principle is identical: confirm your contractor is licensed and insured under NB's provincial system.

NB's climate creates technical requirements that Ontario contractors sometimes underestimate. Frost depth in New Brunswick reaches 4-5 feet — deeper than much of southern Ontario — meaning addition footings and any foundation work must be designed accordingly. NB experiences 100+ freeze-thaw cycles annually, which is punishing on exterior materials, concrete, and improperly sealed building envelopes. The Bay of Fundy coastal communities face persistent wind-driven rain, salt air corrosion, and fog that demand marine-grade exterior hardware and materials that an inland Ontario contractor simply wouldn't think to specify. If you're bringing an Ontario contractor to work on your NB home, or taking advice from Ontario renovation resources, make sure any

exterior or mechanical guidance is verified against NB conditions.

Permitting works differently as well. In unincorporated areas of NB — and a significant portion of the province lives outside incorporated municipalities — permits go through the local Rural Service Commission rather than a city building department. In Moncton, Saint John, or Fredericton, you deal with the city. In rural Kings County or Charlotte County, you deal with the RSC. This distinction catches people off guard if they're accustomed to Ontario's municipal permitting process.

Finally, NB's housing stock skews older and different from Ontario's suburbs. A disproportionate share of NB homes were built before 1980, meaning renovators regularly encounter **knob-and-tube or aluminum wiring, asbestos-containing materials** (floor tiles, pipe insulation, ceiling texture), older plumbing, and foundations built with minimal waterproofing by modern standards. Budgeting a **15-20% contingency** for renovations in older NB homes is prudent — hidden conditions are the rule, not the exception.

If you're planning a renovation in NB, the best approach is to work with local contractors who know the climate, the building stock, and the provincial regulatory bodies. New Brunswick Renovations can help you find experienced local renovation professionals through the New Brunswick Construction Network directory.

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

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What should I know about renovating a heritage home in New Brunswick?

Renovating a heritage home in New Brunswick is one of the most rewarding — and most technically demanding — renovation categories in the province, requiring a careful balance between preserving the historic character of the building and upgrading its performance to modern standards of comfort, safety, and energy efficiency.

New Brunswick has a remarkable concentration of heritage architecture, particularly in Saint John's South End and Waterloo Village, Fredericton's historic neighbourhoods, Saint Andrews, Sackville, and older sections of Moncton and Bathurst. Many of these homes were built between 1850 and 1930, which means they predate modern building codes by decades. Before any major renovation, the first question is whether your property is a **designated heritage property** under NB's Heritage Conservation Act. Designated properties require Heritage Branch review and approval for exterior alterations visible from the street — changes to windows, doors, siding, roofline, and architectural features must respect the historic character. Approval processes can add weeks or months to your project timeline, so engage the provincial Heritage Branch or your municipal heritage committee early, before you're committed to a design.

Even non-designated older homes benefit enormously from a heritage-sensitive renovation approach. Original hardwood floors, plaster walls, solid-wood millwork, and architectural details like built-in cabinetry, transom windows, and decorative trim were made from old-growth materials that are dense, dimensionally stable, and essentially irreplaceable at modern prices. Stripping these elements out in favour of standard renovation finishes is often a mistake you can't undo — and buyers of heritage homes specifically seek out intact original character.

The hidden conditions in NB heritage homes are the real renovation challenge. Homes from this era typically have knob-and-tube wiring, cast iron or galvanized steel plumbing, minimal or no insulation, stone or brick foundations with no waterproofing membrane, and no vapour barrier anywhere. Before any cosmetic renovation begins, a licensed electrician (with TSANB licences) should assess the wiring, and a plumber should evaluate the drain and supply systems. Older homes also present a near-certainty of asbestos-containing materials — floor tiles (particularly 9x9 inch vinyl tiles), pipe wrap insulation, attic vermiculite insulation, stipple ceiling finishes, and old duct insulation. **Professional asbestos testing and abatement is legally required before disturbing these materials**, and any NB renovation contractor worth hiring will insist on it.

Insulating a heritage home is a building-science puzzle specific to old construction. The walls of a Victorian-era NB home were designed to dry to the exterior — moisture could pass through and escape. Adding spray foam or dense-pack insulation inside the wall cavities changes the moisture dynamics fundamentally and can lead to rot, mould, and structural damage if not done correctly. The general guidance for older NB homes is to prioritize **air**

sealing and attic insulation first (the biggest energy gains with the lowest risk), then address wall insulation only with proper vapour management strategy developed by someone who understands older building assemblies.

Permit requirements are the same as for any NB renovation — structural changes, electrical, plumbing, and gas work all require permits and TSANB-licensed tradespeople. In heritage contexts, budget generously: a 20-25% contingency on a heritage home renovation is not pessimistic, it's realistic. Every wall opened reveals a new situation, and surprises in homes over 100 years old are more rule than exception.

For practical planning: hire contractors with demonstrated experience working in heritage NB homes. Ask specifically for references on projects in older homes, and visit completed work if possible. The craftsmanship required to blend new work seamlessly with original materials is genuinely different from standard new-construction renovation work, and not every contractor has it.

Need help finding renovation professionals experienced with NB's older housing stock? New Brunswick Renovations can connect you with local contractors familiar with the unique demands of heritage properties.

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Q11

Are home renovation costs rising in New Brunswick in 2026?

Yes — renovation costs in New Brunswick continue to trend upward in 2026, though the pace of increase has moderated compared to the dramatic spikes of 2021-2023. Homeowners planning renovations in 2026 should budget at current pricing rather than hoping for a return to pre-pandemic cost levels, because those levels are not coming back.

Labour costs have increased steadily across NB's renovation trades. Experienced carpenters, electricians, plumbers, and general renovation contractors are in genuine demand across the province, and that demand shows up in pricing. Skilled tradespeople who completed multi-year apprenticeships during the pandemic years are now in the workforce, which has helped availability — but the long-term demographic trend of aging tradespeople retiring

faster than new ones enter the workforce means structural labour pressure remains. In practical terms, what a licensed electrician or plumber bills per hour in Moncton or Saint John in 2026 is meaningfully higher than it was five years ago, and that flows directly into renovation quotes.

Material costs have stabilized relative to the extraordinary volatility of 2021-2022, when lumber prices briefly tripled and contractors couldn't reliably quote any project with fixed pricing. Today's material market is more predictable, but the price resets are largely permanent. Lumber, drywall, windows, roofing products, and mechanical components are all priced higher than their pre-pandemic baselines. Imported products and anything with significant steel or aluminum content continue to be affected by global supply chain dynamics and tariff uncertainty. Budget using current quotes from your contractor, not pricing you may have seen two or three years ago.

For 2026 NB renovation projects, the practical implication is straightforward: price your project now, get three or more quotes, and move forward if your budget works at current pricing. Waiting six months hoping for lower costs is a strategy that has cost NB homeowners money for four consecutive years. Interest rates on renovation financing have also not returned to the historic lows of 2020-2021, so the cost of borrowing for renovation work is higher than it was.

There are a few categories where homeowners may find relative value in 2026. Exterior renovation work — siding, roofing, windows — has slightly more contractor availability in the NB market compared to peak demand years, which means lead times have shortened and some competitive pricing is possible when you get multiple quotes. Kitchen and bathroom renovation contractors remain in high demand, with lead times of several months for quality work, so book earlier in the season rather than later.

NB's position relative to other provinces remains a genuine advantage: renovation costs here still run approximately 10-20% below Toronto or Vancouver pricing for comparable quality work. That gap hasn't closed significantly. What you spend on a mid-range kitchen renovation in NB — \$25,000-\$50,000 — would cost \$35,000-\$70,000 in major Ontario markets.

For budget planning: build in a **15-20% contingency** on any renovation involving structural, electrical, or plumbing work, and 20-25% for gut renovations of older NB homes where hidden conditions are likely. Always get your quotes in writing with a fixed scope, and confirm how change orders will be priced. In a rising-cost environment, understanding your exposure to cost increases before you start is more important than ever.

Get connected with experienced local renovation contractors and gather current quotes through the New Brunswick Construction Network directory.

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Q12

What are the biggest challenges of renovating a home in New Brunswick?

The biggest challenges of renovating a home in New Brunswick are the climate's demands on building envelope performance, the hidden conditions endemic to the province's older housing stock, contractor availability, and the complexity of managing moisture in a Maritime environment — challenges that experienced local renovation professionals know how to navigate but that catch many homeowners off guard.

NB's climate is genuinely demanding from a renovation standpoint. The province experiences over 100 freeze-thaw cycles annually — more than most of Canada — which means exterior materials, foundations, and building assemblies face relentless mechanical stress year after year. Any exterior renovation done without proper attention to thermal expansion, moisture management, and material selection suited to NB's climate will fail prematurely. Siding that cracks, caulking that separates, or roofing that develops ice dams aren't just bad luck — they're the predictable result of not planning for NB conditions. The frost depth of 4-5 feet adds cost and complexity to any addition, deck, or exterior work requiring a footing.

Moisture is the defining challenge of NB renovation. The province's Maritime climate swings from 20-30% indoor humidity in winter to 60-70% in summer — a 30-50% annual range that affects every material in your home. Hardwood floors that fit perfectly when installed in July will gap in January. Drywall joints that look fine in February may crack by August. Spring snowmelt from April through June raises the water table dramatically, and NB basements that show no moisture issues in November can be actively wet in May. Any renovation that doesn't account for moisture management — proper vapour barriers, air sealing, HRV/ERV ventilation, basement waterproofing before finishing — is storing up a problem that will surface within years, not decades.

The **age of NB's housing stock** creates a specific kind of renovation complexity. A significant proportion of the province's homes predate 1980, and many predate 1960. Opening walls in these homes reveals conditions that never show up in a pre-renovation walkthrough: knob-and-tube or aluminum wiring that needs full replacement before any work can be safely completed, galvanized steel drain pipes that are partially blocked or failing, minimal or no insulation, and near-certain presence of asbestos-containing materials in floor tiles, pipe insulation, attic vermiculite, and ceiling finishes. Professional asbestos testing before any demolition in a pre-1990 home is not

optional — it's legally required and genuinely important for safety. Budget a **20-25% contingency** for gut renovations of older NB homes because you will find surprises.

***Contractor availability** is a real challenge across the province, particularly outside the major centres. Moncton, Saint John, and Fredericton have reasonable contractor ecosystems, though demand keeps quality tradespeople booked weeks or months out. In rural NB — Miramichi, Campbellton, Bathurst, the Fundy Isles — the pool of available licensed contractors is smaller, lead times can be longer, and it's worth starting your contractor search earlier in the season. Spring is always a bottleneck: everyone wants exterior work done from May onward, and the good contractors are booked.

Permitting complexity varies by location. In incorporated municipalities, you deal with city building departments. In unincorporated areas, permits go through the local Rural Service Commission. Understanding which body has jurisdiction before you start — and confirming your contractor will pull the required permits — prevents complications mid-project.

The emotional and logistical challenge of living through a renovation is often underestimated. A kitchen gut renovation displaces your household for 6-12 weeks. A main-floor addition may expose parts of your home to weather for weeks during framing and sheathing. Having a clear communication plan with your contractor, a realistic timeline, and contingency arrangements for displaced living are as important as the renovation plan itself.

None of these challenges are reasons not to renovate — they're reasons to plan carefully, hire experienced local professionals, and budget realistically. New Brunswick Renovations can help connect you with contractors who understand the specific demands of renovating in this province.

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Does WorkSafeNB coverage affect my renovation contractor choice in NB?

WorkSafeNB coverage should be a firm requirement — not an afterthought — when choosing a renovation contractor in New Brunswick. If a worker is injured on your property and your contractor doesn't carry WorkSafeNB coverage, you can be held personally liable for medical costs, lost wages, and related claims. This is one of the most important protections to verify before signing any contract.

WorkSafeNB is New Brunswick's workers' compensation system, and it works similarly to workers' compensation in other provinces — employers pay into the system, and in exchange, workers injured on the job receive compensation through the fund rather than through personal injury lawsuits. When your contractor carries valid WorkSafeNB coverage, workers injured at your home while performing covered work are handled through the WorkSafeNB system. When your contractor doesn't carry coverage, you as the property owner can potentially be treated as the employer of record — meaning injury claims land directly on you.

The practical step is straightforward: **before signing a contract, ask for the contractor's WorkSafeNB clearance letter.** This is an official document issued by WorkSafeNB confirming the contractor is registered and in good standing. The clearance letter has an expiry date, so ask for a current one — not one from six months ago. A legitimate, properly established renovation contractor will have this document readily available and will hand it over without hesitation. A contractor who can't produce it, deflects the question, or claims they don't need it because they're a sole proprietor should prompt serious caution. Some genuinely small sole-proprietor operators are exempt from the requirement to register, but this area of WorkSafeNB rules is nuanced — the safest approach is to get the clearance letter or confirm the exemption status in writing.

The risk isn't hypothetical. Renovation work involves real physical hazards: falls from ladders, cuts from power tools, back injuries from heavy material handling, electrical and structural risks. Your home is a construction site during a renovation, and injuries happen even on well-run projects with experienced crews. The \$0 you save by not verifying WorkSafeNB coverage is not worth the exposure to a workers' compensation claim that could reach tens of thousands of dollars.

Beyond WorkSafeNB, verify that your contractor carries **general liability insurance** as well — typically a minimum of \$2 million for renovation work. General liability covers property damage (your home, your neighbour's property) caused by the contractor's work, which is a separate and equally important protection from WorkSafeNB's worker injury coverage. Ask for a certificate of insurance from the contractor's insurer directly, and confirm your renovation project is covered under their policy.

As a homeowner, it's also worth calling your **home insurance provider** before a major renovation starts to understand how your policy is affected. Many home insurance policies have notification requirements when

construction is underway on your property, and failing to notify can create coverage gaps during the renovation period. This isn't something a renovation contractor can advise on — it's a conversation to have directly with your own insurer.

The bottom line: WorkSafeNB clearance letter, current general liability certificate, and TSANB trade licences for any electrical, plumbing, or gas work. These three documents are the foundation of a responsible contractor relationship in New Brunswick, and any contractor who resists providing them is telling you something important about how they operate. New Brunswick Renovations encourages every homeowner to verify these credentials independently before signing a renovation contract.

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Q14

What insurance do I need during a home renovation in New Brunswick?

During a home renovation in New Brunswick, you need to verify your existing home insurance policy covers the construction period, require your contractor to carry current general liability insurance and WorkSafeNB coverage, and potentially add course-of-construction (builder's risk) insurance for large-scale renovations or additions — gaps in any of these coverages can leave you exposed to significant financial loss.

The first call to make when planning any renovation beyond minor cosmetics is to your own home insurance provider. Most home insurance policies have notification requirements when construction is underway on the property. Some policies reduce or suspend coverage automatically when the home is partially demolished or under significant construction — a reality many homeowners only discover after a loss. Your insurer needs to know the scope and duration of the work so they can confirm your existing coverage holds, recommend any riders or extensions, or advise on additional coverage. This conversation costs nothing and can prevent discovering a coverage gap at the worst possible moment.

For major renovations — gut renovations, additions, or any project that significantly changes the structure or value of your home — your insurance broker may recommend **course-of-construction insurance** (sometimes called builder's risk insurance). This coverage protects the materials and work in progress from theft, vandalism, fire, and weather damage during the construction period. Standard home insurance typically covers the existing structure but may not cover partially-completed new construction or stockpiled materials on site. An addition project worth \$100,000-\$160,000 represents real exposure to loss during the months of construction, and course-of-construction coverage is the right tool for managing that risk.

On the contractor side, require two documents before work begins. First, a **certificate of general liability insurance** — for renovation work on a residential home in NB, a minimum of \$2 million in coverage is standard. This protects you if the contractor's work damages your home, your neighbour's property, or causes an injury to a third party. Ask for the certificate directly from the insurer (not just the contractor's word that they're covered), and check that the certificate doesn't expire mid-project. Second, a **WorkSafeNB clearance letter** confirming the contractor is registered and in good standing. If a worker is injured on your property and the contractor lacks WorkSafeNB coverage, you can be exposed to personal liability. A legitimate contractor produces both documents without hesitation.

Subcontractors are a hidden insurance risk that homeowners often don't consider. When your general renovation contractor brings in an electrician, a plumber, a drywaller, or a flooring crew, each of those subcontractors should also carry their own general liability and WorkSafeNB coverage. Ask your general contractor to confirm that all subcontractors on your project are independently insured. A contractor who is dismissive of this question may be working with unregistered subs who are cutting costs by operating without proper coverage.

For electrical, plumbing, and gas work, the insurance picture intersects with licensing: TSANB-licensed tradespeople performing inspected work gives your home insurance provider clear documentation that the work was done legally. Unpermitted, uninspected electrical or plumbing work discovered at the time of a claim can give an insurer grounds to deny the claim or limit the payout.

From a practical standpoint: notify your insurer, get the contractor's liability certificate and WorkSafeNB clearance in writing before signing, and for any project over \$50,000, have a conversation with your broker about whether course-of-construction coverage makes sense for your specific situation. These are low-cost steps relative to the risk they manage.

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Q15

How do I handle asbestos or lead paint during a renovation in an older NB home?

Any NB home built before 1990 should be tested for asbestos-containing materials before any renovation work that involves demolition, drilling, or disturbing existing materials — and homes built before 1978 should also be assessed for lead paint. Professional abatement by certified specialists is legally required when regulated quantities of asbestos are found, and it is genuinely not a DIY job.

New Brunswick's housing stock contains a high proportion of pre-1980 construction, which means asbestos and lead paint are renovation realities across the province — in Fredericton's older neighbourhoods, Saint John's peninsula homes, Moncton's pre-war stock, and countless rural communities where older housing was built to last. The two hazards are distinct, handled differently, but both require professional assessment before renovation work disturbs them.

Asbestos was used in a remarkably wide range of building products through the 1970s. In a typical pre-1980 NB home, potential asbestos-containing materials include: 9x9 inch vinyl floor tiles and the adhesive beneath them, vermiculite attic insulation (particularly in homes with older Zonolite brand insulation), pipe wrap insulation on heating and plumbing pipes, insulation wrapped around old ductwork, stipple or popcorn ceiling texture applied before 1980, exterior stucco coatings, old roofing materials including shingles and tar paper, and fire-resistant panels around furnaces and wood stoves. Asbestos-containing materials that are in good condition and undisturbed generally pose low risk. The hazard emerges when materials are cut, drilled, sanded, demolished, or otherwise disturbed — releasing fibres that, when inhaled, cause serious lung diseases including mesothelioma and asbestosis.

Before any demolition, a **qualified asbestos inspector** should sample suspect materials for laboratory analysis. This is not an expensive step relative to a renovation budget — a professional inspection and testing typically runs a few hundred dollars and gives you a clear picture of what you're dealing with. If regulated quantities of asbestos-containing materials are found in areas you need to disturb, a certified abatement contractor must remove and dispose of them following NB's environmental regulations before general renovation work can proceed. Abatement costs vary significantly based on the quantity and location of materials — pipe insulation removal in a basement is quite different in complexity and cost from whole-floor vinyl tile removal — but the investment is both legally

required and genuinely protective of everyone on site.

Lead paint was commonly used in homes built before 1978 and occasionally into the early 1980s. In NB, lead paint is often found on door frames, window sashes, trim, and exterior surfaces. Like asbestos, intact lead paint that is well-adhered and not disturbed poses low ongoing risk. The problem comes with renovation: sanding, scraping, or grinding lead paint generates fine dust that is highly toxic, particularly to children and pregnant women. A certified lead paint inspector can test surfaces with a portable XRF analyser or send chip samples to a lab. If lead paint is found, remediation options include encapsulation (painting over with heavy-duty bonding primer and topcoat, sealing the lead beneath), enclosure (covering with new building materials), or removal by a certified contractor using proper containment, respiratory protection, and HEPA vacuuming.

For your renovation contractor, ask directly: do they have experience working in homes with potential asbestos or lead? Do they follow NB's asbestos safe work practices? A contractor who dismisses the question or says they'll just be careful during demo is not the right contractor for your older home. The correct answer from an experienced contractor is that they follow proper testing protocols before disturbing suspect materials, period.

For deeper guidance on safe renovation practices in older homes, WorkSafeNB publishes provincial safe work requirements for asbestos-containing materials at worksafenb.ca. This is the regulatory framework your contractors should be following, and understanding it yourself helps you ask the right questions before renovation work begins.

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What are the pros and cons of renovating versus selling my home in New Brunswick?

The renovate-versus-sell decision in New Brunswick comes down to three factors: the realistic market value of your home after renovation versus its current value, what comparable homes in your area are actually selling for, and whether your long-term plans align with staying in the home long enough to recoup renovation costs — and right now, NB's housing market makes this analysis more nuanced than it was even five years ago.

The case for renovating is strongest when your home has good bones in a neighbourhood you want to stay in, and when the gap between your home's current condition and what comparable renovated homes sell for is large enough to justify the investment. If a renovated version of your home would sell for \$100,000 more than its current state, and you can renovate for \$60,000-\$70,000, the math favours renovating — especially if you intend to live there for 5+ more years and enjoy the improvements before any eventual sale. Kitchen and bathroom renovations typically return 70-90% of costs at resale in NB, and energy-efficiency upgrades (insulation, windows, HVAC) improve both comfort and marketability while reducing ongoing operating costs.

The case for selling as-is is strongest when your home has deeper structural or mechanical issues that would cost significantly more to fix than they'd return in market value, when you're planning to move within two to three years (not enough time to recoup major renovation costs), or when the NB neighbourhood dynamics simply cap what comparable homes sell for regardless of finish quality. In some NB markets, particularly smaller communities or rural areas, there's a ceiling on home values that renovation can't break through. Spending \$60,000 on a kitchen and bathroom renovation in a market where renovated homes cap out \$30,000 above your current value is not a good investment.

NB's current housing market has shifted meaningfully since the pandemic-era surge. The dramatic price appreciation that brought Atlantic Canadian real estate into national headlines from 2020-2022 has moderated, and the Moncton, Fredericton, and Saint John markets have seen inventory increase and price growth slow. This changes the calculus in both directions: homes that were selling in days over asking in 2022 now sit longer and require more competitive presentation, which raises the bar for selling as-is — but it also means that the premium for a well-renovated home over an unrenovated comparable is real and visible in the market.

If you're seriously evaluating this decision, the most valuable step before committing to either path is a **current market appraisal or a conversation with two or three local real estate professionals** who can show you actual comparable sales data — what unrenovated homes like yours are selling for, what renovated comparables sell for, and what the realistic timeline and sale price would be for your home in current condition. This gives you real

numbers to compare against renovation quotes, rather than relying on general assumptions.

Costs of selling that often get underestimated: real estate commissions (typically 4-5% of sale price in NB), legal fees, any required pre-sale repairs flagged by a buyer's home inspection, potential HST on commissions, and the cost of purchasing your next home in the same market. A \$400,000 home sale can net less than you expect once transaction costs are accounted for. These should all be factored into the comparison.

One middle path worth considering: targeted renovations that specifically address the issues most likely to cause buyer hesitation or price negotiation — a failing roof, an outdated electrical panel, persistent basement moisture — without full cosmetic renovation. Addressing functional issues is often more cost-effective per dollar spent than cosmetic upgrades when your goal is primarily to maximize sale price rather than personal enjoyment.

If you do decide to renovate before selling, prioritize the projects with the strongest verified returns in your specific NB market: kitchen refresh, bathroom updates, curb appeal, and energy efficiency. New Brunswick Renovations can connect you with local renovation professionals to help you assess your specific project and get accurate quotes.

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Q17

How has the housing market in New Brunswick affected renovation demand in 2026?

New Brunswick's housing market evolution since the pandemic surge has directly fuelled strong renovation demand in 2026 — homeowners who bought at elevated prices, can't find suitable move-up properties, or are choosing to improve rather than sell are driving sustained contractor demand across every renovation category in the province.

The NB housing market's remarkable run from 2020-2022 brought the province into national real estate headlines, with Moncton in particular posting price appreciation rates that rivalled Toronto and Vancouver for a period. That

surge has moderated — prices have stabilized and in some segments pulled back from peak levels — but the underlying dynamic it created persists. A large cohort of NB homeowners now holds properties they bought at or near peak pricing, which means their equity position and local market conditions make selling-and-upgrading less attractive than it was five years ago. The practical result for the renovation industry: these homeowners are staying put and investing in improving what they have.

This is actually a well-established economic pattern in Canadian housing markets. When transaction volumes slow and move-up buying becomes less financially appealing — either because the next property costs more than expected or because carrying cost increases make moving expensive — renovation demand rises as people choose to adapt their current homes rather than move. In NB's 2025-2026 market, this pattern is clearly visible in contractor booking lead times, which remain extended across kitchen, bathroom, addition, and basement finishing categories.

Population growth is adding another layer of demand. New Brunswick's population grew during the pandemic years driven by interprovincial migration and international immigration — people drawn by lower housing costs, quality of life, and remote work flexibility. Many of these newer NB residents bought homes in the province and are now at the stage of customizing and upgrading those homes to their preferences. This is an additional demand source that didn't exist at the same scale a decade ago.

The **rental market pressure** in Moncton, Fredericton, and Saint John has also prompted more homeowners to consider finishing basements as legal secondary suites or in-law accommodations — a renovation category that requires significant investment (\$35,000-\$55,000+ for a full basement with bathroom) but generates rental income or accommodates multi-generational living needs. Municipalities have updated their policies around secondary suites in recent years, and this has encouraged more homeowners to pursue legal basement apartments with proper permits, egress windows, and separate mechanical systems.

For homeowners planning 2026 renovations, the market context has a practical implication: quality renovation contractors in NB are busy. The contractors who do excellent work, carry proper insurance, pull permits, and deliver on their commitments have full books. Getting on a reputable contractor's schedule — particularly for kitchen renovations, bathroom renovations, and additions — requires planning months ahead of your target start date. Spring and early summer are the most competitive booking periods for exterior work; interior work has more scheduling flexibility year-round.

The good news within this context is that NB's renovation cost base, while elevated from pre-pandemic levels, remains meaningfully below what comparable work costs in Ontario or BC. The labour cost advantage is real, and the value of a well-executed NB renovation is tangible in both daily livability and eventual resale positioning.

If you're ready to start planning a renovation project, getting connected with experienced local contractors early — before your target start date — puts you ahead of the scheduling curve. Browse renovation professionals through the New Brunswick Construction Network directory at newbrunswickconstructionnetwork.com/directory.

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