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# Permits & Building Code

NB building permits, code requirements, TSANB inspections, WorkSafeNB, and regulatory compliance for renovation projects

14 Expert Answers from Reno IQ

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## Do I need fire-rated drywall between a garage and living space in NB?

**Yes, you absolutely need fire-rated drywall between an attached garage and living space in New Brunswick.**

The National Building Code of Canada, which NB follows, requires a minimum 45-minute fire separation between garages and residential areas to protect occupants from vehicle fires and carbon monoxide.

The **standard requirement is 5/8" Type X fire-rated drywall** on the house side of any wall or ceiling that separates the garage from living areas. This includes the wall between the garage and house, and any ceiling where living space exists above the garage. The fire-rated drywall must be installed with appropriate fire-rated screws or nails at specified spacing, and all joints must be properly taped and finished to maintain the fire rating.

**Beyond just the drywall, the entire assembly must maintain the fire rating.** This means using fire-rated doors (typically 20-minute rated solid core or steel doors) between the garage and house, with proper weatherstripping and self-closing hinges. Any penetrations through the fire separation wall for electrical, plumbing, or HVAC must be properly fire-stopped with approved materials. Simply drilling a hole and running a wire compromises the entire fire barrier.

In NB's climate, this fire separation also serves as an important thermal barrier. Garages are typically unheated, and without proper insulation and air sealing behind that fire-rated drywall, you'll lose significant heat from adjacent living spaces. Many NB homeowners install **R-20 to R-24 insulation in the wall cavity** before the fire-rated drywall, along with a proper vapour barrier on the warm (house) side.

**Common mistakes include using regular 1/2" drywall instead of 5/8" Type X**, not extending the fire barrier to cover the entire separation (including areas above drop ceilings), and failing to fire-stop penetrations. Some contractors try to save money by using standard drywall, but this violates code and creates a serious safety hazard. Building inspectors specifically check for proper fire separation during framing and drywall inspections.

If you're finishing a basement that shares a wall with the garage, or adding living space above a garage, this fire separation requirement applies. The fire-rated drywall typically adds \$2-3 per square foot compared to standard drywall, but it's not optional. **Any renovation involving the garage-to-house connection requires a building permit** in NB, and the inspector will verify proper fire separation before approving the work.

For existing homes where you suspect the fire separation may not meet current code, have it assessed during any major renovation. Upgrading to proper fire-rated separation protects your family and ensures your home insurance remains valid.

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## Are there specific building codes for coastal homes in New Brunswick?

**Yes, coastal homes in New Brunswick must meet enhanced building code requirements for wind loads, corrosion resistance, and flood resilience, with specific provisions varying by municipality and proximity to the coastline.**

New Brunswick's coastal communities face unique environmental challenges that require specialized building approaches beyond the standard provincial building code. The **National Building Code of Canada (NBC)**, as adopted by New Brunswick, includes specific provisions for coastal construction, but many coastal municipalities have additional requirements tailored to local conditions.

**Wind load requirements** are significantly higher for coastal NB homes. Properties within 1 kilometer of the Bay of Fundy, Northumberland Strait, or Gulf of St. Lawrence must be designed for wind speeds of 140-160 km/h, compared to 120-140 km/h for inland areas. This affects roof structure design, window and door specifications, siding attachment methods, and foundation anchoring. Coastal additions and new construction require engineered wind load calculations, and roofing materials must meet enhanced uplift resistance standards.

**Corrosion resistance standards** are critical for coastal NB homes due to persistent salt air exposure. The building code requires **stainless steel or hot-dipped galvanized fasteners** for all exterior applications within 5 kilometers of saltwater. Aluminum flashing, gutters, and trim must be marine-grade or properly coated. Standard zinc-plated fasteners that work fine in Fredericton or Woodstock will corrode rapidly in Saint John, Shediac, or Caraquet. Window and door hardware must also meet enhanced corrosion resistance standards.

**Flood resilience requirements** have been strengthened following recent coastal flooding events. New construction and substantial renovations in designated flood zones must meet specific elevation requirements above the Base Flood Elevation (BFE). Basement finishing in coastal flood zones faces strict limitations, and mechanical equipment (furnaces, water heaters, electrical panels) must be elevated above potential flood levels. Some coastal municipalities require **flood-resistant materials** below the BFE — closed-cell foam insulation

instead of fibreglass, pressure-treated lumber, and flood-resistant drywall or cement board.

**Foundation requirements** for coastal homes often exceed standard frost depth provisions due to erosion concerns and storm surge potential. Many coastal municipalities require **deeper footings and enhanced foundation waterproofing**. Properties on bluffs or within 30 meters of the high-water mark may require geotechnical assessments and specialized foundation design to address erosion and slope stability.

**Municipal variations** are significant across coastal NB. Saint John has specific requirements for the uptown core and waterfront areas. Shediac has enhanced standards for properties near Shediac Bay. Grand Manan and Campobello Island have island-specific provisions. Always check with your local building inspection department for area-specific requirements — what applies in Bathurst may not apply in Saint Andrews.

**HVAC and moisture management** requirements are often enhanced for coastal homes due to higher humidity and salt air infiltration. Many coastal municipalities recommend or require **HRV systems** for new construction and major renovations to manage indoor air quality. Ductwork in coastal homes should be sealed and insulated to prevent condensation from humid Maritime air.

**Permit timing** for coastal work is more weather-dependent than inland projects. Exterior work is typically restricted to **May through October**, with additional weather delays common during storm season. Foundation work may require tide timing considerations in some locations.

Before starting any coastal renovation project, consult with your municipal building inspection department early in the planning process. Coastal building requirements can significantly impact project costs and timelines, but they're essential for creating homes that can withstand NB's demanding Maritime environment for decades to come.

Need help finding an experienced coastal renovation contractor familiar with these enhanced requirements? New Brunswick Renovations can connect you with local professionals who understand coastal building challenges and code requirements.

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## Is it legal to do my own plumbing work during a renovation in NB?

**No, homeowners cannot legally perform their own plumbing work during renovations in New Brunswick.** All plumbing work beyond simple fixture swaps (like replacing a toilet seat or faucet aerator) must be performed by a licensed plumber and inspected by the Technical Safety Authority of New Brunswick (TSANB).

This is provincial law, not a municipal bylaw or optional guideline. New Brunswick requires that any plumbing work involving **rough-in plumbing, new fixtures, drain modifications, water line extensions, or water heater installation** be completed by a TSANB-licensed plumber. The work must also pass TSANB inspection before being covered up or put into service.

**What homeowners CAN do** includes replacing toilet seats, faucet aerators, and showerheads on existing connections. You can also replace a toilet or vanity faucet using the existing supply lines and drain connections, provided no modifications to the plumbing rough-in are required. However, if you're moving plumbing fixtures, adding new fixtures, or running new water or drain lines during your renovation, you need a licensed professional.

**Why NB has strict plumbing regulations** stems from public health and safety concerns. Improperly installed plumbing can contaminate drinking water through cross-connections, create sewer gas hazards, cause water damage from leaks, and violate building code requirements. Insurance companies may deny claims for water damage caused by unlicensed plumbing work, and you'll face complications when selling your home if unpermitted plumbing work is discovered.

During a typical **kitchen renovation**, moving the sink location, adding a dishwasher connection, or installing an under-sink water filter system all require a licensed plumber. For **bathroom renovations**, relocating fixtures, installing new shower valves, adding heated floors with hydronic systems, or rough-in work for new bathrooms requires professional installation. **Basement finishing** projects that include bathroom additions, wet bars, or laundry room plumbing all need licensed plumbers for the rough-in work.

**The inspection process** involves the plumber pulling the appropriate permits through TSANB, completing the rough-in work, calling for inspection before covering the work, and receiving approval before the system is put into service. This typically adds \$200-\$500 to your project cost but ensures code compliance and protects your insurance coverage.

**Finding a licensed plumber** is straightforward — verify their TSANB license number, confirm they carry liability insurance and WorkSafeNB coverage, and get written quotes that include permit costs. Most established NB plumbers handle the permit process as part of their service, making it seamless for homeowners.

The bottom line: while DIY plumbing might seem like a money-saver, the legal requirements, insurance risks, and potential for costly mistakes make hiring a licensed professional the only sensible choice for renovation plumbing work in New Brunswick.

Need help finding a licensed plumber for your renovation project? New Brunswick Renovations can connect you with experienced local professionals who handle all permitting and inspection requirements.

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## When do I need a building permit for renovations in New Brunswick?

A building permit is required in New Brunswick for any renovation that involves structural modifications, building additions, new electrical circuits, new plumbing rough-in, gas appliance installation, egress window installation, or changes to a building's occupancy or use. Cosmetic renovations — painting, flooring, replacing existing fixtures on existing plumbing, cabinet replacement — generally do not require a permit.

Understanding the permit threshold matters because the consequences of skipping a required permit are serious: insurance claims can be denied, problems surface during a future home sale, and municipality or RSC inspectors can require demolition and reconstruction of unpermitted work. The permit fee itself is modest — typically \$50–\$500 depending on project scope and municipality — which makes skipping it a poor gamble.

Here is a practical breakdown of what triggers a permit in NB. **Structural work** always requires a permit: removing or altering any load-bearing wall, installing a new beam or header, cutting new window or door openings in load-bearing walls, underpinning or modifying a foundation, building an addition of any size, and adding a deck attached to the house (an unattached ground-level deck under a certain size may be exempt depending on your municipality — confirm locally). **Electrical work** beyond simple fixture swaps on existing circuits requires a permit filed with TSANB — this includes adding new circuits, upgrading the electrical panel, installing pot lights in a new run, or adding outlets in a new location. **Plumbing** that involves moving drain lines, adding new plumbing fixtures in new locations, installing a water heater, or roughing in a new bathroom requires a TSANB plumbing permit. **Gas** appliance installation, line relocation, or new gas rough-in requires a TSANB gas permit and must be done by a licensed gas fitter.

**Where you apply for a building permit depends on where your property is located.** In NB's incorporated municipalities — Moncton, Saint John, Fredericton, Bathurst, Miramichi, Dieppe, Riverview, Oromocto, Edmundston, Campbellton, and others — you apply to the municipal building inspection department. In unincorporated rural areas, permit applications go through the local Rural Service Commission (RSC). TSANB permits for electrical, plumbing, and gas work are always filed directly with TSANB regardless of location.

Some specific situations that NB homeowners are often uncertain about: **re-shingling a roof** without structural changes does not require a permit in most NB municipalities. **Finishing a basement** that involves adding a bathroom requires both a building permit (for the structural framing and egress window if applicable) and TSANB permits for electrical and plumbing. **Installing a new furnace or heat pump** requires a TSANB mechanical permit. **Building an accessory structure** — a shed or garage — requires a permit once it exceeds a threshold size (typically 10 sq metres in most NB municipalities, but confirm locally). **Replacing existing windows** with the same size windows in the same openings generally does not require a permit; cutting new openings does.

The safest approach when uncertain is to call your municipal building department or the rural service commission for your area before starting work. The conversation takes 10 minutes and eliminates all ambiguity. NB inspectors are generally practical and helpful — they want projects done correctly, not tripped up by technicalities. Your licensed contractor should also be guiding you on permit requirements for your specific project; a contractor who discourages permits for work that clearly requires them is a contractor worth reconsidering.

Budget permit fees into your project from the start — \$50–\$500 is the typical range in NB depending on scope and municipality. For any renovation involving structural, electrical, plumbing, or gas work, always confirm permit responsibility in your written contract with your contractor.

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## What does TSANB inspect during a home renovation in NB?

**TSANB — the Technical Safety Authority of New Brunswick — is the provincial body responsible for inspecting all electrical, plumbing, gas, and pressure systems work on NB renovation projects.** Every new circuit, rough-in plumbing line, gas appliance, or fuel-burning system installed during a renovation must be inspected and approved by a TSANB inspector before it is covered by drywall or otherwise concealed.

This matters practically because the inspection sequence controls your renovation timeline. If your contractor installs framing, vapour barrier, and drywall before calling TSANB for the rough-in inspection, the inspector will require the work to be exposed. That is not a hypothetical — it happens on NB job sites when contractors rush the schedule or assume inspections are a formality. Budget for the inspection stages and build them into your project timeline from the beginning.

For **electrical work**, TSANB inspects at the rough-in stage (wiring run through framing, boxes set, before insulation and drywall) and typically does a final inspection once the panel work and fixture connections are complete. The inspector checks wire gauge for circuit load, proper circuit breaker sizing, grounding and bonding, AFCI and GFCI protection requirements (which have expanded significantly under the current Canadian Electrical Code), and

proper box fill calculations. All electrical work in NB must be performed by an electrician licensed under the NB Electrical Act — homeowner self-performed electrical work is not permitted under NB law and is not insurable.

For **plumbing work**, TSANB inspects rough-in drain, waste, and vent (DWV) piping before the floor or wall is closed, and often conducts a pressure test of supply lines. The inspector verifies proper slope on drain lines (typically 1/4 inch per foot for horizontal runs), correct vent stack sizing and termination height above the roof, trap placement, cleanout locations, and water supply pipe sizing. In NB basements — where spring snowmelt raises the water table seasonally — the inspector will want to see any floor drain and sump pit properly configured. Plumbing work must be performed by a licensed plumber under the NB Plumbers Licensing Act.

For **gas work**, TSANB inspects gas line rough-in, appliance connections, and combustion air supply for fuel-burning appliances. This includes natural gas furnaces, boilers, water heaters, fireplaces, stoves, and BBQ rough-ins. The inspector performs a pressure test on the gas line and verifies the appliance installation meets the manufacturer's specifications and Canadian Standards Association (CSA) requirements. Gas work must be performed by a TSANB-licensed gas fitter — this is non-negotiable, and not a task for even the most capable general contractor who is not specifically licensed for gas.

For most residential renovations in NB, TSANB inspections are straightforward and pass without issue when the work is done correctly. The process is: the licensed trade contractor applies for the permit, performs the work, calls TSANB to schedule an inspection, the inspector visits, approves the work or identifies corrections, and issues a certificate of inspection. That certificate should go in your home's renovation file — it is documentation that the work was done to code, which matters for insurance and for disclosure when you sell the home.

From a homeowner's perspective, the key things to know are: confirm your contractor is applying for TSANB permits as part of their scope (it should be in the written contract), do not allow work to be concealed before the rough-in inspection is passed, and keep copies of all inspection certificates. A contractor who says TSANB permits are unnecessary for electrical, plumbing, or gas work in NB is not someone you want doing that work. For any renovation involving these trades, WorkSafeNB coverage and TSANB licensing are the two baseline checks to make before any contract is signed.

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## How much does a building permit cost for a renovation in Moncton NB?

**Building permit fees in Moncton for residential renovations are typically calculated as a percentage of the construction value, with most standard renovation permits running \$100–\$500 for projects in the \$20,000–\$100,000 range.** For larger full-home renovations or additions, fees can reach \$1,000–\$2,500, but permit costs represent a small fraction of total project cost and should always be factored into your renovation budget.

The City of Moncton uses a construction value-based fee formula. As of recent years, the residential building permit fee schedule applies a rate to the declared construction value of the work — typically in the range of \$5–\$10 per \$1,000 of construction value with minimums that vary by project type. A \$50,000 kitchen renovation permit might cost \$250–\$500; a \$150,000 home addition permit might cost \$750–\$1,500. These are approximate figures and the City of Moncton building department at City Hall on Main Street can give you an exact calculation for your specific project scope before you apply.

Beyond the building permit, **TSANB permits for electrical, plumbing, and gas work** are separate fees paid directly to TSANB, not the City. Electrical permits run roughly \$75–\$200 for standard residential circuit additions and panel work. Plumbing permits are in a similar range depending on the number of fixtures and the scope of rough-in work. Gas permits are assessed per appliance or installation type. On a full kitchen renovation involving new circuits, plumbing relocation, and a gas range installation, you might pay \$300–\$600 in combined TSANB permit fees in addition to the building permit. These fees are the responsibility of the licensed trade contractor and should be included in their quote — confirm this in writing.

For homeowners in the greater Moncton area — including Dieppe and Riverview, which have their own municipal building departments — permit fees and processes are slightly different in each municipality, though all are broadly similar in cost. Dieppe and Riverview operate their own building inspection departments, so if your property is in either of those communities, contact them directly rather than Moncton.

For rural properties in areas around Moncton not within the city boundary, the permit process goes through the applicable Rural Service Commission rather than the city. RSC permit fees tend to be lower but the inspection timeline can be longer in rural areas due to fewer inspectors covering larger geographic areas — budget accordingly for inspection hold points in your renovation schedule.

**What the permit fee covers** is the building inspector's plan review and site inspection visits during the project. Most residential renovation permits include one or two inspection visits — a rough-in framing inspection and a final inspection — with additional visits available. This inspection process is not bureaucratic overhead; it is the mechanism that ensures structural, fire safety, and egress requirements are met. In Moncton's older housing stock — where homes built in the 1920s through 1960s are common in downtown, the Lewisville, and surrounding

neighbourhoods — inspectors often catch structural issues, knob-and-tube wiring, or undersized drain piping that would cause major problems if finished over.

From a practical planning standpoint, building permit applications in Moncton typically process in 2–4 weeks for straightforward residential renovations, though complex additions with engineered drawings may take 4–8 weeks. Apply before you book your contractor's start date rather than assuming the permit will arrive on demand. Your contractor should be guiding this timeline — a contractor who says 'we can start Monday, we'll sort the permit out later' is one to approach with caution.

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## What are the NB Building Code requirements for a home renovation?

**New Brunswick follows the National Building Code of Canada (NBC) with provincial amendments, and most renovation projects that go beyond cosmetic updates must comply with its structural, life-safety, energy, and accessibility requirements.** The scope of code compliance you're dealing with depends entirely on what you're changing — a fresh coat of paint triggers nothing, while a gut renovation of an older Saint John Victorian triggers a long list of code obligations.

The NB Building Code governs six broad areas that affect renovations: structural integrity (load-bearing walls, beams, headers, floor and roof loads), fire protection (smoke alarms, fire separations between units or attached garages), energy efficiency (insulation values, window performance, airtightness), plumbing (drain sizes, venting, fixture rough-in heights), electrical (panel capacity, circuit protection, outlet placement), and life-safety (egress window dimensions in basements, stair dimensions, handrail heights). For most homeowners, the relevant provisions come into play during kitchens, bathrooms, basement finishing, additions, or structural modifications. A permit application triggers a review of these provisions, and a building inspector verifies compliance through site inspections during and after the work.

For structural work specifically, NB code requires that any load-bearing wall removal or modification be supported by an engineer's assessment or stamped drawings before a permit is issued. Headers over windows and doors in bearing walls must be sized to the span — a common source of code deficiencies in DIY renovations. If you're adding square footage through an addition, the new structure must meet current code for insulation (typically RSI-5.5 or better for walls, RSI-8.5 for attics), vapour barriers on the warm side of insulation, and foundation footings below the 4-to-5-foot frost depth that NB's climate demands.

### What NB Code Means for Older Homes

Here's the important nuance many homeowners miss: if you're doing a partial renovation — updating a kitchen without touching the rest of the house — you are generally only required to bring the *work area* up to current code, not the entire house. However, smoke and carbon monoxide detector requirements typically apply to the whole dwelling when a permit is pulled, so expect to bring your alarm system up to current standards regardless of renovation scope. Homes in Fredericton, Saint John, or Moncton that are 30, 50, or 100 years old often have knob-and-tube wiring, undersized drain lines, or below-grade foundation walls that current code would not permit if built today — but as long as you're not disturbing those systems, you're generally not required to upgrade them proactively.

Permit applications go to the municipal building department in incorporated areas (Moncton, Saint John, Fredericton, Dieppe, Miramichi, Bathurst, Riverview, Oromocto, Edmundston), and to the local Rural Service

Commission (RSC) for unincorporated areas. Permit fees range from about \$50 for minor projects up to \$500+ for substantial renovations or additions. Your contractor should be familiar with local submission requirements and typical review timelines, which vary by municipality.

Before any renovation involving electrical, plumbing, or gas work, the Technical Safety Authority of NB (TSANB) has parallel jurisdiction — their licensed inspectors must review and sign off on those systems independently of the building permit process. Always confirm that your electrician, plumber, and gas fitter hold current TSANB licences and that inspections are booked as part of the project. Request a WorkSafeNB clearance letter from every contractor before work begins — this protects you from liability if a worker is injured on your property.

The practical takeaway: describe your full renovation scope to your local building department before starting. They will tell you exactly what permits and code compliance requirements apply to your specific project. That conversation costs nothing and prevents costly surprises mid-construction. Need help finding experienced renovation professionals familiar with NB code requirements? New Brunswick Renovations can connect you with local contractors at no cost.

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Q8

## Do I need a permit to knock down a wall in my New Brunswick home?

**Whether you need a permit to remove a wall in your NB home depends on one critical question: is it load-bearing?** Removing a non-load-bearing partition wall generally does not require a building permit in New Brunswick. Removing or modifying a load-bearing wall absolutely requires a permit — and an engineer's assessment before work begins.

The reason the permit requirement hinges on structural status is straightforward: a load-bearing wall carries the weight of floors, roofs, or other walls above it down to the foundation. Remove it improperly — without installing the correct beam and adequate post supports — and you risk a partial structural collapse. Mistakes here are not cosmetic problems you can fix later; they can make a home uninhabitable and dangerous. The NB Building Code

requires that any structural modification be supported by proper documentation (engineer's drawings or stamped design) and be inspected by the local building authority before concealment in drywall.

How do you know if a wall is load-bearing? It is not always obvious, and this is one of those situations where being wrong has serious consequences. General rules of thumb: walls that run perpendicular to floor joists are often load-bearing; walls that sit above a beam in the basement or crawl space are likely bearing walls; exterior walls are nearly always load-bearing. But in NB's older housing stock — the century homes in Fredericton's north side, the heritage rows in Saint John's South End, the post-war bungalows in Riverview — structural framing is not always predictable. A registered engineer or experienced general contractor can confirm load-bearing status by inspecting the framing from above (attic access) or below (basement). Budget \$300-\$700 for a structural engineer's site assessment and stamped drawings — money well spent before swinging a sledgehammer.

If the wall is confirmed non-load-bearing and no permit is required, there are still several practical considerations. You need to determine whether the wall contains electrical wiring, plumbing, or HVAC ductwork that must be rerouted. Knob-and-tube wiring is common in older NB homes and requires a licensed electrician to reroute safely — that work triggers a TSANB inspection even if the wall removal itself does not require a building permit. Removing a wall that contains a supply or return air duct may require HVAC rebalancing to maintain proper airflow through the space.

If the wall is load-bearing, the permit process requires submitting plans showing the proposed beam, post sizing, and connection details to your local building department. In Moncton, Saint John, Fredericton, and other incorporated municipalities, processing typically takes one to four weeks. The contractor then performs the work in stages: temporary shoring, beam installation, post placement, permit inspection, then drywall. The structural work itself — not including finishing — for a standard load-bearing wall removal with a 10-to-14-foot beam typically costs \$3,000-\$8,000 depending on span length, beam material (LVL or steel), and the complexity of the post-to-foundation load path.

Skipping the permit on a load-bearing wall modification creates serious downstream problems. When you sell your home, a buyer's home inspector will often identify improper structural modifications — sagging floors, out-of-level door frames, visible deflection in the ceiling — and the sale can collapse or require a significant price reduction. Insurance claims related to structural damage can be denied if unpermitted work contributed to the loss. The permit fee (\$150-\$400 for this scope of work) is a trivial expense compared to those risks. Hire a licensed contractor, pull the permit, and do it right the first time. New Brunswick Renovations can connect you with experienced renovation contractors who handle structural modifications every day.

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Q9

## How long does it take to get a building permit in Fredericton NB?

**For most residential renovation projects in Fredericton, building permits are issued within 5 to 15 business days of a complete application submission — though complex projects involving structural modifications, additions, or new construction can take 3 to 6 weeks.** Fredericton's Growth and Community Services department processes building permit applications, and their timelines are generally reliable for straightforward projects with complete documentation.

The fastest approvals are for simple projects where the scope is clear and no structural calculations are needed. A permit to install an egress window in a basement, add a new bathroom on an existing drain stack, or replace an electrical panel typically moves through review in one to two weeks. The key word there is *complete* application — missing documents, unclear site plans, or incomplete contractor information will pause the clock while staff request additional information, adding days or weeks to the process.

More complex permits take longer. An addition that requires a new foundation, structural calculations, and architectural drawings might take four to six weeks for plan review. Permits in Fredericton's designated heritage areas — the downtown core and many of the north-side and south-side neighbourhoods with Victorian and Edwardian homes — may require Heritage Branch review in addition to the standard building permit process, which can add two to four weeks. If your project is on a designated heritage property or in a heritage conservation district, factor this into your project timeline from the start.

The practical approach most experienced Fredericton contractors use is to submit the permit application as early as possible — ideally weeks before the planned construction start date — so the permit is in hand when crews are ready to mobilize. For an exterior renovation starting in late May, submitting in early April gives comfortable buffer. For a basement finishing project starting in September, submitting in mid-August is reasonable. Trying to rush a permit when a crew is standing by is a stressful and expensive position to be in.

Permit fees in Fredericton are calculated based on the value of construction. For a typical residential renovation, expect fees in the range of \$100-\$400 for mid-scope projects, with larger additions or whole-home renovations potentially reaching \$500-\$800. The city's fee schedule is available on their website, and a call to the Growth and Community Services office can give you a fee estimate before you submit. Your contractor should be familiar with submission requirements and can often advise on whether your project requires an engineer's stamp, site plan, or architectural drawings as part of the package.

Something many homeowners overlook: the building permit is just one part of the approval process for some projects. Electrical, plumbing, and gas work in Fredericton also require separate TSANB permits and inspections, which run on the TSANB's own timeline. Your licensed electrician or plumber pulls these permits independently and books inspections as milestones are reached during construction. A kitchen renovation involving new circuits, a new plumbing rough-in for a sink relocation, and a gas line for a range could involve three separate inspection processes: building, electrical, and gas — all happening in parallel during the project.

For projects in rural areas just outside Fredericton's city limits — in York County communities outside the municipal boundary — permits go through the local RSC rather than the city. Processing timelines and fee structures may differ, so confirm which authority has jurisdiction before you apply.

If your project is genuinely time-sensitive — a basement that experienced water damage and needs to be rebuilt, or a renovation scheduled around a specific life event — contact the Growth and Community Services office directly and explain the situation. They are generally reasonable and will give you an honest timeline. New Brunswick Renovations can connect you with experienced Fredericton renovation contractors who navigate the local permit process regularly.

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## Do I need a permit for electrical work during a renovation in New Brunswick?

**Yes — virtually all electrical work beyond simple fixture swaps requires a permit and TSANB inspection in New Brunswick, and this work must be performed by a licensed electrician.** This is provincial law, not a municipal preference, and it applies equally in Moncton, Fredericton, Saint John, and in rural communities across the province.

The Technical Safety Authority of New Brunswick (TSANB) regulates all electrical work in the province under the Electricity Act. Any work involving new wiring, new circuits, panel upgrades, additional outlets, new sub-panels, or changes to the electrical system requires a permit from TSANB and a subsequent inspection by a TSANB electrical inspector. The electrician pulls the permit — it's part of how licensed trades operate in NB — and schedules the rough-in inspection before walls are closed and the final inspection once the work is complete. You should never have to chase inspections on a properly run electrical project; your electrician handles this as a matter of course.

What doesn't require a permit? Simple fixture swaps on existing circuits — replacing a ceiling light fixture, swapping out a receptacle cover plate, changing a light switch — are generally considered maintenance work that a homeowner can perform (with the breaker off) without a permit. But the moment you're adding a new circuit, moving an outlet to a different location, or installing a dedicated circuit for a new appliance, you're into permit territory. In a kitchen renovation, for example, adding a dedicated 20-amp circuit for a new refrigerator, upgrading from a 100-amp to a 200-amp panel, and installing new pot lights on a new circuit all require permits and TSANB inspections.

Older NB homes — and the province has a substantial stock of homes built between 1930 and 1975 — frequently have electrical systems that reveal their age when renovation work starts. Knob-and-tube wiring is still present in many Fredericton, Saint John, and Moncton homes of that era. Some insurers in NB will not provide coverage, or will require endorsements and surcharges, for homes with active knob-and-tube wiring. A kitchen or basement renovation that opens walls often triggers a mandatory upgrade of the electrical in the work area — your electrician and building inspector can advise on what's required in your specific situation, but budget for it. A full electrical upgrade from knob-and-tube in an older NB home runs \$8,000-\$20,000 depending on the size of the home and the complexity of the existing system.

### What TSANB Electrical Permits Cost and Cover

TSANB permit fees for residential electrical work are relatively modest — typically \$80-\$200 for standard renovation electrical work, with the permit fee rolled into your electrician's quote in most cases. The inspection confirms that wiring methods, box fill, circuit protection, grounding, and bonding all meet the Canadian Electrical Code (which NB adopts with provincial amendments). This isn't bureaucratic box-checking; the inspection protects your family from the real risk of electrical fire and electrocution from improperly installed wiring.

From a practical standpoint, the renovation sequencing matters. Electrical rough-in (running wires before drywall) must be inspected and approved before walls are closed. If you close drywall before the rough-in inspection and the inspector finds problems, the wall comes open — at your expense. Experienced renovation contractors in NB sequence the work correctly by default: rough framing, then rough mechanical (electrical, plumbing, HVAC), then inspections, then insulation and vapour barrier, then drywall. Skipping the inspection sequence creates expensive problems.

For detailed electrical guidance specific to NB renovations, New Brunswick Electrical at [newbrunswickelectrical.com](http://newbrunswickelectrical.com) covers electrical upgrade topics in depth. And when you're ready to find a licensed electrician for your renovation project, New Brunswick Renovations can connect you with experienced local electrical contractors — just confirm they hold current TSANB licences and verify their WorkSafeNB coverage before work begins.

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Q11

## What are the fire code requirements for home renovations in NB?

**New Brunswick's fire code requirements for home renovations centre on smoke alarm placement, carbon monoxide detector requirements, fire separations between occupancies, and egress provisions — and pulling any building permit triggers a review of your home's compliance with current life-safety standards.**

These requirements are not optional extras; they exist because fires kill people, and the code provisions reflect decades of hard-won knowledge about how residential fires spread and how to give occupants time to escape.

For smoke alarms, the NB Building Code and Fire Prevention Act require interconnected smoke alarms on every storey of a dwelling, including the basement. When you pull a building permit for a renovation — even a kitchen update or basement finishing project — the inspector will verify that your smoke alarm layout meets current code. If your home has a single, isolated smoke detector from the 1990s in the hallway, expect to be required to upgrade to interconnected units (hard-wired with battery backup, or battery-only interconnected units) as a condition of the

permit. Carbon monoxide detectors are required near sleeping areas in any home with a fuel-burning appliance, attached garage, or wood-burning fireplace. NB code aligns closely with the NBC provisions on this, and enforcement has tightened in recent years.

Fire separation requirements become important in specific renovation scenarios. If you're finishing a basement that will be used as a secondary suite or rental unit, NB code requires a fire-rated separation (typically 30-minute fire separation, often achieved with Type X drywall on the ceiling of the basement/floor of the main level) between the two dwelling units. The same principle applies if you're converting a garage into living space — the separation between the garage and the house must meet fire separation requirements. For attached garages that already exist, any renovation that changes the garage's use or the opening into the house triggers a review of the existing separation.

Egress is the other major fire-code consideration for basement renovations. If your finished basement will include a bedroom — or any room that could be used for sleeping — it must have a compliant egress window: minimum 0.35 square metres of clear opening area, minimum 380 mm in any dimension, and a sill height no greater than 1,000 mm above the floor. NB homes with basements below grade often have small, hopper-style windows that do not meet these dimensions. Installing a proper egress window in a basement bedroom is not optional — it can be the difference between surviving a nighttime fire and not. The work requires a permit, typically involves excavating a window well on the exterior, and costs \$2,500-\$5,000 per opening depending on foundation type and soil conditions.

For homes with attached garages — common across Moncton's suburbs, Riverview, Rothesay, and Quispamsis — any renovation touching the garage-to-house connection point should include a review of the fire separation. The door between an attached garage and living space must be a solid-core or fire-rated door (typically 20-minute rated) with a self-closing mechanism. This is a code requirement that many older NB homes predate but that comes into scope when permits are pulled for nearby work.

Practically speaking, the best approach before any significant renovation is to book a conversation with your local building department about your project scope. They will tell you which fire-code provisions apply, what upgrades are required as a condition of the permit, and what the inspection sequence looks like. In Saint John, Moncton, and Fredericton, building inspectors are generally approachable and willing to answer questions before you submit a formal application. Taking that step costs nothing and can prevent expensive surprises mid-project.

Contractors working on NB renovations should be familiar with these provisions — particularly electricians who install smoke and CO alarm systems, and framers who build fire separations in multi-unit or garage conversion projects. Always confirm that your contractor has experience with the specific code requirements for your project type, and that all work will be inspected. New Brunswick Renovations can connect you with experienced renovation professionals who understand NB fire code compliance.

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**Q12**

## What inspections are required during a home renovation in Saint John NB?

**A Saint John home renovation that involves structural, electrical, plumbing, or gas work will require multiple inspections at different stages of the project — and work cannot legally proceed past each inspection milestone until the previous stage is approved.** Saint John's Building Inspection Department handles building permits and inspections, while the Technical Safety Authority of New Brunswick (TSANB) handles electrical, plumbing, and gas inspections independently.

For a typical gut renovation or addition in Saint John, the inspection sequence runs in a defined order. After the permit is issued and framing is complete, the **framing inspection** verifies that structural members, headers over openings, floor framing, and any new load-bearing elements meet code before insulation and drywall cover them. This is the moment the inspector confirms that a load-bearing wall was removed correctly, that a beam is properly sized and supported, or that an addition's framing connections to the existing structure are solid. Failing to get this inspection before drywall means opening walls — this is not a theoretical risk in Saint John, where inspectors do follow up on permit activity.

Running parallel to the framing inspection, your licensed electrician will schedule a **rough-in electrical inspection** with TSANB once wiring is roughed in but before boxes are covered. This verifies wire sizing, circuit protection, box fill, and junction box accessibility. The licensed plumber schedules a **rough-in plumbing inspection** with TSANB after drain lines, vent stacks, and supply lines are run but before walls close. If there is a gas appliance or gas line relocation involved, the licensed gas fitter pulls a separate TSANB gas permit and schedules a **gas rough-in inspection**. All three mechanical trades run their rough-in inspections roughly simultaneously — a well-managed renovation has all three tradespeople coordinating so walls don't close until all rough-in inspections are passed.

After rough-in inspections are approved, insulation and vapour barrier go in. In some cases, the building inspector requires an **insulation/vapour barrier inspection** before drywall — confirm with Saint John's Building Inspection

whether this applies to your project scope. Then drywall proceeds, and finishing work follows. The project wraps up with a **final building inspection** confirming the completed renovation meets code (proper egress, handrail heights, smoke alarm placement, finished dimensions), a **final electrical inspection** by TSANB once fixtures, devices, and the panel are complete, and a **final plumbing inspection** once fixtures are installed and functional.

Saint John's heritage building stock adds a layer of consideration that matters for many renovations in the city's South End, Uptown, and older residential neighbourhoods. Designated heritage properties require Heritage Branch review, which runs alongside the building permit process. Non-designated historic homes don't face heritage approval requirements, but they frequently present structural surprises — settled foundations, non-standard framing from early-20th-century construction, and mechanical systems that complicate modern code compliance. An experienced Saint John renovation contractor will factor buffer time for these discoveries into the schedule.

For homeowners doing a basement finishing project in Saint John, the specific inspections depend on scope. A basement with no new bathroom, no structural changes, and only new circuits for lighting gets a framing review (if walls are added), electrical rough-in, electrical final, and building final. Add a bathroom, and you add plumbing rough-in and final inspections. Add an egress window, and you get a foundation inspection for the window well. Add a gas fireplace, and you add gas rough-in and final.

The most practical advice: ask your building contractor or general contractor to walk you through the expected inspection sequence for your specific project before work starts. A good contractor will have a project schedule that explicitly shows inspection hold points — moments where work stops and waits for inspection approval before proceeding. If your contractor doesn't mention inspections at all in the pre-project conversation, that is a red flag worth exploring before you sign a contract. New Brunswick Renovations can help you connect with experienced Saint John renovation professionals who manage the permit and inspection process as a standard part of every project.

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## Are there zoning restrictions that affect home renovations in New Brunswick?

**Yes — zoning bylaws in New Brunswick municipalities can significantly affect what you're allowed to do on your property, including how large additions can be, how close to lot lines structures can sit, whether accessory dwellings are permitted, and what the property can be used for.** Zoning is a separate layer of regulation from the building code — a renovation can comply with the building code but still be prohibited by zoning, or require a variance approval before a building permit can be issued.

The core zoning concepts that affect NB home renovations are setback requirements, lot coverage limits, building height restrictions, and permitted uses. **Setbacks** define the minimum distance between your building and the property lines — front yard, rear yard, and side yard setbacks vary by municipality and zoning district. If you want to add a rear deck that extends close to your back property line, or a garage addition that bumps out toward a side property line, your municipality's setback requirements will determine how far is too far. In Moncton's R1 (single-family residential) zones, typical side yard setbacks run 1.2 to 1.8 metres and rear yard setbacks 6 to 9 metres — but this varies by zone and you should verify with the city directly.

**Lot coverage limits** restrict what percentage of your lot can be covered by buildings and structures. In most NB residential zones, this runs 35-50% of the lot area. If your existing home, garage, and existing deck already cover 40% of the lot and the zone maximum is 45%, you have limited room for additional structures. An oversized addition that would push lot coverage past the maximum requires a variance — a formal approval process where the planning or zoning board reviews your application and typically holds a public hearing before deciding.

For secondary suites and in-law apartments — increasingly common renovation projects across NB as families look for housing solutions — zoning rules are critical. Some NB municipalities have recently liberalized their secondary suite rules in response to the housing shortage, while others maintain strict limits on accessory dwelling units. Fredericton, Moncton, and Saint John have all been updating their zoning bylaws in recent years. If your renovation plan includes finishing a basement suite for rental income or family use, confirm with your municipality whether secondary suites are permitted in your zone before spending money on the design.

In unincorporated areas of NB — outside of municipalities and governed by Rural Service Commissions — zoning regulations vary considerably. Some RSC areas have detailed zoning bylaws similar to urban municipalities; others have lighter-touch land use regulations. If your rural NB property is outside a municipal boundary, contact the applicable RSC to understand what zoning provisions apply to your renovation plans.

### Heritage Overlays and Special Districts

Saint John, Fredericton, and Saint Andrews have heritage conservation districts where additional design review requirements apply on top of standard zoning. In these areas, exterior changes to buildings — including window and door replacements, siding changes, addition massing and materials — may require Heritage Branch approval that considers the renovation's compatibility with the historic character of the neighbourhood. Even if you own the building outright, you may not be free to make certain exterior changes without approval in a heritage district. This applies to the look and materials of the exterior, not necessarily to interior renovations, but additions that alter a building's visual character are absolutely in scope.

The practical step for any NB homeowner planning a renovation that involves adding square footage, changing the building footprint, or adding new structures to the property is to contact the municipal planning or development services department before finalizing plans. A brief conversation or pre-application meeting with a planner can clarify which zoning rules apply, whether your project is compliant as-of-right, or whether you need a variance. Variance applications in most NB municipalities take 6 to 12 weeks and cost \$200-\$600 in application fees. Building this timeline into your project planning is essential — starting construction on a project that turns out to require a variance creates serious legal and financial complications. New Brunswick Renovations can connect you with experienced renovation contractors who work across NB municipalities and understand the local zoning context.

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Q14

## What permits do I need for a deck or porch addition in New Brunswick?

**Most deck and porch additions in New Brunswick require a building permit, particularly if the deck is attached to the house, elevated more than 600 mm (roughly two feet) above grade, or larger than a certain threshold area set by your municipality.** The specific requirements vary slightly between municipalities and rural RSC areas, but the default in NB is that a new deck attached to a dwelling requires a permit.

The reason decks require permits relates primarily to structural safety and setback compliance. A deck attached to your house is a structural element — it's bolted to your rim joist or ledger board, it transfers loads through posts to

footings, and if it fails, people get seriously hurt. NB building code requires that deck footings extend below the frost line, which in New Brunswick means a minimum depth of 4 feet (and in northern regions like Edmundston or Campbellton, closer to 5 feet). This is not a guideline — it is a requirement that prevents the frost heave cycles NB experiences from lifting and destabilizing the structure every spring. A deck built on surface-level deck blocks rather than frost-depth footings may look fine initially and fail progressively over 5-10 years as heave shifts the posts out of alignment, loosens the ledger connection, and creates structural hazards.

The permit process for a deck in an incorporated NB municipality (Moncton, Saint John, Fredericton, Dieppe, Riverview, Riverview, Miramichi, Bathurst, Oromocto, Edmundston) involves submitting a site plan showing the deck's dimensions, its location relative to property lines (setback compliance), and a structural drawing or detail showing footing sizes, post sizing, beam spans, joist spacing, and ledger connection method. Your municipality may accept standard deck drawings for common spans, or for larger or more complex decks may require an engineer's stamp. Permit fees for a typical residential deck in NB run \$75-\$250 depending on municipality and project size.

For rural properties in unincorporated areas under RSC jurisdiction, contact the applicable RSC to determine which rules apply — requirements vary more in rural areas, but most RSCs still require permits for attached decks.

## **Zoning Considerations for Decks**

Beyond the building permit, zoning compliance matters. Decks must respect your municipality's rear yard and side yard setback requirements. In most NB residential zones, structures must stay at least 1.2 to 3 metres from side property lines and 6 metres from rear property lines — though these numbers vary by municipality and zone. If your dream deck extends close to a property line, check the applicable setback before designing to that dimension. A deck that violates setback requirements will be flagged either at the permit stage or, worse, after construction when a complaint is filed — requiring removal or a variance application.

The ledger connection — where the deck attaches to your house — is the most structurally critical point in a deck build and the most common place where failures originate. Proper ledger connections require through-bolting or structural screws into the rim joist with proper flashing to prevent water infiltration behind the ledger. This is one of the most important things the building inspector checks on a deck framing inspection. Water behind an improperly flashed ledger board will rot the rim joist of your house within 5-10 years in NB's Maritime climate, creating a repair that costs far more than the deck itself. Insist on proper flashing and verify it's installed before decking boards go down.

For elevated decks over 600 mm above grade, NB code requires guardrails at least 900 mm high (for decks under 1,800 mm height) or 1,070 mm high (for decks 1,800 mm or above) with balusters spaced to prevent a 100 mm sphere from passing through — a child-safety provision. Stairs require handrails on at least one side. Inspectors

check these dimensions specifically, and non-compliant railings must be corrected before a final inspection is signed off.

For detailed deck planning and material guidance specific to NB's climate, New Brunswick Decks at [newbrunswickdecks.com](http://newbrunswickdecks.com) covers deck building topics in depth — from pressure-treated lumber grades to composite decking performance in Maritime winters. When you're ready to move forward with your deck project, New Brunswick Renovations can connect you with experienced local deck contractors who handle permitting as part of the job.

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