

NEW BRUNSWICK RENOVATIONS

Planning & Design

Renovation planning, project management, design decisions, contractor selection, timelines, and scope of work for NB projects

19 Expert Answers from Reno IQ

newbrunswickrenovations.com/construction-brain

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What should I look for in a renovation contractor's insurance in NB?

Every legitimate renovation contractor in New Brunswick must carry both general liability insurance and WorkSafeNB coverage — these are non-negotiable requirements that protect you from significant financial liability.

When evaluating a contractor's insurance, start with **WorkSafeNB coverage verification**. This is provincial law in New Brunswick, not optional. Request the contractor's current WorkSafeNB clearance letter before signing any contract. This coverage protects you from personal liability if a worker is injured on your property during the renovation. If a contractor cannot provide this documentation immediately, it's a major red flag. Hiring an uninsured contractor exposes you to potentially devastating liability for workplace injuries — medical costs, lost wages, and legal fees that could reach hundreds of thousands of dollars.

General liability insurance should carry minimum coverage of \$2 million, though many reputable NB contractors carry \$5 million or more. This coverage protects you if the contractor damages your property, a neighbour's property, or if someone is injured due to the contractor's work. For example, if a contractor accidentally damages your hardwood floors while moving materials, or if their work causes water damage to your neighbour's basement, general liability insurance covers these costs. Request a certificate of insurance directly from the contractor's insurance company — never accept just a business card or verbal assurance.

For larger renovations involving structural work, additions, or whole-home projects, look for contractors who carry **builder's risk insurance** or can add your project to their coverage. This protects the work in progress from weather damage, theft, or vandalism during construction. Given New Brunswick's harsh weather conditions — spring storms, summer humidity, and early winter freezes — this coverage becomes especially important for projects extending into multiple seasons.

Verify coverage is current and adequate for your project scope. A contractor doing a \$15,000 bathroom renovation needs different coverage limits than one tackling a \$150,000 addition. The insurance should specifically cover the type of work being performed — some policies exclude certain activities like roofing, structural modifications, or work above certain heights. Ask to see the actual policy declarations page, not just a certificate, for major projects.

Check for gaps in coverage that could leave you exposed. Some contractors carry insurance that excludes water damage, mould remediation, or work on homes built before certain dates. In New Brunswick's moisture-prone climate, water damage exclusions are particularly problematic. Similarly, many older NB homes contain materials like asbestos or lead paint that require specialized handling — ensure the contractor's insurance covers these situations.

Contact the insurance company directly to verify coverage is active and in good standing. Insurance certificates can be outdated or fraudulent. A quick phone call to the insurer confirms the policy is current, the coverage limits are accurate, and there are no outstanding claims that might affect the contractor's ability to complete your project.

For electrical, plumbing, or gas work, verify the contractor holds appropriate **TSANB licenses** in addition to insurance. Technical Safety Authority of New Brunswick licensing is mandatory for these trades, and their insurance should specifically cover the licensed work they're performing. A general contractor's insurance may not cover electrical work performed by an unlicensed subcontractor.

Document everything before work begins. Take photos of your property's current condition and keep copies of all insurance certificates and WorkSafeNB clearances in your project file. This documentation becomes crucial if you need to file a claim later.

Remember that the cheapest contractor often cuts costs by skipping insurance coverage. A contractor who seems expensive may actually provide better value when you factor in proper insurance protection. The few hundred dollars saved by hiring an uninsured contractor can cost you tens of thousands if something goes wrong.

Need help finding properly insured renovation contractors in your area? New Brunswick Renovations can connect you with local professionals who carry appropriate coverage for your project.

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

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Q2

How do I preserve character while modernizing an older home in NB?

Preserving character while modernizing an older NB home requires strategic planning that respects original architectural features while upgrading building performance and functionality. The key is distinguishing between character-defining elements worth preserving and outdated systems that need complete replacement.

Start by identifying your home's character-defining features — original hardwood floors, crown moulding, built-in cabinetry, window trim, staircase details, brick or stone fireplaces, and exterior architectural elements like bay windows, dormers, or wraparound porches. These elements give your home its personality and should be restored rather than replaced whenever possible. Original hardwood floors, common in pre-1960 NB homes, can almost always be refinished rather than replaced, saving \$8-15/sq ft while maintaining authentic character.

Focus modernization efforts on building systems and performance upgrades that improve comfort and efficiency without compromising aesthetics. Upgrading electrical from knob-and-tube or early Romex to modern 200-amp service dramatically improves safety and functionality while remaining completely hidden. Similarly, replacing old cast iron or galvanized plumbing with PEX or copper improves water pressure and eliminates leaks without affecting the home's appearance. HVAC upgrades like adding central air or converting from oil to heat pumps can be done with careful ductwork routing that avoids damaging original plaster walls and ceiling details.

Window restoration versus replacement is often the biggest character preservation decision in older NB homes. Original wood windows with true divided lights and proper proportions are irreplaceable character elements, but single-pane windows are energy disasters in our climate. Consider restoring original windows with weatherstripping, storm windows, and reglazing rather than replacement — this maintains authenticity while improving performance. If replacement is necessary due to rot or structural issues, choose windows that match the original proportions, muntin patterns, and frame depths. Avoid modern grid-between-glass patterns that look obviously contemporary.

Kitchen and bathroom modernization requires the most careful balance between function and character. In kitchens, consider keeping original cabinet boxes if they're solid wood and simply refacing doors, adding soft-close hardware, and upgrading countertops. This costs \$15,000-25,000 versus \$40,000-60,000 for complete replacement while maintaining the kitchen's proportions and scale. Original farmhouse sinks, built-in hutches, and pantry spaces should be incorporated into modern layouts whenever possible. For bathrooms, preserve original tile, clawfoot tubs, and pedestal sinks when they're in good condition — these period features are expensive to replicate and add significant character value.

Insulation and air sealing upgrades are critical in NB's climate but must be done carefully in older homes. Dense-pack cellulose blown into wall cavities from the exterior preserves interior plaster walls while dramatically improving thermal performance. Attic insulation to R-50+ and basement insulation with closed-cell spray foam or rigid foam boards address the biggest heat loss areas without affecting character spaces. Proper air sealing around windows, doors, and penetrations can cut heating costs 20-30% while being completely invisible.

Exterior character preservation focuses on maintaining original siding profiles, window trim details, and roofline proportions. If original clapboard siding needs replacement, choose fiber cement products that match the original reveal and profile rather than modern wider boards. Preserve original corner boards, window casings, and frieze boards — these details define the home's architectural style. For roofing, architectural shingles in traditional colors

maintain character better than modern designer colors or metal roofing on homes where it wasn't original.

Common mistakes include over-modernizing spaces that should retain period character, choosing contemporary materials that clash with the home's age, and removing original built-ins or architectural details for easier maintenance. Also avoid the temptation to "open up" floor plans in homes where defined rooms are part of the architectural character — Victorian and Colonial homes were designed with separate formal and informal spaces.

Budget 20-25% more for character preservation compared to standard renovation approaches, as restoration work is more labor-intensive than replacement. However, well-preserved character homes command premium resale values in NB's heritage-rich communities like Fredericton, Saint John's Uptown, and Saint Andrews.

Need help finding contractors experienced in heritage home renovation? New Brunswick Renovations can connect you with professionals who understand the balance between preservation and modernization.

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

- Gionetterenovations
- Thirty Four Renovations

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Q3

How do I verify a renovation contractor is licensed in New Brunswick?

In New Brunswick, renovation contractors are not required to hold a general contractor license, but any electrical, plumbing, or gas work must be performed by TSANB-licensed tradespeople. The key verification steps focus on trade licenses, insurance coverage, and WorkSafeNB registration rather than a single contractor license.

TSANB Trade License Verification is your most important step for any renovation involving electrical, plumbing, or gas work. The Technical Safety Authority of New Brunswick (TSANB) licenses all electrical, plumbing, and gas professionals in the province. You can verify a tradesperson's license status directly through TSANB's website or by calling their office. Ask your contractor for their TSANB license numbers and verify them independently. If your renovation includes electrical panel upgrades, new circuits, plumbing rough-in, or gas appliance installation, the person performing this work must hold the appropriate TSANB license. A legitimate contractor will readily provide

their license numbers and encourage you to verify them.

WorkSafeNB coverage verification protects you from liability if a worker is injured on your property. Request a current WorkSafeNB clearance letter from any contractor before signing a contract. This document confirms the contractor carries active workplace injury coverage and has no outstanding safety violations. You can verify WorkSafeNB registration by calling WorkSafeNB directly with the contractor's account number. If a contractor cannot provide this clearance letter or claims they don't need WorkSafeNB coverage, walk away immediately. Hiring an uninsured contractor exposes you to personal liability for workplace injuries, which can cost tens of thousands of dollars.

Insurance verification should include both general liability and property damage coverage. Ask to see the contractor's insurance certificate and call the insurance company to confirm the policy is active and covers the dates of your project. Many contractors carry \$1-2 million in general liability coverage. For larger renovations, you may want to request that your property be named as an additional insured party on their policy.

Business registration and references round out your verification process. Check if the contractor is registered with the New Brunswick Registry of Joint Stock Companies if they operate as a corporation. More importantly, ask for 3-5 recent references with contact information and actually call them. Ask previous customers about work quality, timeline adherence, cleanliness, communication, and whether they would hire the contractor again. Drive by some completed projects if possible to see the quality of work firsthand.

Red flags to avoid include contractors who go door-to-door soliciting work, demand large upfront payments (more than 10-15% deposit), cannot provide WorkSafeNB clearance, refuse to provide references, quote significantly below other contractors without explanation, or pressure you to sign immediately. Legitimate NB renovation contractors understand that homeowners need time to verify credentials and compare quotes.

For specialized trades like roofing, siding, or HVAC work, ask about manufacturer certifications or training. While not legally required, many quality contractors pursue additional certifications that demonstrate their commitment to proper installation methods and ongoing education.

Need help finding experienced renovation contractors in your area? New Brunswick Renovations can connect you with local professionals who carry proper licensing, insurance, and WorkSafeNB coverage for your specific project.

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

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What is the typical timeline for a whole-home renovation in New Brunswick?

A whole-home renovation in New Brunswick typically takes 4-8 months from start to finish, depending on the scope of work, size of the home, and whether you're living in the house during construction. Gut renovations of older NB homes often extend to 6-12 months due to hidden issues and the complexity of updating heritage properties to modern standards.

The timeline breaks down into several distinct phases. **Planning and permits** consume the first 4-8 weeks — this includes design development, contractor selection, permit applications, and material ordering. Don't rush this phase; thorough planning prevents costly delays later. **Structural and mechanical rough-in** takes 6-10 weeks and includes any load-bearing wall modifications, electrical panel upgrades, plumbing rough-in, HVAC installation, and insulation. This phase requires multiple TSANB inspections for electrical, plumbing, and gas work, which can add 1-2 weeks to the timeline if inspections don't align with the work schedule.

Drywall, flooring, and interior finishing requires another 8-12 weeks. This includes drywall installation and finishing, interior painting, flooring installation throughout the home, kitchen and bathroom installations, trim work, and final electrical and plumbing connections. The kitchen alone typically takes 3-4 weeks once cabinets arrive, and bathroom renovations add 2-3 weeks each. **Final inspections and touch-ups** take the final 1-2 weeks.

New Brunswick's climate significantly impacts renovation timelines. **Exterior work must be scheduled during the construction season** — typically May through October — which means whole-home renovations starting in fall or winter focus on interior work first, with exterior elements (siding, roofing, windows) delayed until spring. Starting a whole-home renovation in January means exterior work won't begin until May, potentially extending the overall timeline to 8-12 months. Conversely, starting in March or April allows exterior and interior work to proceed simultaneously once weather permits.

Material delivery delays are common in NB, especially for specialty items like custom cabinets, windows, or appliances. Build 2-4 weeks of buffer time into your timeline for material delays. **Hidden conditions in older NB homes** frequently extend timelines — discovering knob-and-tube wiring requiring full electrical replacement, finding structural issues, or uncovering asbestos that requires professional abatement can add 2-6 weeks to the project.

Living in the home during renovation extends the timeline by 20-30% as contractors must work around your daily routine, maintain dust barriers, and ensure you have access to essential utilities each evening. Moving out during construction allows faster progress but isn't always practical for NB families.

Factors that accelerate timelines include having all materials on-site before work begins, selecting readily available finishes rather than custom orders, working with experienced contractors who coordinate trades

efficiently, and maintaining clear communication with your contractor about decisions and changes. **Factors that slow timelines** include frequent change orders, material selection delays, permit complications, seasonal weather delays, and trying to save money by acting as your own general contractor without construction experience.

For a typical 1,500-2,000 square foot NB home, budget **6-8 months for a comprehensive renovation** involving kitchen, bathrooms, flooring, painting, and mechanical updates. **Gut renovations** of heritage homes in Fredericton, Saint John, or older communities often take 8-12 months due to structural surprises, heritage considerations, and the complexity of integrating modern systems into century-old construction.

Budget 15-20% contingency time just as you would budget contingency money — renovation timelines are estimates, not guarantees. The contractors who promise unrealistic timelines often cut corners or disappear when complications arise.

Need help finding an experienced renovation contractor who can provide realistic timelines for your whole-home project? New Brunswick Renovations can connect you with local professionals who understand the complexities of renovating in our Maritime climate.

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

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Q5

How does New Brunswick's spring thaw affect renovation timelines?

New Brunswick's spring thaw dramatically impacts renovation timelines, particularly for exterior work and foundation projects. The extended snowmelt period from April through June creates ground saturation, elevated water tables, and unpredictable weather that can delay outdoor projects by 4-8 weeks compared to drier climates.

Spring thaw in New Brunswick is unlike most other provinces due to our heavy snowpack (200-300+ cm annually) and the gradual warming process along the Bay of Fundy and Saint John River valley. The snowmelt doesn't happen quickly — it's a prolonged process that keeps the ground saturated well into June in many areas. This

creates several renovation challenges that smart homeowners plan around.

Ground conditions and foundation work become nearly impossible during peak thaw. The frost depth in NB reaches 4-5 feet, and as this massive volume of frozen ground thaws, it creates a saturated, unstable base that can't support heavy equipment or concrete work. Foundation repairs, additions requiring new footings, and any excavation work typically can't begin until late May or June when the ground has drained and stabilized. Attempting concrete pours during thaw risks poor curing, settling, and structural failure.

Basement moisture issues peak during spring thaw as hydrostatic pressure against foundations reaches its annual maximum. This is when basement waterproofing problems become most apparent — efflorescence on walls, damp spots on floors, and active water infiltration. If you're planning a basement renovation, spring thaw reveals exactly what moisture issues need addressing before any finishing work begins. Many contractors recommend waiting until after thaw to assess basement conditions accurately.

Exterior renovation timing requires careful coordination with NB's unpredictable spring weather. While you might be eager to start that siding project in April, the combination of temperature swings, frequent rain, and high humidity during thaw creates poor conditions for exterior work. Siding, roofing, and window installation need consistent temperatures above 10°C and low moisture conditions for proper installation and curing. Most experienced NB contractors won't guarantee exterior work started before mid-May.

Material delivery and storage becomes challenging during thaw when many rural NB properties have soft, muddy driveways and limited access for delivery trucks. Lumber, drywall, and other materials can be damaged by moisture if not properly protected. Smart contractors either delay material delivery until conditions improve or arrange for covered storage and alternative delivery methods.

Interior renovations can proceed year-round but benefit from thaw timing considerations. Spring is an excellent time for kitchen and bathroom renovations since you're working indoors while outdoor conditions are poor. However, if your renovation involves new windows or exterior doors, coordinate the installation timing with stable weather conditions. Having your kitchen torn apart while waiting weeks for weather suitable for window installation creates unnecessary disruption.

Seasonal contractor availability shifts significantly during and after thaw. Many contractors use the indoor season (November through April) for interior projects, then shift to exterior work once conditions allow. This creates a bottleneck in late May and June when everyone wants to start their outdoor projects simultaneously. Booking exterior work in February or March for a June start often secures better pricing and scheduling than waiting until spring to call contractors.

Budget and timeline planning should account for thaw delays. Add 2-4 weeks to any exterior project timeline if you're planning to start between April and June. Interior projects can maintain normal timelines, but factor in

potential material delivery delays. The most successful NB renovations are planned with seasonal timing in mind — interior work during winter and spring, exterior work from June through October.

Need help finding an experienced renovation contractor who understands NB's seasonal challenges? New Brunswick Renovations can connect you with local professionals who plan projects around our unique Maritime climate conditions.

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

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Q6

How do I plan a major home renovation in New Brunswick step by step?

A major home renovation in New Brunswick requires a structured planning process before any contractor sets foot in your home — the homeowners who skip straight to getting quotes almost always spend more money, experience more delays, and are less satisfied with the result than those who invest 4-8 weeks in proper planning first.

The first step is defining the scope with complete honesty. Write down every change you want to make, every problem you want to fix, and every wish-list item you're hoping to include. Then prioritize ruthlessly: needs (structural issues, moisture problems, outdated electrical, non-functional systems) come before wants (kitchen refresh, new flooring, paint). In NB's older housing stock — a significant proportion of homes predate 1970 — there's a high probability that opening walls will reveal knob-and-tube wiring, inadequate insulation, or moisture damage that wasn't visible before. Every major NB renovation budget must include a contingency of **15-20% for standard work** and **20-25% for gut renovations of pre-1980 homes** to absorb these discoveries.

Once you know your scope, establish a realistic budget before talking to contractors. Research typical NB pricing for your project type — a mid-range kitchen renovation runs \$25,000-\$50,000, a full basement finish runs \$20,000-\$55,000, and whole-home renovation costs run \$50-\$250 per sq ft depending on scope. Knowing your budget before you solicit quotes gives you the ability to manage contractor conversations rather than being guided by them.

Permits and professional consultations come next, before you finalize any design. For any project involving structural changes, electrical, plumbing, gas, or a change to the building footprint, contact your municipal building department (Moncton, Saint John, Fredericton) or your Rural Service Commission if you're outside an incorporated area. Understanding permit requirements early prevents scope changes later when a contractor discovers something that requires a permit you hadn't planned for. For structural changes, get an engineer's assessment early — it informs the design, clarifies beam and header sizing, and gives your contractor the documentation they need to pull permits.

Design and Specification Before Contractor Quotes

This is where most homeowners leave significant money on the table. Getting quotes without detailed plans and specifications means every contractor is pricing a different version of your project, and you cannot compare quotes apples-to-apples. At minimum, create a written scope document that describes every aspect of the work: materials specified by product and grade, finishes identified by type and quality tier, what existing elements are being demolished versus preserved, and what items you are supplying versus the contractor sourcing. For kitchen and bathroom renovations, select your fixtures, cabinets, countertops, and tile before finalizing quotes — these are the biggest cost variables.

Now get a minimum of three written quotes. In NB, renovation pricing varies 20-40% between contractors for identical scope, so three quotes is a baseline, not a luxury. Review each quote for completeness — does it include permits, waste disposal, surface protection, and site cleanup? Does it specify exactly the materials you specified, or has the contractor substituted lower-grade products? The lowest quote is not always the best deal; compare scope and terms, not just the bottom-line number.

Once you've selected a contractor, insist on a detailed written contract before any work begins. The contract should specify scope of work, materials by product name and grade, project timeline with milestones, payment schedule tied to completed milestones (never more than 10-15% upfront), change order process with written approval required for any scope change, permit responsibility (contractor obtains all permits in their name), and warranty terms. This contract protects both parties and is the foundation of a functional working relationship.

Finally, plan your renovation timing around NB's seasons. **Exterior work — roofing, siding, additions, windows — is best scheduled May through October.** Foundation work and concrete pours need sustained temperatures above 10°C, which in NB means June through September reliably. Interior renovations can proceed year-round, making winter an excellent time to tackle kitchens, bathrooms, and basement finishing when contractors are often more available and sometimes more competitive on pricing. Start planning in the fall for spring exterior projects — the best NB contractors book 3-6 months in advance.

Need help connecting with experienced local renovation contractors once your planning is complete? New Brunswick Renovations can connect you with professionals in your area at no cost.

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

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Should I hire a designer or architect for a home renovation in NB?

For major structural renovations, additions, or full whole-home projects in New Brunswick, hiring a designer or architect is money well spent — their fee typically saves more than it costs by preventing design mistakes, coordinating trades, and helping you avoid costly scope changes mid-project. For cosmetic renovations like kitchens, bathrooms, or interior finishing, an interior designer is valuable but not always essential.

The distinction between an architect and an interior designer matters. **A licensed architect** in NB (licensed through the Architects' Association of New Brunswick) is required for any project that needs stamped drawings under the NB Building Code — typically for additions, new construction, significant structural alterations, or commercial work. Architects charge **\$120-\$250 per hour or 8-15% of project cost** for full-service design and project administration. For a \$200,000 addition, that's \$16,000-\$30,000 in design fees — but an architect coordinates structural engineering, manages permit submissions, prepares detailed construction drawings that eliminate contractor ambiguity, and can administer the contract (reviewing payment certificates, assessing quality of work). For complex projects, this service pays for itself by reducing expensive on-site decision-making and preventing construction errors.

A residential designer or renovation consultant (not a licensed architect) can prepare design drawings for renovations that fall under the homeowner's permit application and don't require stamped engineering drawings. These professionals charge **\$80-\$150 per hour or 5-10% of project cost** and bring real value in space planning, material selection, contractor coordination, and budget management. For a \$60,000 whole-home renovation, a good designer at 7% adds \$4,200 in cost but typically saves considerably more through better scope definition and trade coordination.

An interior designer focuses on finishes, fixtures, furniture, and the aesthetic experience of the renovated space. Interior designers in NB charge **\$75-\$150 per hour** or work on a flat-fee retainer for specific services like kitchen design, bathroom layout, or whole-home colour and material selection. For a kitchen renovation, a kitchen designer — often provided at no charge by kitchen showrooms but available independently as well — helps you avoid layout mistakes that are expensive to correct after cabinets are installed.

When you genuinely need an architect: any addition to your home, structural modifications involving engineer-specified beams or columns, raising a roof to add living space, converting a garage to living space if the structure needs modification, or any project where the municipality or RSC requires stamped drawings. In NB's older housing stock, particularly the Victorian and Edwardian homes common in Fredericton and Saint John, structural surprises are common enough that having a professional who can adapt drawings on the fly is worth the investment.

When a designer adds clear value but an architect isn't required: kitchen renovations over \$40,000, whole-home cosmetic renovations, basement finishing with layout planning, bathroom renovations involving fixture relocation, and any project where you're making decisions about layout, flow, and finishes across multiple rooms simultaneously.

When you can reasonably skip professional design services: cosmetic single-room refreshes (painting, new flooring, fixture swaps), straightforward basement finishing with a simple rectangular layout and standard ceiling heights, and projects where you have a clear vision, a detailed specification, and the confidence to manage the process yourself.

If you're on the fence, consider a **limited-scope design engagement** — many NB designers will do a two- or three-hour consultation for \$150-\$400 to review your plans, catch obvious problems, and give you a framework for decision-making without full project management. This is a low-cost way to validate your approach before committing to construction.

For finding renovation contractors once your design is complete, browse professionals in the New Brunswick Construction Network directory at newbrunswickconstructionnetwork.com.

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

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- [Gionetterenovations](#)

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Q8

What is the best time of year to start a renovation in New Brunswick?

The best time to start a renovation in New Brunswick depends entirely on what you're renovating — exterior projects belong in the May-to-October window, while interior renovations are often most advantageous in winter when contractor availability is higher and scheduling is faster.

NB's climate creates a hard seasonal boundary for exterior work. Roofing, siding, window replacements, home additions, and foundation work all depend on sustained temperatures above 10°C — below that, asphalt shingles won't seal properly, caulking and adhesives fail to cure, and concrete pours risk freeze damage. In most of New

Brunswick, that window reliably opens in **mid-May and closes by late October**, with some flexibility in warm falls. Northern NB — Edmundston, Campbellton, Bathurst — has a shorter reliable exterior season, effectively June through September. Coastal communities in the Moncton-to-Sackville corridor tend to have slightly milder fall conditions that extend outdoor work a few weeks longer.

The practical implication is that if you want exterior work done in the summer, **you need to be planning by January or February at the latest**. The best NB renovation contractors — the ones with full crews, proper insurance, and years of experience — are booked 3-6 months in advance for summer work. Homeowners who call in April hoping to have siding done in June are consistently disappointed with the contractor quality available on short notice. Start your planning, design work, and contractor selection in fall or winter for spring exterior projects.

Interior renovations can proceed year-round, and winter is genuinely the best time to tackle kitchens, bathrooms, basement finishing, and interior finishing work for several reasons. Contractor availability is higher, scheduling is often faster, and some contractors offer more competitive pricing in their slower season. Material deliveries are unaffected by weather since everything moves into a heated interior. The one caveat is acclimatisation — hardwood flooring, solid wood cabinetry, and wood trim delivered from an unheated warehouse to a heated interior in January need time to adjust to the indoor humidity before installation. A week of acclimatisation inside the home before installation prevents gapping, cupping, and joint cracking later.

Spring brings NB's most significant moisture challenge. The April-through-June snowmelt period raises the water table across the province, bringing hydrostatic pressure against foundation walls and revealing basement moisture problems that were invisible during winter. **Never start basement finishing in spring** without addressing moisture first — if you see any signs of efflorescence on the foundation walls, damp spots on the slab, or a musty smell that intensifies in spring, waterproofing comes before finishing, full stop. Summer and fall are the right seasons for basement finishing, after the spring moisture cycle has subsided and you can assess the basement's dry-season performance.

For home additions — one of the most schedule-sensitive renovation types — the ideal start is **late spring, specifically May or June**, to allow the foundation pour and framing to happen in warm weather, with the building envelope closed by fall. An addition started in late summer risks heading into winter with the structure exposed, which in NB can mean months of delay and potential moisture damage to framing and insulation before the building is enclosed.

One timing consideration that homeowners frequently overlook is **permit timelines**. In NB's larger municipalities — Moncton, Saint John, Fredericton — building permit applications for significant renovations can take 2-6 weeks for approval. Submit your permit application well before your intended start date. For rural areas under RSC jurisdiction, timelines vary but are often comparable. Factor permit processing time into your planning calendar, particularly for spring exterior projects where the construction season is limited.

For any major renovation, the best overall approach is to **plan in the fall, select your contractor and finalize design in winter, permit in late winter or early spring, and build in the appropriate season for your project type**. This timeline gives you the best access to quality contractors, the most time for informed decision-making, and aligns construction with NB's seasonal realities.

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

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- Thirty Four Renovations

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Q9

How do I find a reliable renovation contractor in New Brunswick?

Finding a reliable renovation contractor in New Brunswick requires a methodical process, not a quick internet search — the difference between a smooth project and a nightmare often comes down to how thoroughly you vetted the contractor before signing anything.

Start with **referrals from people you trust**. A contractor who did exceptional work for your neighbour in Moncton, your cousin in Riverview, or a colleague in Fredericton has already demonstrated their quality on a real NB project with someone whose judgment you can evaluate. Ask specifically: Did they show up on time every day? Did the final cost match the quote, or were there surprise charges? Did they handle unexpected discoveries professionally? Would you hire them again without hesitation? Personal referrals from satisfied homeowners carry more weight than any online review.

Once you have three to five names — from referrals, the New Brunswick Construction Network directory, or your own research — **verify the basics before you invest more time**. Ask each contractor for their WorkSafeNB clearance letter. WorkSafeNB coverage is not optional for legitimate NB contractors — it protects you from personal liability if a worker is injured on your property. A contractor who can't produce this document promptly is a significant red flag. Also confirm that they carry general liability insurance (minimum \$2 million for renovation work) and ask them to have their insurer email you a certificate of insurance naming you as an additional insured on the policy. Any legitimate contractor has done this hundreds of times and will not hesitate.

For work involving electrical, plumbing, or gas systems, **confirm the contractor holds the appropriate TSANB license** for those trades. TSANB (Technical Safety Authority of New Brunswick) licenses all electricians, plumbers, and gas fitters in the province. Licensed tradespeople can be verified through TSANB directly. This is provincial law — electrical and plumbing work performed without a TSANB-licensed tradesperson and subsequent inspection can create insurance complications and problems when you sell the home.

Request references with contact information — not a generic list of past projects, but three or four clients from the past two years whose projects are similar to yours. Call every reference. Visit completed projects if the reference homeowner permits it. Ask specifically about communication (did they return calls promptly?), site cleanliness (did they protect your home and clean up daily?), schedule adherence (did they start and finish when promised?), and whether the final product matched what was promised in the contract.

Get written quotes from at least three contractors. In NB, renovation pricing varies 20-40% between contractors for identical scope, so three quotes is a baseline minimum for a major project. When comparing quotes, look beyond the bottom-line number: is the same scope being priced? Are the same material grades specified? Does the quote include permits, waste disposal, and site cleanup, or are those extras? A quote \$10,000 lower than the others that excludes permits and disposal may actually be more expensive once those costs are added.

Once you've selected a contractor, **insist on a detailed written contract before any work begins**. The contract should specify the complete scope of work, materials by name and grade, project timeline with defined milestones, payment schedule tied to completed milestones — never pay more than 10-15% as a deposit — a written change order process, who is responsible for obtaining permits, and warranty terms. A contractor who resists a written contract should not be hired.

Watch for red flags during the process: a contractor who asks for more than 15% upfront, one who is reluctant to pull permits, pressure to decide immediately without time to check references, no written contract offered, and a price dramatically lower than all other quotes (often a sign of missing insurance, no permits planned, or a scope the contractor doesn't fully understand).

New Brunswick Renovations can connect you with local renovation professionals through the New Brunswick Construction Network at newbrunswickconstructionnetwork.com. Always verify WorkSafeNB coverage and insurance independently before signing any contract.

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

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What questions should I ask a contractor before hiring them for a renovation in NB?

The questions you ask a contractor before signing a contract reveal far more about their professionalism than their marketing materials ever will — and in New Brunswick, where renovation contractors range from highly skilled professionals to unlicensed operators, this screening process is not optional.

Start with the fundamental credibility questions. Ask for their **WorkSafeNB account number** and request a clearance letter from WorkSafeNB — this is a simple, free document the contractor can pull from the WorkSafeNB website confirming their coverage is current. Ask for their **general liability insurance certificate** and request that their insurer email it to you directly; this confirms the policy is real and you're named as an interested party. Ask whether the work requires **TSANB-licensed tradespeople** for electrical, plumbing, or gas components, and whether those licensed trades are on their crew or trusted subcontractors — and ask to verify those licenses. These three things are non-negotiable for any legitimate NB renovation contractor.

Next, ask about **experience with your specific project type**. A contractor who does beautiful basement finishing may have never managed a home addition, and those are completely different skill sets. Ask how many projects similar to yours they've completed in the last two years, and ask for references specifically from those similar projects. A contractor who hesitates to provide this information either lacks the experience or lacks the satisfied clients — neither is reassuring.

Ask who **actually does the work**. Will the owner or lead carpenter be on your job site daily, or will they hand it off to a crew you've never met? Will they use subcontractors? For which trades? Are those subcontractors their regular partners with whom they have an established working relationship, or are they whoever is available at the time? In NB's renovation market, subcontractor quality varies significantly, and the general contractor is responsible for the subcontractor's work quality and conduct on your property.

Ask about **permits explicitly**. Who pulls the permits — the contractor or the homeowner? The answer should always be the contractor, in their name, for any work that requires one. A contractor who suggests you pull the permit yourself, or who says permits aren't necessary for work that clearly requires them, is a serious red flag. Ask which permits are required for your specific project and confirm their answer aligns with what your municipal building department or RSC has already told you.

Ask about the **payment schedule** before it appears in the contract. A contractor who asks for more than 10-15% upfront is either poorly capitalized or running a pattern that should concern you. Payments should be tied to defined milestones — foundation complete, framing complete, rough-in inspected and passed, drywall complete, project substantially complete — not to calendar dates or the contractor's cash flow needs. Ask what happens if there's a

dispute about whether a milestone has been reached; the answer reveals how they handle conflict.

Ask for their **project timeline** and what factors could change it. Honest contractors acknowledge that hidden conditions — knob-and-tube wiring discovered in the walls, moisture damage behind existing finishes, non-standard framing from decades of previous renovations — are genuinely common in NB's older housing stock and can affect schedule and budget. A contractor who guarantees a fixed timeline regardless of discovered conditions either hasn't renovated many NB homes or is planning to cut corners when things go sideways.

Finally, ask about **their warranty**. What defects do they warrant and for how long? Is their warranty in writing? How do they handle warranty callbacks — do they respond promptly, or do satisfied clients report chasing them for months? Asking a reference this specific question often yields the most revealing feedback you'll get about a contractor's character.

Ask every contractor the same set of questions so you can compare responses side by side. A contractor who answers all of these questions confidently, clearly, and without hesitation is demonstrating the professionalism and experience your renovation deserves. One who deflects, minimizes, or pressures you to skip due diligence is telling you everything you need to know.

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Q11

How do I prioritize which rooms to renovate first in my New Brunswick home?

In New Brunswick, the right renovation sequence always puts structural integrity and moisture control before cosmetics — fixing what's broken before improving what works is the single most important prioritization principle for any NB home.

Before thinking about kitchens and bathrooms, walk through the hierarchy of building needs. The **building envelope** — roof, foundation, windows, and siding — is the first priority if any of these systems are failing or significantly aged. A leaking roof will damage everything below it. A wet basement will make any finished space

below grade mouldy within a few years. Drafty windows and failing siding drive up heating costs in NB's cold winters and allow moisture infiltration that damages wall cavities. If your home has any of these issues, they are the first renovation dollars spent, regardless of how much you'd prefer to renovate the kitchen instead.

If the envelope is solid, the next layer is **mechanical systems**: electrical panel and wiring, plumbing, and heating. NB's older housing stock — a substantial portion of homes in Fredericton, Saint John, and rural communities were built before 1960 — may have knob-and-tube wiring, galvanized pipes, or oil-fired systems approaching end of life. These systems are expensive surprises when they fail mid-renovation of a finished room. If your electrical panel is a 100-amp or 60-amp service, plan its upgrade before finishing your basement or renovating your kitchen; you'll likely need the capacity anyway, and doing it mid-project costs more than doing it first.

With the envelope and mechanicals addressed, **bathrooms and kitchens** should generally come before bedrooms and living rooms because they generate the most daily friction, have the highest return on investment, and involve the trades — plumbing, electrical, and sometimes structural — that are easiest to manage before adjacent spaces are finished. In a whole-home renovation sequence, doing the kitchen and primary bathroom first also means the homeowners have functional spaces while the rest of the work proceeds.

Basements in NB require special sequencing consideration. Spring snowmelt raises the water table province-wide from April through June, revealing moisture problems that are invisible the rest of the year. Before spending a dollar on basement finishing — framing, insulation, drywall, flooring — you need to observe your basement through at least one full spring moisture cycle and address any water infiltration with proper drainage or sump pump installation. Finishing a damp NB basement without fixing the moisture source first guarantees mould within 2-5 years, and you'll be tearing out your renovation to address what should have been done first. For basement prioritization specifically, New Brunswick Basements at newbrunswickbasements.com has detailed guidance on moisture assessment and finishing sequence.

When structural, envelope, and mechanical priorities are in order, use **return on investment and daily livability** to guide the remaining sequence. Kitchens consistently offer the strongest renovation ROI in NB's real estate market and are the room where family life concentrates most intensely — improving this space has daily impact. Primary bathrooms are second. Curb appeal improvements — siding, front entry doors, landscaping — affect first impressions and market value but don't improve daily living the way functional interior renovations do.

Leave **cosmetic projects** — paint, flooring, trim, lighting — for last, because they're affected by every trade that works in a room before them. Finishing a bedroom with new flooring, fresh paint, and new lighting fixtures before the rough-in electrical for the kitchen is complete means running wires and potentially damaging that finished bedroom in a subsequent phase. Work from rough-in and structural toward finish work, from top to bottom (ceiling finishes before wall finishes, wall finishes before floor), and from rooms that feed other rooms toward rooms that are finished independently.

If budget means you're tackling one room at a time over several years rather than a whole-home project, sequence projects to avoid doing work twice. Rough-in any future electrical or plumbing while walls are open for the current project. Get the attic insulation right before finishing the top-floor ceilings. Install the drainage slab penetration for a future bathroom while the concrete floor is being addressed for another reason. **Thinking two phases ahead saves real money** in NB renovation work.

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Q12

What should be included in a renovation contract in New Brunswick?

Every renovation contract in New Brunswick should include a detailed written scope of work, a fixed or clearly defined payment schedule, a start and completion date, a change order process, material specifications, permit responsibility, and a warranty clause — at minimum. A handshake deal or vague one-page quote is not a contract, and in NB's active renovation market, disputes over scope and payment are the number one source of homeowner regret.

The scope of work section is the most important part of the document. It should describe exactly what work will be performed, what materials will be used (brand, model, colour, size), and what is explicitly excluded from the contract. If you're doing a kitchen renovation, the contract should name the cabinet line, the countertop material and edge profile, the tile and grout colour, the plumbing fixtures by model number, and the appliance allowance. Vague language like "install new kitchen cabinets" leaves the door open for the cheapest possible substitution. Specificity protects you.

The payment schedule must be tied to project milestones, never to calendar dates. A reasonable structure for a \$50,000 renovation might look like: 10-15% deposit at signing, 25% at demolition and rough-in completion, 25% at drywall and flooring, 25% at substantial completion, and a 5-10% holdback until the punchlist is fully resolved.

Never pay more than 10-15% upfront — a contractor who demands 50% before lifting a hammer is a significant red flag in NB or anywhere.

Key Contract Clauses to Insist On

The **change order clause** is critical in any renovation involving older NB homes, where hidden conditions are almost guaranteed. It should state that no additional work will begin without a written change order signed by both parties, specifying the additional cost and timeline impact. This prevents scope creep and disputes about who authorized what.

The contract should clearly state **who is responsible for pulling permits**. In NB, the contractor typically pulls building permits from the local municipality or Rural Service Commission. Electrical, plumbing, and gas permits are pulled by the licensed tradespeople performing that work, under TSANB jurisdiction. A contractor who suggests you pull permits in your own name to "save money" is often trying to avoid accountability — permits protect you, not them.

The **warranty clause** should spell out what is covered and for how long. Most renovation contractors in NB offer a one-year warranty on labour, separate from manufacturer warranties on materials. Make sure the contract specifies how warranty claims are handled and within what timeframe the contractor must respond.

Finally, include a **dispute resolution process** — typically a mediation clause before any legal action. The contract should also confirm that the contractor carries liability insurance and WorkSafeNB coverage. Ask for certificates of insurance and a WorkSafeNB clearance letter before signing, and include a clause confirming this coverage must remain in force throughout the project.

For any renovation over \$10,000, having a lawyer briefly review the contract is money well spent. For projects in the \$50,000-\$100,000+ range, this is essentially mandatory. A few hundred dollars in legal review can prevent tens of thousands in disputes. Get everything in writing before a single piece of old drywall hits the floor.

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How do I design an open floor plan renovation for an older New Brunswick home?

Opening up the floor plan of an older NB home is one of the most transformative renovations you can make, but it requires a structural engineer's assessment before any walls come down — in NB's housing stock, virtually every interior wall you'd want to remove has some load-bearing function. Budget \$150-\$500 for an engineer's review before demolition, not after.

Most older homes in Moncton, Saint John, and Fredericton were built between 1900 and 1970 with a compartmentalized room layout — separate kitchen, dining room, and living room, each closed off from the other. These homes used multiple interior walls as structural elements, carrying floor and roof loads down to the foundation. When you remove one of those walls, that load has to go somewhere. An engineer will identify which walls are load-bearing, specify the beam size needed to carry the span, specify the posts or columns needed to support the beam ends, and confirm whether the foundation below can handle the new point loads.

A steel LVL (laminated veneer lumber) beam spanning 10-16 feet typically costs \$2,000-\$5,000 to supply and install, including temporary shoring during construction, the beam itself, and the posts or columns at each end. Add the engineer's drawings, building permit, and the drywall/finishing work afterward, and a single wall removal typically runs \$5,000-\$12,000 total. This is separate from any other kitchen or living room renovation work you're planning.

NB's climate adds layers of complexity that don't exist in milder provinces. Many older NB homes have plumbing, heating ducts, or electrical wiring running through the walls you want to remove. Relocating a drain stack or ductwork from a wall you want to open adds \$2,000-\$6,000 to the project. Factor this in before you commit to a layout. A good contractor will do a basic inspection before quoting — if they quote a wall removal without looking inside the wall cavity first, get a second opinion.

For homes in Fredericton's older neighbourhoods, Saint John's Victorian-era housing stock, or Moncton's century-old homes, the structural surprises compound. These homes sometimes have floor joists running in unexpected directions, double walls with hidden cavity purposes, or load-bearing configurations that don't match modern conventions. Never let anyone remove a wall in an older NB home based on guesswork. The engineer's fee is cheap insurance.

When planning the new layout, think about how the open space will feel in both NB's dark winters and its bright summers. Large openings between kitchen and living areas work best when the primary window exposure is to the south or west — south-facing open plans flood with winter light when you need it most. Consider where you'll add a kitchen island or peninsula to define the cooking zone without closing the space back in. Lighting design matters

enormously in open plans; plan for pot lights, pendant lights over the island, and layered lighting zones before the ceiling is closed up.

A building permit is required for structural wall removal in NB — there are no exceptions to this. The permit process in Fredericton, Moncton, and Saint John typically takes 2-4 weeks for residential structural work. Start the permit process before you finalize your renovation start date, and make sure your contractor's quote includes permit fees. For detailed guidance on the renovation planning and permitting process, the New Brunswick Construction Network directory connects you with experienced local renovation contractors who handle this type of structural work regularly.

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Q14

Should I live in my home during a major renovation in New Brunswick?

Whether to stay or leave during a major NB renovation depends entirely on the scope of work — kitchen and bathroom gut renovations, structural work, or whole-home projects genuinely require you to leave for your own comfort and the crew's efficiency, while phased renovations of individual rooms can often be managed around normal home life. The answer changes dramatically depending on what's being renovated.

For a whole-home renovation, gut kitchen renovation, or any project involving asbestos abatement, staying in the house is usually not practical or safe. Dust from demolition in a typical pre-1980 NB home is pervasive — it gets into HVAC systems, clothing, food, and every corner of the house within hours. Asbestos abatement (common in NB homes built before 1990, where floor tiles, insulation wrap, and texture coatings often contain asbestos) requires professional containment and temporary evacuation regardless of project scale. Construction noise from 7 AM daily for weeks is exhausting for families. Most renovation crews also work more efficiently without occupants navigating around them.

For a single bathroom renovation or a basement finishing project, staying home is often manageable if you set clear boundaries with the crew. Establish which areas are off-limits to the renovation team, where the bathroom access

will be during construction, and what the daily start and end times will be. A basement renovation doesn't have to disrupt daily life on the main floor, provided dust containment is properly installed at the basement stairway opening. A bedroom or home office renovation is entirely compatible with staying put, provided the room sequence is planned so you're never without a functioning sleeping space.

NB winters add a specific consideration that warmer-climate homeowners don't face: major renovations that open exterior walls (window replacements, additions, siding replacement with new sheathing) in February or March mean cold air entering the home while work is underway. If you have children, elderly family members, or pets sensitive to cold, temporary displacement during that specific phase is worth planning for even if you stay for the rest of the project.

The financial reality of displacement in NB is manageable compared to major urban centres. Short-term furnished rentals in Moncton or Fredericton run \$2,000-\$4,000 per month, and extended-stay hotels run \$1,500-\$2,500 per month depending on the season. A four-to-six week kitchen renovation might cost \$6,000-\$8,000 in temporary accommodation — real money, but worth including in your renovation budget from the start rather than being surprised by it.

If you do stay during construction, set clear expectations with your contractor upfront. Define the dust containment requirements in writing — plastic sheeting on doorways, HEPA air scrubbers running during drywall sanding, daily cleanup of common areas. Define work hours and whether the crew has access when you're not home. A good contractor won't object to these conditions; they're industry-standard expectations. Establish where materials will be staged, where the skip or debris bin will sit, and who is responsible for securing the site at the end of each day.

Regardless of your choice, budget a 10-15% contingency for temporary living costs, temporary kitchen setups, or unexpected project delays. NB renovations of older homes routinely uncover conditions — asbestos, knob-and-tube wiring, inadequate subfloor, foundation issues — that extend timelines by one to three weeks. Plan for delays rather than being caught off guard.

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What are common renovation mistakes homeowners make in New Brunswick?

The most expensive renovation mistakes NB homeowners make are almost never about choosing the wrong tile colour — they're about skipping permits, ignoring moisture problems, hiring without proper verification, and underbudgeting for older homes where surprises are guaranteed. After seeing hundreds of NB renovations, the same patterns show up repeatedly.

The single most damaging mistake is **finishing over existing moisture or structural problems**. NB's climate makes this particularly costly. Installing laminate flooring over a damp basement slab, putting up drywall over a foundation wall without proper vapour management, or tiling a shower over an existing cracked substrate — these approaches produce mould, rot, and structural damage within two to five years. In NB, spring snowmelt raises the water table from April through June and drives hydrostatic pressure against every basement wall in the province. Finishing a basement without addressing that moisture first is not a shortcut — it's a guarantee of spending twice.

Not pulling permits is the second-most-common costly mistake. NB homeowners skip permits to save the \$200-\$500 application fee and avoid the 2-4 week wait. The consequences are severe: insurance claims for damage connected to unpermitted work may be denied, issues at resale are increasingly common as buyers' lawyers request permit histories, and if unpermitted structural, electrical, or plumbing work is discovered, the municipality can require tear-out and redo at your cost. Licensed TSANB tradespeople will pull their own electrical and plumbing permits as a matter of course — if a contractor suggests you can skip it, walk away.

Choosing the cheapest bid is a pattern that ends badly in NB's market as reliably as anywhere. A quote that's 30-40% below the others usually means the contractor is planning change orders to close the gap, is skipping WorkSafeNB coverage to lower overhead, or is using substandard materials. Get three or more quotes for any project over \$10,000, compare them at the scope level (not just the bottom line), and ask every contractor to explain what's included and what isn't. The cheapest quote for a \$40,000 kitchen renovation might end up costing \$60,000 once the change orders arrive.

Underestimating contingency in older NB homes is nearly universal among first-time renovators. Pre-1980 NB homes routinely contain asbestos in floor tiles, pipe insulation wrap, or ceiling texture; knob-and-tube or aluminum wiring that must be updated before finishing; undersized electrical panels; subfloor layers that have been built up over decades and have uneven heights; and insulation levels far below current code. A reasonable contingency for a gut renovation of a pre-1970 home is 20-25% of the project cost — not 10%. Budget for the surprises before they surprise you.

Paying too much upfront remains common in NB despite widespread advice to the contrary. A contractor who demands 40-50% before starting work is either using your money to fund another job or lacks working capital —

neither is reassuring. Standard practice is 10-15% at signing, with subsequent payments tied to completed milestones. Always hold back 5-10% until the punchlist — the list of small deficiencies and touch-ups — is fully resolved.

Starting exterior work too early in spring is an NB-specific mistake. Homeowners eager to get moving book siding, roofing, or addition work for April, run into March and April weather — freezing nights, rain, snow squalls — and end up with adhesion failures, material damage, or a delayed start that throws the whole summer schedule off. Exterior work in NB should start no earlier than mid-May, when overnight temperatures are reliably above 5°C. Be sceptical of any contractor who promises April exterior work on a firm timeline.

Finally, **not having a written contract** before work starts remains astonishingly common for smaller projects. Verbal agreements about scope, price, and timeline lead to disputes that are difficult to resolve without documentation. Any renovation over \$5,000 warrants a written contract specifying scope, materials, payment schedule, change order process, and warranty terms.

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How far in advance should I book a renovation contractor in NB?

Book your NB renovation contractor three to six months in advance for mid-range projects (\$20,000-\$75,000), and six to twelve months ahead for larger whole-home renovations or additions — NB's experienced renovation contractors are consistently booked four to eight months out, especially for the May-October exterior season. The contractors who can start next week are usually the contractors you don't want.

NB's renovation market has tightened significantly over the past several years. The province's housing stock is aging — the majority of homes in Moncton, Saint John, and Fredericton were built before 1980 — and demand for gut renovations, whole-home refreshes, and additions has been strong. Quality renovation crews have more work than they can handle during the peak spring-through-fall season. If you call a reputable contractor in March hoping to start an addition in June, you'll frequently find them booked until September or October.

Timing your booking around NB's seasonal patterns is important. If you want exterior work — siding, roofing, windows, a home addition — done in the summer exterior season (June through September), start reaching out to contractors in January or February. For interior work like kitchen renovations, bathroom gut jobs, or basement finishing, you have more flexibility since these projects run year-round, but the most experienced crews still fill up fast. Booking in the fall for a January-March interior renovation start is a smart move that also avoids the spring rush.

The permit process adds to your lead time. Building permits in NB municipalities typically take two to four weeks for residential projects, and up to six weeks for complex renovations involving structural changes. Electrical and plumbing permits through TSANB add another layer. A smart contractor will start the permit process immediately after contract signing, but you need to account for this timeline when planning your project start date.

To use your lead time effectively, **get your design decisions made early**. Contractors need finalized plans, material selections, and fixture specifications to provide accurate quotes and to order long-lead materials. Kitchen cabinets are typically eight to twelve weeks from order to delivery. Custom windows can be ten to fourteen weeks. Specialty tile from eastern NB suppliers can be four to six weeks. If you're not ready to make these decisions when you call a contractor, your actual project start will be pushed back regardless of when the crew is theoretically available.

One practical approach is to **start collecting quotes in the fall** for a spring or summer renovation start. This gives you time to compare proposals carefully, check references, visit completed projects, and negotiate contract terms without the pressure of an imminent start date. Contractors are also somewhat more accessible in October and November than they are in April when the phones are ringing constantly.

If your project is urgent — a failed roof, a flooded basement, a forced relocation timeline — that's a different situation. For emergency work, expect to pay a premium and be flexible about the crew's schedule. Some contractors keep a portion of their capacity for urgent work; others are strictly booked sequentially. Being upfront about your timeline and flexibility will help a contractor figure out whether they can accommodate you.

For less common specialty work — heritage restoration, structural masonry, spray foam insulation, or custom millwork — booking twelve months ahead is not excessive. These trades have the fewest qualified practitioners in NB and the longest wait lists. Browse renovation contractors in the New Brunswick Construction Network directory to start reaching out and comparing availability across multiple professionals at once.

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Q17

What does a renovation project timeline look like for a whole-home reno in New Brunswick?

A whole-home renovation in New Brunswick typically runs four to twelve months from contract signing to move-in, depending on scope — a cosmetic whole-home refresh might take four to six months, while a full gut renovation of a pre-1980 NB home with structural, mechanical, and envelope work can run ten to fourteen months. These timelines surprise homeowners who expect a renovation to move at the pace of a TV show.

The planning and pre-construction phase alone takes one to three months for most NB whole-home projects. This covers finalizing drawings and structural engineer reports if walls are coming out, applying for and receiving building permits (two to four weeks in most NB municipalities), ordering long-lead materials like custom cabinetry (eight to twelve weeks), and finalizing all material and fixture selections before demolition begins. Skipping this planning phase and starting demolition before decisions are finalized is the most reliable way to derail a whole-home renovation timeline.

Demolition and rough-in is typically the fastest phase but the most disruptive. A full gut of a 1,500 sq ft NB home takes one to two weeks for demolition. Rough-in plumbing, electrical, and HVAC work follows — this phase runs four to eight weeks and must be inspected by TSANB before the walls close. In older NB homes, discovering knob-and-tube wiring, undersized electrical panels, lead pipe sections, or asbestos-containing materials during demo adds one to four weeks to this phase while remediation is completed. Budget 20-25% contingency for a pre-1980 NB home specifically because of these discoveries.

Insulation, vapour barrier, and drywall follow the rough-in inspection. For a full home, this phase runs three to five weeks. NB's humidity swings make proper vapour barrier installation essential — the poly goes on the warm side of the insulation, and it needs to be done right the first time. Drywall taping and finishing (three coats with drying time between each) is slow, careful work that takes another two to three weeks before the space is truly ready for finishes.

Finishing work is the longest phase and the one most sensitive to material delivery delays. Installing hardwood flooring (which must acclimate to your NB home's humidity for at least five to seven days before installation), trim and moulding, kitchen cabinets, countertops, tile, plumbing fixtures, electrical fixtures, and paint typically runs six to ten weeks for a whole home. This is also the phase where subcontractor scheduling becomes critical — the plumber who sets fixtures needs to come after the tile setter, who needs to come after the flooring installer, who needs the painted walls to be done first. A good general contractor manages this sequencing; a poorly managed site can add weeks to this phase through scheduling gaps.

NB's seasons shape the timeline in practical ways. If your whole-home renovation includes any exterior component — new windows, siding replacement, addition — those elements need to happen during the May-to-October window. A renovation that starts in September with exterior components will either need to compress the exterior work into fall or plan to hold it over to the following spring, which can delay interior finishes if weather gets into the house.

A realistic whole-home renovation timeline for a 1,500 sq ft pre-1980 NB home with kitchen, bathrooms, flooring, windows, insulation upgrade, and electrical panel replacement:

- **Pre-construction (permits, plans, material orders):** 8-12 weeks
- **Demolition and hazardous materials removal:** 2-4 weeks
- **Rough-in (electrical, plumbing, HVAC):** 4-8 weeks
- **Insulation, vapour barrier, drywall:** 4-6 weeks
- **Finishing (flooring, cabinetry, tile, fixtures, paint):** 6-10 weeks
- **Punchlist and final inspection:** 1-2 weeks

Total: **25-42 weeks**, with the midpoint around eight months being most common for comprehensive whole-home renovations in NB. Build this timeline into your temporary accommodation planning from the start.

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Q18

How do I get accurate renovation quotes from contractors in Fredericton NB?

To get accurate renovation quotes in Fredericton, you need to give every contractor the same detailed project scope before they quote — vague requests produce vague numbers, and comparing quotes based on an incomplete scope is worse than useless. The most common reason homeowners get wildly different quotes is that each contractor has made different assumptions about what's included.

Start by creating a written scope of work before you contact anyone. For a kitchen renovation, this means describing the existing layout and what you want to change, the approximate square footage, your cabinet budget or style preference (stock vs semi-custom vs custom), your countertop material preference, any plumbing or electrical changes, whether the flooring is included, and what appliances you're supplying vs what you expect the contractor to supply. The more specific your scope, the more comparable and accurate your quotes will be. A simple one-page project description emailed to each contractor ensures they're all quoting the same job.

Get at least three quotes, and be wary of any that are significantly lower or higher than the others without explanation. A quote that's 30% below two similar ones usually means something is missing from the scope — unlicensed tradespeople, no permit allowance, cheaper materials, or a plan to hit you with change orders later. Ask each contractor to break out their quote into labour and materials, and to list what's explicitly excluded. This level of detail separates serious contractors from those padding or cutting corners.

Fredericton's renovation market has active experienced contractors in kitchen renovations, bathroom gut jobs, basement finishing, and additions. The city's older housing stock — particularly the North Side and Skyline Acres neighbourhoods — means many contractors are experienced with pre-1970 homes and the structural surprises

they contain. When you ask for references, request specifically that they provide contacts from projects in similar older homes, not just new construction or cosmetic refreshes.

Verify every contractor's credentials before the quote meeting — not after. Confirm they carry general liability insurance (ask for a certificate of insurance naming you as an additional insured for the duration of the project), a WorkSafeNB clearance letter, and any required TSANB trade licenses if the project involves electrical, plumbing, or gas work. A contractor who balks at providing these documents is not worth your time regardless of their quote.

The quote meeting itself matters. A contractor who comes to your home, asks detailed questions about your goals and concerns, measures the space carefully, and looks inside walls or crawlspaces before quoting is doing their job. A contractor who gives you a ballpark over the phone without seeing the space is setting you up for a change-order-heavy project. In Fredericton's older housing stock specifically, visual inspection before quoting is the difference between an accurate bid and a wildly inaccurate one.

Ask each contractor for a detailed written quote (not a verbal estimate or a one-line total), a proposed start date and project duration, and how they handle unexpected conditions discovered during demolition. Their answer to that last question tells you a lot — a contractor who says "we'll deal with it when we get there" with no further detail is less reassuring than one who explains their change order process clearly.

Once you have three comparable quotes with detailed scopes, compare them line by line. If one contractor has specified a specific cabinet brand and another has listed only "cabinets — TBD," they're not actually quoting the same project. Close those gaps before you make a hiring decision. And always leave 15-20% contingency in your budget for a Fredericton home built before 1980 — the surprises inside the walls are consistent, even when the contractor's experience is excellent.

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What is the difference between a renovation contractor and a general contractor in NB?

In New Brunswick, the terms "renovation contractor" and "general contractor" are often used interchangeably, but in practice the distinction comes down to scope: a general contractor manages and coordinates all trades on a complex multi-trade project (acting as the project quarterback), while a renovation contractor may specialize in specific renovation types or work primarily on smaller-scale residential projects with less complex coordination. Understanding which type of professional you need helps you hire the right person for your project.

A **general contractor (GC)** in NB is the entity you hire to deliver a complete project. They don't necessarily perform any of the trade work themselves — their value is in project management, subcontractor coordination, scheduling, permit management, and ensuring the project meets code and your specifications. A GC will hire and oversee licensed electricians, plumbers, framers, insulators, drywall installers, tile setters, and finishing carpenters, coordinating their schedules so the project flows without gaps. For a whole-home renovation, a major addition, or any project with multiple overlapping trades, a GC is essentially required. Their fee — typically 15-25% of total project cost — buys you professional project management and a single point of accountability.

A **renovation contractor** in common NB usage often refers to a company or tradesperson that specializes in residential renovation work and may self-perform several trades. A kitchen renovation specialist might do their own carpentry, cabinet installation, and tile work, and subcontract only the electrical and plumbing. A basement finishing contractor might frame, insulate, hang drywall, and install flooring themselves. These contractors work well for defined scope projects where the range of trades is limited. They're typically faster to mobilize, often more cost-effective for mid-range projects, and bring deep expertise in their specific renovation niche.

For NB homeowners, the practical question is: **how complex is your project?** A bathroom gut renovation or a basement finishing project can typically be handled by an experienced renovation contractor who manages a small set of subs. A whole-home renovation involving structural changes, mechanical system replacement, envelope upgrades, and full interior renovation needs a general contractor's coordination capability. Hiring a renovation contractor for a project that genuinely requires GC-level coordination often results in scheduling chaos, trade conflicts, and timeline overruns.

Neither title is formally licensed in NB the way electrical or plumbing tradespeople are. There's no provincial "general contractor licence" — the GC's legitimacy comes from their business registration, insurance, WorkSafeNB coverage, and track record. Always verify that whoever you hire carries adequate liability insurance (minimum \$2 million commercial general liability is standard for NB residential renovation) and a valid WorkSafeNB clearance

letter. These documents protect you from liability if something goes wrong on site.

One important distinction: the GC or renovation contractor is responsible for ensuring that all trade work on the project is performed by TSANB-licensed tradespeople and that all required TSANB permits and inspections are completed. If a GC tries to save money by using unlicensed tradespeople for electrical or plumbing work, you as the homeowner share the legal and insurance exposure. Ask explicitly: "Who will be performing the electrical and plumbing work, and will they pull their own TSANB permits?" A straight answer to that question tells you a lot about the contractor's operating standards.

For complex or high-value projects in NB, the GC's coordination fee is almost always worth it. A poorly coordinated renovation where trades show up in the wrong sequence, or where the electrician roughs in before the plumber has roughed in drains, can cost weeks of rework and thousands in unnecessary labour. Professional coordination is not a luxury on a major renovation — it's how the project gets delivered on time and on budget.

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

- [Thirty Four Renovations](#)
- [Gionetterenovations](#)

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