

BUYER'S GUIDE

Home Inspections: Top 10 Problems

What inspectors find most often in Ontario homes



INTRODUCTION

Home inspections are one of the best investments a buyer can make — but only if you know what the findings actually mean. Ontario's housing stock varies widely, from 1950s bungalows to 1990s subdivisions to modern builds, and each era comes with its own common deficiencies. Here are the ten issues that come up most often, and what they mean for you as a buyer.

01

Knob and Tube Wiring

Homes built before the 1950s often have knob and tube wiring, which is now considered a fire hazard by today's standards. Many insurance companies will refuse to cover a home with active knob and tube wiring, or will charge significantly higher premiums. Full rewiring of an average home typically costs \$8,000 to \$20,000+. Always ask your insurance broker about coverage before removing any conditions on a home with K&T.

02

Aluminum Wiring

Homes built in the 1960s and 1970s often used aluminum wiring instead of copper. Aluminum expands and contracts more than copper, which can loosen connections over time and create fire risks at receptacles and panels. Remediation options include full rewiring or installing approved copper-aluminum connectors (pigtail) at every device — a process that can cost \$3,000 to \$10,000 depending on the size of the home.

03

Foundation Issues

Cracks in the foundation are extremely common in older Ontario homes — but not all cracks are equal. Hairline cracks from normal settling are often cosmetic. Horizontal cracks, bowing walls, or large stair-step cracks in block foundations can indicate structural movement that requires professional repair. Foundation waterproofing and repair costs range from a few thousand dollars for a minor interior seal to \$30,000+ for full exterior excavation.

04

Basement Water Infiltration

Water in the basement is one of the most common problems in Ontario homes, particularly in older properties with stone or brick foundations. Look for efflorescence (white powder on walls), staining, musty odours, and visible moisture. The fix ranges from improved grading and downspout extensions (a few hundred dollars) to full waterproofing (tens of thousands). The scope depends on where the water is coming in.

05

Vermiculite Insulation

Vermiculite attic insulation was widely used in Canadian homes from the 1950s through the 1980s. A large proportion of it came from a mine in Libby, Montana that was contaminated with asbestos. If your inspector finds vermiculite, it should be treated as asbestos until proven otherwise. Removal by a licensed abatement contractor typically costs \$5,000 to \$15,000.

06

Aging HVAC Systems

A furnace or air conditioner over 15 to 20 years old may be functional on inspection day but is approaching the end of its service life. Replacement costs for a mid-efficiency furnace run \$3,000 to \$5,000; a central air conditioner adds another \$2,500 to \$4,500. Note the age and service history of all mechanical systems, and factor potential replacement into your offer strategy if anything is near end of life.

07

Galvanized Steel Plumbing

Homes built before the 1970s often have galvanized steel water supply pipes. Over decades, these pipes corrode from the inside, reducing water pressure and potentially introducing rust into the water supply. Replacing the supply plumbing with copper or PEX in a typical house can cost \$5,000 to \$15,000 depending on accessibility and scope.

08

Roof Condition and Age

Asphalt shingles in Ontario typically last 20 to 25 years. An inspector will note the approximate age and condition of the roof covering and flag missing shingles, improper flashing, or signs of failure. Replacing shingles on an average house costs \$8,000 to \$18,000. If the roof is near the end of its life, negotiate a credit or budget for replacement in your first few years.

09

Attic Insulation and Ventilation

Inadequate attic insulation drives up heating and cooling costs, and poor ventilation leads to ice damming in winter and moisture buildup year-round. Most Ontario homes should have at least R-50 attic insulation. Upgrading attic insulation to current standards typically costs \$2,000 to \$5,000 and often qualifies for energy retrofit rebates through Ontario's programs.

10

Wood-Burning Fireplaces and Chimneys

Fireplaces and chimneys are commonly flagged in inspections for missing spark arrestors, cracked mortar, deteriorated flue liners, or missing dampers. Even if the fireplace looks fine, a WETT (Wood Energy Technology Transfer) inspection is recommended before using it. Repointing a chimney runs a few hundred dollars; full liner replacement can cost \$2,000 to \$6,000 or more.

Ready to take the next step?

Let's talk about your situation. I work with buyers across the GTA and specialise in helping people make confident, informed decisions in this market.

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