

# Home Inspection Checklist Canada: 156 Things Inspectors Evaluate

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A home inspection can save you thousands of dollars. But you need to know what to look for before the inspector arrives.

Here's the truth: most Canadian home buyers attend their inspection but don't understand what they're seeing. They nod along as the inspector points at things. They snap a few photos. They sign the report. But they don't know which findings are deal-breakers and which are routine maintenance. This home inspection checklist Canada guide will change that.

The \$55,000 figure isn't made up. That's the average cost of major problems that Canadian buyers miss. Why? Because they don't understand what does a home inspection cover—or how serious the findings are. The worst part? These issues are usually in the inspection report. They're just not marked clearly enough for excited buyers to notice.

**Take this inspection literacy test:** Which of these findings would you walk away from?

- A) Hairline foundation cracks (less than 3mm)
- B) Active roof leak with water stains and ice dam evidence
- C) GFCI outlets missing in bathrooms
- D) Furnace manufactured in 2010

If you answered anything except B, you're making the same mistake that costs buyers tens of thousands. In the next 9 minutes, you'll learn which problems are serious and which ones give you negotiating power.

## What Does a Home Inspection Cover in Canada?

Canadian buyers need to know that our climate creates unique problems. Your property inspection checklist must account for issues that don't happen in warmer places:

- **Freeze-Thaw Cycles:** Water freezes and expands in cracks during Canadian winters. This speeds up damage to foundations and bricks.
- **Ice Dams:** Poor attic insulation makes snow melt and refreeze at the roof edges. This forces water under shingles.
- **Frost Heaving:** Foundations must go below the frost line. This is 1.2m to 2.4m deep, depending on your region.
- **Snow Load Rules:** Roofs must handle heavy snow. The National Building Code of Canada sets these standards.
- **Radon Gas:** Health Canada says radon causes the most lung cancer in non-smokers. Testing is essential.
- **Vermiculite Insulation:** Homes built before 1990 may have Zonolite insulation. This can contain asbestos.
- **UFFI:** This foam insulation was banned in 1980. Sellers must tell you if it's there. It may affect your insurance.
- **Basement Waterproofing:** Over 60% of Canadian homes have basements. Water leaks are very common.

## Property Inspection Checklist: The Three-Tier Severity System

Professional investors don't look at each problem separately. They use a property inspection checklist system that shows how serious each problem is and what it costs.

## Tier 1: Safety-Critical Issues (Walk-Away Problems)

These 23 items mean serious problems. They could be safety hazards or cost more than \$20,000 CAD to fix:

- Active roof leaks with water damage inside and ice dam signs
- Foundation cracks wider than 6mm that move or run sideways
- Electrical panel with double-taps, burn marks, or Federal Pioneer Stab-Lok panels
- Aluminum wiring (common in 1965–1976 homes) that hasn't been fixed properly
- Plumbing with active leaks, old galvanized pipes wearing out, or sewer line failure
- Furnace with cracked heat exchanger (carbon monoxide danger)
- Mould covering 1+ square metres, especially in basement or attic
- Structure settling, sagging, or damaged support beams
- Active termite or carpenter ant damage to support beams
- Radon levels over 200 Bq/m<sup>3</sup> (Health Canada limit)
- Vermiculite insulation with asbestos
- Frost heaving affecting foundation
- Severe basement water leaks from underground pressure

But here's the interesting part: even Tier 1 problems aren't always deal-breakers. You need to understand the repair costs first.

Before you hire an inspector, review the listing photos yourself. Look for obvious problems. **Check for** (<https://apartment-checklist.com/ca/articles/check-liens-property-canada.html>) water stains. Check for foundation cracks. Check for roof damage. Check for ice dam stains. Check for other visible issues. One buyer spotted serious structural problems in listing photos. They called a structural engineer first. The engineer confirmed the problems were serious. This saved the buyer money on a full inspection.

**Important:** Photos are just a first check. Never skip a professional inspection based on photos alone. Certified home inspectors find problems you can't see in photos. They also provide legally recognized reports.

## Tier 2: Big But Fixable Problems (\$4,000-20,000 CAD repairs)

These 47 items are things you can negotiate about. They're not deal-breakers. Most people make a big mistake here: they treat Tier 2 problems like Tier 1 emergencies. They walk away from good houses for no reason.

- Roof near end of life (3-5 years left)
- HVAC system over 15 years old but still works
- Water heater over 10 years old
- Slope problems causing small drainage issues
- Older electrical service (100A vs modern 200A)
- Windows with broken seals (water between panes)
- Deck with problems but not dangerous yet
- Crawl space moisture but no damage to structure
- Small ice dam stains but no active leaks
- Not enough attic insulation (below R-50 for most Canadian areas)

- Single-pane windows need upgrade
- Sump pump near end of life
- Old drainage tile but still works

**Strategy:** Add up the repair costs. Take that amount off your offer price. Or ask the seller for credits. Or ask them to fix the problems. Example: A \$450,000 house has \$15,000 in Tier 2 problems. Offer \$435,000 instead. Or get \$15,000 back when you close.

### Tier 3: Maintenance Items (\$150-4,000 CAD each)

These 86 findings are normal wear-and-tear or deferred maintenance:

- Small plumbing drips
- Missing GFCI outlets (easy to add for \$200-400)
- Gutters and downspouts need cleaning
- Caulking wearing out around windows and doors
- Small siding damage
- Surface drywall cracks from normal settling
- Light fixtures that don't work
- Missing downspout extensions
- Weatherstripping needs replacement
- Furnace filter needs replacement
- HRV/ERV filter needs maintenance

Don't walk away over Tier 3 items. Don't even negotiate hard. These are the cost of homeownership.

## The Room-by-Room Inspection

When you know what inspectors check in each space, you can be an active participant instead of just watching.

### Exterior Foundation

#### Structure & Condition

- ☐ Foundation material (concrete, block, stone, or wood) is solid and sound.
- ☐ Walls are free from structural cracks (no large horizontal or vertical splitting).
- ☐ The structure appears stable with no signs of settling, sinking, or movement.
- ☐ Foundation depth is verified as adequate for the region (typically 1.2m–2.4m).
- ☐ Exterior coating (parging/stucco) is intact with no flaking or spalling.

#### Moisture & Drainage Control

- ☐ Ground grading slopes away from the house (approx. 150mm per 3m) to divert water.
- ☐ Foundation walls are clean and free of white mineral deposits (efflorescence).
- ☐ Window wells are clean, clear of debris, and drain effectively.

- ☐ Perimeter drainage system appears functional and unobstructed.
- ☐ Visible waterproofing membranes or coatings are secure and undamaged.
- ☐ Ground and foundation show no signs of displacement due to frost heaving.

### **Crawl Space & Biological Hazards**

- ☐ Crawl space is easily accessible, dry, and the vapour barrier is fully intact.
- ☐ Foundation is free from signs of pest damage or infestation (e.g., carpenter ants, termites).
- ☐ There is proper clearance between the soil and any wood framing or siding (no wood-to-earth contact).

The inspector spends 15–20 minutes here. Foundation problems can affect every system in the house. In Canada, freeze-thaw cycles make foundation checks very important.

## **Roof System**

### **Roofing Materials & Covering**

- ☐ Roof material (shingles, metal, cedar, or slate) is in good condition with adequate remaining lifespan.
- ☐ Shingles are flat and secure with no curling, buckling, missing pieces, or excessive wear.
- ☐ Flashing around chimneys, vents, valleys, and skylights is intact and properly sealed.
- ☐ Drip edge and eave protection are present and in good condition.
- ☐ Roof surface is free from debris and overhanging tree limbs.

### **Structural Integrity & Drainage**

- ☐ Roof structure is straight and level with no sagging, bending, or deformation.
- ☐ Roof decking (visible from attic) appears solid with no signs of rot or damage.
- ☐ Roof is designed to handle regional snow load requirements.
- ☐ Gutters and downspouts are securely attached, clear of debris, and draining properly.
- ☐ Soffit and fascia boards are intact with no rot, gaps, or pest damage.

### **Ventilation & Insulation**

- ☐ Roof ventilation is adequate (1:300 ratio) to prevent ice dams and moisture buildup.
- ☐ Ridge vent is present and unobstructed.
- ☐ Attic insulation meets regional standards (R-50 to R-60 for most Canadian areas).
- ☐ Vapour barrier is continuous and properly installed.
- ☐ Attic is dry and free from moisture, frost, or mould.

### **Leak Prevention & Penetrations**

- ☐ No signs of past or current water leaks are visible (stains, rot, or water damage).
- ☐ No evidence of ice dam damage or staining along eaves.
- ☐ Chimney is in good condition with intact cap and properly sealed flashing.
- ☐ Plumbing and exhaust vents are properly sealed where they penetrate the roof.

Your roof lasts 15-25 years. Replacing it costs \$12,000-35,000 CAD. The inspector tells you how much life is left. You'll know if you need to replace it soon. Canadian roofs face hard conditions. Snow loads cause stress. Ice dams cause stress. Freeze-thaw cycles cause stress.

## **Electrical System**

Electrical problems cause many home insurance claims and fires. Inspectors check this carefully.

### **Electrical Panel & Service**

- ☐ Electrical panel is a modern, safe type (no Federal Pioneer Stab-Lok panels present).
- ☐ Service capacity is adequate for the home's needs (200A preferred for modern homes).
- ☐ All circuit breakers are properly labelled and organized.
- ☐ No double-tapped breakers are present (one wire per breaker terminal).
- ☐ Wire sizes are correctly matched to breaker ratings throughout.
- ☐ Subpanel connections are properly installed and labelled.
- ☐ Service mast and meter base are in good condition.

### **Wiring Safety**

- ☐ No aluminum wiring is present, or it has been properly remediated with approved connectors.
- ☐ No knob-and-tube wiring is present, or it has been professionally updated.
- ☐ Wire insulation is intact throughout with no exposed or damaged conductors.
- ☐ All junction boxes have proper covers installed.
- ☐ No burn marks, melting, or signs of overheating are visible anywhere.
- ☐ All electrical work appears professional and code-compliant (no DIY concerns).
- ☐ System meets ESA (Electrical Safety Authority) compliance standards.

### **Outlets & Switches**

- ☐ All outlets are functional and properly grounded (three-prong).
- ☐ GFCI outlets are installed in wet areas (bathrooms, kitchen, outdoors, garage).
- ☐ AFCI breakers protect bedroom circuits (required after 2002).
- ☐ Outdoor outlets have weatherproof covers and GFCI protection.
- ☐ All light switches function properly.
- ☐ Home is ready for EV charging installation (or already equipped).

### **Safety Devices & Grounding**

- ☐ Grounding system is complete and properly connected.
- ☐ Smoke detectors are installed on every floor and in bedrooms per provincial fire codes.
- ☐ Carbon monoxide detectors are installed near bedrooms and fuel-burning appliances.

You need professional help to understand electrical problems. Talk to your certified home inspector. Talk to licensed electricians. Or talk to the Electrical Safety Authority. They can check if problems meet the Canadian Electrical Code. They also know the provincial rules for your property.

## **The Systems Check**

Understanding mechanical systems inspection helps you avoid expensive surprises after you buy.

### **HVAC System**

#### **Furnace & Heating**

- ☐ Furnace is in good working condition with adequate remaining lifespan (typically 15–25 years).
- ☐ Heat exchanger is intact with no cracks or signs of deterioration.
- ☐ Burner flame is blue and steady, indicating proper combustion.
- ☐ Air filter is clean and properly rated for the system.
- ☐ Flue pipe is in good condition with proper slope for safe venting.
- ☐ Adequate combustion air supply is available for the furnace.
- ☐ Gas line connections are secure and compliant with TSSA rules (Ontario) or provincial standards.
- ☐ Maintenance records indicate regular professional servicing.

#### **Air Conditioning & Distribution**

- ☐ Air conditioner is in good working condition with adequate remaining lifespan.
- ☐ Refrigerant lines are properly insulated and show no signs of damage or leaks.
- ☐ Condensate drain is clear and draining properly.
- ☐ Ductwork is properly insulated and sealed for energy efficiency.
- ☐ Airflow volume and distribution are adequate throughout the home.
- ☐ Temperature rise/drop measurements are within normal range.
- ☐ All vents are balanced and delivering appropriate airflow.

#### **Controls & Ventilation**

- ☐ Thermostat is functional and accurately controlling the system.
- ☐ HRV/ERV system is present and functioning properly (for energy-efficient homes).
- ☐ Humidifier is in good working condition and properly maintained.

Replacing an HVAC system costs \$8,000-18,000 CAD. You need to know how much life is left. Canadian heating systems work much harder than in warm climates. They wear out faster.

### **Plumbing System**

#### **Water Supply Lines**

- ☐ Water supply lines are reliable material (copper or PEX preferred).

- ☐ No Kitec/Ipex plumbing is present (known failure-prone material).
- ☐ No polybutylene pipes are present (known to fail prematurely).
- ☐ Galvanized pipes, if present, show no significant corrosion or wear.
- ☐ Water pressure is within optimal range (40–80 psi).
- ☐ Main water shutoff valve is accessible and functional.
- ☐ Pipes are protected against freezing in vulnerable areas.

#### **Fixtures & Drains**

- ☐ No leaks are present under sinks or around fixtures.
- ☐ All toilets flush properly, are well-sealed, and stable.
- ☐ Showers and tubs drain quickly and completely.
- ☐ All fixture shutoff valves operate smoothly.
- ☐ Floor drains are clear and trap primers are functioning.
- ☐ No cross-connection hazards are present in the plumbing system.

#### **Water Heater**

- ☐ Water heater is in good condition with adequate remaining lifespan.
- ☐ Temperature pressure relief (TPR) valve is present and functional.
- ☐ Venting is properly installed and unobstructed (gas units).
- ☐ Expansion tank is present where required by code.

#### **Sewer & Drainage Systems**

- ☐ Drain pipes are in good condition (ABS or PVC preferred over clay or cast iron).
- ☐ Sewer line is in good condition with no known issues.
- ☐ Sump pump is operational with adequate backup power available.
- ☐ Backwater valve is installed where required by municipal code.

#### **Well & Septic (if applicable)**

- ☐ Well system provides adequate flow rate and water quality.
- ☐ Septic system has documented maintenance records and adequate capacity.
- ☐ Water softener, if present, is functioning properly.

#### **Insulation and Energy**

In Canada, good insulation is essential. You need it for comfort, lower energy bills, and to prevent moisture problems.

##### **Insulation Coverage**

- ☐ Attic insulation meets or exceeds regional standards (R-50 to R-60 for most areas).
- ☐ Wall insulation is present and appropriate for the home's construction.
- ☐ Basement walls and floor are properly insulated.

- ☐ Rim joists are insulated and air-sealed.
- ☐ Cantilevers and overhangs are properly insulated.

#### **Hazardous Materials**

- ☐ No vermiculite insulation is present, or it has been tested and is asbestos-free.
- ☐ No UFFI (urea-formaldehyde foam insulation) is present, or proper disclosure has been made.

#### **Air Sealing & Efficiency**

- ☐ Vapour barrier is continuous and in good condition.
- ☐ Penetrations around pipes and wires are properly air-sealed.
- ☐ Window and door weatherstripping is intact and effective.
- ☐ Thermal bridging at structural components is minimized.
- ☐ EnerGuide rating or energy audit records are available and acceptable.

### **Basement and Moisture Control**

Over 60% of Canadian homes have basements. Water leaks are the most common problem. This section is very important for Canadian buyers.

#### **Water Intrusion Signs**

- ☐ Walls and floors are free from water stains, white mineral deposits, or water lines.
- ☐ Foundation cracks are documented and show no signs of active water penetration.
- ☐ Humidity levels are within acceptable range (30–50%).
- ☐ No active moisture problems or musty odours are present.

#### **Drainage & Sump Systems**

- ☐ Sump pump is in good working condition with adequate remaining lifespan.
- ☐ Battery backup is available for the sump pump.
- ☐ Drainage tiles are functional and unobstructed.
- ☐ Floor drains are clear and draining properly.
- ☐ Window wells are clean and draining effectively.

#### **Exterior Grading & Water Management**

- ☐ Ground slopes away from the house foundation on all sides.
- ☐ Downspout extensions direct water at least 1.8m away from the foundation.
- ☐ Backwater valve is installed where required by local codes.

#### **Air Quality & Accessibility**

- ☐ Radon gas test results are available and within safe levels, or testing is recommended.
- ☐ Dehumidifier is present if needed to maintain proper humidity levels.
- ☐ Finished areas still allow access for inspection of key structural elements.



## The Interior Check

Inspectors do 31 interior checks. They look at safety and whether the home is livable:

### Windows and Doors

#### Window Condition & Operation

- ☐ All windows open, close, and lock smoothly.
- ☐ Window seals are intact with no moisture or fogging between panes.
- ☐ Window frames are solid with no rot, warping, or deterioration.
- ☐ Glass is free from cracks, chips, or damage.
- ☐ Exterior caulking around windows is intact and well-sealed.
- ☐ Window screens are in good condition.

#### Door Condition & Security

- ☐ All doors open and close properly without sticking or misalignment.
- ☐ Exterior door weatherstripping is intact and sealing effectively.
- ☐ Deadbolts are installed on all exterior doors.
- ☐ Storm doors, if present, are in good working condition.
- ☐ Thresholds and weather seals are intact and effective.

### Interior Walls, Ceilings, Floors

#### Walls & Ceilings

- ☐ Drywall is in good condition with only minor cosmetic cracks (no structural concerns).
- ☐ No water stains or evidence of past leaks on ceilings or walls.
- ☐ Paint is in good condition; home is free from lead paint or it has been safely addressed (pre-1978 homes).
- ☐ No visible mould or mildew is present anywhere in the home.
- ☐ Bathroom exhaust fans vent properly to the exterior.

#### Flooring

- ☐ Floors are level with no significant slopes or unevenness.
- ☐ No squeaks, soft spots, or signs of subfloor damage.
- ☐ Carpet is in acceptable condition with no major wear or stains.
- ☐ Tile flooring is secure with no cracks or loose pieces.
- ☐ Hardwood floors are flat with no warping, cupping, or excessive gaps.
- ☐ Basement floors are dry and free from moisture or white mineral deposits.

#### Safety Features

- ☐ Smoke detectors are installed on every floor and in bedrooms.
- ☐ Carbon monoxide detectors are installed near bedrooms and fuel-burning appliances.
- ☐ Stairways have secure handrails that are easy to grip.
- ☐ Garage door safety sensors function properly (auto-reverse tested).
- ☐ Garage-to-house fire barrier is intact (proper drywall and sealed door).

#### Fireplaces & Attic

- ☐ Fireplace and chimney are functional with working damper (WETT inspection recommended).
- ☐ Attic access is available and attic is in good condition.
- ☐ Built-in appliances are operational and in good condition.

## The Pre-Inspection Strategy

Do your own check before the professional inspector arrives.

#### Use this 30-minute DIY check during your final viewing:

- ☐ All faucets deliver good hot and cold water pressure with no leaks.
- ☐ All toilets flush properly and stop running after filling.
- ☐ All outlets tested are functional (use phone charger to verify).
- ☐ All windows open and close smoothly with no signs of seal failure.
- ☐ HVAC system responds within 1–2 minutes when activated.
- ☐ No water stains visible on ceilings, under sinks, around windows, or in basement.
- ☐ No concerning cracks in foundation, walls, or ceilings.
- ☐ Garage door safety sensors function properly (auto-reverse when interrupted).

Take dated photos during tours and inspections. Show your photos to your certified home inspector. Tell them your concerns. Professional inspectors can spot problems you might miss. They find structural issues. They find code violations. They find maintenance problems.

Your inspection isn't about finding a perfect house. It's about understanding what you're buying. It helps you negotiate the right price. It also helps you avoid big financial problems. Use the 156-item checklist to make good decisions, not to find a perfect house.

## Provincial Considerations

Home inspection rules are different in each province. Here are the key points:

#### Ontario

- Home inspectors regulated under the Home Inspection Act, 2017
- Must be licensed by the Ministry of Public and Business Service Delivery

- TSSA regulates gas appliances and fuel systems
- ESA (Electrical Safety Authority) oversees electrical systems

## **British Columbia**

- Consumer Protection BC licensing required for home inspectors
- Unique concerns: radon, seismic retrofitting, moisture/rain penetration
- Property Disclosure Statement required from sellers

## **Alberta**

- Home inspectors licensed under Service Alberta
- Unique concerns: expansive clay soils, radon, polybutylene plumbing
- RECA oversight of real estate transactions

## **Quebec**

- Home inspection not specifically regulated; consider AIBQ members
- Unique concerns: pyrite in aggregate, heritage building considerations
- Civil Code of Quebec governs property transactions

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**Remember:** A thorough home inspection is your best protection. Buying a home is likely your biggest purchase ever. An inspection costs \$400-\$700 CAD. This is small compared to what you save by finding problems first.