OTTAWA HOUSE INSPECTION

Reading the Report

What an inspection report normally shows, what it leaves out, why inspectors do not price repairs, and what to do next

4 Expert Answers from Inspection IQ

ottawahouseinspection.ca/construction-brain

Table of Contents

1. My Ottawa inspector missed a leak, what are my options?
2. Why didn't my inspection report include repair costs in Ottawa?
3. What should an Ottawa home inspection report show?
4. How do I get repair prices after an inspection in Nepean?

Q1

My Ottawa inspector missed a leak, what are my options?

When an inspector misses something and you find a problem after possession, your first step is to go back to the inspection report and see exactly what it says about the area where the leak appeared.

Ontario's consumer protection law is relevant here. Under the Consumer Protection Act, 2002, services supplied under a consumer agreement are deemed to be of a reasonably acceptable quality, and a contract term that tries to take that away is void. That is the statutory floor. Whether a missed leak rises to a breach of that standard, or whether a liability-limitation clause in your inspection contract is enforceable against it, is a question for a lawyer, not this site.

A few things are worth checking before you call anyone:

- What does the report say about the area where the leak is? If the inspector noted it was inaccessible, concealed or covered, that changes the picture. The federal Office of Consumer Affairs says a report is limited to conditions the inspector can see or has access to.
- Does your inspection contract include a limitation clause, such as liability capped at the inspection fee? We found no rule on whether such clauses hold in Ontario; a lawyer can tell you.
- Ontario.ca says a home inspection does not provide warranties or guarantees on a home's condition. That is not the same as saying the inspector has no responsibility at all; it means the report itself is not a warranty.
- Did the inspector carry insurance? Ontario.ca says inspectors are not required by law to have it, although many do have general liability or errors and omissions policies. What any policy means for your situation is a question for your lawyer.
- Ontario.ca's consumer complaint page notes the Ministry may not be able to help with complaints about quality beyond the basic guarantees in consumer protection law, or with complaints older than two years.

On the seller side: if the seller knew about the leak and did not disclose it, that is a separate legal question for a lawyer, not one about the inspection. RECO notes that the Seller Property Information Statement is based only on the seller's personal knowledge, and that sellers may not be aware of defects. Whether a seller knew is something a lawyer would need to assess.

Before you spend money on repairs, get a written quote from the trade who would do the work. The federal Office of Consumer Affairs is clear that a home inspector should not give you estimates of repair or renovation costs, either during the inspection or in the report, so the cost figure needs to come from the contractor, not from revisiting the inspector.

A lawyer who handles real estate matters in Ontario is the right person to look at your inspection contract, the report, and the facts of the leak together and tell you what your realistic options are.

Q2

Why didn't my inspection report include repair costs in Ottawa?

Because home inspectors are not supposed to price repairs. The federal Office of Consumer Affairs says a home inspector should not give you estimates of repair or renovation costs, either during the inspection or in the report. Your report is doing what the service is meant to do.

Ontario.ca describes what a report will normally show: the condition of every major system and component, areas or parts that are unsafe or need to be repaired or replaced now or in the near future, anything not working properly or needing to be changed, and any evidence of past problems. A dollar figure is not on that list.

Prices come from the people who would do the work, in writing. If the report notes knob-and-tube wiring, for example, the Electrical Safety Authority recommends an assessment by a Licensed Electrical Contractor. If it notes a suspected asbestos-containing material, Health Canada says to have a professional test it before any renovation.

If a contractor's written agreement includes an estimate, Ontario's Consumer Protection Act, 2002 says the final charge cannot exceed it by more than 10 per cent.

If you are still inside a condition period, ontario.ca lists your options as asking the seller to make certain repairs, accepting a defect and dealing with its consequences, asking for a price adjustment, or not buying the home. Which of those your offer allows is a question for your agent or lawyer, not the inspector.

Ontario.ca also says an inspection is a visual inspection of major elements and systems that cannot see or find everything, so the report is a starting point for those trade quotes rather than the last word on any item.

Take the relevant page of the report to each trade you call, so every quote is for the same item.

Q3

What should an Ottawa home inspection report show?

Ontario.ca says a home inspection report "will normally show" the condition of every major system and component, areas or parts that are unsafe or need to be repaired or replaced now or in the near future, anything that is not working properly or needs to be changed, and any evidence of past problems. That is the baseline to measure any report against.

The federal Office of Consumer Affairs adds that the report is limited to describing conditions in areas the inspector can actually see or has access to. It advises making sure the seller or real estate agent makes all areas of the

home accessible for inspection.

In terms of what the report covers, ontario.ca lists the systems and elements an inspector will typically examine:

- foundation, exterior walls, drainage away from the building
- roof, attic, insulation and ventilation where visible
- doors, windows and ceilings, walls and floors
- plumbing and electrical systems where visible
- heating and air conditioning systems
- an overall assessment of structural integrity
- common areas in a condominium, where access is available

One limit worth knowing: ontario.ca is clear that a home inspection is not a pass or fail test and does not assess whether a home meets zoning or building codes. The report describes visible conditions; it does not certify, guarantee or warrant anything about the home. The Office of Consumer Affairs also notes that an inspector should not give estimates of repair or renovation costs in the report or during the inspection. If a finding needs a dollar figure attached to it, written quotes from the trades who would do the work are the right source for that. Ontario.ca's first suggested question for any inspector is whether you may see a copy of the inspection report they use; reading one against the list above shows you what you will get.

Q4

How do I get repair prices after an inspection in Nepean?

From the trades who would do the work. The federal Office of Consumer Affairs says a home inspector should not give you estimates of repair or renovation costs, either during the inspection or in the report, so repair prices come from written quotes.

The report tells you what to ask about. Ontario.ca says it will normally show the condition of every major system and component, anything that is unsafe or needs repair or replacement, anything not working properly, and any evidence of past problems. Each item points to the trade that would quote it:

- Roof concerns: a roofing contractor.
- Wiring: for knob-and-tube wiring, the Electrical Safety Authority recommends an assessment by a Licensed Electrical Contractor, which it says is different from a home inspection because it only focuses on the electrical.
- Plumbing or drains: a plumber.
- Suspected asbestos: Health Canada says to hire a professional to test it before any renovation.

Bring the relevant page of the report when you ask for a quote, so the contractor looks at the same item. Getting more than one written quote lets you compare what each one includes. If a contractor's agreement includes an estimate, Ontario's Consumer Protection Act, 2002 says the final charge cannot exceed it by more than 10 per cent.
If you are inside a condition period on an offer, what you do with those quotes is a question for your agent or lawyer. Ontario.ca lists the buyer's options as asking the seller to make certain repairs, accepting a defect, asking for a price adjustment, or not buying the home.

On a new home, Tarion's process is different: report warranty items on Tarion's forms within their dates, and Tarion says to notify your builder before you make a claim.

If you have not booked an inspection in Nepean yet, the form on this page sends your request to local home inspectors listed in the Ottawa Construction Network directory.

Disclaimer: This guide is provided for informational purposes only by Ottawa House Inspection. It does not constitute professional or legal advice. A home inspection is a visual inspection with limits: it is not a pass or fail test, does not assess zoning or building codes and comes with no warranty (ontario.ca). Ask your agent or lawyer about offers and conditions, and Tarion about new-home warranties. Information is current as of November 8, 2026 and may change. Visit **ottawahouseinspection.ca** for the latest answers.