OTTAWA HOUSE INSPECTION

What an Inspection Covers

What a home inspector typically examines, and the limits: not pass or fail, not a code or zoning check, cannot see everything, no warranty

7 Expert Answers from Inspection IQ

ottawahouseinspection.ca/construction-brain

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Q1

Does a home inspection tell me if the Kanata basement was permitted?

A home inspection does not check whether any work in a home was permitted. Ontario.ca is clear that a home inspection "doesn't assess if a home meets zoning or building codes," and a home inspector is a private service, not the City's building inspector. The City's building inspectors check permit work against the Building Code; that is a separate function entirely.

What a home inspector will do is carry out a visual examination of the basement's major elements: the foundation, visible insulation, ceilings, walls, floors, visible plumbing and electrical, and ventilation where accessible. If something looks incomplete, inconsistent or raises a concern, the inspector can note it in the report. But whether a finished basement was built with a permit, inspected by the City, or meets the Building Code is not something the report will tell you.

If you want to know whether a permit was pulled for basement work in a Kanata home, that question goes to the City of Ottawa directly. The City's building permit records are searchable, and your real estate agent or lawyer can help you find out what was filed and whether inspections were signed off. Permit questions go to ottawa.ca.

One thing worth knowing: the federal Office of Consumer Affairs advises making sure the seller or agent makes all areas of the home accessible before the inspection, so the inspector can see as much of the basement as possible. If storage or finishes block access to parts of the space, the report will be limited to what was visible.

Before you book, ask the inspector to describe exactly what they will examine in the basement and what they will note in the report if something looks like it may not have been done to a standard they recognise.

Q2

What does a home inspector look at in an Ottawa house?

A home inspection is a visual examination of a home's condition and structure, carried out on-site and in person. Ontario.ca describes it as "an on-site, in-person examination of a home's condition and structure" covering major elements and systems.

What the inspector looks at

Ontario.ca lists the areas an inspector will typically examine:

- the foundation

- doors and windows
- the roof, if they are able and it is safe to do so
- exterior walls
- attics
- plumbing and electrical systems, where visible
- heating and air conditioning systems
- ceilings, walls and floors
- insulation, where visible
- ventilation systems
- drainage away from the building, slopes and natural vegetation
- an overall assessment of the structural integrity of the building
- common areas in a condominium

The federal Office of Consumer Affairs adds site features such as the driveway, fence and deck, and life safety systems including smoke detectors, carbon monoxide detectors and fire egress.
The inspection is non-invasive and visual. The report will normally show the condition of every major system and component, areas that are unsafe or need repair or replacement, anything not working properly, and any evidence of past problems.

There are limits 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. An inspector cannot see or find everything: a roof covered in snow, for example, may not be accessible. The inspection does not come with a warranty or guarantee on the home's condition. The federal Office of Consumer Affairs notes that an inspector should not give you estimates of repair or renovation costs; written quotes from the trades who would do the work are the right source for those figures.

What the inspector can actually access matters. The Office of Consumer Affairs advises making sure the seller or agent makes all areas of the home accessible before the inspection day. If a space is locked or blocked, it may not make it into the report.

Ontario.ca also says that if you are the buyer, you should be there for the inspection. Walking through with the inspector gives you a chance to ask questions about what you are seeing in real time, which a written report alone cannot fully replace.

If you want to be matched with local home inspectors through the Ottawa Construction Network directory, you can submit a request using the form on this page.

Before you book, ask the inspector to send you a sample report so you can see exactly how they document what they find and what level of detail you can expect.

Q3

Will a home inspection in Orleans find hidden mould?

A home inspection is a visual, non-invasive examination. Ontario.ca notes directly that an inspector may not find mould.

What an inspector can do is note visible signs during the walk-through on surfaces that are accessible. The federal Office of Consumer Affairs puts it plainly: "a home inspection report will be limited to describing conditions in the areas of the home that the inspector can see or has access to." If an area is blocked, locked, or finished over, it is outside the scope of the visit. The Office of Consumer Affairs also advises making sure the seller or agent makes all areas accessible before the inspection takes place.

If the inspector notes something that raises a concern, the follow-up is a separate step. Health Canada is clear that results from tests for the presence of fungi in air cannot be used to assess risks to the health of building occupants, and that no exposure limits for mould can be derived. What Health Canada does say is to control humidity and repair water damage. An inspector's observation that water has been getting in somewhere is useful information; it tells you where to look harder, not whether a health risk exists. For testing and remediation as a service, ottawaabatement.com covers that work.

A few things worth keeping in mind for your offer:

- RECO notes that waiving a home inspection condition is a significant risk a buyer needs to carefully consider.
- After the inspection, ontario.ca lists your options: ask the seller to make repairs, accept the condition, ask for a price adjustment, or not buy the home. Which of those makes sense is a question for your agent or lawyer.
- A home inspection is not a pass or fail test and does not come with a warranty on the home's condition.

If the visible evidence in the report points to water damage or moisture problems, the next practical step is to ask a qualified professional to test the specific area before you make a final decision, and to get that process started before your condition period runs out.

Q4

Can an inspector check the roof on an Ottawa house in winter?

Only if conditions allow. Ontario.ca lists the roof among the things a home inspector will typically examine "if they are able and it is safe to do so", and it gives a snow-covered roof as an example of something an inspector may not be able to inspect. In an Ottawa winter, that limit is real.

The federal Office of Consumer Affairs says a report is limited to describing conditions in the areas the inspector can see or has access to. If the roof cannot be seen or safely reached on the day, the report can only say so.

The attic is a separate item on ontario.ca's list, along with insulation and ventilation where visible, so ask the inspector what they will look at inside the house if the roof itself is covered.

Questions to put to the inspector before you book:

- How will the report record the roof if snow prevents a full look?
- What will you look at in the attic?
- If the roof cannot be assessed, is a return visit possible, and at what fee?

Whether your offer allows time for a later look at the roof, or how to handle a roof the inspection could not assess, is a question for your agent or lawyer. Roof repair itself is covered on ottawaroofingpro.ca.
Ontario.ca also says an inspection is not a pass or fail test and comes with no warranty or guarantee on the home's condition, so a roof the inspector could not see stays an open question until someone can.

Ask the inspector, when you book, exactly how a snow-covered roof is written up in their report.

Q5

Will an Ottawa inspector open walls or move furniture?

A home inspection is a visual, non-invasive examination, so opening walls is outside it. Whether an inspector will move furniture or stored belongings is a question to ask before the day.

The federal Office of Consumer Affairs puts it plainly: "A home inspection report will be limited to describing conditions in the areas of the home that the inspector can see or has access to." Ontario.ca describes the inspection as "a visual inspection of major elements and systems." Neither source lists any destructive or invasive step as part of a standard inspection.

What this means in practice is that a finished basement wall, a crawl space blocked by storage, or a furnace room packed with boxes may simply go unexamined, or be noted in the report as inaccessible. The Office of Consumer Affairs advises making sure the seller or agent makes all areas accessible before the inspection day.

Ontario.ca also notes that an inspector may not be able to inspect a roof covered with snow, which is another example of the same principle: access and visibility set the boundary of what the report can say. The inspection is not a pass or fail test, and it does not come with a warranty on the home's condition.

A few things worth keeping in mind before the day:

- Ask the seller or listing agent to clear access to the attic hatch, electrical panel, furnace, water heater and crawl space.
- Ask the inspector for a sample report so you can see how inaccessible areas are recorded.
- Ontario.ca says buyers should be present during the inspection, which gives you a chance to see firsthand what the inspector could and could not reach.

If there is a specific area you are concerned about, such as a wall where you suspect water damage or a room that is heavily furnished, raise it with the inspector before they start.
The most useful thing to do right now is contact the listing agent and ask that every hatch, panel and storage area be cleared and unlocked before the inspection date.

Q6

Does an Ottawa home inspection come with any guarantee?

No. Ontario.ca says an inspector "does not provide warranties or guarantees on a home's condition."

What you get is a written report. Ontario.ca says it will normally show the condition of every major system and component, anything unsafe or needing repair or replacement now or in the near future, anything not working properly, and any evidence of past problems. That is information for your decision, not a promise about what happens after you take possession.

Two more limits from the same sources:

- The federal Office of Consumer Affairs says a report "will be limited to describing conditions in the areas of the home that the inspector can see or has access to."
- Ontario.ca says a home inspection "is not a pass or fail test" and does not assess whether a home meets zoning or building codes, and that an inspector cannot see or find everything.

What does apply is consumer protection law on the service itself. Ontario's Consumer Protection Act, 2002 deems services supplied under a consumer agreement to be of a reasonably acceptable quality, and says a contract term that tries to negate that is void. That is about the quality of the inspection service, not a warranty on the house. On insurance, ontario.ca says inspectors are currently not required by law to have insurance coverage, although many do have general liability or errors and omissions policies. Ask whether they choose to carry it and get the details in writing.

If an inspection agreement includes a clause limiting the inspector's liability to the fee, we found no rule on whether that is enforceable in Ontario; that is a question for a lawyer.

Ask any inspector you are considering whether they carry insurance, and read the liability section of their contract before the inspection day.

Q7

Furnace and air conditioning: are they part of a Nepean inspection?

Yes. Ontario.ca lists heating and air conditioning systems among the things a home inspector will typically examine, so they are part of a standard inspection on a Nepean house.

The inspection is visual. The federal Office of Consumer Affairs describes a good home inspection as a non-invasive, visual evaluation of the main systems and components, including heating, ventilation and cooling, and says the report is limited to describing conditions in the areas the inspector can see or has access to. If the furnace sits behind stored boxes or the outdoor unit is hard to reach, ask the seller or agent to make it accessible before the inspection day.

A few limits apply to this part of the inspection as much as any other:

- Ontario.ca says a home inspection is not a pass or fail test and does not assess whether a home meets zoning or building codes.
- The 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. If the report notes a concern with the furnace or air conditioning, prices come from written quotes by the trades who would do the work.
- An inspector does not provide warranties or guarantees on a home's condition, according to ontario.ca.

Ontario.ca says the report 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. That is what you should expect to read about the heating and cooling equipment.
Ontario.ca also suggests being there for the inspection if you are the buyer, which is the easiest time to ask the inspector what they saw at the furnace and the outdoor unit.

Before you book, ask the inspector how their report notes equipment they could not reach on the day.

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.