OTTAWA HOUSE INSPECTION

Wiring, Asbestos & Mould

Knob-and-tube and aluminum wiring, suspected asbestos and mould: what an inspection can flag and who does the follow-up

5 Expert Answers from Inspection IQ

ottawahouseinspection.ca/construction-brain

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Q1

Can a home inspection confirm asbestos in an old Ottawa house?

A home inspection cannot confirm asbestos. It is a visual, non-invasive examination, and only a laboratory test on a physical sample can identify asbestos-containing material.

What an inspector can do is note a material that looks like it may contain asbestos, such as old floor tiles, pipe insulation, ceiling texture or duct wrap, and flag it in the report as a suspected material requiring further investigation. Ontario.ca lists what a report will normally show, including areas that need to be repaired or may need attention; a suspected asbestos material fits that category. But the inspector's note is an observation, not a finding. The report will not tell you whether asbestos is present, in what quantity, or in what condition.

Health Canada's guidance is worth knowing before you act on anything. It says that asbestos-containing materials pose no significant health risks if they are left undisturbed, isolated in an attic, sealed behind walls and floorboards, or tightly bound in products in good condition. The concern arises when materials are disturbed, damaged or about to be renovated. Health Canada says to hire a professional to test for asbestos before renovating or remodelling. If the house has vermiculite insulation, Health Canada's advice is not to disturb it or remove it yourself.

So the sequence for a buyer is: get the home inspection report, read what the inspector flags as suspected materials, and then decide whether to have a professional test done before you proceed. Testing and any removal work are separate from the inspection. For that side of things, ottawaabatement.com covers asbestos testing and removal as a service.

If you want to be matched with a local home inspector through the Ottawa Construction Network directory, there is a request form on this page.

Before you book an inspector, ask them directly how they note suspected asbestos-containing materials in their report and what they recommend as a next step.

Q2

Should I worry about mould an inspector found in an Ottawa basement?

Finding mould noted in an inspection report is worth taking seriously, but the report itself cannot tell you whether it poses a health risk or how much remediation would cost. Those answers require a separate professional assessment.

Health Canada's position is that no exposure limits for mould can be derived, and that results from air tests cannot be used to assess risks to building occupants. What that means for you as a buyer: the inspector's note tells you mould is visible somewhere in the basement, not whether the air in the house is safe or unsafe. Ontario.ca also acknowledges that an inspector may not find mould at all, so a finding in the report is useful information, even if incomplete.

The follow-up step is to have a professional assess the extent of the mould and identify the moisture source that allowed it to grow. Health Canada's advice is to control humidity and repair water damage; clean thoroughly any visible or concealed mould. For testing, removal or remediation as a service, ottawaabatement.com covers that work.

On the purchase side, what you do with the finding is a decision for you, your agent and your lawyer, not the inspector. Ontario.ca lists the options open to a buyer after an inspection: ask the seller to make certain repairs, accept the condition and deal with its consequences, ask for a price adjustment, or not buy the home. Which of those makes sense depends on what a professional assessment shows about the source and extent of the problem, and on the terms of your offer. Your agent or lawyer is the right person to advise on how to use the finding in a negotiation or whether your condition period gives you enough time.

One practical note: the inspector's report is a visual, non-invasive examination. It describes what was visible on the day of the inspection. It does not come with a warranty on the home's condition, and the inspector is not the person to give you a repair or remediation cost estimate. Written quotes from the trades who would do the work are what give you a reliable number.

Ask the professional who assesses it to name the moisture source in writing, because Health Canada's advice starts with controlling humidity and repairing water damage.

Q3

Insurer asking for an ESA inspection on a Kanata purchase: why?

Because some insurers want one before they cover a home with aluminum wiring. The Electrical Safety Authority says: "Some insurers will not provide or renew insurance coverage on homes without an ESA inspection." It adds that you may need to repair or replace the wiring and provide your insurer with a copy of the ESA Certificate of Acceptance.

ESA says homes built between the mid-1960s and the late 1970s may have aluminum wiring, and that "aluminum wiring is safe if proper connections and terminations are made without damaging the wire." For knob-and-tube

wiring, ESA says many insurers will not provide or renew coverage, and recommends an assessment by a Licensed Electrical Contractor, which it says is different from a home inspection because it only focuses on the electrical.

A home inspection is a separate step. Ontario.ca lists plumbing and electrical systems "where visible" among the things an inspector will typically examine, so an inspector may note the type of wiring they can see. An inspector cannot clear the wiring or tell you what your insurer will accept.

A few things to sort out:

- Ask your insurer, in writing, exactly what it wants to see: an ESA inspection, a Certificate of Acceptance, or both.
- If work is needed, that is for a Licensed Electrical Contractor; wiring repair and replacement are covered on electricalottawa.ca.
- How the insurer's answer fits your offer and your condition dates is a question for your agent or lawyer.

Ontario.ca's buyer options after an inspection also apply here: ask the seller to make certain repairs, accept a defect and deal with its consequences, ask for a price adjustment, or not buy the home.
Get the insurer's requirement in writing first; it tells you which document you need before closing on the Kanata house.

Q4

Mould air sampling before buying a Hintonburg house: worth it?

Health Canada's guidance gives little reason to. It says the large number of mould species and strains rules out exposure limits, and that "results from tests for the presence of fungi in air cannot be used to assess risks to the health of building occupants." Its guidance for indoor air quality professionals adds that neither Health Canada nor NIOSH recommends testing for mould in offices, schools or non-industrial buildings, and that simply finding mould spores in an air test does not necessarily indicate there is an issue.

So an air sample before you buy in Hintonburg cannot tell you whether the house is safe. There is no safe-level number to compare it with.

What a home inspection gives you is different. Ontario.ca says it is a visual inspection of major elements and systems, and it notes plainly that an inspector may not find mould. The federal Office of Consumer Affairs says the report describes only the areas the inspector can see or has access to.

Health Canada's own advice on mould in a home is practical rather than diagnostic: control humidity, repair any water damage, and clean visible or concealed mould.

If a report notes mould, what you do about it in your offer 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. Mould testing and remediation as services are covered on ottawaabatement.com.

If a mould service offers you air sampling, ask what decision the result would change, given Health Canada's position on what air tests can tell you.

Q5

Inspector noted vermiculite in a Glebe attic: what now?

Health Canada's advice on vermiculite insulation is short: do not disturb it, and do not attempt to remove it yourself. An inspector's note means they saw a material that looks like vermiculite. It is a suspected material, not a confirmed one.

Health Canada explains that asbestos may still be found in older building materials, including some insulation, and that there are no significant health risks if materials containing asbestos are left undisturbed, isolated in an attic, sealed behind walls and floorboards, or tightly bound in products that are in good condition. It also says to hire a

professional to test for asbestos before renovating or remodelling, and, if a professional finds asbestos, to hire a qualified asbestos removal specialist to remove it safely.

So the order of steps from Health Canada's guidance is:

- Leave the attic insulation undisturbed.
- If you want to know what it is, have a professional test it; a home inspector's visual note cannot confirm it.
- If testing finds asbestos and the material is to come out, that is work for a qualified asbestos removal specialist.

Testing and removal as a service are covered on ottawaabatement.com.
On the purchase itself, ontario.ca lists the buyer's options after an inspection: ask the seller to make certain repairs, accept a defect and deal with its consequences, ask for a price adjustment, or not buy the home. Which of those your offer allows is a question for your agent or lawyer, and so is the timing if you are inside a condition period.

Ontario.ca also reminds buyers that a home inspection is a visual inspection of major elements and systems and that an inspector cannot see or find everything, which is why a suspected material in the Glebe attic is noted rather than identified.

Ask your agent or lawyer what your condition allows before you decide how to raise the attic with the seller.

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.