

Home Inspections in Toronto: What Buyers Should Watch For

A home inspection looks beyond the finishes to uncover how a house truly functions. In Toronto, older homes and layered renovations mean small clues can point to bigger issues. The goal isn't to scare you — it's to help you understand what matters and make confident decisions.

WHAT AN INSPECTION COVERS

- A qualified home inspector reviews the structure, roof, foundation, exterior drainage, electrical, plumbing, heating and cooling systems, insulation, windows, and doors.
- They identify visible defects, safety concerns, and maintenance needs — without opening walls or removing finishes.
- You should receive a detailed written report outlining:
 - Immediate repairs
 - Routine maintenance items
 - Long-term considerations for planning and budgeting

WATER IN TORONTO BASEMENTS

- Moisture is the most common issue found during local inspections.
- Signs include musty odours, white mineral stains on foundation walls, peeling paint, or items stored off the floor.
- Outside, downspouts that discharge near the foundation and soil that slopes toward the house often cause dampness.
- Simple fixes include extending downspouts or improving grading around the perimeter.
- Persistent staining or active seepage warrants a waterproofing consultation.
- In mature neighbourhoods, ask about the sewer line condition and consider a camera scope before closing.

ROOF AND BUILDING ENVELOPE

- The roof protects everything else — aging shingles, soft edges, or heavy granule loss indicate nearing replacement.
- Many Toronto semis have flat roof sections that require regular maintenance.
- Around the home, check for tired caulking, cracked window seals, or drafty doors.
- These issues impact comfort and efficiency and are generally simple to correct after closing.

ELECTRICAL AND PLUMBING SYSTEMS

- Older homes may still have knob-and-tube wiring (pre-war) or aluminum branch wiring (1960s–70s). Both require professional evaluation for safety and insurance.
- Panels that are crowded, outdated, or missing GFCI/AFCI protection are typical upgrade items.
- Plumbing materials matter — galvanized steel can reduce pressure, while certain early plastics have known weaknesses.
- Inspect under sinks and around the water heater for leaks, and confirm the material of the water service line to the house.

HEATING, COOLING, AND VENTILATION

- Furnaces and air conditioners have defined life spans. Lack of service shortens them and can affect safety.
- Attics should have proper insulation and ventilation. Blocked vents or fans venting into the attic can lead to moisture buildup.
- Common upgrades include adding insulation, installing baffles, and redirecting exhaust fans outdoors.
- These small improvements increase comfort and reduce long-term energy costs.

STRUCTURE AND SETTLEMENT

- Minor plaster cracks, slight floor slopes, or small foundation cracks are common in older Toronto homes.
- Wider, stepped, or shifting cracks, especially around porches or corners, may indicate movement that needs review.
- A good inspector will distinguish between cosmetic, monitor, and structural issues and recommend next steps if necessary.

LIFE SAFETY CHECKS

- Working smoke and carbon monoxide alarms are required on every level.
- GFCI outlets should protect kitchens, bathrooms, and outdoor areas.
- Handrails, guardrails, and garage door safety sensors should function properly.
- These are low-cost fixes that greatly improve safety and insurance compliance.

HOW TO USE YOUR INSPECTION RESULTS

- If you're in a competitive offer situation, consider a short pre-offer walk-through with an inspector to spot deal-breakers.
- If your offer is conditional, schedule a full inspection and use the report to:
 - Estimate repair costs
 - Request a credit or price adjustment
 - Ask for a professional fix before closing
- Keep a small contingency fund for hidden issues — inspections are non-invasive and can't see behind walls.

FREEHOLD, CONDO, AND NEW BUILD NOTES

For Condos:

- Pair your unit inspection with a status certificate review to understand the building's finances, rules, and upcoming work.

For Freehold Homes:

- Pay close attention to grading, drainage, and exterior maintenance since these are entirely your responsibility.

For New Construction:

- Complete the pre-delivery inspection carefully with your builder.
- Confirm what's covered under the Tarion warranty and when to report deficiencies.



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THE TAKEAWAY

A home inspection is not a pass or fail. It's a snapshot of the home's condition so you can plan confidently for ownership. Focus on water management, major systems, and safety first. Ask questions, clarify anything unclear, and use your report as a roadmap for smart budgeting and future upgrades.



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