

8 Questions Home Buyers Should Ask During a Home Viewing

Walking through a home for the first time can feel exciting yet overwhelming, especially if you're a first-time buyer. The listing agent will point out the highlights, while your own agent may not know every detail about that specific property. It is your responsibility to dig deeper.

Asking the right questions during a showing can reveal important details that help you make an informed decision about whether to buy and what price to offer. The answers could save you thousands down the road or even prevent you from making a costly mistake.

Here are eight important questions to keep in mind at every showing.

1. How old are the roof and major systems?

Furnaces, air conditioners, water heaters, and roofs all have limited lifespans. Even if they're working during a showing, age is one of the best predictors of when costly replacements may be needed.

- **Ask the seller:** How old are the furnace, water heater, air conditioner/heat pump, and roof? Have any major components been replaced recently?
- **Request documentation:** Service records, warranty papers, or installation receipts can confirm both age and maintenance history.
- **Keep typical lifespans in mind:**
 - Furnace: ~15 years
 - Roof: 15–25 years (depending on material)
 - Electric hot water tank: 10–15 years
 - Gas/propane hot water tank: 8–12 years
 - Air conditioners/air-source heat pumps: 10–15 years (up to 20 with good care)
 - Geothermal: 20–25 years (indoor components); 40–50 years (ground loop)

Why it matters: Replacing a furnace, roof, or water heater can cost thousands. Knowing the age of major systems helps you budget realistically, plan future upgrades, and avoid being blindsided by breakdowns soon after move-in.

2. Were major renovations done with permits?

A finished basement, new bathroom, or upgraded kitchen can add major appeal to a home. But the quality of that work depends on whether it was done to code and inspected by the city. If the seller skipped permits to save time or money, you may be inheriting hidden safety issues such as overloaded circuits, undersized plumbing, or structural changes that don't meet building standards.

In Ottawa, you can verify this by pulling past permits at City Hall for about \$100. This confirms whether the work was done legally and inspected. Without that paper trail, you may be left guessing about what's behind the drywall.

- **Ask the seller:** Were permits obtained for the basement, bathroom, or other renovations?
- **Request documentation:** Look for final inspection reports or occupancy approvals, not just contractor invoices.
- **Be cautious of “cosmetic only” claims:** Even “simple” upgrades often involve electrical or plumbing changes that technically require permits.

Why it matters: If renovations weren't permitted, you could be liable for safety risks, costly corrections, or fines. Insurance companies may even deny claims if damage is linked to unpermitted work. Confirming the history of upgrades protects your investment and helps you avoid expensive surprise

3. Has the home ever had water or foundation issues?

Basements in Ottawa face extra stress from clay soils, heavy rain, and freeze–thaw cycles. Even if the basement looks dry during a showing, there may have been leaks in the past. Knowing whether water has entered before, and how it was addressed, helps you judge the quality of repairs and whether the problem could return.

- **Sump pumps:** If one is installed, ask when it was last serviced or replaced. A neglected sump pump is a common cause of flooding.
- **Waterproofing or foundation repairs:** Ask for permits and receipts to confirm the work was completed by professionals.
- **Quick fixes vs. lasting solutions:** If leaks were simply patched or painted over, you could be dealing with the same issue again after the first spring thaw.

Why it matters: Water intrusion can lead to mold, structural damage, higher insurance premiums, and costly repairs. Having a clear history of the basement allows you to budget realistically, negotiate repairs or price adjustments, and avoid unexpected headaches after move-in.

4. What type of electrical service does the home have?

Older homes in Ottawa often come with legacy electrical systems that may not meet today's needs. Some still have 60-amp service, which is considered undersized for modern living and can limit your ability to run multiple appliances, central air, or future upgrades. Others may have aluminum wiring, common in homes built in the 1960s and 70s. While safe when properly maintained, many insurers treat aluminum wiring as higher risk, sometimes requiring a licensed electrician's inspection or even rewiring before granting coverage.

By contrast, most buyers (and insurance companies) expect at least a 100-amp electrical panel today. Homes with 200-amp service are even more desirable, as they allow for greater capacity and flexibility.

- **Ask the seller:** What is the current service size? Has any wiring been replaced or updated?

- **Request documentation:** Permits, inspection reports, or receipts for any upgrades help confirm the work was done properly.
- **Think ahead:** If you plan to install an EV charging station or add energy-hungry features like a heat pump or hot tub, extra capacity (200-amp service) may save you from costly electrical upgrades later.

Why it matters: Electrical service impacts not only your safety and day-to-day convenience but also your ability to insure the home. Knowing what's behind the panel helps you budget for upgrades and avoid unpleasant surprises with insurers or renovation plans.

5. Has the home been tested for radon?

Radon is a naturally occurring radioactive gas produced by the breakdown of uranium found in certain rocks, soils, and groundwater. Outdoors, it disperses harmlessly into the atmosphere, but when it seeps into homes through cracks and openings in the foundation, it can build up to dangerous levels. Radon is invisible, odorless, and tasteless. Long-term exposure is a known health risk. Parts of the Ottawa Valley, especially suburban and rural areas, are considered higher-risk zones for radon accumulation.

Testing is straightforward: a detector is placed in the lowest lived-in level of the home for at least 91 days during the heating season. If elevated levels are found, a mitigation system (usually a sub-slab depressurization system with a fan and vent pipe) can be installed, often for a few thousand dollars.

- **Ask the seller:** Has radon testing ever been completed, and can they provide results?
- **If not tested:** Factor the cost of testing into your post-purchase plans.
- **If high levels were found:** Ask what mitigation steps were taken and request documentation that the system is functioning properly.

Why it matters: Long-term radon exposure is the second leading cause of lung cancer after smoking. Knowing the home's radon history before you buy gives you peace of mind about indoor air quality and ensures you won't face unexpected health or remediation costs after moving in.

6. Are there any transferable warranties?

Big-ticket items like roofs, windows, furnaces, air conditioners, and appliances sometimes still carry valid manufacturer or contractor warranties. In many cases, those warranties can be transferred to a new homeowner, either automatically or with a small transfer fee.

- **Ask the seller:** Are there any active warranties on the roof, windows, major systems, or appliances?
- **Request documentation:** Get the warranty certificates, receipts, and any transfer forms so you don't lose coverage.
- **Confirm transfer rules:** Some warranties require registration within a certain number of days after purchase.

Why it matters: Transferrable warranties can save you thousands if something fails after you move in. They also provide peace of mind that major components are protected, an unexpected bonus that many buyers overlook.

7. What are the typical utility costs?

Mortgage payments aren't the only cost of homeownership. Monthly expenses like heat, electricity, and water can vary widely depending on the property's size, age, and efficiency.

- **Ask the seller:** What are the average monthly costs for heating, electricity, and water? Do they fluctuate significantly by season?
- **Request documentation:** Whenever possible, ask to see copies of recent utility bills. This gives you a more accurate picture than estimates.
- **Factor in the home's characteristics:**
 - Older homes were built to outdated insulation and building code standards, which often means higher heating and cooling costs.
 - Larger homes can have exponentially higher utility costs than smaller houses or condos, even with modern systems.

Why it matters: Utilities can make a major difference in affordability. Getting a clear sense of ongoing costs ensures the home truly fits your budget, not just on paper, but month to month after you move in.

8. Ask to see the seller property information statement (SPIS)

The Seller Property Information Statement (SPIS) is a voluntary but strongly recommended form that allows sellers to disclose important details about a home's condition. It can include information on past repairs, known structural issues, or environmental concerns, all valuable insights for buyers making an informed decision.

- **Ask the seller:** Has an SPIS been completed for this property? If so, review it carefully to see what's been disclosed.
- **Understand disclosure rules:** By law, sellers are not required to disclose patent defects (*issues that are obvious during a reasonable inspection*), but they must disclose latent defects (*hidden problems that affect safety or livability*).
- **Watch for red flags:** If a seller refuses to provide an SPIS, proceed with extra caution and consider whether additional inspections or protective conditions should be built into your offer.

Why it matters: A completed SPIS can provide peace of mind and uncover details you might otherwise miss. If one isn't offered, it doesn't mean something is wrong, but it does mean you should be extra diligent in investigating the property before moving forward.

Conclusion

Asking these questions won't replace a professional home inspection, but they will give you a head start in understanding what you're walking into. A good inspector can uncover hidden issues and provide expert guidance, but by asking smart questions early, you'll walk into showings more prepared, spot red flags faster, and negotiate with greater confidence.

Think of these questions as your first line of defense, a way to protect your budget, avoid surprises, and make sure the home you fall in love with is the right fit for your lifestyle and your wallet.

Not sure how to interpret the answers you get during a showing? I can help.

A professional inspection is the best way to know exactly what you're buying. Whether you book a pre-offer walk-through or a full home inspection, I'll guide you step by step, answer your questions in plain language, and provide a clear, unbiased report you can rely on.

Let's make sure your next home is a safe, smart investment and that you move forward with confidence.

Yvain Chartrand
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Yvain Chartrand is a certified home inspector serving Ottawa, Gatineau, and the Ottawa Valley. Known for his thorough approach and clear communication style, Yvain helps clients make confident decisions about one of the biggest investments of their lives, buying or selling a home.

With over thirty years experience in building systems, property maintenance, and construction and home improvement standards, Yvain brings both technical expertise and a practical perspective to every inspection. He examines each property with meticulous attention to detail, from the foundation to the roof, while also focusing on the systems that matter most to everyday living: heating, cooling, plumbing, electrical, ventilation, and insulation.

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MLS Number
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What are the typical utility costs?
May we see the seller's property information statement?