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Top 10 Problems Found in Calgary Home Inspections

BUYER RESOURCE GUIDE

A home inspection is your last line of defence before committing to the biggest purchase of your life. Here are the ten most common issues Calgary inspectors uncover — and what they mean for your buying decision.

I. Foundation Issues

Calgary sits on expansive clay soil that swells when wet and shrinks when dry. This seasonal movement puts enormous stress on foundations, making cracks and shifting one of the most frequently reported issues in local inspections.

- **Hairline cracks:** Narrow vertical cracks in poured concrete foundations are common and usually cosmetic, caused by normal curing and minor settling
- **Stair-step cracks in block foundations:** These diagonal cracks along mortar joints suggest more significant movement and warrant further evaluation by a structural engineer
- **Horizontal cracks:** The most serious type — horizontal cracking indicates lateral pressure from the soil pushing against the foundation wall. This can be a major structural concern
- **Frost heave:** Calgary's freeze-thaw cycles can push foundations upward, causing uneven floors and cracked walls, particularly in homes with shallow footings

Foundation repairs in Calgary can range from \$2,000 for minor crack sealing to \$20,000 or more for structural stabilization. Always have significant foundation concerns evaluated by a qualified engineer before proceeding.

Calgary context: Homes built before the 1970s are particularly susceptible to foundation issues because building codes at the time did not account for Calgary's aggressive clay soil conditions as thoroughly as modern standards do.

2. Roof Condition and Age

Calgary's climate is brutal on roofing materials. The combination of intense UV exposure at altitude, hailstorms, extreme temperature swings (from minus 30 to plus 30 Celsius), and heavy wet spring snow takes a toll that shortens roof life compared to more temperate climates.

- **Asphalt shingles:** The most common roofing material in Calgary typically lasts 15 to 25 years, but hail damage can cut that lifespan short. Look for curling, cracking, missing granules, and visible wear
- **Hail damage:** Calgary is one of the most hail-prone cities in Canada. Even relatively new roofs may have hail damage that compromises their integrity. Your inspector should check for denting and granule loss
- **Flashing and penetrations:** Leaks most commonly originate around chimneys, vents, skylights, and where the roof meets walls. Deteriorated flashing is a frequent finding

A full roof replacement in Calgary typically costs \$8,000 to \$15,000 for a standard single-family home, depending on size and material. If the roof is nearing end of life, this is a significant negotiation point.

3. Plumbing Problems

Plumbing issues are among the most costly to remediate, and Calgary has a specific concern that buyers must understand: polybutylene pipe.

- **Polybutylene (poly-B) pipe:** Widely installed in Calgary homes built between the late 1970s and mid-1990s, poly-B is a grey plastic pipe that has proven prone to failure. It becomes brittle over time, and connections can leak without warning. Many insurance companies in Alberta now refuse to insure homes with poly-B, or charge significantly higher premiums
- **Galvanized steel pipes:** Found in pre-1960s homes, galvanized pipes corrode from the inside out, reducing water pressure and eventually leaking
- **Drain condition:** Older Calgary homes may have deteriorating clay or cast iron drain pipes. A sewer scope inspection (\$200 to \$350) can reveal root intrusion, bellies, and cracks before they become emergencies

Critical for Calgary buyers: If a home has poly-B plumbing, factor in the cost of a full re-pipe (\$8,000 to \$15,000 for a typical home). Some buyers negotiate this cost directly; others walk away. Either way, it must be addressed — it is not a problem that improves with time.

4. Electrical Issues

Electrical problems are both a safety concern and a potential insurance issue. Common findings in Calgary home inspections include:

- **Aluminum wiring:** Used in many Calgary homes built in the 1960s and 1970s, aluminum wiring is a known fire risk at connection points. It requires specialized connectors (COPALUM or AlumiConn) and should be inspected by a licensed electrician
- **Outdated panels:** Federal Pacific and Zinsco panels, found in some older Calgary homes, have well-documented failure rates and should be replaced. A panel upgrade typically costs \$2,000 to \$4,000
- **Insufficient capacity:** Older homes with 60-amp or 100-amp service may not support modern electrical demands, especially if you plan to add an electric vehicle charger, hot tub, or shop equipment
- **Missing GFCI protection:** Ground fault circuit interrupter outlets are required in bathrooms, kitchens, garages, and exterior locations. Many older homes lack adequate GFCI protection

5. HVAC and Furnace Condition

In a city where winter temperatures routinely drop below minus 20 Celsius, your heating system is not optional — it is essential. Inspectors pay close attention to:

- **Furnace age:** A standard high-efficiency gas furnace in Calgary lasts 15 to 25 years. If the furnace is over 15 years old, budget for replacement in the near term (\$4,000 to \$7,000 installed)
- **Heat exchanger condition:** A cracked heat exchanger can leak carbon monoxide into the home. This is a serious safety issue and typically means the furnace must be replaced immediately
- **Efficiency rating:** Older mid-efficiency furnaces (80 percent AFUE) cost significantly more to operate than modern high-efficiency units (96 to 98 percent AFUE). With Calgary's long heating season, the savings add up quickly
- **Air conditioning:** Not all Calgary homes have central air conditioning. If the home has a unit, its age and condition matter — replacement costs \$4,000 to \$7,000
- **Hot water tank:** Standard tank water heaters last 8 to 12 years. Check whether the unit is owned or rented — rental tanks in Alberta often come with contracts that transfer to the buyer

6. Water Damage and Basement Moisture

Basements are the most vulnerable area in any Calgary home. The combination of a high water table in some communities, clay soil that holds moisture, and Calgary's dramatic spring melts creates persistent moisture challenges.

- **Water staining:** Look for discolouration on basement walls and floors, especially near the base of walls and around window wells
- **Musty odour:** A persistent smell in the basement often indicates ongoing moisture or hidden mould growth behind finishes
- **Efflorescence:** White mineral deposits on concrete walls indicate water has been migrating through the foundation
- **Sump pump condition:** Many Calgary homes rely on sump pumps to manage groundwater. The inspector should verify the pump is operational and has a backup power option

Weeping tile alert: Calgary homes built before the mid-1980s may have clay weeping tile that has deteriorated or collapsed. Replacing a failed weeping tile system is one of the most expensive repairs a homeowner can face — \$15,000 to \$30,000 or more for exterior excavation. Always ask about the age and condition of the weeping tile system.

7. Insulation and Energy Efficiency

With Calgary's extreme temperature range — from minus 35 in January to plus 35 in July — insulation quality directly affects both comfort and operating costs.

- **Attic insulation:** Current Alberta building code calls for R-50 to R-60 in attics. Many older Calgary homes have R-20 or less, resulting in significant heat loss and ice damming
- **Wall insulation:** Homes built before the 1980s often have minimal wall insulation. Upgrading is expensive and disruptive but dramatically improves comfort and efficiency
- **Basement insulation:** Uninsulated or under-insulated basement walls are a major source of heat loss. Modern standards call for at least R-20 on basement walls
- **Air sealing:** Gaps around penetrations, rim joists, and attic hatches allow warm air to escape and cold air to infiltrate. An energy audit (\$300 to \$500) can quantify the issue

8. Window and Door Seals

Calgary's extreme temperature swings — sometimes 30 degrees in a single day during Chinook events — take a harsh toll on window and door seals. Failed seals are one of the most visible inspection findings:

- **Fogged glass:** Condensation or haze between panes of double- or triple-glazed windows indicates a failed seal. The window unit must be replaced to restore insulating value
- **Drafts and air leakage:** Gaps around window and door frames allow cold air in and warm air out. This is both a comfort issue and an energy cost issue
- **Wood rot:** Older wood-frame windows may have moisture damage at the sill or frame, particularly on north-facing exposures

Replacing windows in a typical Calgary home costs \$8,000 to \$20,000 depending on the number and type of windows. If multiple windows have failed seals, negotiate this cost into the purchase or plan for the expense.

9. Grading and Drainage

Proper grading — the slope of the ground around the home's foundation — is critical for directing water away from the structure. In Calgary, where spring runoff and summer storms can deliver significant water volume in a short time, poor drainage is a recipe for basement flooding.

- **Negative grading:** Soil that slopes toward the foundation rather than away from it funnels water directly to where it can do the most damage
- **Downspout discharge:** Downspouts should extend at least 6 feet from the foundation. Many Calgary homes have downspouts that discharge directly at the base of the wall
- **Window well drainage:** Basement window wells without proper drainage can fill with water during storms, leading to leaks or outright flooding
- **Driveway and walkway grading:** Concrete that has settled over time can direct water toward the home rather than away

Grading corrections are relatively inexpensive (\$500 to \$2,000) but dramatically effective at preventing water problems. This is one of the highest-value fixes an inspector can recommend.

10. Structural Concerns

Beyond foundation issues, inspectors look for signs of structural problems throughout the home:

- **Sagging or bouncy floors:** This can indicate undersized joists, removed load-bearing supports, or deterioration due to moisture
- **Cracked drywall:** While minor drywall cracks are common due to Calgary's dry climate and normal settling, large cracks — especially diagonal cracks above doors and windows — can indicate structural movement
- **Doors and windows that stick:** Doors that will not close properly or windows that bind in their frames can signal that the house is shifting
- **Previous renovations:** Unpermitted renovations, particularly those that removed or altered load-bearing walls, are a common concern in older Calgary homes. Your inspector should check for proper headers and supports

Alberta building code note: If structural concerns are identified, your inspector may recommend a follow-up evaluation by a licensed structural engineer. In Alberta, structural modifications require a building permit and engineering approval. Unpermitted structural work can create insurance and liability issues that follow the property.

Deal-Breaker vs. Negotiation Point

Not every inspection finding is a reason to walk away. Understanding the difference between a deal-breaker and a negotiation point is essential:

Potential Deal-Breakers

- Major structural or foundation failure requiring engineering intervention
- Extensive mould or environmental contamination
- Serious electrical hazards (knob-and-tube wiring, failed panels)
- Failed weeping tile with active basement flooding
- Cracked heat exchanger with carbon monoxide risk

Negotiation Points

- Aging roof nearing end of life
- Polybutylene plumbing requiring replacement
- Outdated electrical panel needing upgrade
- Furnace or hot water tank beyond expected lifespan
- Failed window seals requiring replacement
- Grading and drainage corrections
- Minor foundation cracks requiring sealing

Your REALTOR can help you determine whether to negotiate a price reduction, request the seller make repairs before closing, or walk away from the deal entirely. The inspection report gives you the information — your agent helps you use it strategically.

The bottom line: A home inspection is not a pass-or-fail exam. It is a detailed assessment that gives you the information you need to make a confident, informed decision. In Calgary's climate and soil conditions, there is almost always something on the list — what matters is understanding the severity, the cost, and your options.