

WHAT TO EXPECT

HOME INSPECTIONS

A GUIDE FOR HOME BUYERS



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WHAT TO EXPECT | INSPECTIONS

A buyer's guide to home, water, well and septic inspections in Nova Scotia

Print this and keep it beside your conditions list

The inspection period is the most important stretch of your purchase. It is the one window where you get to look behind the paint, ask expensive questions, and still change your mind.

This guide walks you through what happens, what it costs, what your inspector will and will not do, and if the property is on a well and septic system what all of those extra tests actually mean.

You will see items in **RED**. Those are time-sensitive. Every condition in your agreement has a hard deadline, and if a deadline passes without written action, you lose the right to act on it. When in doubt, call me before the deadline, not after.

BEFORE WE START....REMEMBER

Almost every house produces a list. A thirty-page report with forty items on it is not a bad house, it is a normal one, inspected properly. The goal of this week is not a perfect report. It is an informed decision.

My job is to help you tell the difference between the findings that are simply the cost of owning a home and the findings that genuinely change what this house is worth and to get real numbers in front of you before your deadlines run out.

Call me the moment something comes back that worries you. Do not sit on it and wait for the deadline. There is almost always a path forward, and there is almost always more time to find it if we start early.

THE SHORT VERSION

- A home inspection is a **visual, non-invasive snapshot** of the home on one day. It is not a warranty, an appraisal, or a code inspection.
- Book it within 24–48 hours of your offer being accepted. Good inspectors are booked out.
- A standard home inspection does **not** include the well, the water, the septic system, the wood stove, or radon. Those are separate, and they are ordered separately.
- Budget roughly \$500–\$1,500 all-in depending on which add-ons the property needs.
- **Attend your inspection.**

YOUR TIMELINE

A typical conditional period in Nova Scotia runs 7-10 business days. That sounds like plenty until a lab is backed up. Here is how the days usually get used:

When	What happens
Day 0	Offer accepted. Clock starts.
Day 1	Book everything at once, If you choose a home inspector, water sampling, well flow test and/or septic inspection.
Day 2-5	Inspection day. Water samples collected (must be dropped at the lab the same day).
Day 3-7	Home inspection report arrives. Bacteriological water results arrive (1-3 business days).
Day 5-10	Full chemistry and metals results arrive (5-10 business days).
Deadline day	You satisfy, renegotiate, or declare a condition unsatisfied, in writing.

The single most common way buyers run out of time is water chemistry. Full metals and general chemistry can take up to ten business days. Collect that sample on day one or two, not the day before your deadline and make sure your water condition has a longer runway than your home inspection condition.

CHOOSING YOUR INSPECTOR

Home inspectors are not licensed or regulated in Nova Scotia. The Nova Scotia Real Estate Commission does not regulate them, and anyone may use the title. Who you hire matters enormously.

Before you book, ask:

- **Do you carry Errors and Omissions insurance?** The Real Estate Commission specifically advises confirming this. If the answer is no, keep looking.
- **What association do you belong to?** CAHPI Atlantic membership means the inspector works to a published national standard of practice and a code of ethics.
- **Can I see a sample report?** You are buying a document. Look at one before you pay for one.
- **How long will you be at the house, and may I follow you?** Should be 2-3 hours average
- **What is excluded, and what do you recommend I add?**

I am happy to give you names of inspectors I have seen do thorough work. You hire and pay the inspector directly, and the choice is entirely yours , I do not receive anything for a referral.

ON INSPECTION DAY

Plan for two and a half to four hours on an average single-family home. Older, larger or more complicated houses take longer.

Be there

Attend if you possibly can. The written report tells you what was found; the walk-through at the end tells you what it means, how urgent it is, and roughly what it costs. That conversation is the part you cannot get later.

What to bring

- A notepad or your phone. Feel free to photograph everything the inspector points at.
- A tape measure, if you are planning around furniture or appliances.
- Your list of questions about the house, written down beforehand.
- A contractor, if you already know you want to renovate. This is your best chance to get them inside.

What to expect of yourself

- Wear clothes and shoes you do not mind taking into an attic hatch or a crawlspace.
- Leave the kids and the extended family at home, it is a working site with ladders and open panels.
- Do not make decisions in the driveway. Read the report, get quotes, then decide.
- Expect the sellers to be out. If they are home, be gracious and keep your reactions to yourself.
- **Utilities must be on.** Power, water and heat need to be live or systems cannot be tested.
On a vacant property, I will confirm this in advance.

WHAT YOUR INSPECTOR LOOKS AT

A general inspection covers the readily accessible, visible portions of the home's major systems:

- **Roof and attic** | covering and flashing, chimneys and vents, attic ventilation, insulation type and depth, staining or evidence of past leaks.
- **Exterior** | cladding, trim, soffit and fascia, windows and doors, decks, steps and railings, grading and drainage away from the foundation.
- **Structure** | foundation, sills and framing visible from the basement or crawlspace, cracking, settlement, floor slope.
- **Basement and crawlspace** | moisture staining, efflorescence, sump pumps, mould-like growth, signs of past water entry.
- **Plumbing** | supply piping material, drain and vent piping, visible leaks, functional flow and drainage, fixtures, and the age and condition of the water heater.
- **Electrical** | service size and entrance, panel and breakers or fuses, grounding and bonding, visible wiring type, GFCI and AFCI protection, smoke and carbon monoxide alarms.
- **Heating and cooling** | furnace, boiler, heat pump or baseboards age, operation and visible condition; ductwork; the oil tank if there is one; mini-split heads.
- **Interior** | walls, ceilings, floors, stairs and railings, doors, windows, and a representative sample of outlets and switches.
- **Insulation and ventilation** | attic and accessible wall insulation, bathroom and kitchen exhaust, dryer venting.

WHAT IS NOT INCLUDED

This is where buyers are most often surprised. A general home inspection does not cover:

- **Anything concealed** inside walls or ceilings, under flooring, behind stored belongings, or beneath snow. The inspector will not move furniture, lift carpet, or open walls.
- **Code compliance or permits** an inspection is not a municipal code review.
- **Remaining life or value** an inspector cannot tell you exactly how many years the roof or furnace has left.
- **Wells, water quality, septic systems, wood-burning appliances** all separate inspections, all ordered separately.
- **Environmental hazards** radon, mould, asbestos, vermiculite, lead paint and air quality all require specialists and separate sampling.
- **Pest and rodent infestation** evidence may be noted in passing, but it is not a pest inspection.
- **Pools, spas, irrigation, outbuildings and sheds** usually excluded unless you arrange it in advance.
- **Appliance performance** beyond confirming they turn on.

A home inspection is a snapshot of one day, taken from what could be seen. It dramatically reduces your risk. It does not eliminate it.

YOUR REPORT AND WHAT TO DO WITH IT

Most reports run 30 to 60 pages and contain dozens of items. That is normal, including on a house in excellent condition. The skill is in sorting. Put every finding into one of four buckets:

Bucket	What belongs there	What to do
1. Safety	Failed or unsafe wiring, back-drafting appliances, missing railings, no smoke or CO alarms, structural concerns.	Address before you move in. Fair to raise.
2. Big-ticket	Roof, furnace, boiler, oil tank, well, septic, windows at or near end of life. Money you will spend in the next 0–5 years.	Get quotes. This is the legitimate substance of a renegotiation.
3. Maintenance	Caulking, grading, gutters, servicing, minor leaks, worn weatherstripping.	Your to-do list as an owner. Budget it; do not fight over it.
4. Cosmetic	Scuffs, dated finishes, small cracks, worn paint.	Ignore for negotiation purposes.

The inspection condition should not be considered a second round of price negotiation. It exists to protect you from what you could not see. Items that were plainly visible when you viewed the home, the old kitchen, the worn carpet, the sloped floor you walked on were priced into your offer. Raising them now rarely lands well and can put the deal at risk.

Once you have the report, you have four options, and every one of them must be exercised in writing before the condition deadline:

- **Satisfy the condition** and proceed.
- **Renegotiate** a price adjustment, a repair completed before closing, or a credit.
- **Declare the condition unsatisfied** and terminate, with your deposit returned.

IF THE HOME IS ON A WELL: WATER TESTING

A very large share of Nova Scotia homes outside serviced areas draw from a private well. No government agency tests that well for you, and nobody has tested it recently unless the seller chose to. Whatever is in it becomes yours on closing day.

Water testing is its own condition with its own deadline. Do not fold it into the home inspection condition, the lab does not work on your inspector's schedule.

The two tests and why I always recommend both

Every complete water assessment has two halves. They look for completely different things, they come back on different timelines, and one is not a substitute for the other.

	BACTERIOLOGICAL	CHEMICAL (general chemistry + metals)
Looks for	Living organisms - total coliform and E. coli.	Dissolved minerals, elements and metals.
Comes from	Surface water getting in - a cracked cap or casing, a failed seal, a nearby septic system, flooding, animals.	The bedrock and soil the water sits in. Occasionally from the home's own plumbing.
How fast it changes	Can change within a week. A true snapshot.	Stable for years. A reliable picture of the source.
Typical fix	Shock chlorination, repairing the wellhead, or a UV disinfection system.	A treatment system sized to the specific contaminant.
Cost	\$35 - \$50	\$120 – \$300
Turnaround	1 – 3 business days	5 – 10 business days
Province recommends	Every 6 months, for the life of the well.	Every 2 years.

BACTERIA: COLIFORM VS. E. COLI

These two results appear side by side on the same page of your report and they do not mean the same thing. This is the distinction buyers most often get wrong.

TOTAL COLIFORM Guideline: none detectable per 100 mL

A large family of bacteria that lives in soil, on vegetation, and in surface water. The great majority of them are harmless you are not likely to get sick from drinking them.

Their value is as an **indicator**. Groundwater deep in bedrock should not contain them. If they show up, something at the surface is finding a way into your well: a cracked or missing well cap, a failed casing seal, poor grading letting runoff pool at the wellhead, or a shallow dug well after heavy rain.

Total coliform says: there is a door open.

E. COLI Guideline: none detectable per 100 mL

A specific member of the coliform family that lives in the intestines of humans and warm-blooded animals. It does not occur naturally in soil or vegetation.

Finding it means **fecal contamination** a septic system, manure, or animal waste is reaching the water. This is a genuine health issue, not an aesthetic one, and it can make people acutely ill.

E. coli says: something has walked through that door.

If E. coli is detected, do not drink the water, do not use it for cooking or brushing teeth, and treat the source as unknown until it is found and corrected.

How to read a positive result

- **A coliform hit alone is common and is usually fixable.** Shock chlorination runs roughly \$200–\$500; a new well cap or re-grading around a dug well is inexpensive. A UV system is typically \$1,000–\$2,500 installed.
- **It is not automatically a reason to terminate.** It is a reason to find out *why* the surface is getting in because the same defect that lets coliform in lets other things in.
- **Always re-test after treatment.** A single clear result after chlorination is not proof; chlorine can mask the problem for weeks. The province recommends re-sampling at roughly 5 days, 2–4 weeks, and 3–4 months.
- **Results are normally reported as “Presence/Absence” (P/A).** A more expensive “MPN” test counts how many organisms are present, which is useful when you already know there is a problem.
- **A bad sample is a false alarm.** Sterile technique matters, an unsterilised tap, a dirty hand on the bottle rim, or a bottle that sat in a warm car will produce a positive. Have the sample taken by your inspector or a water professional if you can.

METALS

Metals are the other half of the story, and they behave in the opposite way to bacteria: you cannot see, taste or smell most of them, they do not change week to week, and no amount of chlorination touches them.

In Nova Scotia, metals in well water are almost never anyone's fault. **They are geology.** The province sits on granite and slate bedrock that naturally releases arsenic and uranium into groundwater. A house with a beautiful well and a perfect maintenance record can still deliver water that exceeds the guideline. That is why chemistry is tested separately from bacteria, and why it matters just as much.

The four that matter most here

ARSENIC MAC 0.010 mg/L

Naturally occurring and widespread across Nova Scotia, especially in areas underlain by slate and granite. Colourless, odourless, tasteless. The concern is long-term exposure, which is linked to several cancers, not a single glass of water. Treated with reverse osmosis or a dedicated adsorptive media filter.

URANIUM MAC 0.020 mg/L

Also naturally occurring, concentrated in granite bedrock | including parts of HRM. At drinking water levels the concern is chemical toxicity to the kidneys, not radiation. Treated with reverse osmosis or anion exchange.

LEAD MAC 0.005 mg/L

The odd one out: lead rarely comes from the bedrock. It comes from the plumbing old solder, brass fittings, or an older service line and acidic water pulls it out faster. If lead appears, the source is usually inside the house, which means it is often fixable rather than permanent. The guideline was lowered to 0.005 mg/L because of the effects on children's neurological development.

MANGANESE MAC 0.12 mg/L · Aesthetic objective 0.02 mg/L

Common in Nova Scotia groundwater and the one metal you may actually notice: above the aesthetic objective it stains fixtures and laundry brown or black and gives water a metallic taste. It also carries a health-based limit, set to protect infant brain development. Treated with oxidation and filtration, or reverse osmosis at the tap.

GENERAL CHEMISTRY

The rest of your chemistry report describes how the water will behave in the house, how it tastes, what it stains, and what it does to your pipes.

- **pH** - below 6.5 the water is acidic and corrosive. It attacks copper piping and pulls lead and copper out of your own plumbing. Acidic water is very common in Nova Scotia and is corrected with a neutralising filter.
- **Hardness** - calcium and magnesium. No health concern at all. It causes scale in kettles and water heaters, spotty dishes, and more soap. Above roughly 200 mg/L most households install a softener.
- **Iron** - aesthetic objective 0.1 mg/L. Orange or rusty staining on fixtures and laundry, metallic taste.
- **Nitrate** - MAC 45 mg/L (as nitrate). Elevated nitrate points to septic or agricultural contamination and is a specific risk to infants under six months.
- **Sodium** - aesthetic objective 200 mg/L. Worth knowing if anyone in the household is on a sodium-restricted diet, and a flag for a water softener or saltwater intrusion.
- **Chloride** - aesthetic objective 250 mg/L. Near the coast, high chloride can mean saltwater intrusion; near a highway it can mean road salt.
- **Fluoride** - MAC 1.5 mg/L.
- **Colour, turbidity, total dissolved solids** - appearance and clarity. Aesthetic, but sudden changes are worth investigating.

TWO KINDS OF LIMIT | READ WHICH ONE APPLIES BEFORE YOU PANIC

MAC - Maximum Acceptable Concentration. Health-based. Set because the substance is known or suspected to cause adverse health effects. Exceeding a MAC means take action.

AO - Aesthetic Objective. Taste, smell, colour, staining. Exceeding an AO means the water is annoying, not unsafe.

HOW SAMPLING ACTUALLY WORKS

The logistics trip up more deals than the results do.

- **Bottles must come from the lab.** Nova Scotia Health uses a sterile white-top 100 mL bottle for bacteria and a black-top 200 mL bottle for chemistry. You cannot use your own container.
- **Most labs require same-day collection and drop-off**, during weekday mornings only. You cannot fill the bottle the night before.
- **Someone has to be at the house.** I will arrange access with the listing brokerage, tell me as soon as you know your sampling date.
- **You have a choice of labs.** Nova Scotia Health offers tiered packages arsenic and uranium alone for roughly \$38, a 30-plus parameter package for roughly \$121. Private accredited labs often bundle bacteria with 27–34 parameters for \$165–\$255, with faster turnaround for a premium.
- **Results are released after payment.** Do not let an unpaid invoice be the reason your result arrives after your deadline.

THE WELL ITSELF: YIELD AND FLOW

A water test tells you whether the water is safe. It tells you **nothing** about whether there is enough of it. Those are two different questions and two different invoices.

Two kinds of well

	DUG WELL	DRILLED WELL
What it is	Shallow and wide, typically concrete tile, a few metres deep, fed by shallow groundwater.	Narrow steel casing driven into bedrock, often 30–120 m deep.
Usual strength	Good recovery in wet seasons; inexpensive to service.	Generally better protected from surface contamination.
Usual weakness	Vulnerable to surface bacteria and to running dry in a late-summer drought.	Yield is fixed by the rock; more likely to carry arsenic, uranium and manganese from bedrock.
Watch for	Cracked tiles, a poor cap, water pooling at the wellhead.	Low yield, casing corrosion, missing driller's log.

The flow / recovery test

A well professional pumps the well at a set rate, commonly 18–20 litres per minute (about 4 to 4.4 gallons per minute) for at least an hour, while measuring the static water level before pumping, the drawdown during pumping, and how quickly the level recovers for thirty minutes or more afterward. Roughly \$300.

For scale: a household of two to four people uses roughly 680 to 1,360 litres (150 to 300 gallons) a day. **Low-yielding wells are more common in Nova Scotia than most buyers expect** and the fix is often a storage tank or cistern system rather than a new well.

Good to know (May not always be available or known)

- The well log or driller's record, depth, casing length, and the yield measured when it was drilled.
- The age and condition of the pump and pressure tank. Pumps are consumables.
- Condition of the cap, the casing above grade, and the grading around the wellhead.

- Any treatment equipment already installed and why the previous owner installed it. That answer is often the most informative thing you will learn.
- Distance from the wellhead to the septic field.

If a well fails outright, replacement typically runs \$10,000–\$25,000 or more. That is the number the flow test is protecting you from.

SEPTIC INSPECTION

An on-site sewage disposal system has two working parts: a tank, where solids settle out and naturally occurring bacteria digest the waste, and a disposal field (the leaching bed), where the liquid filters down through the soil and is treated by the ground itself. When either fails, the repair is measured in tens of thousands of dollars.

What a proper septic inspection includes

- Locating the tank and the disposal field which is not always obvious and is itself worth knowing before you own it.
- **Uncovering and usually pumping the tank.** The tank generally has to be empty before closing day and exposed to be assessed properly.
- Inspecting the tank for cracks, leaks and corrosion, and confirming the inlet and outlet baffles are present and intact a missing outlet baffle lets solids into the field and is a leading cause of field failure.
- A camera run through the clean-out from the house to the tank, and from the tank out toward the field.
- Checking the distribution box for level and for root intrusion.
- A hydraulic load and dye-tracer test running a realistic volume of water through the system and watching for surfacing, backup, or dye appearing at grade.

What they are looking for

- A saturated or “broken out” field soggy ground or unusually green, fast-growing grass over the bed.
- Sewage odour outside, or slow drains and gurgling inside.
- Roots, crushed pipe, or a collapsed line between house and tank.
- **A system undersized for the house.** Fields are rated by bedroom count. If you are planning to add a bedroom, the existing field may not support it confirm before you buy, not after.
- **No pumping history.** A system that has not been pumped in five or more years deserves extra scrutiny. Normal service is every 2–5 years depending on household size.

Paperwork to ask for

- Pump-out receipts, and records of any repairs or field replacement.
- **Who did the work.** Work on on-site sewage systems in Nova Scotia must be carried out by a certified Qualified Person or installer; engineered systems are designed by a Professional Engineer. Receipts from a certified professional are worth a great deal more than a story.

Inspection \$300–\$450 plus pump-out. Full system replacement typically \$15,000–\$40,000 or more.

SPECIALTY INSPECTIONS WORTH CONSIDERING

Nova Scotia's housing stock and climate make a handful of add-ons worth serious thought several of them for insurance reasons as much as safety ones.

- **WETT inspection (wood stove or fireplace)** roughly \$300. Most insurers want a WETT-certified inspection before they will bind coverage on a home with a wood-burning appliance. Note that a WETT report confirms the installation meets the standard it does not by itself guarantee an insurer will write the policy.
- **Oil tank** insurers will ask the tank's age, location, and condition, and an undocumented age is treated as harshly as visible rust. Photograph the data plate at the inspection. An uninsurable tank can stop a closing cold, so get your insurance quote early.
- **Radon** roughly 36.8% of Nova Scotia homes are expected to exceed Health Canada's guideline of 200 Bq/m³ against a national average of about 17.8%. A proper measurement is a long-term test of at least three months, which does not fit inside a conditional period. Plan to test after you move in, during the heating season. A short-term screening test is a flag, not an answer, and mitigation is a well-understood, routine fix.
- **Asbestos and vermiculite** common in pre-1990 attic insulation and pre-1980 flooring, siding and pipe wrap. Sampling starts around \$275. Undisturbed material is generally not an emergency, but you want to know before you start renovating.
- **Sewer scope** on municipal services, roughly \$300 to camera the lateral from the house to the street, a section of pipe nobody else looks at and you own.
- **Thermal imaging** finds missing insulation and hidden moisture that the eye cannot see. Increasingly included; ask whether yours is.
- **Mould and indoor air quality** worth it where there is a known moisture history, an unfinished basement, or a persistent smell.
- **Electrical age issues** knob-and-tube wiring, 60-amp services and certain older panels are insurance problems as much as safety ones. If the report flags any of them, call your insurance broker the same day.

QUICK REFERENCE | WELL WATER GUIDELINES

Canadian drinking water guidelines applied in Nova Scotia. MAC = health-based limit. AO = aesthetic objective (taste, odour, staining).

Parameter	Guideline	Type	What it tells you
Total coliform	none / 100 mL	Health	Surface water is getting into the well
E. coli	none / 100 mL	Health	Fecal contamination - do not drink
Arsenic	0.010 mg/L	MAC	Natural in NS bedrock; long-term cancer risk
Uranium	0.020 mg/L	MAC	Natural in granite; kidney toxicity
Lead	0.005 mg/L	MAC	Usually from the home's own plumbing
Manganese	0.12 mg/L	MAC	Health limit; infant neurological development
Manganese	0.02 mg/L	AO	Black/brown staining, metallic taste
Iron	0.1 mg/L	AO	Orange staining, taste
Nitrate	45 mg/L	MAC	Septic or agricultural contamination
Nitrite	3 mg/L	MAC	As above
Fluoride	1.5 mg/L	MAC	—
Copper	2 mg/L	MAC	Often corrosive water leaching from pipe
Cadmium	0.007 mg/L	MAC	Kidney effects
Chromium	0.05 mg/L	MAC	—
Barium	2.0 mg/L	MAC	—
Sulphate	500 mg/L	MAC	Laxative effect at high levels
Sodium	200 mg/L	AO	Diet concern; softener or saltwater intrusion
Chloride	250 mg/L	AO	Saltwater intrusion or road salt
Hardness	no health limit	—	Scale, soap use; >500 mg/L generally unacceptable
pH	7.0 – 10.5	Operational	Below 6.5 is corrosive to pipes and fixtures