

VANCOUVER ELECTRICAL REPAIR

Wiring & Rewiring

Knob-and-tube, aluminum wiring, whole-home rewiring, grounding and what insurers in BC expect

4 Expert Answers from Electric IQ

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How do electricians fish new wire through plaster and lath walls in Kerrisdale?

Fishing wire through plaster and lath is one of the more time-consuming parts of any rewire or circuit addition in Kerrisdale's older character homes, and the labour cost reflects it. Expect to pay roughly **\$400 to \$900 per new circuit** in a finished plaster-and-lath house, compared to \$300 to \$600 in a home with drywall, because access is slower and the risk of cracking plaster is real.

How electricians actually do it

The basic goal is to get wire from point A to point B with as few holes as possible. In a plaster-and-lath wall, the lath strips run horizontally behind the plaster, which means a drill bit or fish tape can't travel freely the way it can inside a drywall cavity. Electricians work around this in a few ways.

The first step is always to map what's above and below. If there's an unfinished basement or an accessible attic, the electrician will try to run the wire vertically through the wall cavity from one of those spaces rather than cutting into the face of the wall at all. A long flexible drill bit, sometimes called a bell hanger bit, goes up or down through the top or bottom plate, and the wire follows. This is the cleanest approach and the one good electricians in Kerrisdale reach for first.

Where that isn't possible, they cut small access holes at strategic points, typically at the top of the wall near the ceiling line or behind baseboards, where patching is easiest to hide. A fish tape or a glow rod is threaded through the cavity, and the wire is pulled back through. The lath strips themselves sometimes need to be notched or drilled through, which requires a right-angle drill and patience. Plaster is brittle, so any cut near a lath strip risks cracking the surrounding surface if the tool vibrates too aggressively.

In Kerrisdale homes built before roughly 1950, the electrician will also be watching for knob-and-tube wiring in those same cavities. If live knob-and-tube is present, it changes the job significantly: new wire can't simply be run alongside it without addressing the older system, and most insurers in BC will condition or refuse coverage on homes with active knob-and-tube. That discovery mid-job can push a single-circuit addition toward a broader remediation conversation.

Plaster patching is a separate cost. Electricians are not plasterers. A skilled electrician will keep holes small and tidy, but matching original sand-finish or smooth plaster is a specialist repair. Budget \$200 to \$600 for patching per room depending on hole count, and find a plasterer or skilled drywaller separately. The Vancouver Construction Network at vancouverconstructionnetwork.com can connect you with finishing trades.

For permit purposes, any new circuit in the City of Vancouver requires a permit and inspection through the City's own electrical department, not Technical Safety BC. The permit fee is typically included in a contractor's quote for a

job of this size, but confirm that explicitly. Ask your electrician for their Technical Safety BC licence number and verify WorkSafeBC coverage before work starts.

Want quotes for this kind of work? Vancouver Electrical Repair can match you with local electricians who know older Kerrisdale homes, for free.

Q2

Is it safe to keep aluminum wiring for lighting circuits only in Port Coquitlam?

Aluminum branch wiring on lighting circuits is generally lower risk than on receptacle or appliance circuits, but "lower risk" is not the same as "safe to leave alone." In Metro Vancouver homes built between 1965 and 1976, aluminum wiring is common across Port Coquitlam, Coquitlam, Burnaby and much of the Lower Mainland, and the hazard is almost always at the terminations, not in the wire itself running through the walls.

Why Lighting Circuits Are a Smaller but Real Concern

Aluminum expands and contracts more than copper with heat cycles, and it oxidizes at connection points. On a receptacle circuit, those terminations get disturbed every time you plug something in. On a lighting circuit, the connections at the fixture, the switch and the breaker are more static, so there is less mechanical stress over time. That is why insurers and electricians treat lighting circuits as a lower priority than kitchen, bathroom or appliance circuits. However, the risk does not disappear. A loose or corroded connection at a light fixture or switch can arc, and arcing in a wall or ceiling cavity is how electrical fires start.

The condition of your specific terminations matters more than the circuit type. A 50-year-old aluminum connection that has never been touched may be fine; one that was worked on by a handyman using standard copper-rated devices is a problem. Standard light switches and fixtures are often rated for copper only (marked "CU" or unmarked), and aluminum wiring requires devices marked "CO/ALR" or connections made with approved pigtail connectors.

The biggest practical issue in Port Coquitlam right now is insurance. Many BC insurers will surcharge, restrict or decline coverage on homes with aluminum wiring unless a licensed electrician has inspected and remediated the system. Some will accept a letter from an electrician confirming the terminations are properly pigtailed or CO/ALR devices are installed throughout. Others want a full remediation report. Check your policy wording and call your broker before assuming you are covered.

For Port Coquitlam, electrical permits are issued by Technical Safety BC, not the municipality directly. Any remediation work, meaning pigtail aluminum to copper with approved connectors at each device and fixture, or

replacing devices with CO/ALR-rated ones, requires a permit and inspection for the circuits being touched. A licensed electrician will pull that permit as part of the job.

Remediation of aluminum wiring in a typical Port Coquitlam house runs roughly \$2,500 to \$8,000 depending on the number of devices and fixtures, access conditions and whether any connections have already been made incorrectly and need correction. Lighting circuits alone would be toward the lower end of that range. A whole-home rewire is a much larger project (\$12,000 to \$30,000 for a 2,000 sq ft home) and is rarely necessary just because of aluminum wiring.

A reasonable first step is to have a licensed electrician do a targeted inspection of your lighting circuit terminations, check that every switch and fixture connection is made with the correct method, and give you a written summary you can share with your insurer. Ask the electrician for their Technical Safety BC licence number and confirm WorkSafeBC coverage before they start.

Want quotes for this? Vancouver Electrical Repair can match you with local electricians for free.

Q3

Does aluminum wiring affect a mortgage on a 1972 Surrey split-level?

Aluminum wiring in a 1972 Surrey split-level is unlikely to block a mortgage outright, but it will almost certainly trigger conditions from the lender and insurer that require an electrician's report or remediation before closing. The electrical issue is real, but it is the insurance hurdle that tends to stall deals.

What Actually Happens at the Mortgage Stage

Lenders in BC do not typically refuse a mortgage solely because of aluminum branch wiring. What they do is require proof of home insurance, and that is where aluminum wiring becomes a problem. Many insurers in Metro Vancouver will decline coverage, charge a higher premium, or add a condition requiring a licensed electrical inspection before they will bind a policy on a home with aluminum wiring. No insurance means no mortgage funding, so the chain breaks there.

The 1965-1976 construction window is the key identifier. Homes built in that era across Surrey, Burnaby, Richmond, Coquitlam and the North Shore commonly have aluminum branch wiring throughout. A 1972 split-level in Surrey fits squarely in that window, so a buyer or their agent should assume it is present until an electrician confirms otherwise.

The accepted fix in BC is not a full rewire. It is remediation: a licensed electrician installs approved connectors (typically AlumiConn or similar) to pigtail copper at every device termination, and replaces standard outlets and switches with CO/ALR-rated devices. This brings the wiring into a condition that most insurers will accept, usually after they receive a certificate or letter from the electrician confirming the work was done to code.

Remediation on a typical Surrey split-level runs roughly \$2,500 to \$8,000 depending on the number of devices, the panel condition and whether any circuits need attention beyond the terminations. A full rewire of a 2,000 square foot home would be \$12,000 to \$30,000, but that is rarely required for insurance purposes.

The permit question matters here. Surrey runs its own electrical permit and inspection program, not Technical Safety BC. Any remediation work needs a Surrey building permit, and the completed inspection gives you the paper trail the insurer wants to see. Make sure any quote you receive explicitly includes the Surrey permit and inspection fee, not just the labour and materials.

A fair quote for this job should cover an initial inspection to document the scope, all termination work and device replacements, the Surrey permit, the inspection, and a written summary you can hand to your insurer. Ask the electrician for their Technical Safety BC licence number and confirm WorkSafeBC coverage before they start.

From a buyer's perspective, the cleanest path is to negotiate a price adjustment or a holdback at the time of offer, get the remediation done before closing, and have the certificate in hand when you apply for insurance. Sellers who have already remediated and have the permit sign-off are in a noticeably stronger position.

Want quotes for this? Vancouver Electrical Repair can match you with local electricians in Surrey for a free estimate on the remediation scope.

Can old wiring stay live in Langley walls while new circuits are added beside it?

Old wiring can absolutely stay in place while new circuits are added alongside it in Langley, and electricians do this routinely in older homes across the Township and City of Langley. The critical question is not whether the old wiring exists, but what type it is, what condition it is in, and whether your insurer will accept it.

What the wiring type changes

Knob-and-tube wiring is the one that draws the most scrutiny. It is not automatically illegal under the BC Electrical Code, but it cannot be buried under insulation (insulation traps heat the open-air design relies on to dissipate), it cannot be extended, and most Metro Vancouver insurers will either refuse coverage or add a surcharge until it is removed or inspected and certified. If a licensed electrician opens walls to run new circuits and finds live knob-and-tube, they are required to flag it. Leaving it energised while adding new circuits beside it is technically possible, but any competent electrician will tell you the insurance conversation needs to happen first.

Aluminum branch wiring, common in Langley homes built between roughly 1965 and 1976, is a different situation. It can legally remain in service as long as terminations are properly remediated with approved connectors and CO/ALR-rated devices. New copper circuits can run alongside it without issue. Remediation typically costs \$2,500 to \$8,000 depending on the number of devices, which is far less than a full rewire.

Standard older copper wiring in good condition, even two-wire ungrounded circuits, can generally stay live while new circuits are added. The new circuits will be grounded to current code; the old ones remain as-is unless the scope of work triggers a broader upgrade requirement.

Permit path for Langley: Both the City of Langley and the Township of Langley fall under Technical Safety BC for electrical permits, not a municipal electrical department. Your electrician pulls the permit through Technical Safety BC, and a Technical Safety BC inspector signs off on the new work. The old wiring is not automatically inspected as part of that visit, but if the inspector sees a hazard, they can issue an order.

A fair quote for adding circuits in a Langley home should include the Technical Safety BC permit fee (typically \$75 to \$200 for a few circuits), all materials, any drywall patching or access work, and a note on what happens if the electrician encounters knob-and-tube or aluminum once walls are open. Get that contingency clause in writing before work starts, because discovery costs can add \$500 to \$2,000 or more to the job.

Before hiring, ask the electrician for their Technical Safety BC licence number and confirm their WorkSafeBC coverage. Ask specifically whether the quote covers the permit and what the rate is if the scope changes after opening walls.

Want quotes for this? Vancouver Electrical Repair can match you with local Langley electricians for free.

Disclaimer: This guide is provided for informational purposes only by Vancouver Electrical Repair. It does not constitute professional advice. Always consult qualified, licensed contractors and your local electrical authority (your municipality or Technical Safety BC) before starting any electrical project. Information is current as of October 4, 2026 and may change. Visit vancouverelectricalrepair.com for the latest answers.