

INSPECTION REPORT



For the Property at:
123 YOUR ST.
NIAGARA REGION, ON

Prepared for: HOLMES BUYER
Inspection Date: Wednesday, February 7, 2007
Prepared by: Mark Diplock



Assurance Home Inspections
50 Diffin Dr.
Welland, ON L3C 2K1
905-732-5075
1-866-818-9206
Fax: 905-732-9899

be assured it's the right choice



February 7, 2007

Dear Holmes Buyer,

RE: Report No. 1055
123 Your St.
Niagara Region, ON

Thank you for allowing Assurance Home Inspections to preform your home inspection. I trust that the experience was both valuable and pleasant.

I have attached a copy of your complete inspection report. Feel free to call if you ever have any questions about your home.

Our business thrives on the kind words of satisfied clients. Please tell your friends and family about Assurance Home Inspections.

Furthermore, to help with all your home ownership needs please visit www.managemyhome.ca for a wealth of information on maintaining your home.

Again thank you for choosing Assurance Home Inspections. We wish you all the best in your new home.
Sincerely,

Mark Diplock
on behalf of
Assurance Home Inspections

Assurance Home Inspections
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Welland, ON L3C 2K1
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INSPECTION AGREEMENT

Report No. 1055

123 Your St., Niagara Region, ON February 7, 2007

PARTIES TO THE AGREEMENT

Company

Assurance Home Inspections
50 Diffin Dr.
Welland, ON L3C 2K1

Client

Holmes Buyer

This is an agreement between Holmes Buyer and Assurance Home Inspections.

PLEASE READ CAREFULLY BEFORE SIGNING.

The Inspection of this property is subject to the Limitations and Conditions set out in this Agreement. It is based on a visual examination of the readily accessible features of the building. The Inspection is performed in accordance with the Standards of Practice of the American Society of Home Inspectors. A copy of these Standards is available at <http://www.inspectionscope.com/>.

The Home Inspector's report is an opinion of the present condition of the property. The Inspection and report are not a guarantee, warranty or an insurance policy with regards to the property.

The inspection report is for the exclusive use of the client named above. No use of the information by any other party is intended.

LIMITATIONS AND CONDITIONS OF THE HOME INSPECTION

These Limitations and Conditions explain the scope of your Home Inspection. Please read them carefully before signing this Agreement.

The purpose of your Home Inspection is to evaluate the general condition of the property. This includes determining whether systems are still performing their intended functions.

There are limitations to the scope of this Inspection. It provides a general overview of the more obvious repairs that may be needed. It is not intended to be an exhaustive list. The ultimate decision of what to repair or replace is yours. One homeowner may decide that certain conditions require repair or replacement, while another will not.

1. The Home Inspection provides you with a basic overview of the condition of the property. Because your Home Inspector has only a limited amount of time to go through the property, the Inspection is not technically exhaustive. If you have concerns about any of the conditions noted, please consult the text that is referenced in the report.

Some conditions noted, such as foundation cracks or other signs of settling in a house, may either be cosmetic or may indicate a potential structural problem that is beyond the scope of the Home Inspection.

If you are concerned about any conditions noted in the report, we strongly recommend that you consult a qualified licensed contractor or engineering specialist. These professionals can provide a more detailed analysis of any conditions noted in the report at an additional cost.

2. A Home Inspection does not include identifying defects that are hidden behind walls, floors or ceilings. This includes wiring, structure, plumbing and insulation that is hidden or inaccessible.

Some intermittent conditions may not be obvious on a Home Inspection because they only happen under certain circumstances. As an example, your Home Inspector may not discover leaks that occur only during certain weather

INSPECTION AGREEMENT

123 Your St., Niagara Region, ON February 7, 2007

conditions or when a specific tap or appliance is being used in everyday life.

Home Inspectors will not find conditions that may only be visible when storage or furniture is moved. Inspectors do not remove wall coverings, including wallpaper, or lift flooring, including carpet to look underneath.

A Home Inspection is a sampling exercise with respect to house components that are numerous, such as bricks, windows and electrical receptacles. As a result, some conditions that are visible may go un-reported.

3. The Inspection does not include hazardous materials that may be in or behind the walls, floors or ceilings of the property, whether visible or not.

This includes building materials that are now suspected of posing a risk to health such as phenol-formaldehyde and urea-formaldehyde based products, fiberglass insulation and vermiculite insulation. The Inspector does not identify asbestos roofing, siding, wall, ceiling or floor finishes, insulation or fire proofing. We do not look for lead or other toxic metals in such things as pipes, paint or window coverings.

The Inspection does not deal with environmental hazards such as the past use of insecticides, fungicides, herbicides or pesticides. The Inspector does not look for, or comment on, the past use of including chemical termite treatments in or around the property.

4. We are not responsible for, and do not comment on, the quality of air in a building. The Inspector does not try to determine if there are irritants, pollutants, contaminants, or toxic materials in or around the building. The Inspection does not include spores, fungus, mold or mildew including that which may be concealed behind walls or under floors, for example. You should note that whenever there is water damage, there is a possibility that visible or concealed mold or mildew may be present unseen behind a wall, floor or ceiling.

If anyone in the home suffers from allergies or heightened sensitivity to quality of air, we strongly recommend that you consult a qualified Environmental Consultant who can test for toxic materials, mold and allergens.

5. Your Home Inspector does not look for and is not responsible for, fuel oil, septic or gasoline tanks that may be buried on the property.

If fuel oil or other storage tanks remain on the property, you may be responsible for their removal and the safe disposal of any contaminated soil. If you suspect there is a buried tank, we strongly recommend that you retain a qualified Environmental Consultant to determine whether this is a potential problem.

6. We will have no liability for any claim or complaint if conditions have been disturbed, altered, repaired, replaced, or otherwise changed before we have had a reasonable period of time to investigate.

I, Holmes Buyer (Signature) _____, (Date) _____, have read, understood and accepted the terms of this agreement.

SUMMARY OF HOME INSPECTION REPORT

Report No. 1055

123 Your St., Niagara Region, ON February 7, 2007

SUMMARY O

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

COOLING

INSULATION

PLUMBING

INTERIOR

Potentially significant items (costs greater than \$1,000, or immediate safety issues) over the short term are identified below. This summary must not be considered as the complete report. The entire report includes all of the text and reference material.

Roofing

Sloped roof flashings \ Roof/wall flashings

Condition: • [Missing](#)

Implication(s): Chance of water damage to contents, finishes and/or structure

Location: North

Task: Provide

Time: Immediate

Cost: \$800 - And up

Note: The main roof is in good repair. The roof wall flashings on the back of the home are either missing or installed improperly. These should be repaired immediately in order to prevent the possibility of water damage to the interior of the home.

Electrical

Service box, grounding and panel \ Panel wires

Condition: • [Double taps](#)

Implication(s): Fire hazard

Task: Correct

Time: Immediate

Cost: \$400 - \$600

Note: There are several double tapped and abandoned wires inside the panel, as well as, signs of over heating on several breakers. This should be cleaned up and inspected by a licensed electrician.

Plumbing

Fixtures and faucets \ Shower stall

Condition: • [Grout loose, missing or deteriorated](#)

Implication(s): Chance of water damage to contents, finishes and/or structure

Location: Second floor Bathroom

Task: Repair or replace

Time: Immediate

Cost: \$1,000 - \$1,500

Note: The tile and grout are broken and deteriorated near the sill of this stall. The entire shower enclosure needs to be repaired immediately to avoid significant water damage to interior finishes. There is some water staining visible on the first floor ceiling in this area. Use of this facility should be avoided until repairs are made.

The following rating reflects both the original quality of construction and the current condition of the home, based on a comparison to similar homes: Poor - Fair - Average - (Above Average) - Excellent

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This is the end of the Bottom Line section. The remainder of the report deals with individual systems in more detail. Please read each section carefully.

ROOFING

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ROOFING

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DESCRIPTION

Sloped:

- [Asphalt](#)

Note: The roof has been recently replaced within the last 3 years with high-grade asphalt shingles. The typical life expectancy is 20 yrs.

Probability of leakage:

- Medium

Note: Medium probability listed due to poor flashing installation at back of home. Remainder of roof is in good repair.

LIMITATIONS

Inspection performed:

- By walking on roof
- With binoculars

Note: Areas of roof were inaccessible due to steepness of pitch. These areas were inspected with binoculars are from roof edge.

- From roof edge

RECOMMENDATIONS

Sloped roof flashings \ Roof/wall flashings

Condition: • [Missing](#)

Implication(s): Chance of water damage to contents, finishes and/or structure

Location: North

Task: Provide

Time: Immediate

Cost: \$800 - And up

Note: The main roof is in good repair. The roof wall flashings on the back of the home are either missing or installed improperly. These should be repaired immediately in order to prevent the possibility of water damage to the interior of the home.



1. improper installation/open at top



2. missing flashing

EXTERIOR

123 Your St., Niagara Region, ON February 7, 2007

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DESCRIPTION

Gutter & downspout material: • [Aluminum](#)

Gutter & downspout type: • [Eave mounted](#)

Gutter & downspout discharge:

• [Above grade](#)

Note: See recommendations

Lot slope: • [Away from house](#)

Wall surfaces - masonry: • [Brick](#)

LIMITATIONS

Upper floors inspected from: • Ground level

RECOMMENDATIONS

Roof drainage \ Gutters

Condition: • [Missing](#)

Implication(s): Chance of water damage to contents, finishes and/or structure

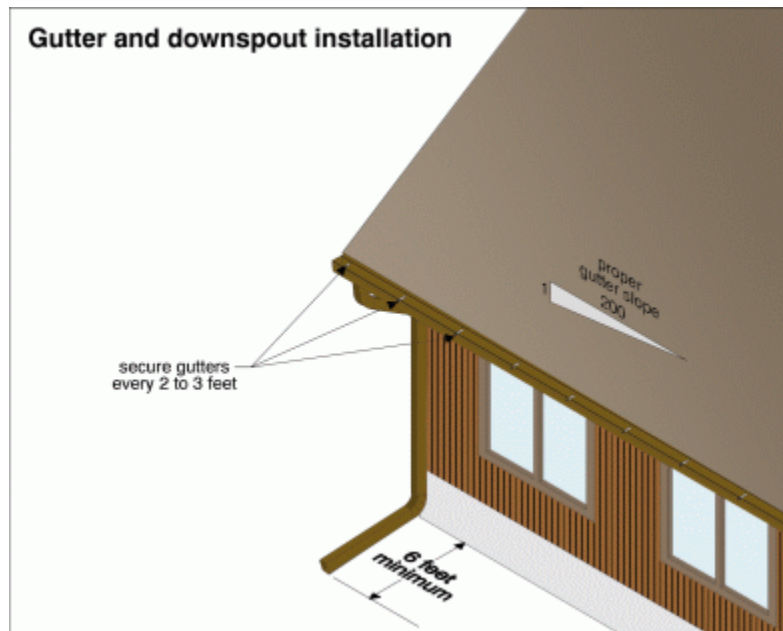
Location: South

Task: Provide

Time: Immediate

Cost: \$600 - \$800

Note: Gutters and downspouts need to be added to dormer roofs. Although not aesthetically pleasing some people, it will prevent wear and costly repairs to the roof.



[Click on image to enlarge.](#)

EXTERIOR

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3. Dormers need gutters

Roof drainage \ Downspouts

Condition: • [Downspouts end too close to building](#)

Implication(s): Chance of water damage to contents, finishes and/or structure

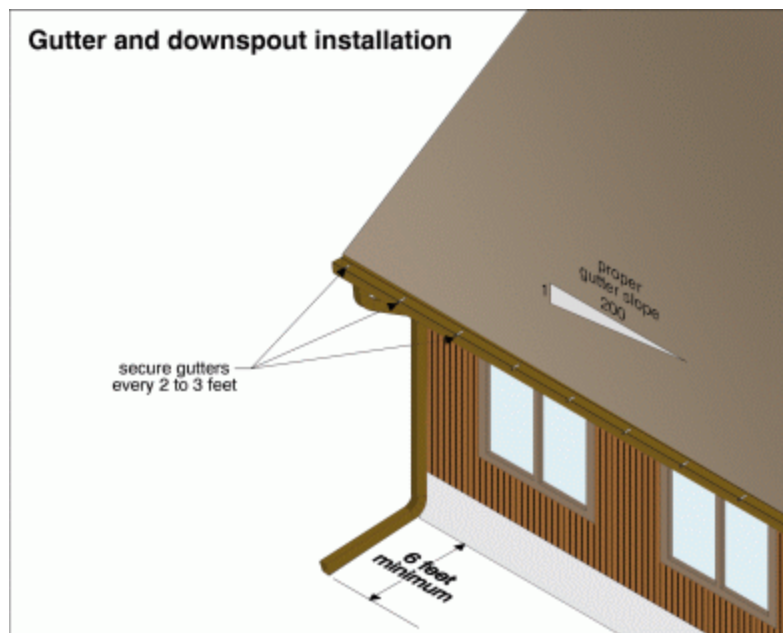
Location: Southeast

Task: Correct

Time: Immediate

Cost: Less than \$100

Note: Downspouts should be extended at least 6' from building to prevent water buildup near foundation.



[Click on image to enlarge.](#)

EXTERIOR

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4. *Extend downspout 6'*

STRUCTURE

123 Your St., Niagara Region, ON February 7, 2007

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DESCRIPTION

Configuration: • [Basement](#)

Foundation material: • [Poured concrete](#)

Floor construction: • [Joists](#)

Exterior wall construction: • [Wood frame, brick veneer](#)

Roof and ceiling framing: • [Rafters/roof joists](#)

LIMITATIONS

Inspection limited/prevented by: • Carpet/furnishings • Storage

Percent of foundation not visible: • 80 %

RECOMMENDATIONS

Foundations \ Foundation

Condition: • [Typical minor settlement](#)

Location: Southeast

Task: Monitor

Time: Ongoing

Note: Some typical minor settlement cracks noted on southeast corner. They appear to be old and not of any significant concern at present. However, they should be checked periodically for any signs of movement.

Foundations \ Performance

Condition: • Acceptable

DESCRIPTION

Service entrance cable and location: • [Overhead aluminum](#)

Service size: • [100 Amps \(240 Volts\)](#)

Main disconnect/service box rating: • [100 Amps](#)

Main disconnect/service box type and location: • [Breakers - basement](#)

System grounding material and type: • [Copper - water pipe](#)

Distribution panel rating: • [100 Amps](#)

Distribution panel type and location: • [Breakers - basement](#)

Distribution wire material and type: • [Copper - non-metallic sheathed](#) • [Copper - metallic sheathed](#)

Type and number of outlets:

• [Grounded and ungrounded - upgraded](#)

Note: Some ungrounded plugs were found in areas on the second floor. This is not a defect and are original installations. Some outlets on 1st floor have been upgraded, mostly in the kitchen.

RECOMMENDATIONS

Service box, grounding and panel \ Distribution fuses/breakers

Condition: • [Breaker bridge missing](#)

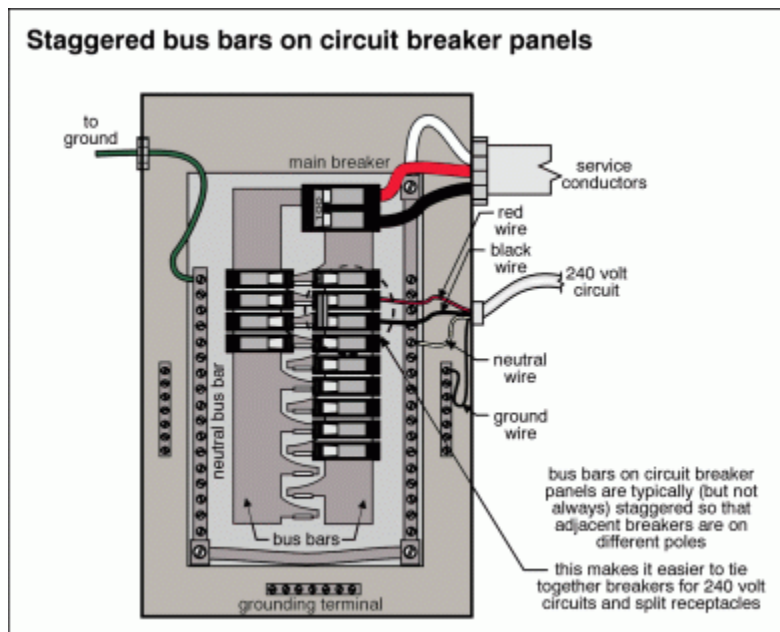
Implication(s): Electric shock

Location: Basement Utility room

Task: Repair or replace

Time: Immediate

Note: One of the breakers supplying a split receptacle in the kitchen is missing its bridge. This needs to be in place in order to shut off power to both halves of the receptacles should the breaker trip.



[Click on image to enlarge.](#)

Service box, grounding and panel \ Panel wires

Condition: • [Double taps](#)

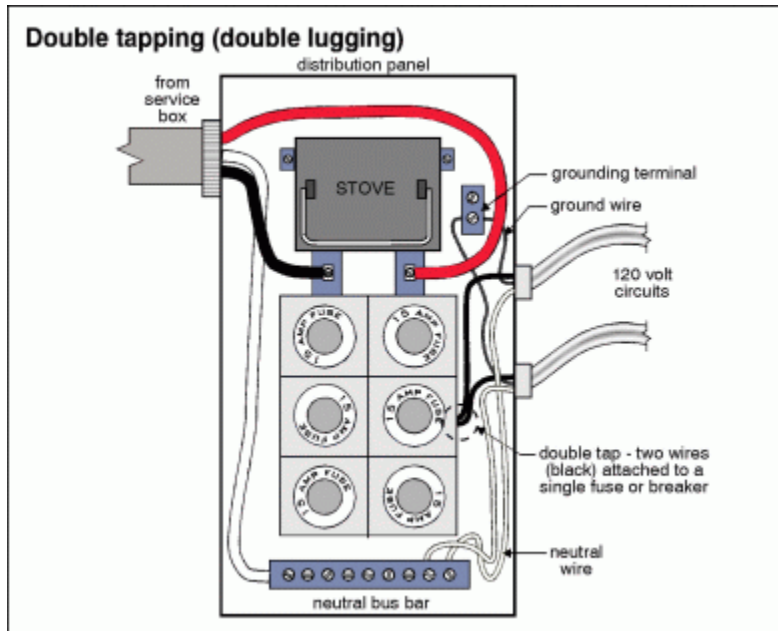
Implication(s): Fire hazard

Task: Correct

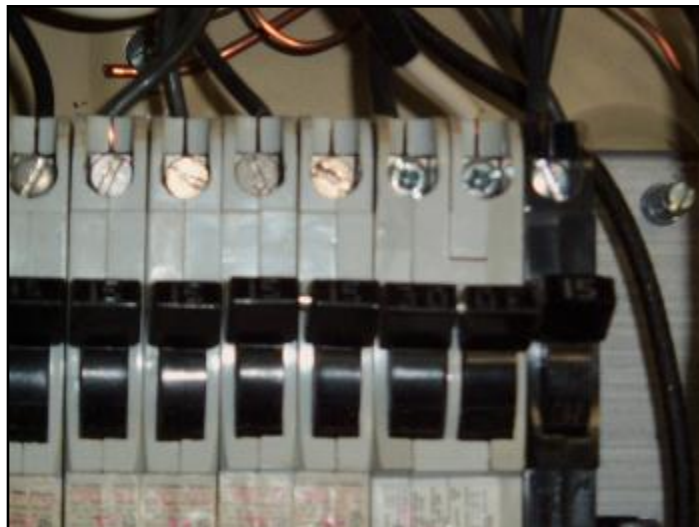
Time: Immediate

Cost: \$400 - \$600

Note: There are several double tapped and abandoned wires inside the panel, as well as, signs of over heating on several breakers. This should be cleaned up and inspected by a licensed electrician.



[Click on image to enlarge.](#)



5. Have breakers and panel inspected

Distribution system \ Outlets

Condition: • [Reversed polarity](#)

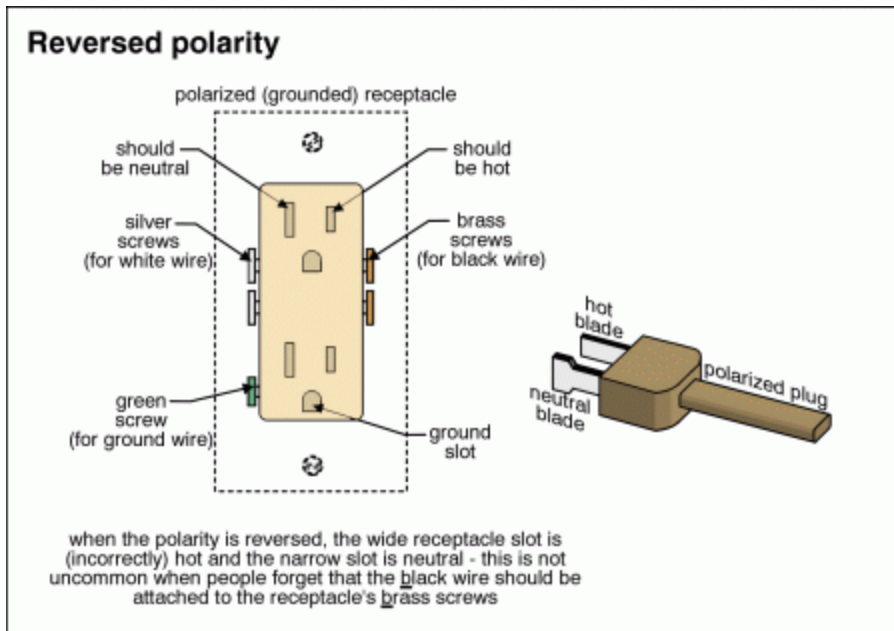
Implication(s): Electric shock

Location: Second floor Hall

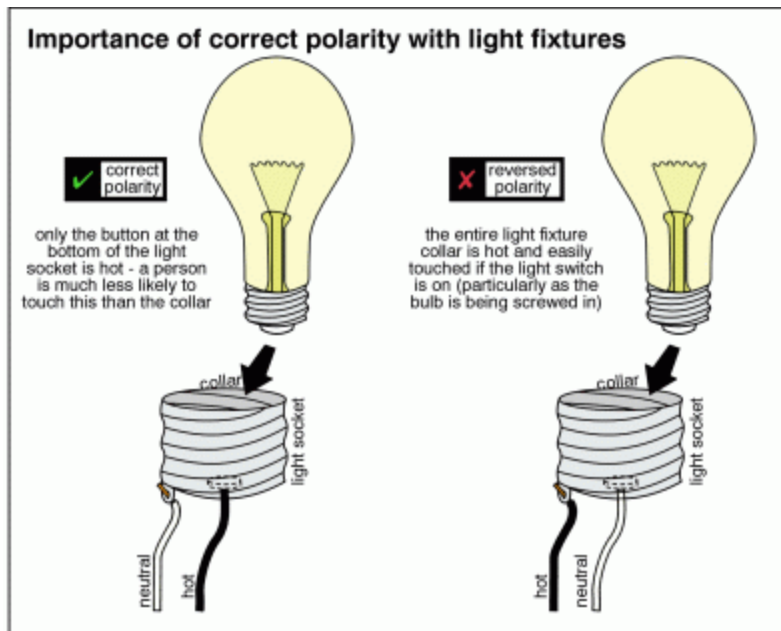
Task: Correct

Time: Immediate

Note: Read notes on implications by clicking on link.



[Click on image to enlarge.](#)



[Click on image to enlarge.](#)

Distribution system \ Outlets

Condition: • [No GFI](#)

Implication(s): Electric shock

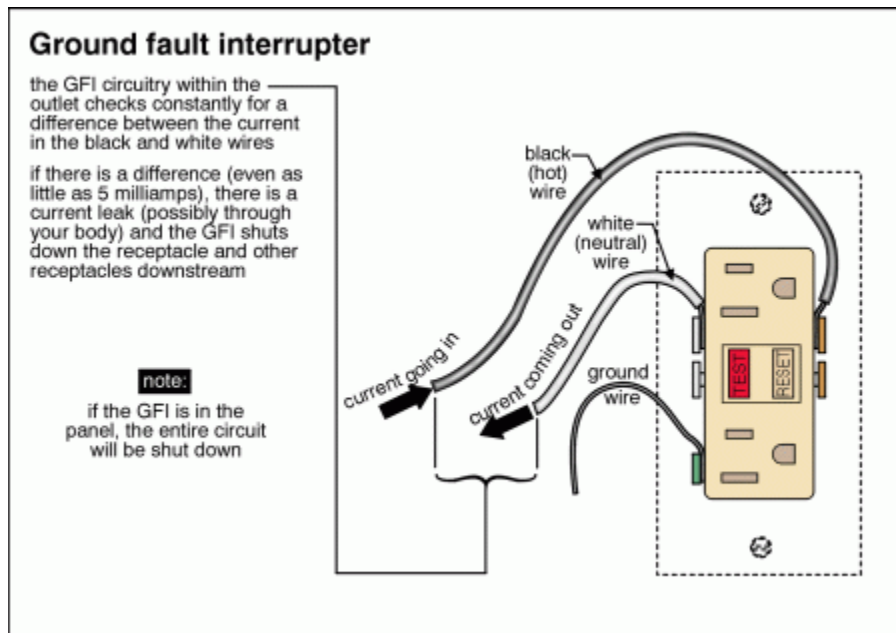
Location: Basement Bathroom

Task: Provide

Time: Immediate

Cost: Minor

Note: Install GFI in this area.



HEATING

123 Your St., Niagara Region, ON February 7, 2007

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DESCRIPTION

Fuel: • [Gas](#)

System type:

• [Boiler](#)

Note: New high efficiency cast iron boiler was installed less than 1 year. Life expectancy for these systems is 25-35 years.

Efficiency: • [High-efficiency](#)

Approximate age: • [New](#)

Failure probability: • [Low](#)

Main fuel shut off at: • Meter • Basement

Fireplace:

• [Gas fireplace](#)

• Wood fireplace - not in service

Note: Wood fireplace is no longer in service and has a gas line installed for future gas fireplace insert.

Chimney: • [Masonry](#)

Chimney liner: • [Metal](#) • [Clay](#)

LIMITATIONS

Zone, boiler and radiator valves: • Not tested as part of a home inspection

Heat exchanger: • Not accessible

RECOMMENDATIONS

Chimney and vent \ Masonry chimney

Condition: • [Loose, missing or deteriorated mortar](#)

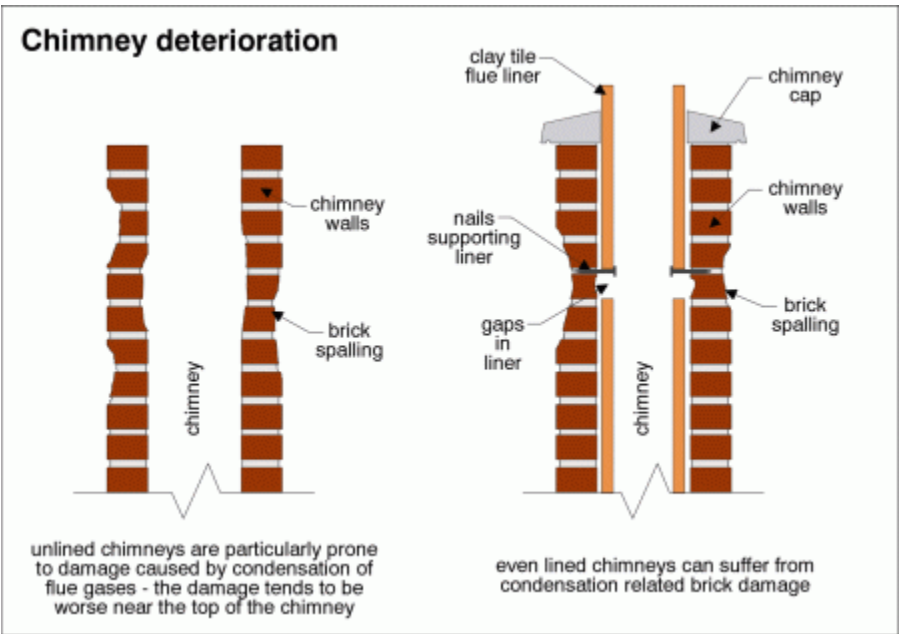
Implication(s): Hazardous combustion products entering home | Increased fire hazard

Task: Repair

Time: Less than 2 years

Cost: \$300 - \$500

Note: Some mortar deterioration and spalling are visible. Although deterioration is not excessive at this time, repairs are recommended within the next couple years to prevent further deterioration and costs.



[Click on image to enlarge.](#)

DESCRIPTION

Air conditioning type:

- [Air cooled](#)
- [Independent system](#)

Note: Independent cooling system with evaporator coil located in attic. System in approx. 4 yrs. old. Life expectancy for these systems is 10-15 years.

Compressor approximate age: • 4 years

RECOMMENDATIONS

Air conditioning \ Air cooled condenser coil

Condition: • [Dirty](#)

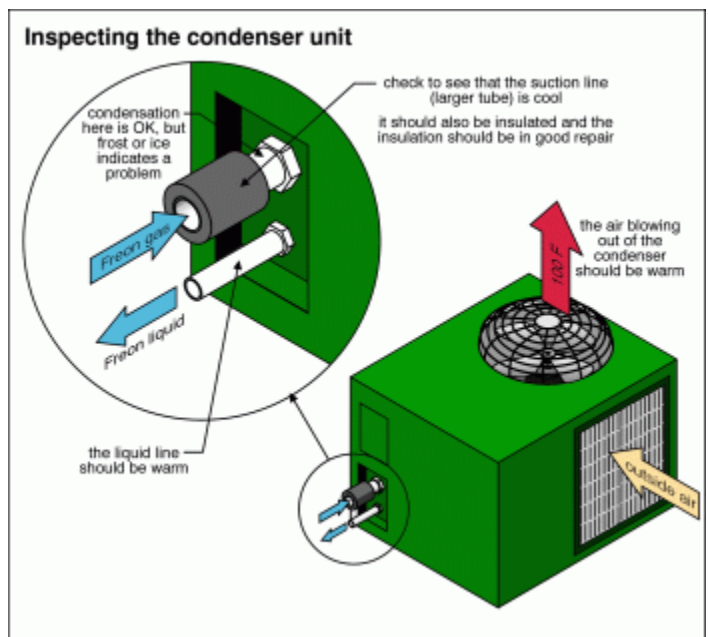
Implication(s): Reduced system life expectancy | Increased cooling costs | Reduced comfort

Location: Yard

Task: Clean

Time: Immediate

Note: Coils need to be unobstructed for proper air flow and cooling and to prevent premature failure of system.



Click on image to enlarge.

COOLING & HEAT PUMP

123 Your St., Niagara Region, ON February 7, 2007

SUMMARY O

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6. *Clean condensing unit immediately*

INSULATION AND VENTILATION

123 Your St., Niagara Region, ON February 7, 2007

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DESCRIPTION

Attic/roof insulation material: • [Glass fiber](#)

Attic/roof insulation amount: • [R-32](#)

Attic/roof ventilation: • [Roof and soffit vents](#)

Wall insulation material: • [Glass fiber](#)

Foundation wall insulation material: • [Plastic/foam board](#)

Foundation wall insulation amount: • [R-4](#)

Floor above crawlspace insulation material: • [Glass fiber](#)

Floor above crawlspace insulation amount: • R-20

Crawlspace ventilation: • [None Found](#)

LIMITATIONS

Attic inspection performed:

- From access hatch

Note: Access hatch located in bedroom closet with very limited access.

Roof space inspection performed: • From access hatch

Crawl space inspection performed: • By entering space, but access was limited

DESCRIPTION

Water supply source: • Public

Service piping into house: • [Copper](#)

Supply piping in house: • [Copper](#) • [Galvanized steel](#)

Main shut off valve at the: • Basement

Water flow (pressure): • [Functional](#)

Water heater fuel: • [Gas](#)

Water heater type: • [Induced draft](#) • Rental

Tank capacity: • [225 liters](#)

Water heater approximate age:

• 2 years

Note: Average life expectancy for these units is 10-15 years.

Water heater failure probability: • [Low](#)

Waste piping in house:

• [Plastic](#)

• [Copper](#)

• [Cast Iron](#)

Note: Some upgrades have been added during renovations resulting in the replacement of cast iron piping to plastic. The remaining cast iron appears to be still functional.

RECOMMENDATIONS

Supply plumbing \ Supply piping in house

Condition: • [Galvanized steel](#)

Implication(s): Reduced water pressure and volume

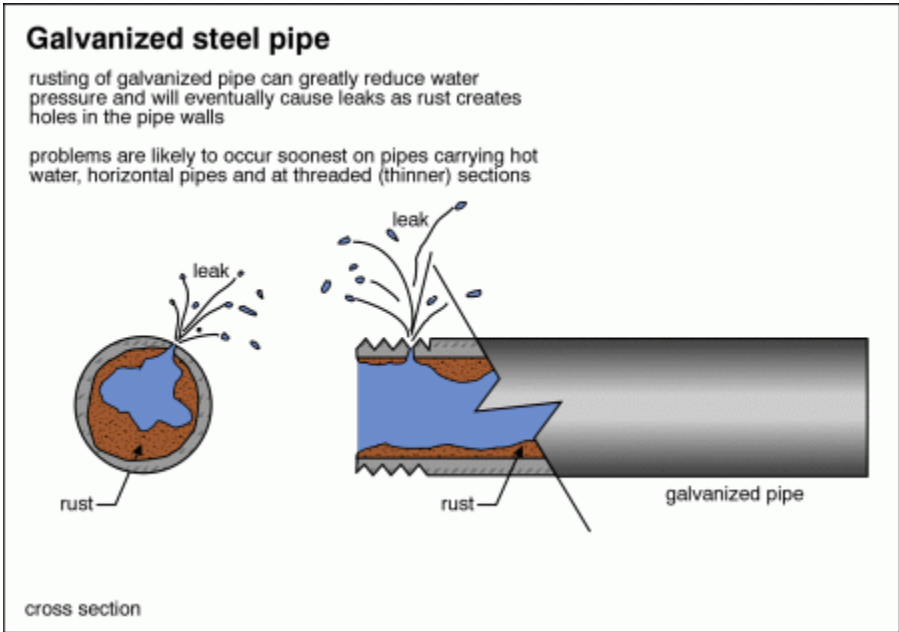
Location: Basement

Task: Replace

Time: Immediate

Cost: \$400 - \$800

Note: A small amount of galvanized piping still remains in the laundry area and should be replaced. This piping has not been used since the early 1950's and had a life expectancy of 50 years. Thus, it is past its life expectancy and poses the potential of severe water damage should a pipe leak.



Click on image to enlarge.

Fixtures and faucets \ Shower stall

Condition: • [Grout loose, missing or deteriorated](#)

Implication(s): Chance of water damage to contents, finishes and/or structure

Location: Second floor Bathroom

Task: Repair or replace

Time: Immediate

Cost: \$1,000 - \$1,500

Note: The tile and grout are broken and deteriorated near the sill of this stall. The entire shower enclosure needs to be repaired immediately to avoid significant water damage to interior finishes. There is some water staining visible on the first floor ceiling in this area. Use of this facility should be avoided until repairs are made.



7. Grout broken and deteriorated

DESCRIPTION

Major wall and ceiling finishes: • [Plaster/drywall](#)

Windows: • [Fixed](#) • [Single/double hung](#) • [Sliders](#) • [Casement](#)

Glazing: • [Double](#)

Exterior doors: • [Metal](#) • [French](#)

LIMITATIONS

Percent of foundation not visible:

• 80 %

Note: Finished basement.

RECOMMENDATIONS

Walls \ Plaster or drywall

Condition: • [Cracked](#)

Implication(s): Cosmetic defects

Location: First floor Dining room

Task: Repair

Time: Discretionary

Note: Cracking in plaster near doorway to dining room was noted. This appears to be caused by settlement.

Windows \ Hardware

Condition: • [Broken](#)

Implication(s): Cosmetic defects | System inoperative or difficult to operate

Location: East Second floor Bedroom

Task: Repair or replace

Time: Discretionary

Note: Opening mechanism for window inoperable.

Garage \ Vehicle door operators

Condition: • [Fails to auto reverse](#)

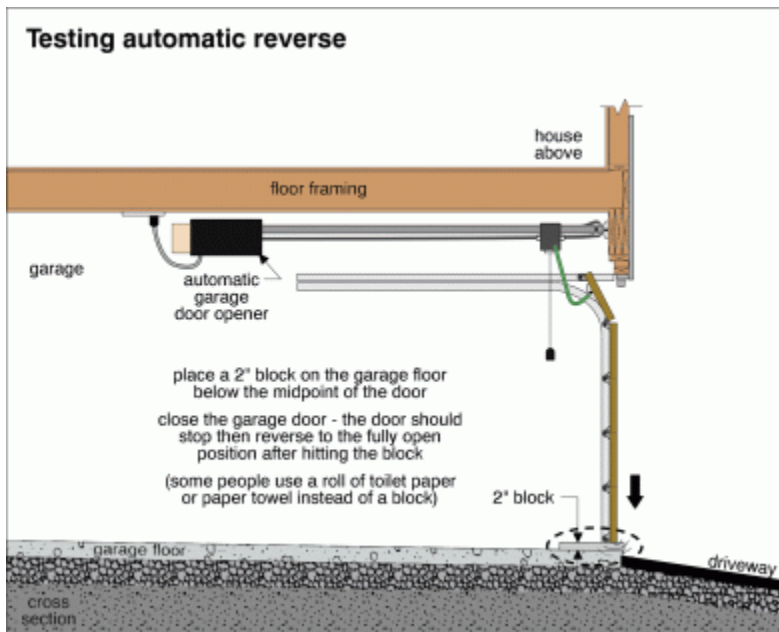
Implication(s): Physical injury

Location: Garage

Task: Repair

Time: Immediate

Note: This is a safety feature that should be dealt with at first opportunity to avoid possible damage to property or injury to persons.



Click on image to enlarge.

Exhaust fans \ Exhaust duct

Condition: • [Weather hood missing or loose](#)

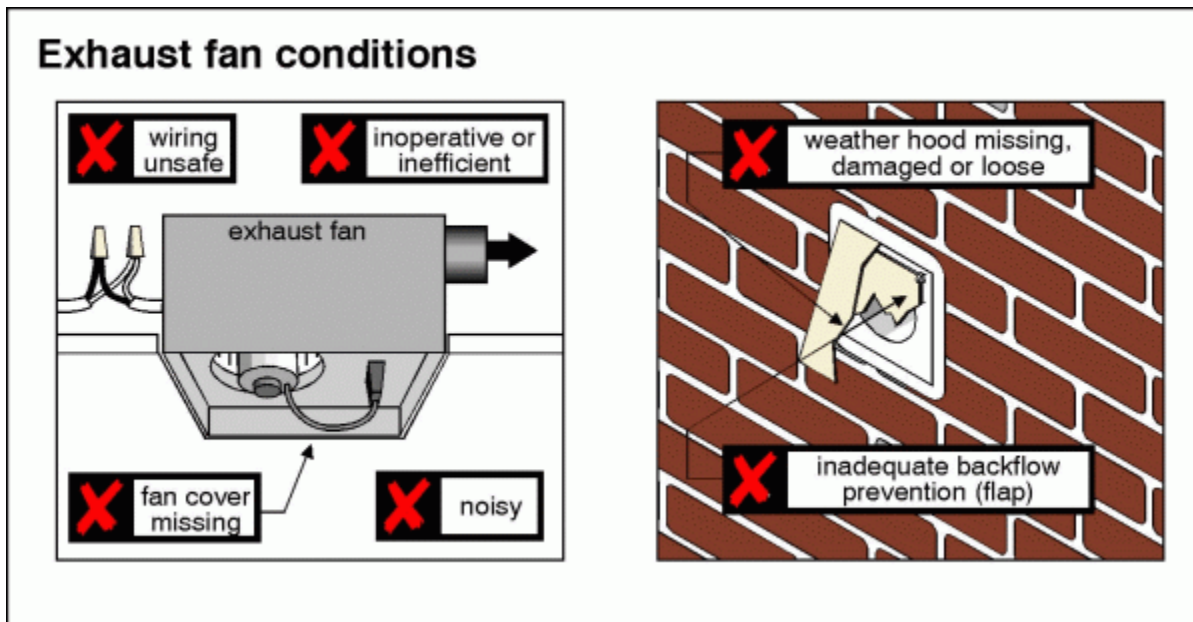
Implication(s): Chance of water damage to contents, finishes and/or structure | Chance of pests entering house

Location: Exterior wall

Task: Repair or replace

Time: Discretionary

Note: Weather hood for dryer vent should be replaced at first opportunity to avoid pest or vermin entering home.



Click on image to enlarge.



8.

Exhaust fans \ Exhaust duct

Condition: • [Weather hood missing or loose](#)

Implication(s): Chance of water damage to contents, finishes and/or structure | Chance of pests entering house

Location: Exterior wall

Task: Replace

Time: Immediate

Exhaust fan conditions

The diagram illustrates various issues with an exhaust fan. On the left, a schematic shows an exhaust fan with labels: 'wiring unsafe' (with a red X), 'inoperative or inefficient' (with a red X), 'fan cover missing' (with a red X and an arrow pointing to the fan's base), and 'noisy' (with a red X). On the right, a photograph of a brick wall shows an exhaust fan with labels: 'weather hood missing, damaged or loose' (with a red X) and 'inadequate backflow prevention (flap)' (with a red X).

[Click on image to enlarge.](#)

END OF REPORT