

# Your Inspection Report



781 Craven Rd  
Toronto, ON



**PREPARED FOR:**  
PATRICK SLYMM

**INSPECTION DATE:**  
Tuesday, September 13, 2016

**PREPARED BY:**  
Lee David Reich, RHI



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report

Carson, Dunlop & Associates Ltd.  
120 Carlton Street, Suite 407  
Toronto, ON M5A 4K2

416-964-9415  
[www.carsondunlop.com](http://www.carsondunlop.com)  
[info@carsondunlop.com](mailto:info@carsondunlop.com)



September 13, 2016

Dear Patrick Slymm,

RE: Report No. 55209  
781 Craven Rd  
Toronto, ON

Thank you for choosing us to perform your home inspection. We hope the experience met your expectations.

There are a series of coloured tabs at the top of each page of the attached report that you can click for easy navigation. Each tab takes you to a section describing each major home system (Roofing, Exterior, Structure, etc.). Blue, underlined text indicates a hyperlink. Click on the hyperlink for more information on that subject or condition. There is further reference material at the end.

A home inspection identifies the current condition of the property but cannot predict the future. Our home warranty protects you against the high cost of repair and replacement to furnaces, air conditioners, water heaters and appliances for as long as you own your home. To learn more, click on the Appendix heading at the top of any page of your report.

To the potential buyer: We recommend an Onsite Review of the home to help you learn about the home and how to maintain it to protect your investment. You will receive a RecallChek report on the appliances and heating and cooling equipment. You will also become a member of the Carson Dunlop Homeowners Association. Among other benefits, you can contact us with questions any time, for as long as you own your home. Our telephone and e-mail consulting service is available at no cost to you.

Thanks again for choosing Carson Dunlop.

Sincerely,

Lee David Reich, RHI  
on behalf of  
Carson, Dunlop & Associates Ltd.

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# OVERVIEW

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## INTRODUCTION

This page is typically reserved for significant expenses that will likely occur in the short term. None were found.

The report does include important information, including some recommendations for improvements. This page must not be considered as the complete report. Please read the entire report and the appropriate text included in the provided hyperlinks.

The goal of a home inspection is to identify significant issues that would affect the average person's decision to buy a home. While looking for big issues we typically identify some minor defects along the way. We include these in the report as a courtesy, but please understand a home inspection is not a Technical Audit and does not include compiling a comprehensive list of minor issues. (That service is available at additional cost.)

## FOR THE BUYER

This inspection report is very helpful, but it's not enough to make a decision about buying a home. A complete home inspection includes both an onsite review of the property with the home inspector and the inspection report. To book your Onsite Review, call us at 800-268-7070. Without an Onsite Review, our obligation and liability is limited to the seller.

When you move into the home you will typically identify a number of minor issues not identified in the report. That is to be expected and we suggest you allow roughly 1% of the value of the home annually for this type of maintenance and repair.

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## CONCLUSION

Houses are designed to last a very long time, but many of the components are consumable. Roofs, heating systems, air conditioning systems and water heaters, for example, wear out and are replaced from time to time. A home with older systems does not mean a poor quality house.

Many elements like kitchens, bathrooms, flooring, siding and windows are most often changed for lifestyle and decorating reasons. These discretionary home improvements are typically planned projects.

Un-planned repairs or replacements are never welcome, but are part of the 'joy of home ownership'. We encourage you to set up maintenance programs to protect your investment, reduce costs, improve comfort and efficiency, and extend life expectancy.

## A Word About Water

Uncontrolled water is the enemy of homes. It not only damages the replaceable components, it also attacks the permanent elements of a home including wood and steel structural members, siding, trim, windows, doors, walls, floors and ceilings. Water also promotes mould growth.

Water sources include rain, snow, surface water, ground water; leaks from plumbing and heating systems and condensation. Again, preventative maintenance is the key to protecting your investment and avoiding water damage.

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This includes keeping gutters and downspouts clear and leak free, and discharging water well away from the building. Lot grading should slope slightly down away from the home to direct surface water away from the home.

Annual maintenance programs on roofs, gutters, heating and cooling systems help minimize water damage.

## ASBESTOS, MOULD AND OTHER ENVIRONMENTAL ISSUES

Environmental issues are outside the scope of a home inspection. Inspectors do not identify or evaluate issues such as asbestos, mould and indoor air quality. Many building materials contain asbestos, and moisture problems may result in visible or concealed mould. An Environmental Consultant can assist with these types of issues. If you need help, call us at 416-964-9415. More information is available in the Appendix of the report

## NOTE: BALLPARK COSTS AND TIME FRAMES

Any ballpark costs and time estimates provided are a courtesy and should not be relied on for budgeting or decision-making. Quotes from specialists should be obtained. The word 'Minor' describes any cost up to roughly \$500.

## Descriptions

### Sloped roofing material:

- [Asphalt shingles](#)



*Asphalt shingles*

**Approximate age:** • The roof covering appears to be within the first half of its normal life expectancy.

**Chimneys:** • [Metal](#)

## Observations and Recommendations

### General

- Asphalt shingle roof coverings wear out and are replaced every 15 years or more, depending on a number of variables. An annual roof tune-up by a qualified roofer is strongly recommended.

### VULNERABLE AREAS \ Observations

**Condition:** • Flashings are vulnerable areas

**Task:** Inspect annually

**Condition:** • [Skylight\(s\) - vulnerable area for leaks](#)

**Task:** Inspect annually

## Inspection Methods and Limitations

**Roof inspection method:** • Camera on extension pole

**Roof inspection limited/prevented by:** • Eaves Protection - presence, continuity and effectiveness cannot be determined during a professional Home Inspection.

**Roof inspection limited/prevented by:** • Height

## Descriptions

**General:** • View from rear



*View from rear*

**General:** • For the purpose of this report, the home is considered to face WEST

**Wall Surfaces:** • [Metal siding](#)

## Observations and Recommendations

### LOT GRADING \ Observations

**Condition:** • Monitor perimeter of home during periods of heavy rain and improve grading as necessary to direct water away from the foundation wall.

## Inspection Methods and Limitations

**Exterior inspection method:** • The exterior was inspected from ground level.

**Limitations:** • Fences, outbuildings (other than garages) and landscape features are not included as part of a home inspection.

## Descriptions

**Foundations:** • [Concrete / Masonry Block](#)

**Configuration:** • [Slab-on-grade](#)

**Floor Construction:** • [Concrete](#)

**Roof and Ceiling Framing:** • [Not visible](#)

## Observations and Recommendations

### General

- No Structure recommendations are offered as a result of this inspection.
- Prudent to obtain any available Construction Documents.

## Inspection Methods and Limitations

**Limitations:** • Finishes, insulation, furnishings and storage conceal structural components, preventing/restricting inspection. • The footings supporting the house are typically not visible and cannot be inspected. Only a small part of the foundation can be seen and inspected from outside the home. Finished or concealed portions of the interior of the foundation cannot be inspected.



## Descriptions

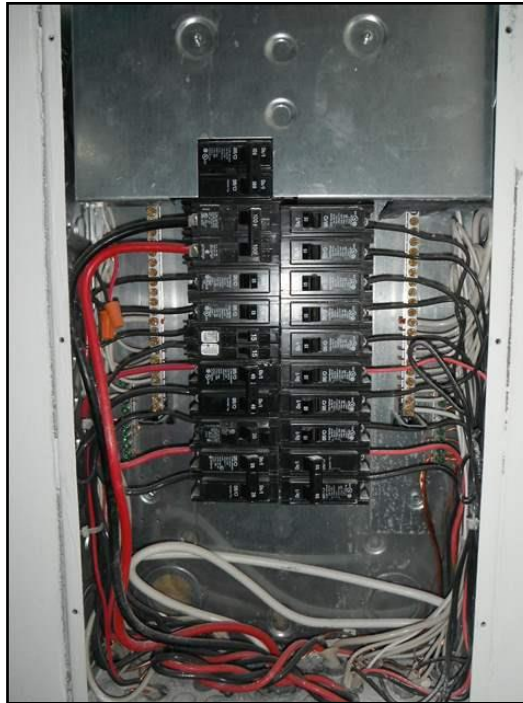
**Service Entrance Cable:** • [Overhead - wiring material not determined](#)

**Service Size:** • [100 amps \(240 Volts\)](#)

**System Grounding:** • [Water pipe - copper](#)

**Distribution Panel Type and Location:**

• [Breakers - First Floor](#)



*Breakers - First Floor*

**Distribution Wire:** • [Copper - non-metallic sheathed](#)

**Outlet Type & Number:** • [Grounded - typical number](#)

## Observations and Recommendations

### General

- All electrical recommendations are safety issues. Treat them as high priority items, and consider the Time frame as Immediate, unless otherwise noted.

### **MAIN PANEL \ Breakers and Fuses**

**Condition:** • Breaker for the boiler is the same size as the main disconnect (100 amps).

**Task:** Verify

**Cost:** Minor

**Condition:** • [Wrong size to protect wire](#)

Appears to be a 30 amp breaker protecting a 12 gauge wire. (breaker in off position currently not being used)



# ELECTRICAL

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**Location:** Bottom right side

**Task:** Verify / Correct

**Cost:** Minor

## Inspection Methods and Limitations

**Limitations:** • Main disconnect cover not removed - unsafe to do so. • Concealed electrical components are not inspected. • The continuity and quality of the system ground are not verified as part of a home inspection. • The following low voltage systems are not included in a home inspection: intercom, alarm/security, doorbells, low voltage light control, central vacuum, telephone, television, Internet, and Smart Home wiring systems. • A professional home inspection includes the inspection of a representative sample of wiring, lights, receptacles, etc.

## Descriptions

### Main Heating System - Type:

- [Boiler \(hot water\)](#)



*Boiler (hot water)*

- [Combination Heating System](#)

Efficiency: • [High efficiency](#)

Main Heating System - Fuel/Energy Source: • Electricity

Approximate Age: • [6 years](#)

Typical Life Expectancy: • [Combination Heating System - 7 to 12 years](#)

Main Fuel Shut-off Location: • Electrical Panel

Supplementary Heating: • Radiant Floor Heating (hot water)

Heat Recovery Ventilator: • [HRV - independent system](#)

## Inspection Methods and Limitations

**Limitations:** • Heat loss calculations are not performed as part of a home inspection. • Safety devices are not tested as part of a home inspection. • The heat exchanger is substantially concealed and could not be inspected.

**Limitations:** • Radiant Floor Heating - performance cannot be evaluated during a home inspection

**Environmental issues outside the scope of a home inspection:** • Finding and identifying environmental issues such as asbestos is outside the scope of a home inspection. Asbestos may be present in many building products and materials. An Environmental Consultant can assist if this is a concern. This Specialty Service can be booked through Carson Dunlop at 1-800-268-7070.

# COOLING

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## Descriptions

**General:** • No central air conditioning system was noted.

## Observations and Recommendations

### General

• No Cooling recommendations are offered as a result of this inspection.

## Inspection Methods and Limitations

**Limitations:** • Heat gain and heat loss calculations are not performed as part of a home inspection.

# INSULATION

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## Descriptions

**Cathedral / Sloped Roof Insulation - value & material:** • Not determined due to lack of access

**Roof Ventilation:** • [Soffit vents](#)

## Observations and Recommendations

### ADDITIONAL \ Comments

**Condition:** • Wall insulation not determined.

## Inspection Methods and Limitations

**Insulation inspection method:** • See STRUCTURE: Inspection Methods and Limitations

**Limitations:** • Concealed wall insulation is not inspected. • The continuity of air/vapour barriers and the performance of roof and attic ventilation are not verified as part of a home inspection.

**Environmental issues outside the scope of a home inspection:** • Finding and identifying environmental issues such as asbestos is outside the scope of a home inspection. Asbestos may be present in many building products and materials. An Environmental Consultant can assist if this is a concern. This Specialty Service can be booked through Carson Dunlop at 1-800-268-7070.

## Descriptions

**Water Piping to the Building:** • [Copper](#)

**Supply Piping in the Building:** • [PEX \(cross-linked polyethylene\)](#)

**Main Shut-off Valve Location:** • Boiler room

**Water Heater Type and Energy Source:** • Combination System

**Water Heater Tank Capacity:** • Tankless water heater - no storage tank

**Water Heater Approximate Age:** • 6 years

**Typical Life Expectancy:** • Combination Heating System - 7 to 12 years

**Waste Piping Material:** • Plastic

**Floor Drain Location:** • Bathroom and rock garden.

**Floor Drain Location:** • [Furnace area](#)

## Observations and Recommendations

### General

• Most plumbing fixtures may be expected to last 15 years or more, although faucets are often replaced every 10 years. Domestic water heaters typically last 8 to 15 years, depending on several variables including type, usage levels and water quality.

### WASTE PIPING \ Observations

**Condition:** • A video inspection of the waste plumbing is recommended to determine whether there are tree roots, other obstructions, or damaged pipe. This is common on older properties, especially when mature trees are nearby. This is a great precautionary measure and can help prevent a sewage backup, although many homeowners wait until there are problems with the drains. This Specialty Service can be booked through Carson Dunlop at 1-800-268-7070.

**Condition:** • Backwater Valve - missing

Adding a backwater valve to the main drain line is an improvement you may consider to help protect your home against sewer backups. Some municipalities provide rebates or financial assistance for installing these devices. Some insurance companies offer premium discounts or other benefits for homeowners with backwater valves. The cost is typically \$2,000 to \$4,000, with \$2,500 being a common number. Once installed, they should be inspected annually.

**Location:** Basement

**Task:** Provide

**Time:** Discretionary

**Cost:** \$2,000 - \$4,000

## Inspection Methods and Limitations

**Limitations:** • Concealed plumbing is not inspected. This includes supply and waste piping under floors and under the yard. • Isolating valves, relief valves and main shut-off valves are not tested as part of a home inspection. • Tub and basin overflows are not tested as part of a home inspection. Leakage at the overflows is a common problem.

## Descriptions

**General:** • Interior finishes are in good repair overall.

**Fireplaces and Stoves:** • [Stove – wood burning - freestanding](#)

## Observations and Recommendations

### General

• Typical minor flaws were noted on floors, walls and ceilings. These cosmetic issues reflect normal wear and tear.

### FIREPLACE / STOVE \ WETT Inspection

**Condition:** • Wood stove, flue and chimney should be inspected and swept as needed by a WETT certified technician and any recommended repairs completed before the unit is used. (WETT - Wood Energy Technology Transfer Inc. is a non-profit training and education association.) Some insurance companies are reluctant to offer insurance for homes with wood stoves.

### WHAT TO DO IF YOUR BASEMENT OR CRAWLSPACE LEAKS \ Observations

**Condition:** • Almost every basement (and crawlspace) leaks under the right conditions. Based on a one-time visit, it's impossible to know how often or severe leaks may be. While we look for evidence of past leakage during our inspection, this is often not a good indicator of current conditions. Exterior conditions such as poorly performing gutters and downspouts, and ground sloping down toward the house often cause basement leakage problems. Please read Section 10.0 in the Interior section of the Home Reference Book before taking any action.

To summarize, wet basement issues can be addressed in 4 steps:

1. First, ensure gutters and downspouts carry roof run-off away from the home. (relatively low cost)
2. If problems persist, slope the ground (including walks, patios and driveways) to direct water away from the home. (Low cost if done by homeowner. Higher cost if done by contractor or if driveways, patios and expensive landscaping are disturbed.)
3. If the problem is not resolved and the foundation is poured concrete, seal any leaking cracks and form-tie holes from the inside. (A typical cost is \$300 to \$600 per crack or hole.)
4. As a last resort, dampproof the exterior of the foundation, provide a drainage membrane and add/repair perimeter drainage tile. (High cost)

## Inspection Methods and Limitations

**Limitations:** • Security systems, intercoms, central vacuum systems, chimney flues and elevators are not included as part of a home inspection. Smoke detectors and carbon monoxide detectors are not tested as part of a home inspection. • Limited access to cabinets and closets • Perimeter drainage tile around foundations is not visible and is not included as part of a home inspection. • No comment is made on cosmetic finishes during a home inspection.

**Limitations:** • Absence of historical clues due to new finishes/paint • Wood stove - During a home inspection, the chimney flue is not inspected, and the chimney draft is not evaluated. • Storage/furnishings in some areas limited



# INTERIOR

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inspection

**% of interior foundation wall not visible:** • 100

**Environmental issues outside the scope of a home inspection:** • Finding and identifying environmental issues such as asbestos is outside the scope of a home inspection. Asbestos may be present in many building products and materials. An Environmental Consultant can assist if this is a concern. This Specialty Service can be booked through Carson Dunlop at 1-800-268-7070.

**END OF REPORT:** • This concludes the report.

**END OF REPORT**

# APPENDIX

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## INSPECTION AGREEMENT

Property Address: 781 Craven Rd. Toronto Date: Sept 13, 2016

### PARTIES TO THE AGREEMENT

#### Company

Carson, Dunlop & Associates Ltd.  
120 Carlton Street, Suite 407  
Toronto, ON M5A 4K2

#### Client

x Patrick Flynn

This is an agreement between x Patrick Flynn and Carson, Dunlop & Associates Ltd.

### THIS CONTRACT LIMITS THE LIABILITY OF THE HOME INSPECTION COMPANY. PLEASE READ CAREFULLY BEFORE SIGNING.

The inspection is performed in accordance with the STANDARDS OF PRACTICE of the Ontario Association of Home Inspectors. A copy of the STANDARDS is attached. x [Signature]

The Home Inspector's report is an opinion of the present condition of the property, based on a visual examination of the readily accessible features of the building.

In addition to the limitations in the STANDARDS, the Inspection of this property is subject to Limitations and Conditions set out in this Agreement.

### LIMITATIONS AND CONDITIONS OF THE HOME INSPECTION

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 INSPECTION IS NOT TECHNICALLY EXHAUSTIVE.

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.

Some conditions noted, such as foundation cracks or other signs of settling in a house, may either be cosmetic or may indicate a potential problem that is beyond the scope of the Home Inspection. A Technical Audit is a more in-depth, technically-exhaustive inspection of the home which will typically reveal more information than a Home Inspection. We have both services available. By signing this agreement, you acknowledge that you have chosen a Home Inspection instead of a Technical Audit.

If you are concerned about any conditions noted in the Home Inspection Report, we strongly recommend that you consult a qualified Licensed Contractor or Consulting Engineer. These professionals can provide a more detailed analysis of any conditions noted in the Report at an additional cost.

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Initial here: x [Signature]

2) THE INSPECTION IS AN OPINION OF THE PRESENT CONDITION OF THE VISIBLE COMPONENTS.

The Home Inspector's Report is an opinion of the present condition of the property. It is based on a visual examination of the readily accessible features of the building.

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

Some intermittent problems 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 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. They do not remove wall coverings (including wallpaper) or lift flooring (including carpet) or move storage or furniture to look underneath or behind.

3) THE INSPECTION DOES NOT INCLUDE HAZARDOUS MATERIALS.

This includes building materials that are now suspected of posing a risk to health such as phenol-formaldehyde and urea-formaldehyde based insulation, fiberglass insulation and vermiculite insulation. The Inspector does not identify asbestos in any building material. 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 Home Inspector does not look for, or comment on, the past use of chemical termite treatments in or around the property.

4) WE 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 that may be present. You should note that whenever there is water damage noted in the report, there is a possibility that mold or mildew may be present, unseen behind a wall, floor or ceiling.

If anyone in your 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 at additional cost.

5) WE DON'T LOOK FOR BURIED TANKS.

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 the building had its heating system converted from oil, there will always be the possibility that a tank may remain 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



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recommend that you retain a qualified Environmental Consultant to determine whether this is a potential problem.

## 6) TIME TO INVESTIGATE

The Home Inspector and the Home Inspection Company 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.

## 7) REPORT IS FOR OUR CLIENT ONLY

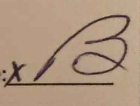
The inspection report is for the exclusive use of the client named herein. No use of the information by any other party is intended.

## 9) NOT A GUARANTEE, WARRANTY OR INSURANCE POLICY.

The inspection and report are not a guarantee, warranty or an insurance policy with regard to the fitness of the property.

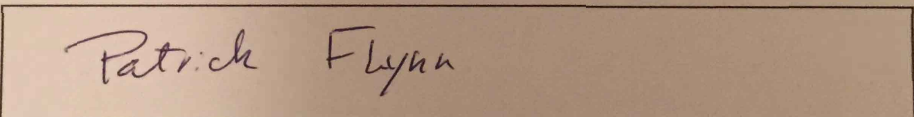
## 10) LIMIT OF LIABILITY

**The liability of the Home Inspector and the Home Inspection Company arising out of this Inspection and Report, for any cause of action whatsoever, whether in contract or in negligence, is limited to a refund of the fees that you have been charged for this inspection, or \$1,000, whichever is greater.**

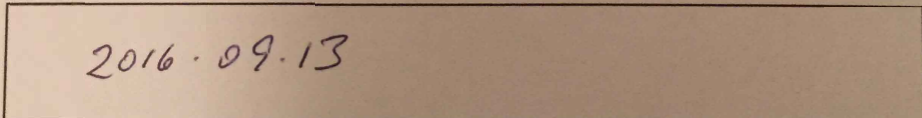
Initial here: 

I have read, understood and accepted the terms of this agreement.

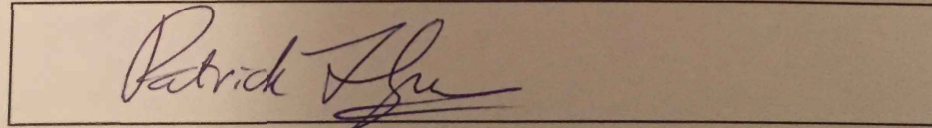
Name:



Date:



Signature:



## IMPORTANT ADVICE FOR LOOKING AFTER YOUR HOME

Home maintenance is an important responsibility. It protects your investment, extends life expectancy and helps avoid significant expenses. This document is an integral part of the report, and will help you avoid many common problems and reduce costs.

### Priority Maintenance and Home Set-Up

The **Home Set-Up and Maintenance** chapter in the Home Reference Book provides important information regarding things that are done once when moving in, as well as regular maintenance activities. Please be sure to follow these maintenance guidelines. The Home Reference Book is included under the **REFERENCE** tab in this report.

### Basement/Crawlspace Leakage

Basement water leakage is the most common problem with homes. Almost every basement and crawlspace leaks under the right conditions. Good maintenance of exterior grading, gutters and downspouts is critically important. For more details, please refer to Section 10 of the **Interior** chapter of the Home Reference Book, which is in the **REFERENCE** tab in this report.

### Roof - Annual Maintenance

It is important to set up an annual inspection and tune-up program to minimize the risk of leakage and maximize the life of the roof. Roof leaks may occur at any time and are most often at penetrations or changes in material. A leak does not necessarily mean the roof needs to be replaced.

Roof coverings are disposable and have to be replaced from time to time. Asphalt shingles, for example, last roughly 15 years.

### Exterior - Annual Maintenance

Annual inspection of the exterior is important to ensure weather-tightness and durability of exterior components. Grading around the home should slope to drain water away from the foundation to help keep the basement dry. Painting and caulking should be well maintained. Particular attention should be paid to horizontal surfaces where water may collect. Joints, intersections, penetrations and other places where water may enter the building assembly should be checked and maintained regularly.

**Garage Door Operators**

The auto reverse mechanism on your garage door opener should be tested monthly. The door should also reverse when it meets reasonable resistance, or if the 'photo eye' beam is broken.

**Electrical System – Label the Panel**

Each circuit in the electrical panel should be labelled to indicate what it controls. This improves both safety and convenience. Where the panel is already labelled, the labelling should be verified as correct. Do not rely on existing labelling.

**Ground Fault Interrupters and Arc Fault Circuit Interrupters**

These should be tested monthly using the test buttons on the receptacles or on the breakers in the electrical panel.

**Heating and Cooling System – Annual Maintenance**

Set up an annual maintenance agreement that covers parts and labour for all heating and cooling equipment. This includes gas fireplaces and heaters, as well as furnaces, boilers and air conditioners. Include humidifiers and electronic air cleaners in the service agreement. Arrange the first visit as soon as possible after taking possession.

Check filters for furnaces and air conditioners monthly and change or clean as needed. Duct systems have to be balanced to maximize comfort and efficiency, and to minimize operating costs. Adjust the balancing for heating and cooling seasons, respectively.

For hot water systems, balancing should be done by a specialist to due to the risk of leakage at radiator valves. These valves are not operated during a home inspection.

**Bathtub and Shower Maintenance**

Caulking and grout in bathtubs and showers should be checked every 6 months, and improved as necessary to prevent leakage and water damage behind walls and below floors.

**Water Heaters**

All water heaters should be flushed by a specialist every year to maximize performance and life expectancy. This is even more critical on tankless water heaters.

**Washing Machine Hoses**

We suggest braided steel hoses rather than rubber hoses for connecting washing machines to supply piping in the home. A ruptured hose can result in serious water damage in a short time, especially if the laundry area is in or above a finished part of the home.

**Clothes Dryer Vents**

We recommend that vents for clothes dryers discharge outside the home. The vent material should be smooth walled (not corrugated) metal, and the run should be as short and straight as practical. This reduces energy consumption and cost, as well as drying time for clothes. It also minimizes the risk of a lint fire inside the vent.

Lint filters in the dryer should be cleaned every time the dryer is used. There is a secondary lint trap in many condominiums. These should be cleaned regularly. There may also be a duct fan controlled by a wall switch. The fan should be ON whenever the dryer is used.

Dryer ducts should be inspected annually and cleaned as necessary to help reduce the risk of a fire, improve energy efficiency and reduce drying times.

**Fireplace and Wood Stove Maintenance**

Wood burning appliances and chimneys should be inspected and cleaned before you use them, and annually thereafter. We recommend that specialists with a WETT (Wood Energy Technology Transfer, Inc.) designation perform this work. Many insurance companies require a WETT inspection for a property with a wood burning device.

**Smoke and Carbon Monoxide (CO) Detectors**

Smoke detectors are required at every floor level of every home, including basements and crawlspaces. Even if these are present when you move into the home, we recommend replacing the detectors. Carbon monoxide detectors should be provided adjacent to all sleeping areas.

These devices are not tested during a home inspection. Detectors should be tested every 6 months, and replaced every 10 years. Batteries for smoke and carbon monoxide detectors should be replaced annually. If unsure of the age of a smoke detector, it should be replaced.



This is a copy of our home inspection contract and outlines the terms, limitations and conditions of the home inspection

**THIS CONTRACT LIMITS THE LIABILITY OF THE HOME INSPECTION COMPANY.**

**PLEASE READ CAREFULLY BEFORE SIGNING.**

The term Home Inspector in this document means the Home Inspector and the Home Inspection Company. The inspection is performed in accordance with the **STANDARDS OF PRACTICE** of the Ontario Association of Home Inspectors. To review the **STANDARDS OF PRACTICE**, click [here](#).

The Home Inspector's report is an opinion of the present condition of the property, based on a visual examination of the readily accessible features of the building. For more information on what a home inspection includes, click [here](#).

In addition to the limitations in the STANDARDS, the Inspection of this property is subject to Limitations and Conditions set out in this Agreement.

**LIMITATIONS AND CONDITIONS OF THE HOME INSPECTION**

The focus of the inspection is on major issues that may affect a reasonable person's decision to buy a home.

A Home Inspector is a generalist, rather than a specialist. The home inspection is a non-invasive performance review, rather than a design review. Home Inspectors do not perform calculations to determine whether mechanical, electrical and structural systems for example, are properly sized.

**1) THE INSPECTION IS NOT TECHNICALLY EXHAUSTIVE.**

The Inspection is a sampling exercise and is not technically exhaustive. The focus is on major issues, and while looking for major issues, we typically come across some smaller issues. These are included in the report as a courtesy, but it should be understood that not all issues will be identified.

Establishing the significance of an issue may be beyond the scope of the inspection. Further evaluation by a specialist may be required.

A Technical Audit is a more in-depth, technically exhaustive inspection of the home that provides more information than a Home Inspection. We have both services available. By accepting this agreement, you acknowledge that you have chosen a Home Inspection instead of a Technical Audit.

You also acknowledge that you have been offered and have declined a thermal imaging inspection to help identify hidden water problems.

If you are concerned about any conditions noted in the Home Inspection Report, we strongly recommend that you consult a qualified specialist to provide a more detailed analysis.

## 2) THE INSPECTION IS AN OPINION OF THE PRESENT CONDITION OF THE VISIBLE COMPONENTS.

A Home Inspection does not include identifying defects that are hidden behind walls, floors or ceilings. This includes inaccessible elements such as wiring, heating, cooling, structure, plumbing and insulation.

Some intermittent problems may not be detectable on a Home Inspection because they only happen under certain circumstances. For example, your Home Inspector may not discover leaks that occur only during certain weather conditions or when a specific tap or appliance is being used in everyday life.

Home Inspectors will not find conditions that are concealed by finishes, storage or furnishings. Inspectors do not remove wall coverings (including wallpaper), lift flooring (including carpet) or move storage or furniture.

## 3) THIS IS NOT A CODE-COMPLIANCE INSPECTION

Home Inspectors do NOT determine whether or not any aspect of the property complies with past or present codes (such as building codes, electrical codes, fuel codes, fire codes, etc.), regulations, laws, by-laws, ordinances or other regulatory requirements. Codes change regularly, and most homes will not comply with current codes.

## 4) THE INSPECTION DOES NOT INCLUDE HAZARDOUS MATERIALS.

This includes building materials that are now suspected of posing a risk to health such as phenol-formaldehyde and urea-formaldehyde based insulation, fiberglass insulation and vermiculite insulation. Inspectors do NOT identify asbestos in roofing, siding, wall, ceiling or floor finishes, insulation or fireproofing. Inspectors do NOT look for lead or other toxic metals in such things as pipes, paint or window coverings. Health scientists can help in these areas.

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

## 5) WE DO NOT COMMENT ON THE QUALITY OF AIR IN A BUILDING.

The Inspector does not determine if there are irritants, pollutants, contaminants, or toxic materials in or around the building.

The Inspection does not include spores, fungus, mould or mildew. You should note that whenever there is water damage noted in the report, there is a possibility that mould or mildew may be present, unseen behind a wall, floor or ceiling.

If anyone in your 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, mould and allergens at additional cost.

## 6) WE DON'T LOOK FOR BURIED TANKS.

Home Inspectors do not look for fuel oil, septic or gasoline tanks that may be buried on the property. If there are fuel oil or other storage tanks 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 investigate.

#### 7) CANCELLATION FEE

If the inspection is cancelled within 24 hours of the appointment time, a cancellation fee of 50% of the fee will apply.

#### 8) REPORT IS FOR OUR CLIENT ONLY.

The inspection report is for the exclusive use of the client named herein. The client may provide the report to prospective buyers, at their own discretion. Potential buyers are required to obtain their own Onsite Review with Carson Dunlop if they intend to rely on this report. Carson Dunlop will not be responsible for the use of or reliance upon this Report by any third party without an Onsite Review.

#### 9) NOT A GUARANTEE, WARRANTY OR INSURANCE POLICY.

The inspection and report are not a guarantee, warranty or an insurance policy with regard to the fitness of the property. A home warranty is available. For more information, visit [www.carsondunlop.com/home-inspection/home-warranty-plan/](http://www.carsondunlop.com/home-inspection/home-warranty-plan/)

#### 10) TIME TO INVESTIGATE

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.

#### 11) LIMIT OF LIABILITY

THE LIABILITY OF THE HOME INSPECTOR AND THE HOME INSPECTION COMPANY ARISING OUT OF THIS INSPECTION AND REPORT, FOR ANY CAUSE OF ACTION WHATSOEVER, WHETHER IN CONTRACT OR IN NEGLIGENCE, IS LIMITED TO A REFUND OF THE FEES THAT YOU HAVE BEEN CHARGED FOR THIS INSPECTION OR \$1,000, WHICHEVER IS GREATER.

#### 12) TIME PERIOD

The Client acknowledges and agrees that the timeframe for commencement of legal proceedings by the Client against the Inspector for damages suffered by the Client as a result of alleged errors, omissions, breaches of contract and/or negligence by the Inspector shall not be later than two (2) years from the date of the inspection.

#### 13) LEGAL ADVICE

The Client has had such legal advice as the Client desires in relation to the effect of this Contract on the Client's legal rights.

#### 14) CLIENT'S AGREEMENT

The Client understands and agrees to be bound by each and every provision of this contract. The Client has the authority to bind any other family members or other interested parties to this Contract.

## Carson Dunlop Homeowners Association



As a Carson Dunlop client, you receive complimentary membership. Membership benefits are included below.

- Free **Home Reference Book** (\$59 value). Helps you look after your home.
- Free **RecallChek** report and subscription (\$25 value). Notifies you of safety recalls on your furnace, air conditioner, water heater and appliances.
- Free **HomeVerified** report (\$69 value). Provides insurance claims history for the home, neighbourhood profile, govt and meth lab history, school rankings, neighbourhood amenities, etc.
- Discounts and preferred pricing from our Association partners - see below.



### HOME WARRANTY & PROTECTION

Our warranty protects you from the high cost of repair due to breakdown of home systems and appliances. Three levels of protection to choose from. Click to learn more. Our home inspection identifies the present condition of the home. Our warranty protects you in the future.



### HOME INSURANCE PARTNERS

David Slack Insurance Brokers has a group rate for Association members. Save 15 to 30% on your home and auto insurance. Special considerations for older homes. 800-971-1363 or email [David@Davidslackinsurance.com](mailto:David@Davidslackinsurance.com).



### JUNK REMOVAL

Association members receive a \$50 gift card toward junk removal services. Enter the promo code: Carson 50 at: [www.1800gotjunk.com](http://www.1800gotjunk.com).



### HVAC SYSTEMS

Our heating and air-conditioning partner, AtlasCare specializes in high efficiency furnaces, central air conditioning, boilers, fireplaces, air filters, humidifiers, duct cleaning and other comfort products and services. Association members receive exclusive discounts. Visit [www.Atlascare.ca](http://www.Atlascare.ca) and quote Carson Dunlop.



### LIFESTYLE DISCOUNTS

Perkopolis has provided us with very attractive discounts and offers for sports and entertainment tickets, hotel packages, travel deals, attractions, and even everyday items, such as clothing, automotive, home TV and other home services. To learn more or to register for free, please visit [perkopolis.com/PerkLaunchpages/CarsonDunlopHomeownersAssociation](http://perkopolis.com/PerkLaunchpages/CarsonDunlopHomeownersAssociation). Please enter the following promo code when registering: CARSONHA





## MOVING &amp; PACKING SERVICES

Customers receive 15% off their packing supply requirements and 10% off our local moving rates. To use your discount, simply call 1-888-AMJ-MOVE and quote offer code "Carson Dunlop" when booking. For the packing supply discount, simply go to [www.amjboxes.com](http://www.amjboxes.com) and enter the code "cdunlop". To learn more about this partner, visit [amjcampbell.com](http://amjcampbell.com).



## CAR &amp; TRUCK RENTAL

Discount Car & Truck Rentals is proud to offer customers 10% off their car and truck rentals. To use your discount, simply use the on-line booking system when scheduling your rental and enter the code "HOMEOWNER" in the discount section. To learn more about this partner, visit [discountcar.com](http://discountcar.com).



## PEST &amp; WILDLIFE CONTROL

Orkin is pleased to offer customers with a 20% discount when booking a termite control or pest control treatment. 1.800.800.6754 to book their service and state you are a Carson Dunlop client to obtain your discount.



## PLUMBING AND DRAIN SERVICES

Customers receive a \$50 discount towards plumbing, drain, sewer and water proofing services. To learn more about this partner, visit [rotorooter.ca/roto-rooter-gta/get-coupons](http://rotorooter.ca/roto-rooter-gta/get-coupons)



## HOME SECURITY SYSTEM

ADT Security Services is a leading provider of electronic security, interactive home and business automation and alarm monitoring services in Canada and America. They deliver an integrated customer experience by maintaining the industry's largest sales, installation, and service field force and most robust monitoring network, all backed by the support of nearly 16,000 employees. Their broad and pioneering set of products and services – from interactive home and business solutions to home health services – meet a range of customer need for today's active and increasingly mobile lifestyles. ADT Security Services is pleased to offer Homeowners Association members free installation of their Quick Connect Plus package. To redeem this offer, please call 1-888-556-6608 and quote promotional code A103857.



## MORTGAGE RATE SERVICE

Ratesheet.ca is a website that connects users shopping for the best mortgage rates with local mortgage brokers using their Comprehensive Mortgage Quote system. Ratesheet.ca features a Mortgage Rate Search, a sophisticated calculator, and an interactive Map Search to help users locate ideal mortgage brokers and rates. Ratesheet.ca brings to life some incredible features to help users find their ideal mortgage broker and rates. This valuable service is available to Carson Dunlop clients for free. To learn more please visit <http://www.ratesheet.ca>.



## HOME &amp; AUTO INSURANCE

Receive a preferred rate when using TD Insurance for home or auto insurance. The ability to obtain insurance coverage at a preferred rate is what makes this program a real value add, especially for homes that are older. To learn more about these savings, visit: <http://www.mytdiservice.com/en/group/carson>.



## **ASBESTOS, MOULD AND OTHER ENVIRONMENTAL ISSUES**

Environmental issues are outside the scope of a home inspection. Inspectors do not identify or evaluate issues such as asbestos, mould and indoor air quality. Many building materials contain asbestos, although homes built after 1990 are unlikely to have asbestos. Moisture problems may result in visible or concealed mould. There are many sources of indoor air quality issues.

An Environmental Consultant can assist with these types of issues. If you need help, call us at 416-964-9415. More information is available by clicking on the links below.

### **ASBESTOS**

[Health Risks of Asbestos](#) - Government of Canada

### **VERMICULITE**

[Vermiculite Insulation Containing Amphibole Asbestos](#) - Health Canada

### **MOULD**

[MOISTURE AND AIR A Guide for Understanding and Fixing Interior Moisture Problems in Housing](#) - Canada Mortgage and Housing Corporation

### **AIR QUALITY**

[Indoor Air Quality](#) - Health Canada

The links below connect you to a series of documents that will help you understand your home and how it works. These are in addition to links attached to specific items in the report.

Click on any link to read about that system.

» 01. ROOFING, FLASHINGS AND CHIMNEYS

» 02. EXTERIOR

» 03. STRUCTURE

» 04. ELECTRICAL

» 05. HEATING

» 06. COOLING/HEAT PUMPS

» 07. INSULATION

» 08. PLUMBING

» 09. INTERIOR

» 10. APPLIANCES

» 11. LIFE CYCLES AND COSTS

» 12. SUPPLEMENTARY

Asbestos

Radon

Urea Formaldehyde Foam Insulation (UFFI)

Lead

Carbon Monoxide

Mold

Household Pests

Termites and Carpenter Ants

» 13. HOME SET-UP AND MAINTENANCE

» 14. MORE ABOUT HOME INSPECTIONS