

Your Inspection Report



35 Kilmarnock Ave
Toronto, ON M1K 1Y5



PREPARED FOR:
LEO AGOSTO

INSPECTION DATE:
Thursday, July 26, 2018

PREPARED BY:
Gordon Mathieu, B.Sc Elec Eng, MBA



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report

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

416-964-9415
www.carsondunlop.com
inspection@carsondunlop.com



July 26, 2018

Dear Leo Agosto,

RE: Report No. 63421
35 Kilmarnock Ave
Toronto, ON
M1K 1Y5

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 anytime, for as long as you own your home. Our telephone and e-mail consulting services are available at no cost to you.

Thanks again for choosing Carson Dunlop.

Sincerely,

Gordon Mathieu, B.Sc Elec Eng, MBA
on behalf of
Carson, Dunlop & Associates Ltd.

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OVERVIEW

35 Kilmarnock Ave, Toronto, ON July 26, 2018

Report No. 63421

www.carsondunlop.com

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INTRODUCTION

This Overview lists some of the significant report items that may need attention in the short term. This summary must not be considered as the complete report. Please read the entire report and the appropriate text included in the hyperlinks. The goal of a home inspection is to identify significant issues that would affect a person's decision to buy a re-sale 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 a comprehensive list of 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 are limited to the seller.

When you move into the home you may find some issues not identified in the report. That is to be expected for a number of reasons, such as furniture and storage that has been removed, changes to the property conditions, etc. Therefore, we suggest you allow roughly 1% of the value of the home annually for maintenance and repair.

Cooling & Heat Pump

AIR CONDITIONING \ Life expectancy

Condition: • Past normal lifespan

It worked fine during the inspection...

Task: Replace

Time: Unpredictable

Cost: \$3,000 - and up

CONCLUSION

Most 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.

Unplanned 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

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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. 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.

END OF OVERVIEW

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.

ROOFING

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General: • The roof covering is newer and in good condition.

Note: The seller stated that the front shingles are about 6 years old, and the left side & rear are 2 years old.

The home is considered to face : • West

Sloped roofing material:

- [Asphalt shingles](#)



Left side



Left side



Front



Rear

- [Metal](#)

...on the enclosed front porch

ROOFING

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Metal

Observations and Recommendations

SLOPED ROOF FLASHINGS \ General

Condition: • Inspect & repair, as needed.

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

Inspection Methods and Limitations

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

Inspection performed: • Camera on Extension Pole

Inspection performed: • With binoculars from the ground

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Description

General: • The exterior has been well maintained and is in good condition.

General: • Several components have been updated.

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

Downspout discharge: • [Above grade](#)

Wall surfaces and trim: • Brick

Wall surfaces and trim:

• [Wood](#)

...on the front porch



Wood

Observations and Recommendations

WALLS \ Flashings and caulking

Condition: • The gap at the wall should be well sealed.

Location: Left Side and rear

Task: Monitor / Improve

Time: Regular maintenance

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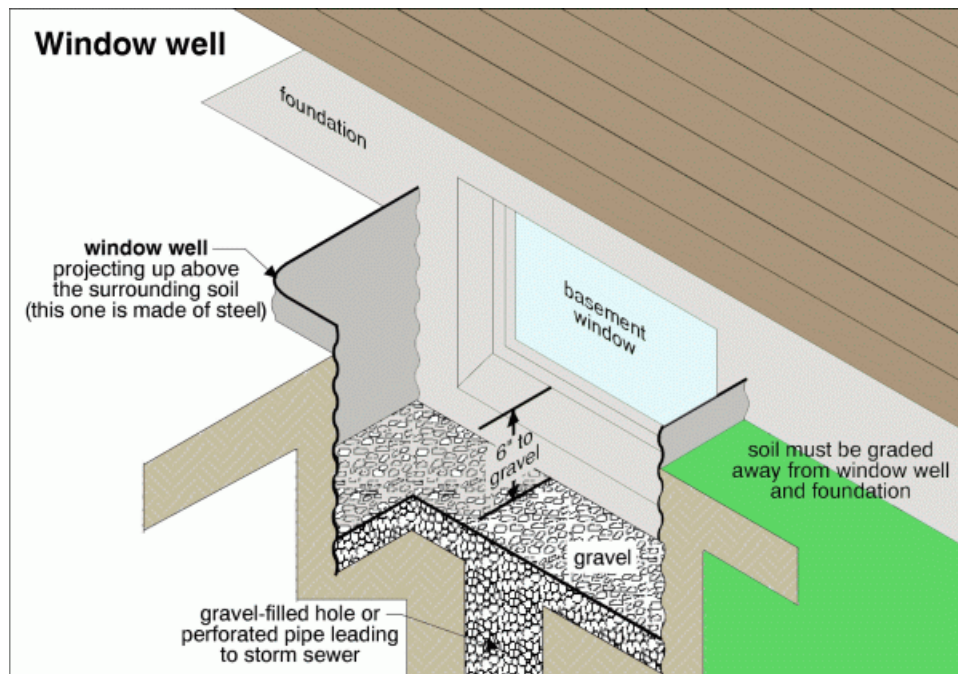
EXTERIOR GLASS/WINDOWS \ Window wells

Condition: • [Missing](#)

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

Task: Monitor after heavy storms

Time: Regular maintenance



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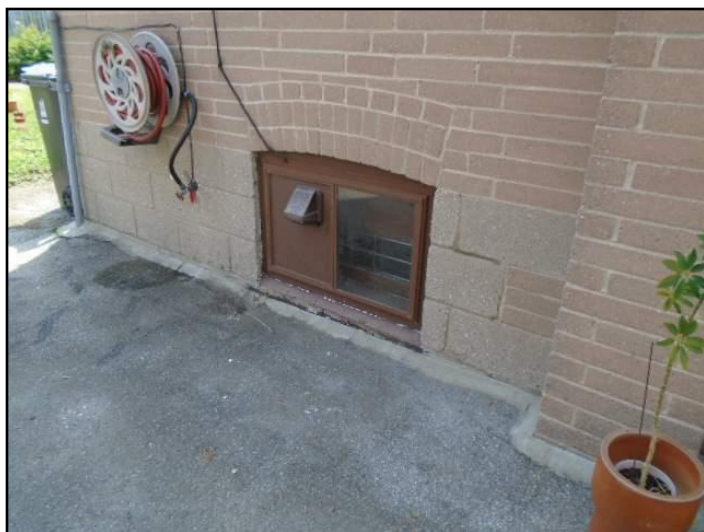
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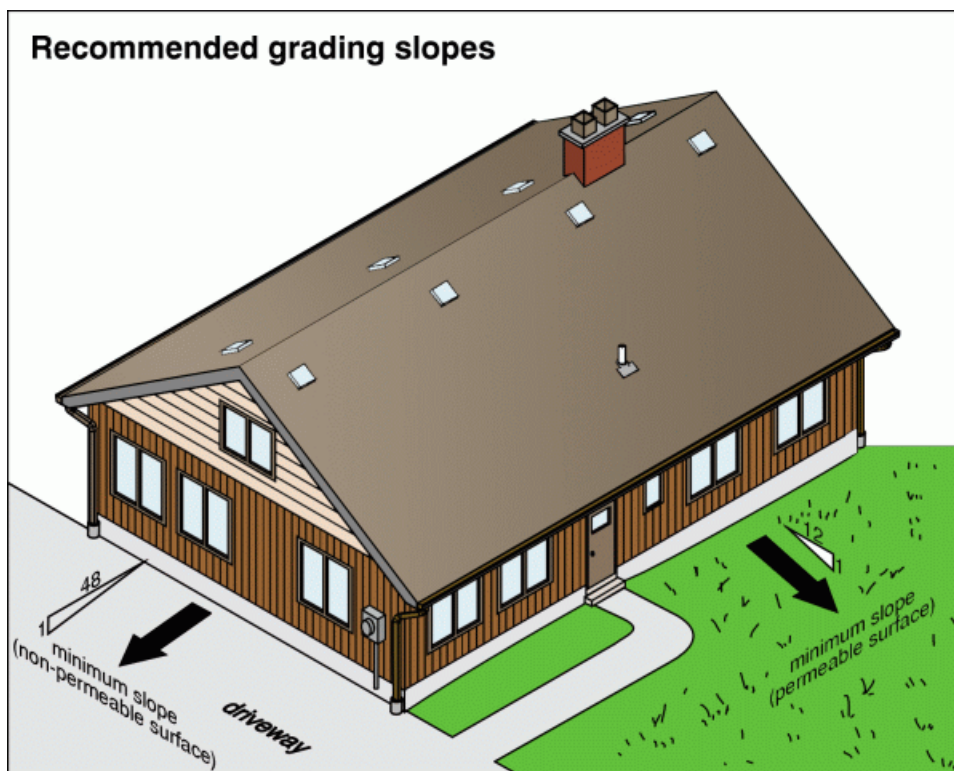
LANDSCAPING \ Lot grading

Condition: • The grading around portions of the house is relatively neutral

Implication(s): When trying to minimize basement leakage, it is always best to be proactive and slope the grades away from the house. Maintain slope away from house

Task: Monitor/Improve

Time: If/As necessary



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Inspection Methods and Limitations

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

Upper floors inspected from: • Ground level

Exterior inspected from: • Ground level

Description

Configuration: • [Basement](#)

Foundation material: • [Masonry block](#)

Floor construction: • [Joists](#) • [Concrete](#)

Exterior wall construction: • [Masonry](#)

Roof and ceiling framing:

• [Rafters/roof joists](#)



Party walls:

• [Masonry](#)

The shared wall between the two halves is solid masonry all the way up to the top of the attic.



Looking up at the peak



Looking towards the rear

Observations and Recommendations

RECOMMENDATIONS \ Overview

Condition: • Most foundation walls and masonry walls have small cracks due to minor shrinkage, settlement or shifting. These will not be individually noted, unless leakage or building movement is noted.

FOUNDATIONS \ General

Condition: • Typical minor cracks

Most foundation wall have small cracks due to typical minor shrinkage, settlement and shifting. These will not be individually noted, unless leakage or building movement is noted.

Implication(s): Chance of water entering building



FLOORS \ Concrete slabs

Condition: • Concrete basement, crawlspace and garage floors are not typically part of the structure. Almost all basement, crawlspace and garage concrete floors have minor shrinkage and settlement cracks.

Inspection Methods and Limitations

Inspection limited/prevented by: • 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.

Attic/roof space: • Inspected from access hatch

Description

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

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

Distribution panel type and location:

• [Breakers - basement](#)



Breakers - basement

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

Type and number of outlets (receptacles): • [Grounded - minimal](#) • [Ungrounded - typical](#)

Circuit interrupters: Ground Fault (GFCI) & Arc Fault (AFCI): • [GFCI - bathroom](#) • [GFCI - kitchen](#)

Observations and Recommendations

DISTRIBUTION SYSTEM \ Outlets (receptacles)

Condition: • Adding Ground Fault Circuit Interrupters (GFCIs) is a cost-effective safety improvement to existing homes. At an installed cost of roughly \$100 each, they provide enhanced protection against electric shock and are particularly useful near wet areas like outdoors, garages, and bathrooms). GFCIs may be either special circuit breakers or special wall outlets (receptacles). Either one protects all downstream outlets on that circuit.

Task: Provide

Time: As required

Cost: Minor

Condition: • [Ungrounded](#)

Implication(s): Electric shock

Location: Various

Task: Upgrade

Time: As required

Cost: Depends on work needed

Condition: • [No AFCI \(Arc Fault Circuit Interrupter\)](#)

Implication(s): Fire hazard

Task: Provide

Time: As required

Cost: Minor

Inspection Methods and Limitations

General: • 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.

Sampling - A professional home inspection includes the inspection of a representative sample of wiring, lights, receptacles, etc.

Inspection limited/prevented by: • Main disconnect cover not removed - unsafe to do so. • Concealed electrical components are not inspected.

System ground: • Quality of ground not determined

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Description

System type:

- [Furnace](#)



Furnace



Humidifier

Fuel/energy source: • [Gas](#)

Approximate capacity: • [80,000 BTU/hr](#)

Efficiency: • [High-efficiency](#)

Exhaust venting method: • [Direct vent - sealed combustion](#) • [Induced draft](#)

Approximate age: • [10 years](#)

Typical life expectancy: • Furnace (high efficiency) 15 to 20 years

Main fuel shut off at: • Meter • Exterior wall

Fireplace/stove: • None

Chimney/vent:

- [Masonry](#)

The left side masonry chimney has been rebuilt from the roof-line up and now has a proper cap: it's not any longer since the furnace vents out the wall with plastic, and the water heater is electric.

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Blocked off in the basement now...



- Plastic



Plastic

Observations and Recommendations

General

• Supply Registers - if airflow is uneven; adjust to provide more even heating/cooling; consult HVAC specialist for further evaluation if needed.

Task: Further evaluation / Improve

Time: If necessary

GAS FURNACE \ Cabinet

Condition: • [Rust](#)

Implication(s): Reduced system life expectancy | Material deterioration

Task: Monitor/Improve

Time: Regular maintenance



Rust

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Inspection Methods and Limitations

Safety devices: • Not tested as part of a building inspection

Heat loss calculations: • Not done as part of a building inspection

Heat exchanger:

• Only a small portion visible

The heat exchanger is substantially concealed and could not be inspected.

COOLING & HEAT PUMP

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Description

Air conditioning type:

- [Air cooled](#)



Air cooled

Cooling capacity: • Not determined

Note: Typically about 24,000 BTU/hr for a house of this size.



The data plate is illegible...

Compressor approximate age: • More than 20 years

Typical life expectancy: • 10 to 15 years

COOLING & HEAT PUMP

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Observations and Recommendations

AIR CONDITIONING \ Life expectancy

Condition: • Past normal lifespan

It worked fine during the inspection...

Task: Replace

Time: Unpredictable

Cost: \$3,000 - and up

Inspection Methods and Limitations

Heat gain calculations: • Not done as part of a building inspection

Not part of a home inspection: • Home inspectors cannot typically access or inspect the indoor coil

INSULATION AND VENTILATION

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Description

Attic/roof insulation material:

- [Glass fiber](#)
- [Cellulose](#)



Cellulose



Cellulose

Attic/roof insulation amount/value: • [R-20](#)

Attic/roof air/vapor barrier: • [Kraft paper](#) • [Not visible](#)

Attic/roof ventilation: • [Roof vent](#) • [Soffit vent](#)

Wall insulation amount/value:

- Not determined

Probably none since the walls are solid masonry.

Foundation wall insulation material: • None in some areas

Foundation wall insulation amount/value: • Not determined

Observations and Recommendations

ATTIC/ROOF \ Insulation

Condition: • [Amount less than current standards](#)

Implication(s): Increased heating and cooling costs

Task: Upgrade

Time: As required

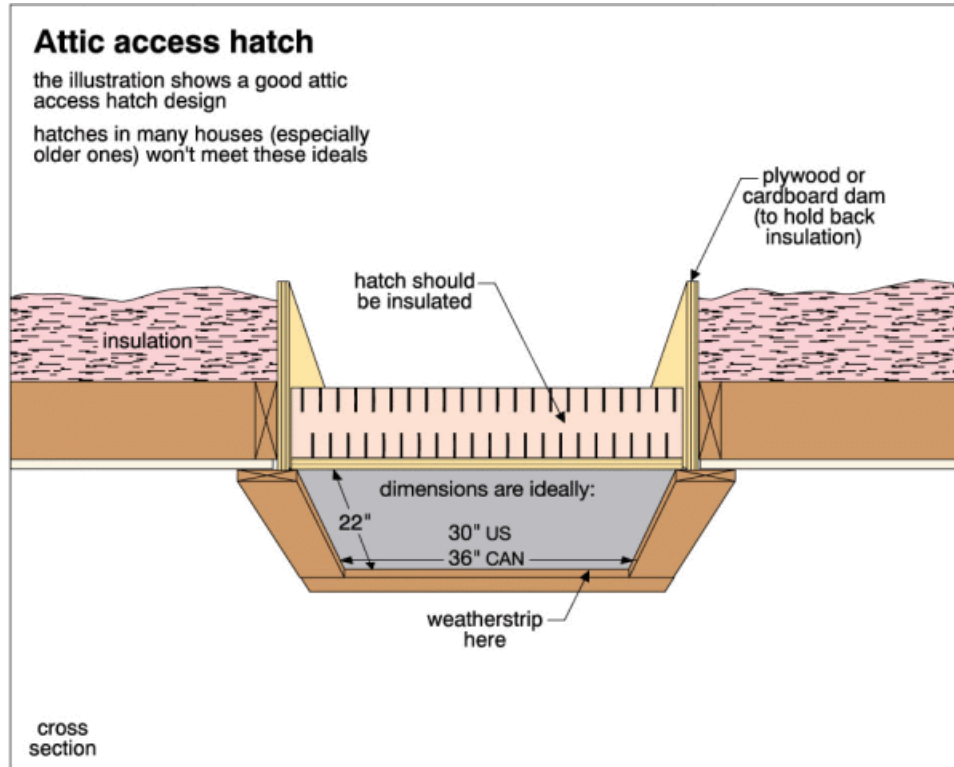
Cost: \$1,000 - and up

ATTIC/ROOF \ Hatch/Door

Condition: • [Not insulated and not weatherstripped](#)

Implication(s): Increased heating and cooling costs | Reduced comfort | Chance of condensation damage to finishes and/or structure

Task: Improve
Time: As required
Cost: Minor



Inspection Methods and Limitations

Inspection prevented by no access to: • Wall space - access not gained.

Attic inspection performed: • From access hatch

Roof ventilation system performance:

• Not evaluated

The performance of roof and attic ventilation are not verified as part of a home inspection.

Air/vapor barrier system: • Continuity not verified

Description

General: • Several fixtures have been updated.

General: • The kitchen and bathrooms have been updated.

Service piping into building:

- [Copper](#)

What's visible is copper.



Copper

Supply piping in building: • [Copper](#)

Main water shut off valve at the:

- Front of the basement



Front of the basement

Water heater type:

• Tank



Tank

• Rental



Rental

Water heater fuel/energy source: • [Electric](#)

Tank capacity: • 184 liters

Water heater approximate age: • 9 years

Typical life expectancy: • 10 to 15 years

Waste and vent piping in building:

- [Plastic](#)

The seller stated that the City has made some waste pipe upgrades out front.

- [Cast Iron](#)



Cast Iron

- [Not visible](#)

Not visible in most areas.

Floor drain location: • Near heating system

Observations and Recommendations

General

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

WASTE PLUMBING \ Drain piping - performance

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.

Task: Further evaluation

Time: As required

Cost: Minor

Condition: • The cast iron waste piping is near the end of its normal life expectancy and is prone to rusting through or splitting. Replacement may be required in the near future.

Task: Further evaluation Replace

Time: As required

Cost: Depends on work needed

FIXTURES AND FAUCETS \ Shower stall

Condition: • Caulking and grout should be checked every six months and improved as necessary to prevent leakage and damage behind wall surfaces.

Task: Monitor / Improve

Time: Regular maintenance

Inspection Methods and Limitations

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

Description

General: • Interior finishes are in good repair overall.

General: • The newer windows help improve comfort and energy efficiency.

Windows: • [Fixed](#) • [Sliders](#)

Exterior doors - type/material: • Hinged

Evidence of basement leakage:

• Efflorescence

Typical minor amounts were noted.

Observations and Recommendations

General

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

STAIRS \ Handrails and guards

Condition: • [Missing](#)

Missing at the inboard side, a fall arrest issue...

Implication(s): Fall hazard

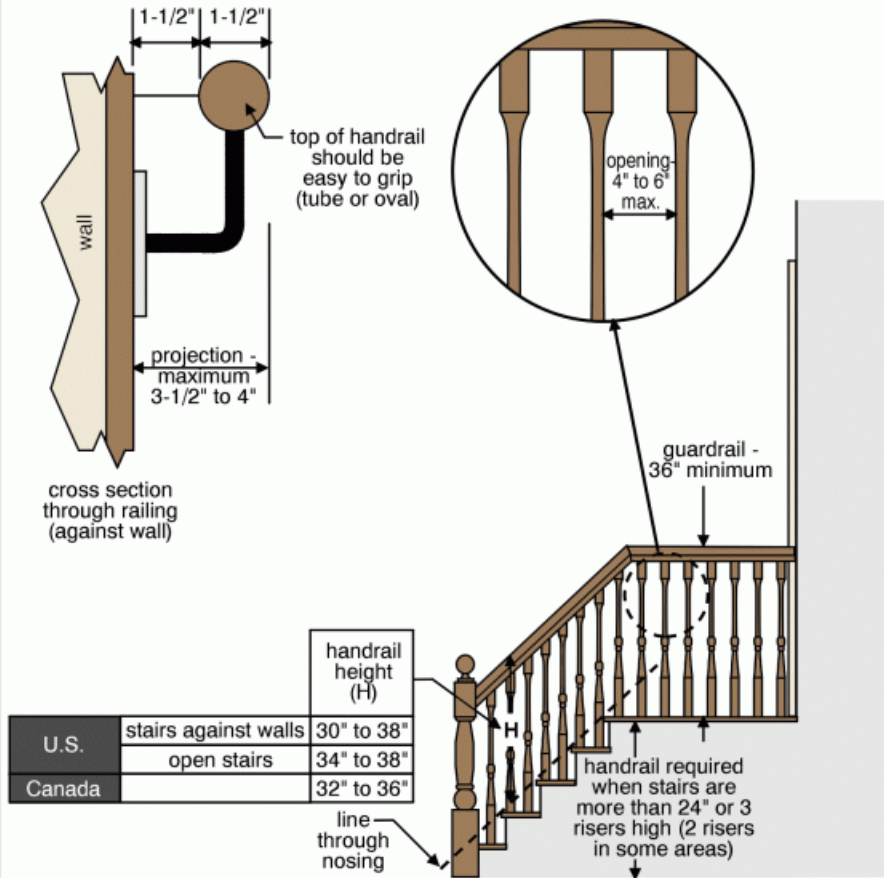
Location: Basement

Task: Improve

Time: As required

Cost: Minor

Handrails and guards



INTERIOR

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Condition: • [Missing](#)

Implication(s): Fall hazard

Location: First Floor to side door

Task: Provide

Time: As required

Cost: Minor



EXHAUST FANS \ Duct

Condition: • [Not insulated in unconditioned space](#)

Implication(s): Chance of condensation damage to finishes and/or structure

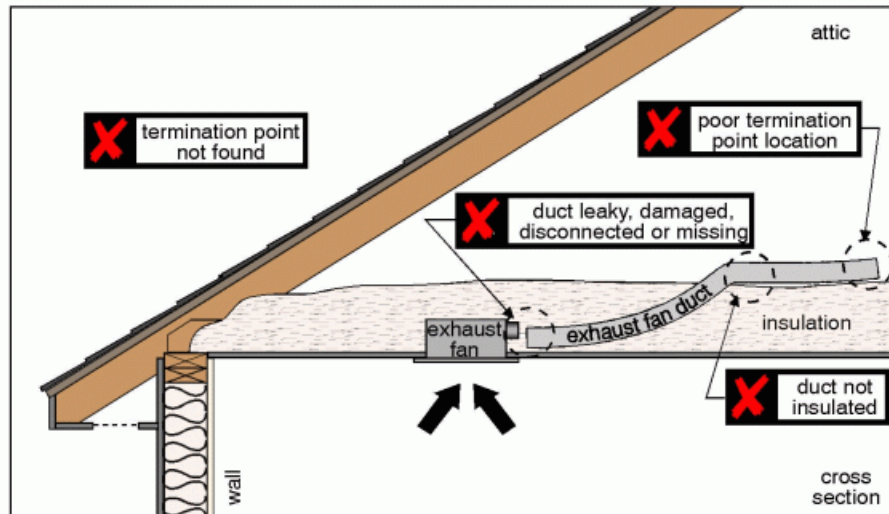
Location: Attic

Task: Improve

Time: As required

Cost: Minor

Exhaust fan conditions



BASEMENT \ Leakage

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

Inspection limited/prevented by: • Limited access to cabinets and closets • Perimeter drainage tile around foundations is not visible and is not included as part of a home inspection.

Inspection limited/prevented by: • Storage/furnishings

Not included as part of a building inspection: • 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. • 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.

Not included as part of a building inspection: • Cosmetic issues

Basement leakage: • Basement leakage frequency or severity cannot be predicted during a home inspection

END OF REPORT

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 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.

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

FREE SERVICES – GREAT SAVINGS

Congratulations - you have been enrolled in our Homeowners' Association, a **not-for-profit** that provides exclusive member benefits.

You are eligible to receive:



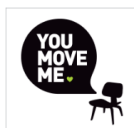
\$200 in Free Home Repair and Maintenance from Setter Home Services
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Home and Auto Insurance

Save up to \$600 per year with group home and auto insurance rates, including coverage for difficult-to-insure systems like Kitec piping and knob-and-tube wiring (*depending on your report*).



David Slack Insurance Brokers LTD.

Save 15% off home and auto insurance with David Slack Insurance Brokers

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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