

Your Inspection Report



51 Skylark Rd
Toronto, ON M6S 4M5



PREPARED FOR:
LAURA & CHRIS SETO

INSPECTION DATE:
Tuesday, April 7, 2026

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



Carson, Dunlop & Associates Ltd.
120 Carlton Street, Suite 407
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416-964-9415
www.carsondunlop.com
inspection@carsondunlop.com

Excellence in home inspection



April 8, 2026

Dear Laura & Chris Seto,

RE: Report No. 96754, v.2
51 Skylark Rd
Toronto, ON
M6S 4M5

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

The enclosed report includes an Overview tab which summarizes key findings, and the report body. The Good Advice tab provides helpful tips for looking after your home; and the Appendix tab includes valuable added benefits. You can navigate by clicking the tabs at the top of each page.

TO THE PROSPECTIVE BUYER: Our obligation and liability are limited to the seller.

Thanks again for choosing Carson Dunlop

Sincerely,

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

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OVERVIEW

51 Skylark Rd, Toronto, ON April 7, 2026

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This Overview lists some of the significant report items if any were identified. Please read the entire report before making any decisions about the home; do not rely solely on the Overview.

FOR THE BUYER

There are two elements to a home inspection - the inspection itself and the report. This report is helpful, but the inspection is equally important. You need both elements to make an informed decision.

When you move into the home you may find some issues not identified in the report. That is to be expected for a few 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.

Our obligation and liability are limited to the seller.

Heating

FURNACE \ Life expectancy

Condition: • Near end of life expectancy

Although the furnace is close to the end of its life, continue to use and maintain the unit until it fails. Be prepared to replace the furnace at any time.

Location: Furnace room

Task: Replace

Time: When necessary

Cost: \$4,500-\$7,000

Plumbing

WATER HEATER \ Life expectancy

Condition: • Near end of life expectancy

Task: Replace

Time: When necessary

Cost: \$1,000 - \$3,000 (Depends on several variables)

Interior

STAIRS \ Handrails and guards

Condition: • [Missing](#)

This is a serious fall arrest issue.

Location: Basement

Task: Provide

Time: Immediate

Cost: Minor

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Here are a few thoughts to help you stay warm, safe and dry in your home.

All homes require regular maintenance and periodic updates. Maintenance programs help keep homes safe, comfortable and efficient. Roofs, furnaces and air conditioners for example, wear out and have to be replaced. Good maintenance extends the life of these house systems. Refer to Our Advice tab for more details regarding maintenance of your home.

Water is the biggest enemy of homes, whether from leaks through the roof, walls or foundation, or from plumbing inside the home. Preventative maintenance and quick response to water problems are important to minimize damage, costs and help prevent mould.

Environmental consultants can help with issues like mould, indoor air quality and asbestos. If you need help in these areas, we can connect you with professionals.

All recommendations in the report should be addressed by qualified specialists. Our ballpark costs and time frames are provided as a courtesy and should be confirmed with quotes from specialists. Minor costs in the report are typically under \$1,000.

END OF OVERVIEW

ROOFING

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Description

Sloped roofing material:

- Asphalt shingles



Front



Right side

Observations and Recommendations

RECOMMENDATIONS \ General

Condition: • No roofing recommendations are offered as a result of this inspection.

Inspection Methods and Limitations

Inspection limited/prevented by: • Lack of access (too high/steep)

Inspection performed: • With camera on extension pole • With binoculars

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Description

Wall surfaces and trim: • [Artificial stone](#) • [Brick](#)

Observations and Recommendations

WALLS \ Masonry (brick, stone) and concrete

Condition: • [Efflorescence](#)

Task: Improve

Time: As required



Efflorescence

Condition: • [Spalling](#)

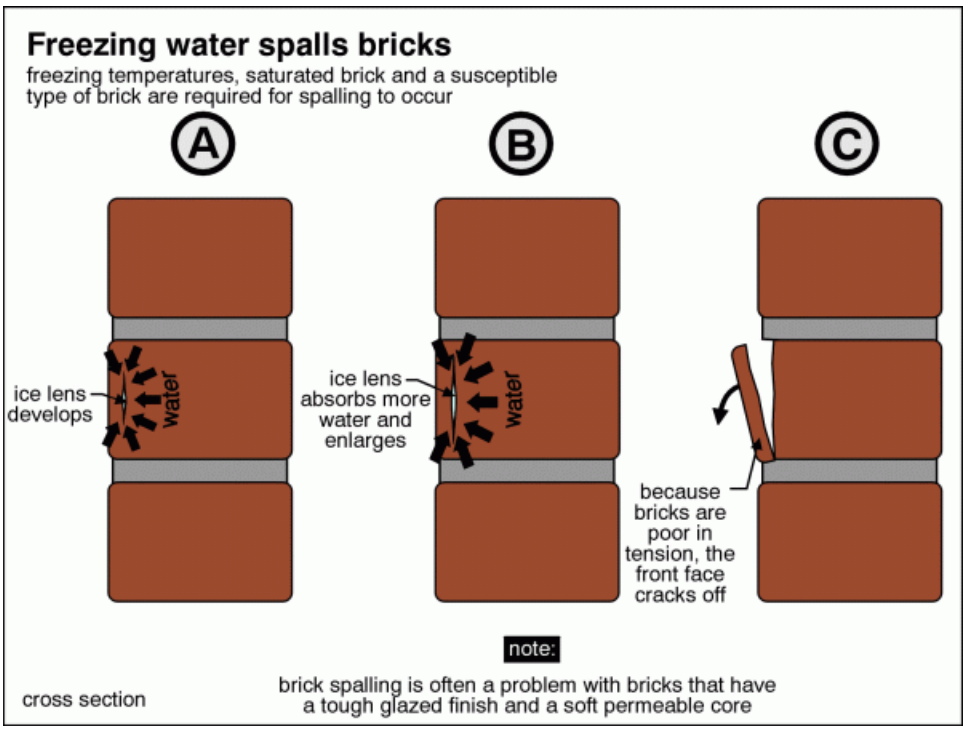
Location: Various

Task: Improve

Time: As required

Cost: Minor

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Spalling



Spalling

Condition: • [Spalling](#)

Location: Front

Task: Improve

Time: If necessary

Cost: Not determined

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Spalling

WINDOWS \ General notes

Condition: • Caulking deteriorated

Task: Improve

Time: Regular maintenance

Condition: • Rusty lintel.

Location: For example, Lower Right Side

Task: Improve

Time: Regular maintenance



PORCHES, DECKS, STAIRS, PATIOS AND BALCONIES \ Handrails and guards

Condition: • [Missing](#)

Missing on one side.

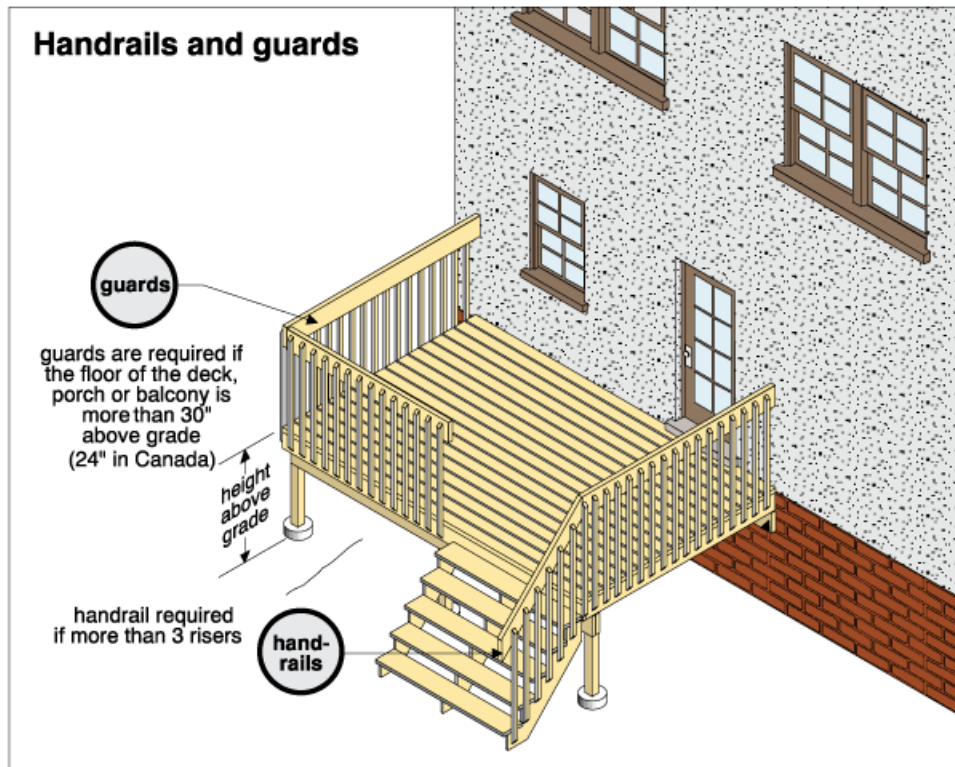
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Location: Rear Porch

Task: Provide

Time: As required

Cost: Minor

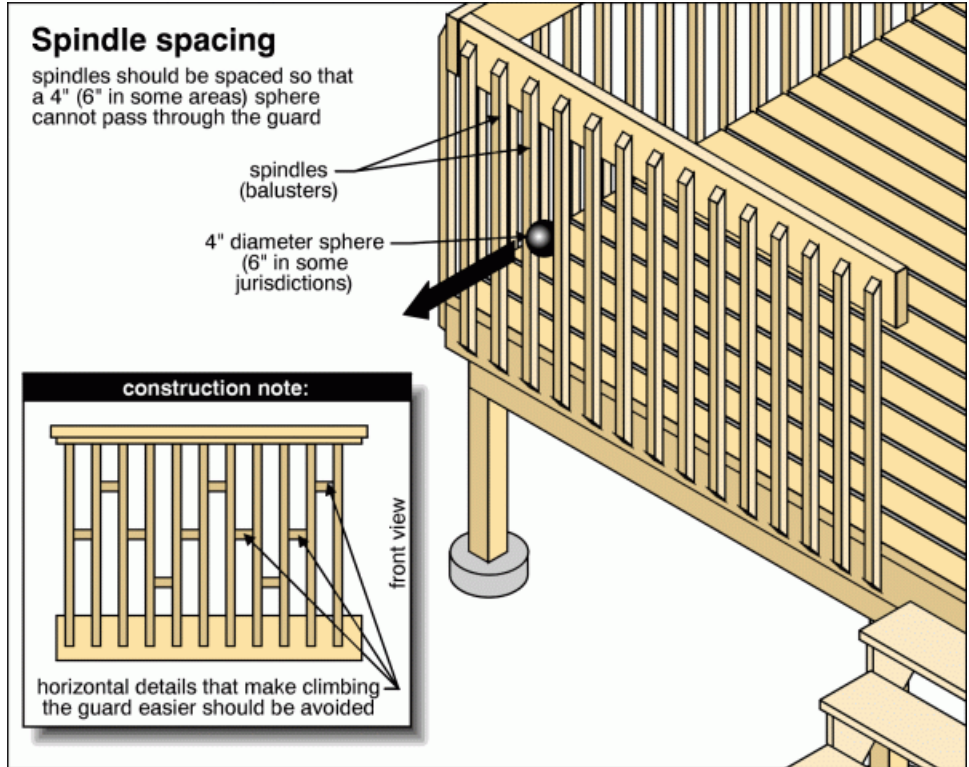


Missing

Condition: • [Spindles \(balusters\) climbable](#)

Location: Rear Porch

Task: Improve
Time: As required
Cost: Minor



Spindles (balusters) climbable

Condition: • [Spindles \(balusters\) climbable](#)

Location: Rear

Task: Improve

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Time: As required



Spindles (balusters) climbable

LANDSCAPING \ Lot grading

Condition: • The ground around some parts of the home does not slope to drain water away from the foundation.

Task: Improve grading so the ground slopes down at least 1 inch per foot for the first 6 feet away from the home. Note: Less slope is needed on hard surfaces like driveways

Time: As necessary

Inspection Methods and Limitations

Exterior inspected from: • Ground level

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Description

General: • The structure has performed well, with no evidence of significant movement.

Configuration: • [Basement](#)

Foundation material:

• [Masonry block](#)

Not visible in the basement.

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

Exterior wall construction: • [Masonry](#)

Roof and ceiling framing:

• [Rafters/roof joists](#)



Rafters/roof joists



Rafters/roof joists

Party wall:

• [Masonry](#)



Masonry



Masonry

Observations and Recommendations

RECOMMENDATIONS \ General

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.

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

Attic/roof space: • Inspected from access hatch

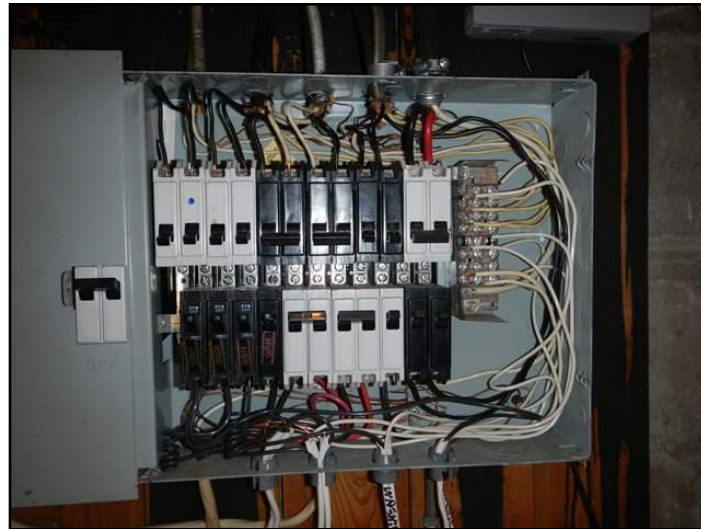
Description

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

Circuit interrupters: Ground Fault (GFCI) & Arc Fault (AFCI): • [GFCIs present](#) • No AFCI

Observations and Recommendations

SERVICE BOX, GROUNDING AND PANEL \ System grounding

Condition: • Bonding (for Gas Piping) - missing

Task: Provide

Time: As required

Cost: Minor

SERVICE BOX, GROUNDING AND PANEL \ Distribution panel

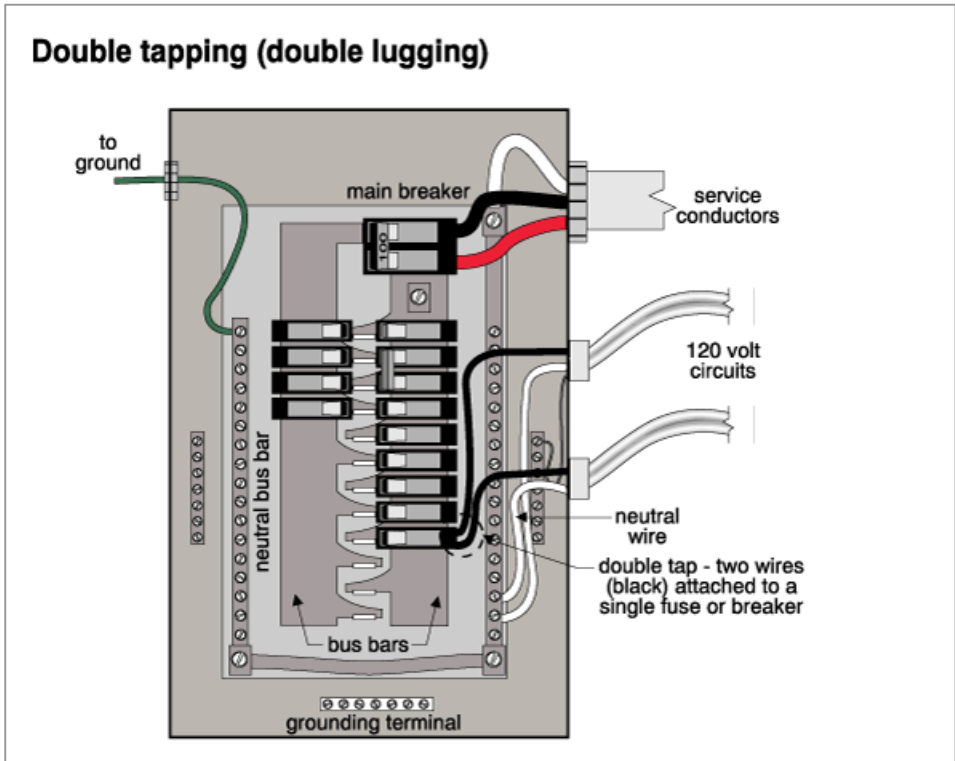
Condition: • [Double taps](#)

Task: Improve

Time: As required

Cost: Minor

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Double tap

SERVICE BOX, GROUNDING AND PANEL \ Distribution fuses/breakers

Condition: • [Fuses or breakers too big](#)

The 40 amp breaker is too big for that size of wire.

Task: Further evaluation / Improve

Time: If necessary

Cost: Minor

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Common household wire and fuse sizes

14 AWG copper wire



common uses:

most circuits for lighting and receptacles, electric baseboard heaters

typical fuse/breaker size:

15 amps

10 AWG copper wire



common uses:

electric clothes dryers, air conditioners, water heaters

typical fuse/breaker size:

30 amps

12 AWG copper wire



common uses:

some receptacles, electric baseboard heaters, small air conditioners

typical fuse/breaker size:

20 amps

8 AWG copper wire

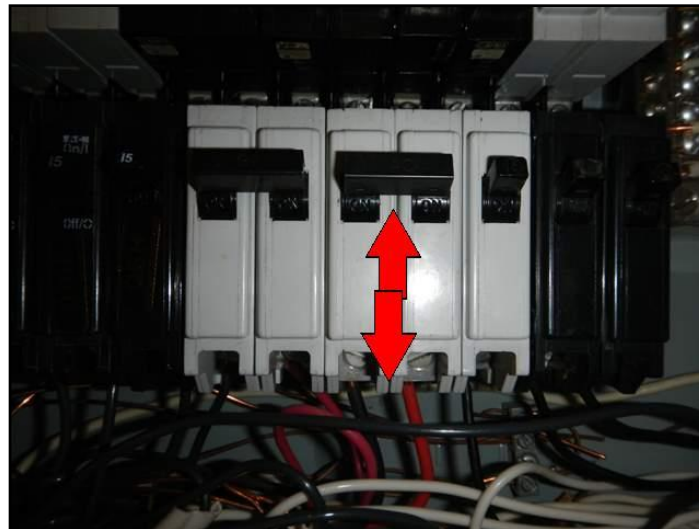


common uses:

electric stoves and ovens

typical fuse/breaker size:

40 amps



Breaker too big

DISTRIBUTION SYSTEM \ Outlets (receptacles)

Condition: • [Ungrounded](#)

Location: Various

Task: Upgrade

Time: As required

Cost: Not determined



Ungrounded



Ungrounded

Condition: • Adding ARC Fault Circuit Interrupters (AFCIs) is a cost-effective safety improvement to existing homes. AFCI's are a circuit breaker in the electrical panel. When installed they provide enhanced protection by detecting an electric arc in the circuit and will "trip or shut off" the circuit to prevent electrical fires. (cost of roughly \$100 each). They could be installed in all the bedroom circuits (as an improvement only).

Location: Panel

Task: Provide as an improvement only

Time: When renovating

DISTRIBUTION SYSTEM \ Lights

Condition: • Exposed to mechanical damage (No cage or protective lens).

Task: Protect

Time: As soon as practical

Cost: Minor

Inspection Methods and Limitations

Inspection limited/prevented by: • Main disconnect cover not removed - unsafe to do so.

Description

Heating system type:

- [Furnace](#)



Furnace

Fuel/energy source: • [Gas](#)

Approximate capacity: • 45,000 BTU/hr

Efficiency: • [Mid-efficiency](#)

Approximate age: • [22 years](#)

Typical life expectancy: • Furnace (conventional or mid-efficiency) 18 to 25 years

Main fuel shut off at: • Meter

Fireplace/stove: • None

Exhaust/Chimney/vent:

- [Masonry](#)

For the furnace only now.



Masonry

Humidifier: • [Duct mounted bypass humidifer](#)

Mechanical ventilation system for building: • Bathroom exhaust fan

Observations and Recommendations

RECOMMENDATIONS \ General

Condition: • It is common to feel the airflow stronger at some registers, depending on the length of the ductwork and the number of turns required to get there. Different preferences and seasons often necessitate different setups (balancing). A service agreement that covers parts and labour (for heating and cooling equipment) is typically advised.

Location: Throughout

Task: Monitor / improve

FURNACE \ General notes

Condition: • No gas pressure-test tag was found.

Task: Provide

Time: As required

Cost: Minor

FURNACE \ Life expectancy

Condition: • Near end of life expectancy

Although the furnace is close to the end of its life, continue to use and maintain the unit until it fails. Be prepared to replace the furnace at any time.

Location: Furnace room

Task: Replace

Time: When necessary

Cost: \$4,500-\$7,000

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Inspection Methods and Limitations

General: • The inspection does not include gas leak detection, carbon monoxide testing, combustion analysis, or evaluation of internal furnace components.

Inspection limited by: • Top of chimney not inspected due to height

Description

Air conditioning type:

- [Air cooled](#)



Air cooled

Cooling capacity: • [24,000 BTU/hr](#)

Compressor approximate age: • 5 years

Typical life expectancy: • 10 to 15 years

Inspection Methods and Limitations

Inspection limited by: • Low outdoor temperature

Description

General: • Good attic access.



Attic/roof insulation material:

• Fiberglass



Fiberglass



Fiberglass

Attic/roof insulation amount/value: • R-50

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

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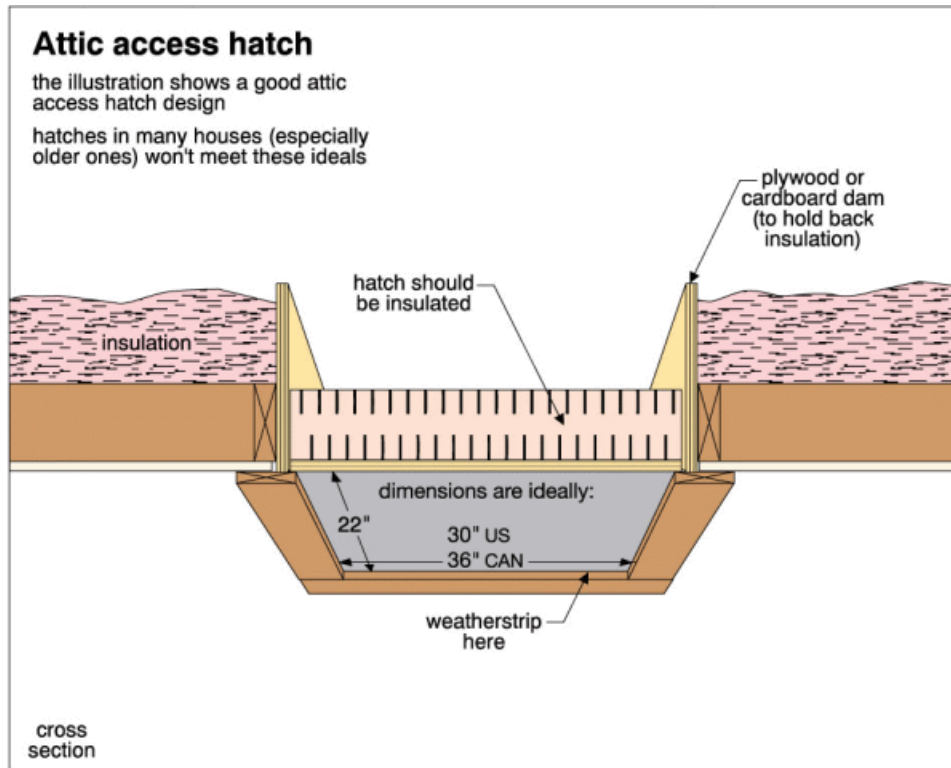
ATTIC/ROOF \ Hatch/Door

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

Task: Improve

Time: As soon as practical

Cost: Minor



Inspection Methods and Limitations

Inspection limited/prevented by lack of access to: • Wall space - access not gained

Attic inspection performed: • From access hatch

Roof ventilation system performance: • Not evaluated

Description

General: • Several fixtures have been updated. • The kitchen and bathrooms have been updated.

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

Supply piping in building: • [Copper](#) • PEX (cross-linked Polyethylene)

Supply piping in building: • Not visible in most areas.

Main water shut off valve at the: • Front of the basement

Water heater type:

- Tank



Tank

Water heater fuel/energy source: • Electricity

Water heater tank capacity: • 284 liters/75 US gallons

Water heater approximate age: • 15 years

Water heater typical life expectancy: • 10 to 15 years

Waste and vent piping in building:

- [Plastic](#)
- [Cast iron](#)

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Cast iron

Waste and vent piping in building: • Not visible in most areas.

Pumps: • None

Floor drain location: • Near heating system

Backwater valve:

• Present. This valve helps prevent municipal sewers from backing up into the home. A backwater valve may help with your home owner's insurance.



Present.

Observations and Recommendations

RECOMMENDATIONS \ General

Condition: • Many plumbing fixtures may be expected to last 15 years or more, although faucets are often replaced every 10 years.

SUPPLY PLUMBING \ Water supply piping in building

Condition: • Corrosion

Location: Above the water heater

Task: Repair

Time: As required

Cost: Minor



Corrosion

WATER HEATER \ General notes

Condition: • Mixing/tempering valve - not present

*Recommended to reduce risk of scalding

Task: Provide

Time: When updating

Cost: Minor

WATER HEATER \ Life expectancy

Condition: • Near end of life expectancy

Task: Replace

Time: When necessary

Cost: \$1,000 - \$3,000 (Depends on several variables)

WASTE PLUMBING \ Drain piping - performance

Condition: • The main sewer line to the street cannot be inspected during a home inspection. A video scan dramatically reduces the risk of expensive and unhealthy sewer back-ups.

Task: Provide after possession of the home.

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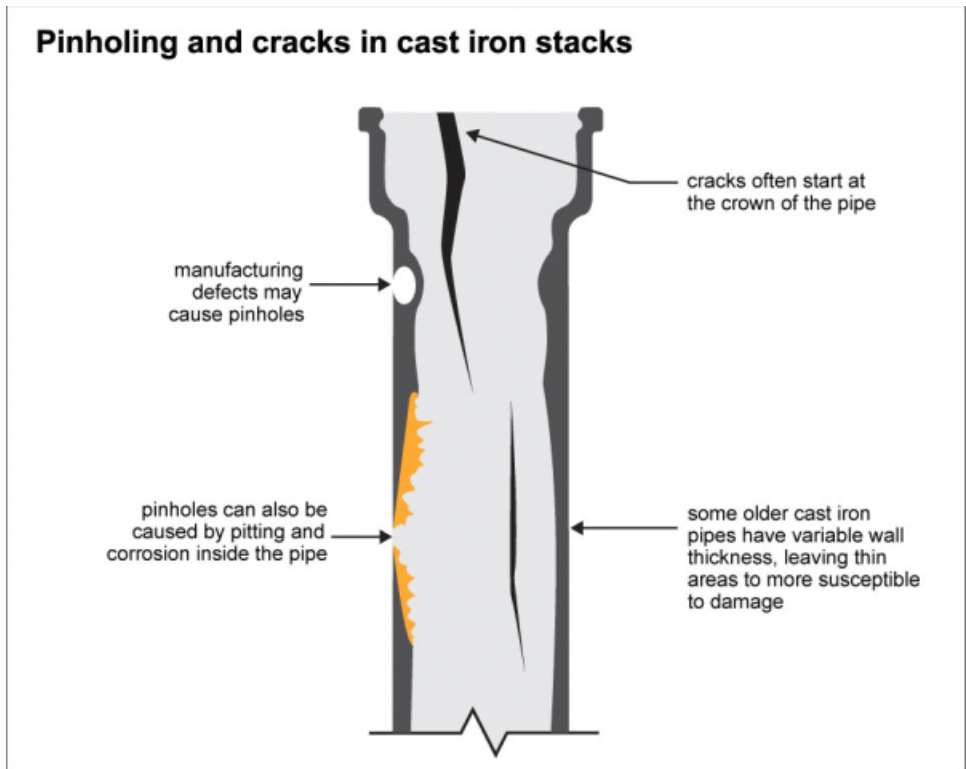
Cost: \$300 and up

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: Replace

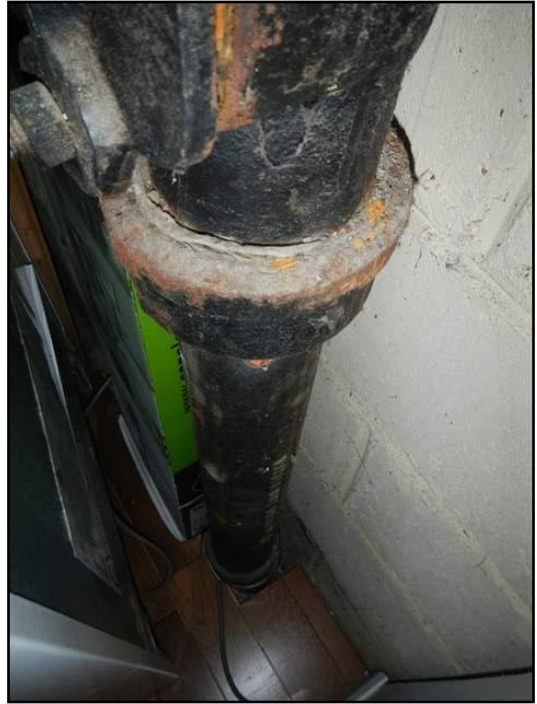
Time: As required

Cost: Not determined



Cast iron old -

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Cast iron old -

FIXTURES AND FAUCETS \ Hose bib or bibb (outdoor faucet)

Condition: • [Not frost free](#)

Location: Right Side

Task: Upgrade

Time: As required

Cost: Minor



Not frost free

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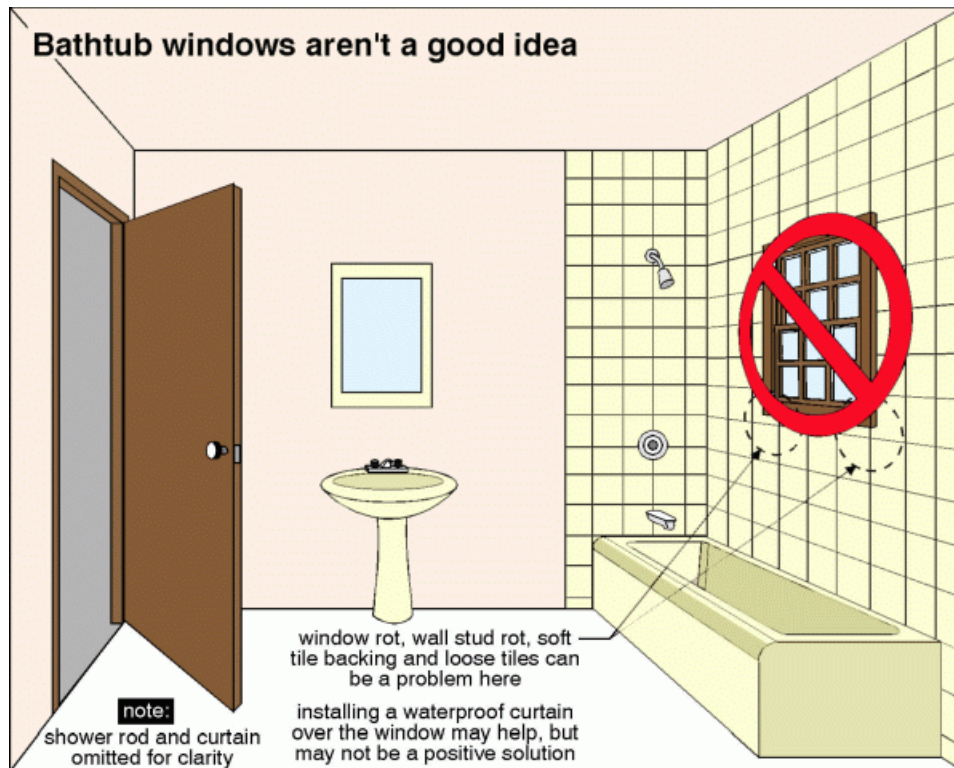
FIXTURES AND FAUCETS \ Shower stall enclosure

Condition: • Window - vulnerable area for leaks

Location: Second Floor Bathroom

Task: Improve

Time: Regular maintenance



Shower - Window vulnerable -

Condition: • Caulking and grout should be checked every six months and improved as necessary to prevent leakage and

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damage behind wall surfaces.

Task: Improve

Time: Regular maintenance

Inspection Methods and Limitations

Items excluded from a building inspection: • Tub/sink overflows

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Description

General:

- Interior finishes are in good repair overall.
- The newer windows help improve comfort and energy efficiency.
- ...and the newer doors.

Observations and Recommendations

RECOMMENDATIONS \ General

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

WINDOWS \ Glass (glazing)

Condition: • [Lost seal on double or triple glazing](#)

Lost seal on double glazing.

Location: Various

Task: Replace

Time: Discretionary

Cost: Minor - Each



Front bedroom



Living room

STAIRS \ Handrails and guards

Condition: • [Missing](#)

This is a serious fall arrest issue.

Location: Basement

Task: Provide

Time: Immediate

Cost: Minor

INTERIOR

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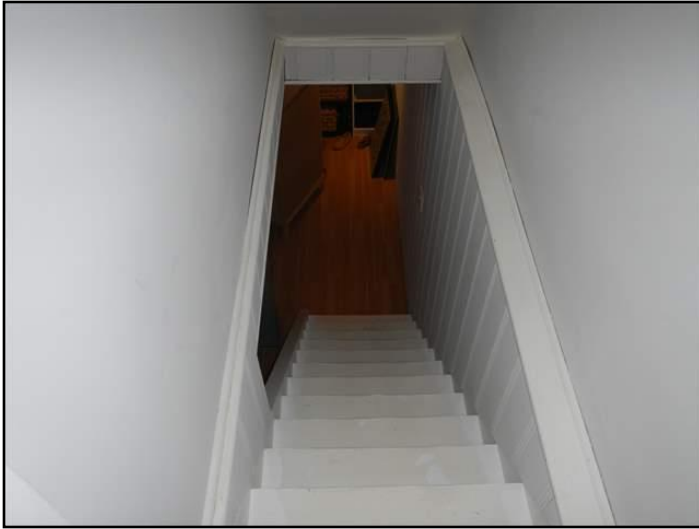
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Missing



Missing

Condition: • [Too low](#)

...only about 30" high.

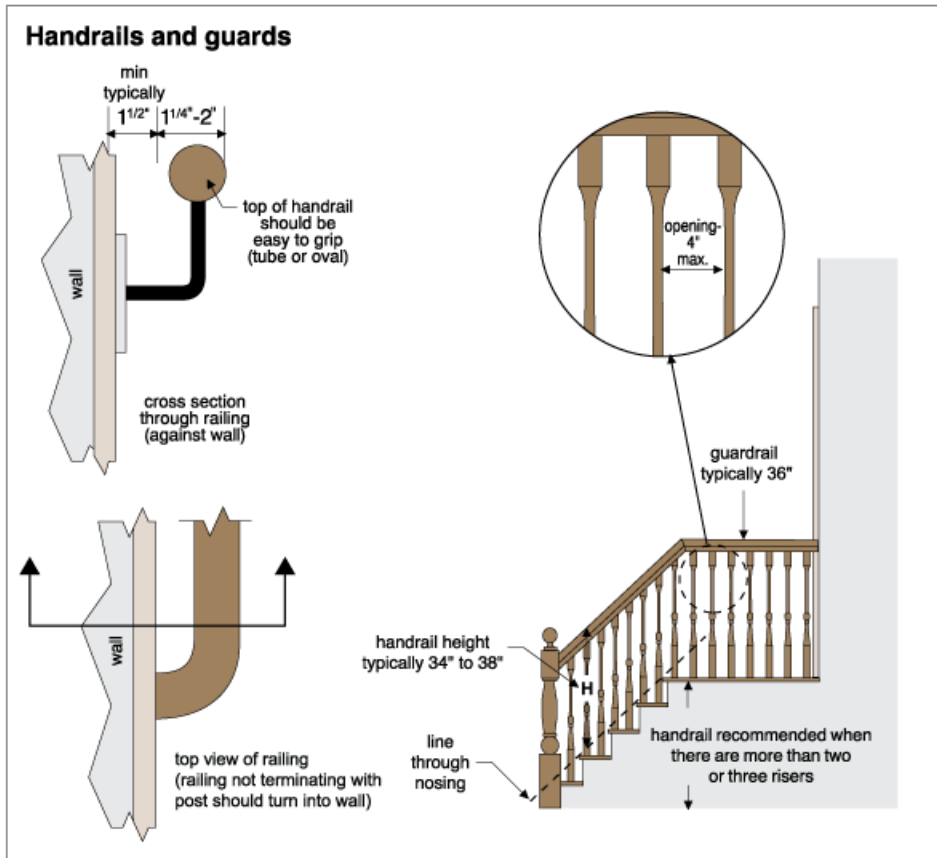
Location: Second Floor

Task: Improve

Time: As required

Cost: Minor

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Too low

STAIRS \ Spindles or balusters

Condition: • [Too far apart](#)

They're about 4.5" apart...

Task: Improve
Time: As required
Cost: Minor

EXHAUST FANS \ General notes

Condition: • Does not discharge to exterior
Location: Kitchen
Task: Improve
Time: As required
Cost: Minor

EXHAUST FANS \ Duct

Condition: • Ductwork not insulated in Attic
Task: Improve
Time: As required
Cost: Minor



Ductwork not insulated in Attic

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 consultation, 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. You can find this in the Reference tab at the end of the report.

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: • Storage/furnishings

Not included as part of a building inspection: • Carbon monoxide alarms (detectors), smoke detectors, security systems, central vacuum, window coatings and seals between panes of glass.

Percent of interior foundation not visible: • 95 %

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Description

General: • We include a check for product recalls on major appliances at no extra cost. You will receive a separate report from RecallChek with any notices of product recalls and who to contact to get parts replaced, often free of charge. If there are recalls down the road, you will be notified. If you replace the equipment, just let RecallChek know and you will receive recall notices on these too.

Air Conditioner / Heat Pump:

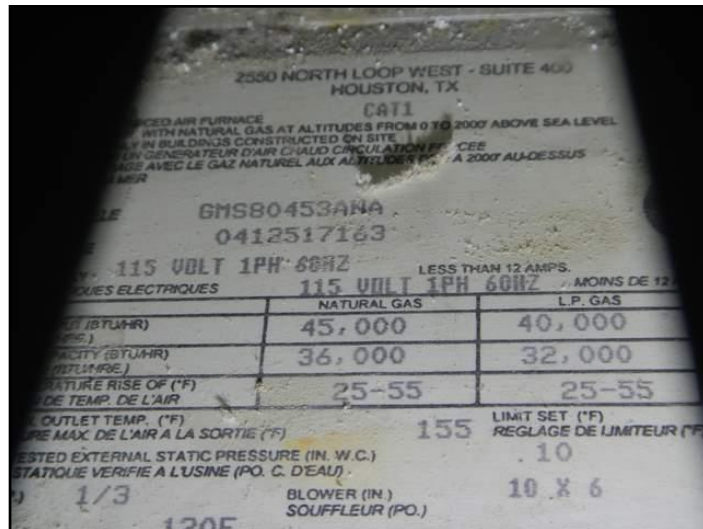
- Lennox



Lennox

Furnace:

- Goodman



Goodman

Water Heater:

- GSW

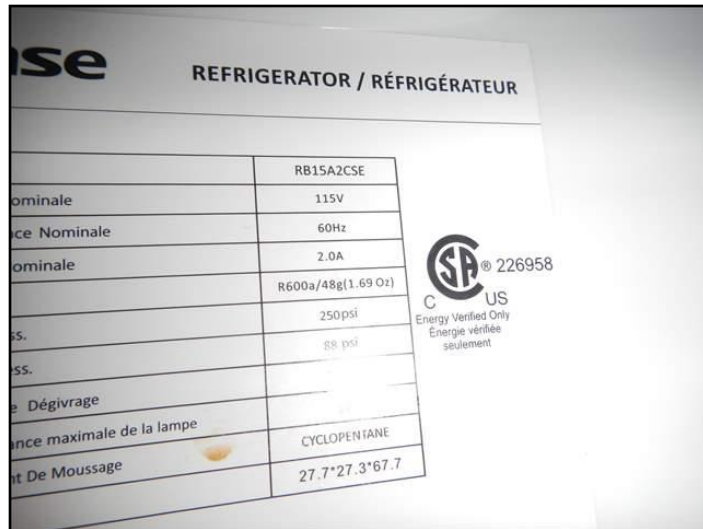
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 - APPENDIX
 - REFERENCE



GSW

Refrigerator:

- Hisense

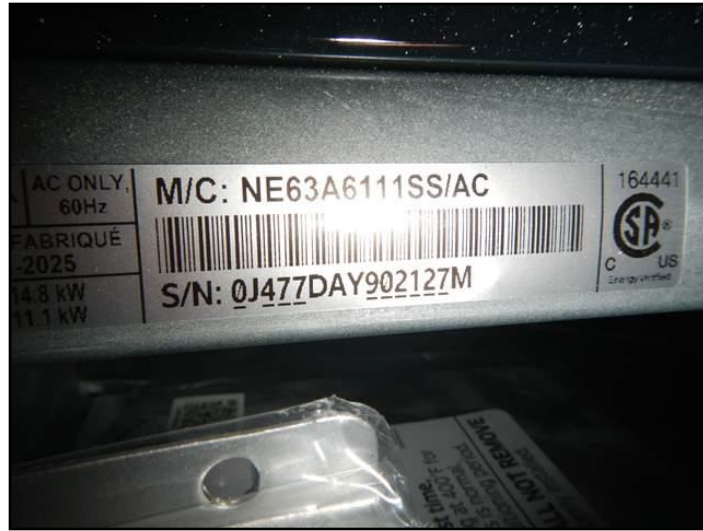


Hisense

Range:

- Samsung

- OVERVIEW
- ROOFING
- EXTERIOR
- STRUCTURE
- ELECTRICAL
- HEATING
- COOLING
- INSULATION
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Samsung

Dishwasher:

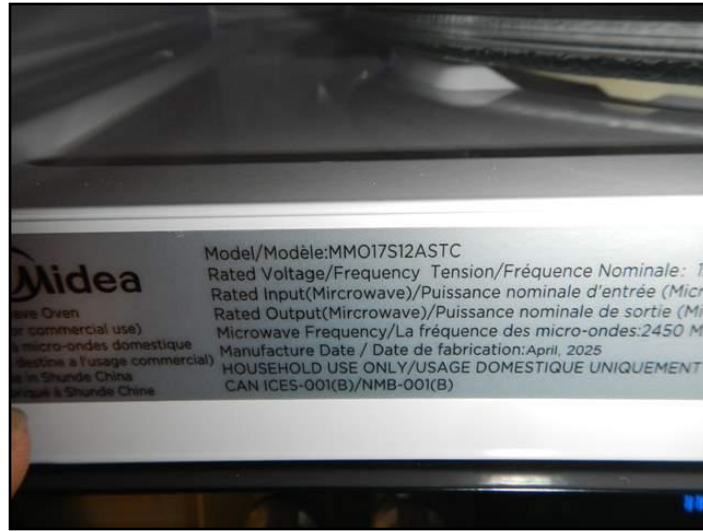
- Bosch



Bosch

Microwave: • Midea

OVERVIEW	ROOFING	EXTERIOR	STRUCTURE	ELECTRICAL	HEATING	COOLING	INSULATION	PLUMBING	INTERIOR
RECALCHEK	OUR ADVICE	APPENDIX	REFERENCE						



Washer:

- LG



LG

Dryer:

- LG

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- STRUCTURE
- ELECTRICAL
- HEATING
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LG

Description

OUR 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.

Also, in a mature neighborhood with mature trees, gutters and downspouts can readily become clogged with leaves and debris. Seasonal maintenance and cleaning can help promote adequate drainage from the roof structure and help keep water away from the home and foundation.

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.

The water supply for all hose bibbs should be shut off from the interior shut-off valve(s) provided and the line(s) drained each season before winter; to help prevent potential freezing of the water supply pipe(s) and subsequent possible flooding issues.

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 labeling.

Ground Fault Circuit 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/Alarms: • 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. We strongly recommend photoelectric smoke detectors rather than ionization type 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.

Backwater Valve: • A backwater valve protects your home from a backup of the municipal sewer system. The valve may be equipped with an alarm to notify you of a backup. Please note: if the valve is closed due to a municipal sewer backup, you cannot use the plumbing fixtures in the home. The waste water is unable to leave the building and will back up through floor drains and the lowest plumbing fixtures. • The valve should be inspected and cleaned as necessary at least twice a year.

Sump Pump: • A sump pump collects storm water below the basement floor and discharges it safely to the exterior to prevent flooding. The discharge point should be at least 6 feet (2 m) away from the home. Best installations include backup power for the sump pump, so it will work in the event of a power outage. A high water alarm in the sump pump will notify you if the pump fails. Some installations include a backup pump.

The sump and pump should be inspected and tested four times a year.

For condominium owners: • Condominium owners - Maintenance and Repairs: There are two types of repairs that may be performed in a condo - repairs to an individual condo unit and repairs to common elements. Common elements are set out in the Condominium Declaration and will differ from one building to another. If repairs must be made inside your unit, you are responsible for making the repairs at your own expense. You are also responsible for the ongoing maintenance of your unit. The condominium corporation's board of directors is responsible for maintenance and repair of the common elements. Exclusive-use common elements, such as parking spaces or balconies are generally maintained by the condominium board.

Be Ready for Emergencies: Be sure you know where to shut off the water. Some condos have more than one shut off, and others need a special tool (key) to turn off water. Label each circuit on the electrical panel, and make sure you should know how to turn off the power. Keep a fire extinguisher suitable for grease fires near the kitchen.

Property Manager and Concierge/Security: Keep the contact information for these folks handy (perhaps on your phone) wherever you are. • 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 a duct fan controlled by a wall switch. The fan should be ON whenever the dryer is used.

END OF REPORT

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Design a plan that protects what you've worked so hard to build. And access unique services that help your business grow.



Life

Protect your loved ones, your assets and your financial future, with the right type and amount of coverage.



Farm

Secure your property and your livelihood, with a plan that accounts for the specifics of your farming operation.



Home

Keep your living space and everything within it safe, with a customized policy for your home, condominium or cottage.



Travel*

Enjoy affordable coverage, whether you're travelling for work or play, and whether it's a short visit or an extended stay.



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 416-396-0707
vel_insurance@cooperators.ca

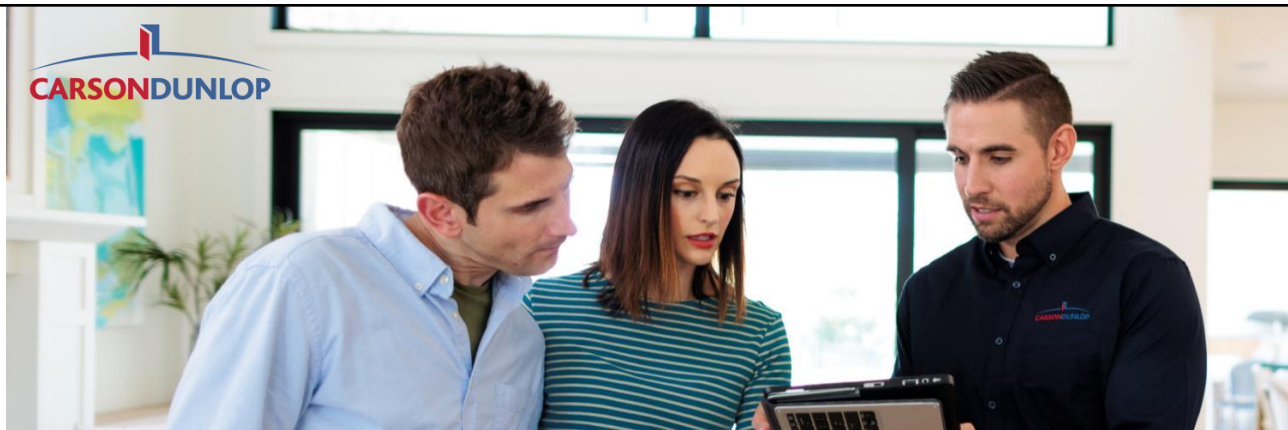
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As a Carson Dunlop client, you are entitled to many useful discounts and perks from some of our home service partners.



**WOODBRIDGE GTA
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THREE STEPS TO COST-EFFECTIVE HOME FLOOD PROTECTION

Complete these 3 steps to reduce your risk of flooding and lower the cost of cleanup if flooding occurs. For items listed under step 3 check with your municipality about any permit requirements and the availability of flood protection subsidies. **Applicable only in homes with basements*

Step 1: Maintain What You've Got at Least Twice per Year

Do-it-Yourself for \$0

Remove debris from nearest storm drain or ditch & culvert

Clean out eaves troughs

Check for leaks in plumbing, fixtures and appliances

Test your sump pump*

Clean out your backwater valve

Step 2: Complete Simple Upgrades

Do-it-Yourself for Under \$250

Install window well covers (where fire escape requirements permit)*

Extend downspouts and sump discharge pipes at least 2m from foundation

Store valuables and hazardous materials in watertight containers & secure fuel tanks

Remove obstructions to floor drain

Install and maintain flood alarms

Step 3: Complete More Complex Upgrades

Work with a Contractor for Over \$250

Install window wells that sit 10-15cm above ground and upgrade to water resistant windows*

Disconnect downspouts, cap foundation drains and extend downspouts to direct water at least 2m from foundation

Correct grading to direct water at least 2m away from foundation

Install backwater valve

Install backup sump pump and battery*

Note: Not all actions will be applicable to each home. Completing these steps does not guarantee the prevention of flooding.

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Basement Flood Protection Checklist

Take these steps to reduce your risk of basement flooding and reduce the cost of cleaning up after a flood. Remember to check with your municipality about the availability of basement flood protection subsidies. Check with your insurer about discounts for taking action to reduce flood risk.

1. Maintain Your Home’s Flood Protection Features at Least Twice Per Year

SPRING FALL

- Remove debris from nearest storm drain
- Clean out eaves troughs
- Test sump pump(s) and backup power source
- Clean out backwater valve
- Maintain plumbing, appliances and fixtures
- Test flood alarms

2. Keep Water Out of Your Basement

- Correct grading to direct water at least 2m away from your foundation
- Extend downspouts and sump discharge pipes to direct water at least 2m away from your foundation or to the nearest drainage swale
- Install window well covers
- Install window wells that are 10-15cm above the ground and are sealed at the foundation
- Install water-resistant basement windows
- Install a backwater valve (work with a plumber and get required permits)

3. Prepare to Remove Any Water from Your Basement as Quickly as Possible

- Remove obstructions to the basement floor drain
- Install a back-up sump pump and power source

4. Protect Personal Belongings in Your Basement

- Store valuables in watertight containers or remove
- Store hazardous materials (paints, chemicals) in watertight containers or remove
- Raise electronics off the floor
- Select removable area rugs and furnishings that have wooden or metal legs

Note: Not all actions will be applicable to each home. Completing these steps does not guarantee the prevention of basement flooding.



For Additional Resources Visit:
www.HomeFloodProtect.ca



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

