



YOUR INSPECTION REPORT

Inspection, Education, Knowledge. Since 2006.

PREPARED BY:
ADAM HANNAN



FOR THE PROPERTY AT:
490 Windermere Avenue
Toronto, ON M6S 3L6

PREPARED FOR:
GILLIAN RITCHIE

INSPECTION DATE:
Monday, September 22, 2025

TIP

THE
INSPECTION
PROFESSIONALS

THE INSPECTION PROFESSIONALS, INC.
3120 Rutherford Rd.
Concord, ON L4K 0B2

416-725-5568
HST# 89249 4501 RT0001

www.inspectionpros.ca
adam@inspectionpros.ca



TIP

THE
INSPECTION
PROFESSIONALS

September 23, 2025

Dear Gillian Ritchie,

RE: Report No. 8592, v.2
490 Windermere Avenue
Toronto, ON
M6S 3L6

Thank you for choosing The Inspection Professionals to perform your Property Inspection. You can navigate the report by clicking the tabs at the top of each page. The Reference tab includes a 500-page Reference Library.

The Inspection Professionals (TIP) is a certified multi-inspector award-winning company founded by Adam Hannan. Since 2006, Adam has performed thousands of residential and commercial inspections and has become a respected expert in his field. Adam has a passion for education and has been an inspection instructor teaching at Community Colleges and Universities since 2009.

Adam is a Certified Master Inspector and member of the International Association of Certified Home Inspectors (CPI # NACHI07020704)

"We inspect every home as if we were buying it for ourselves. We care about our clients and we strive to exceed expectations. We offer a professional unbiased opinion of the current performance of the home regardless of who we are working for."

-Adam

BUYERS -

An Onsite Review is an essential component to a complete home inspection. In order to more thoroughly familiarize yourself with the property and our findings, please book an Onsite Review at your convenience by calling (416) 725-5568. Once we have completed the Onsite Review, we will transfer the inspection report to the buyer. The fee for this service is only \$295. A full phone report review is also available.

Sincerely,

ADAM HANNAN
on behalf of
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SUMMARY

490 Windermere Avenue, Toronto, ON September 22, 2025

Report No. 8592, v.2

www.inspectionpros.ca

SUMMARY

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

COOLING

INSULATION

PLUMBING

INTERIOR

MORE INFO

APPENDIX

REFERENCE

HIGHLIGHTS:

This solid century-old masonry stucco, multi-unit home on stone foundations is in good condition overall compared to homes of similar age and style. The exterior masonry is in good condition overall.

The basement has been lowered at some point and appears professionally finished. No significant structural performance-related concerns were observed at the time of inspection.

The upper flat roof features a modified bitumen membrane, which appears in good condition overall.

The electrical system features a 200-amp service to the home split into three 60-amp panels, one for each individual unit, and the visible wiring is copper and appears substantially updated throughout.

As is typical for homes of this age, there is a mix of newer and older systems and components.

IMPORTANT NOTES ABOUT THIS REPORT

This summary outlines some of the potentially significant issues that may require short-term attention due to cost, safety, or performance concerns. This section is provided as a courtesy only and is not a substitute for reading the entire report. Please review the full report in detail.

It is not possible for a home inspector to predict the future. We recommend budgeting between 0.5% to 1% of the home's value annually for unforeseen repairs and maintenance. This applies to any property you may consider.

Things will wear out, break down, and fail without warning. This is a normal part of home ownership.

This inspection was performed in accordance with the most recent CAHPI Standards of Practice.

NOTE: ALL ELECTRICAL ISSUES ARE CONSIDERED PRIORITY ITEMS.

NOTE: THE TERM 'MINOR' GENERALLY REFERS TO COSTS UNDER \$1000.

NOTE: FOR DIRECTIONAL PURPOSES, "FRONT" OF HOUSE IS REFERENCED AS FACING THE FRONT DOOR FROM THE OUTSIDE.

During a home inspection, we evaluate all visible systems and components. Hundreds of potential minor issues exist in every home old or new. This inspection is not a technical audit. (A technical audit can be performed at an additional cost.)

The focus of this inspection was to identify major issues with major systems and components.

For clarity, major issues generally fall into four categories:

- 1) OBSERVABLE STRUCTURAL DEFECTS
- 2) OBSERVABLE WATER LEAKAGE OR DAMAGE -- Roofing, Plumbing, and Basement.
- 3) OBSERVABLE ELECTRICAL DEFECTS
- 4) LIFESPAN SYSTEMS -- Roof Covering, Heating, Cooling, Windows

Disclaimer / Note to prospective buyers: This inspection report was performed for our client(s) named on this report. No liability is assumed for third parties reviewing this report. An onsite review must be arranged if you are a buyer, including signature on our inspection agreement. By relying on this report without our onsite review, you agree to waive all rights.

SUMMARY

490 Windermere Avenue, Toronto, ON September 22, 2025

Report No. 8592, v.2

www.inspectionpros.ca

SUMMARY

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

COOLING

INSULATION

PLUMBING

INTERIOR

MORE INFO

APPENDIX

REFERENCE

For approximate cost guidance on common home components, click here:

<http://www.inspectionlibrary.com/costs.htm>

Electrical

SERVICE BOX, GROUNDING AND PANEL \ Distribution panel

Condition: • [Overheating](#)

Implication(s): Fire hazard

Location: Third Floor Bathroom Panel

Task: Further evaluation / Correct

Time: As Soon As Possible

Cost: Minor

Condition: • [Poor location](#)

The electrical sub panel is located in a bathroom with a shower, which is typically not permitted due to the risk of moisture exposure. Moisture and condensation can lead to corrosion, electrical faults, and potential fire hazards. Special provisions or exemptions may be required, and consultation with a licensed electrician is strongly recommended to assess compliance and determine corrective measures. Relocation may be necessary.

Location: Third Floor Bathroom

Task: Further evaluation / Correct

Time: As Soon As Possible

Cost: Outside our scope - consult specialist when necessary

Heating

GAS FURNACE \ Life expectancy

Condition: • [Near end of life expectancy](#)

The Typical life expectancy is 15-20 years. The current unit is 14 years old. Have an HVAC licensed technician service the unit and check the condition of the heat exchanger for cracks, holes, or rust. If the heat exchanger is in good condition, continue using until replacement is needed.

Implication(s): Equipment failure | No heat for building

Location: Basement Furnace

Task: Replace

Time: When necessary / Unpredictable

Cost: \$4,500 - and up

Cooling & Heat Pump

AIR CONDITIONING \ Life expectancy

Condition: • [Near end of life expectancy](#)

Typical Life Expectancy for this type of unit is 10-15 years but can often last longer with regular servicing. The current unit is 14 years old.

Implication(s): Equipment failure | Reduced comfort

SUMMARY

490 Windermere Avenue, Toronto, ON September 22, 2025

Report No. 8592, v.2

www.inspectionpros.ca

SUMMARY

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

COOLING

INSULATION

PLUMBING

INTERIOR

MORE INFO

APPENDIX

REFERENCE

Location: Exterior

Task: Replace

Time: When necessary / Unpredictable

Cost: \$3,500 - and up

Plumbing

WATER HEATER \ Life expectancy

Condition: • [Near end of life expectancy](#)

Typical life expectancy is 10-15 years. The current units are 14 years and 16 years old

Implication(s): No hot water

Location: Basement Water Heaters

Task: Replace

Time: When necessary / Unpredictable

Cost: Rental \$35-\$55 monthly. Purchase \$2000 - and up, each

Interior

WINDOWS \ General notes

Condition: • Windows Aging

Windows are aging. Several windows were difficult to operate or had worn/damaged hardware. We typically recommend replacement when windows are inoperative, leaking, or show signs of significant deterioration. Replacing older but still functioning windows is considered discretionary and may be planned over time based on budget or performance.

Location: Various locations throughout the home

Task: Upgrade

Time: As required

Cost: Major, when applicable \$60-\$100 per square foot

This concludes the Summary section.

The remainder of the report describes each of the home's systems and also details any recommendations we have for improvements. Limitations that restricted our inspection are included as well.

The suggested time frames for completing recommendations are based on the limited information available during a home inspection. These may have to be adjusted based on the findings of specialists.

<http://www.inspectionlibrary.com/wtgw.htm>

ROOFING

490 Windermere Avenue, Toronto, ON September 22, 2025

Report No. 8592, v.2

www.inspectionpros.ca

SUMMARY

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

COOLING

INSULATION

PLUMBING

INTERIOR

MORE INFO

APPENDIX

REFERENCE

Descriptions

Sloped roofing material: • [Asphalt shingles](#)

Flat roofing material:

• [Modified bitumen membrane](#)

Upper flat roof is in good condition overall



1. Modified bitumen membrane



2. Modified bitumen membrane

Approximate age: • Varying ages

Typical life expectancy: • 15-25 years

Observations and Recommendations

RECOMMENDATIONS \ General

Condition: • All Roofing issues have POTENTIAL worst-case implications such as damage to contents, structure and/or finishes.

RECOMMENDATIONS \ Overview

Condition: • Annual roof tune-ups are recommended to find and repair damage to roofing materials, flashings and caulking. Roof tune-ups reduce the risk of leaks and resulting water damage and help extend the service life of the roof.

Location: Exterior Roof

Task: Inspect annually

Time: Ongoing

FLAT ROOFING \ Modified bitumen

Condition: • Aging

Areas of the rear roof (at deck) that are visible show signs of aging - granule loss, wear. Consult flat roof contractor to evaluate timeline for replacement.

The majority of this roof area is below the deck and full condition was not determined.

Location: Rear Exterior Deck Roof

Task: Further evaluation by roofing specialist

Time: Less than 1 year

Cost: Consult specialist

ROOFING

490 Windermere Avenue, Toronto, ON September 22, 2025

Report No. 8592, v.2

www.inspectionpros.ca

SUMMARY

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

COOLING

INSULATION

PLUMBING

INTERIOR

MORE INFO

APPENDIX

REFERENCE



3. Aging



4. Aging

FLAT ROOF FLASHINGS \ Installation

Condition: • [Open at seams or ends](#)

Location: Right Exterior

Task: Repair

Time: Less than 1 year

Cost: Minor Regular maintenance item



5. Open at seams or ends

FLAT ROOF FLASHINGS \ Skylight

Condition: • Skylights are vulnerable areas

This applies to ALL homes that have one or more skylight.

Location: Various roof

Task: Monitor

Time: Ongoing - especially after heavy rain

Inspection Methods and Limitations

General and Best Practices: • Most roofs are susceptible to ice damming under the right weather conditions. This is where ice forms at the lower edge of a sloped roof, causing melting water from above to back up under the shingles. We cannot predict which roofs will suffer the most damage under adverse weather • • Roof replacement best practices - Strip Roof Covering when replacing. When replacing a roof covering, it is best practice to remove the old layer before installing the new one. While adding a new layer over the existing roof is sometimes done to reduce costs, it can conceal damaged roof boards, flashings, or other components. Installing a third layer is not recommended. Hidden defects are often only discovered during the tear-off process.

Inspection limited/prevented by:

- Deck covering roof at rear flat roof
- Wet roof surface hides flaws

Inspection performed: • By walking on roof • With a drone

EXTERIOR

490 Windermere Avenue, Toronto, ON September 22, 2025

Report No. 8592, v.2

www.inspectionpros.ca

SUMMARY

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

COOLING

INSULATION

PLUMBING

INTERIOR

MORE INFO

APPENDIX

REFERENCE

Descriptions

General: • The exterior has been well maintained overall

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

Gutter & downspout discharge: • [Above grade](#)

Lot slope: • [Away from building](#) • [Towards building](#) • [Flat](#)

Wall surfaces and trim:

• [Stucco](#)

Appears to be a stucco coating over original brick

Wall surfaces - masonry: • [Stone](#)

Observations and Recommendations

RECOMMENDATIONS \ General

Condition: • All Exterior issues noted have POTENTIAL worst-case implications such as damage to contents, structure and/or finishes, moisture intrusion, personal safety, shortened life expectancy of materials, and material deterioration

WALLS \ Flashings and caulking

Condition: • FOR ALL HOMES - Caulking around windows, doors, and wall penetrations should be inspected regularly and improved as needed to prevent moisture entry and air leakage.

Location: Various

Task: Seal



6. example at a/c refrigerant lines



7. example at light fixture

EXTERIOR

490 Windermere Avenue, Toronto, ON September 22, 2025

Report No. 8592, v.2

www.inspectionpros.ca

SUMMARY

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

COOLING

INSULATION

PLUMBING

INTERIOR

MORE INFO

APPENDIX

REFERENCE

WALLS \ Masonry (brick, stone) and concrete

Condition: • FOR ALL HOMES - Most masonry walls have small cracks due to shrinkage or minor settlement. These will not be individually noted in the report, unless leakage, building movement or similar problems are noted

WALLS \ Stucco

Condition: • [Patched](#)

Ongoing regular maintenance of stucco will be required.

Implication(s): Shortened life expectancy of material

Location: Various Right Side Exterior Wall

Task: For Your Information



8. Patched

Condition: • [Minor cracks](#)

Location: Various Exterior Wall

Task: Patch

Time: Less than 1 year

Cost: Regular maintenance item

EXTERIOR

490 Windermere Avenue, Toronto, ON September 22, 2025

Report No. 8592, v.2

www.inspectionpros.ca

SUMMARY

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

COOLING

INSULATION

PLUMBING

INTERIOR

MORE INFO

APPENDIX

REFERENCE



9. example



10. example

DOORS \ General notes

Condition: • Threshold too low

Having a minimal step makes the inside/outside transition easier. On the other hand, it also makes it more prone to snow buildup/leakage.

While it is probably not practical to improve the current situation, it will be important to keep any weatherstripping/caulking in good condition.

Implication(s): Chance of moisture intrusion

Location: Rear Exterior Deck

Task: Monitor for moisture intrusion / Improve

Time: If/as necessary



11. Threshold too low

DOORS \ Exterior trim

Condition: • [Damaged, cracked or loose](#)

EXTERIOR

490 Windermere Avenue, Toronto, ON September 22, 2025

Report No. 8592, v.2

www.inspectionpros.ca

SUMMARY

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

COOLING

INSULATION

PLUMBING

INTERIOR

MORE INFO

APPENDIX

REFERENCE

Location: Rear Exterior

Task: Patch

Time: Less than 2 years

Cost: Minor Regular maintenance item



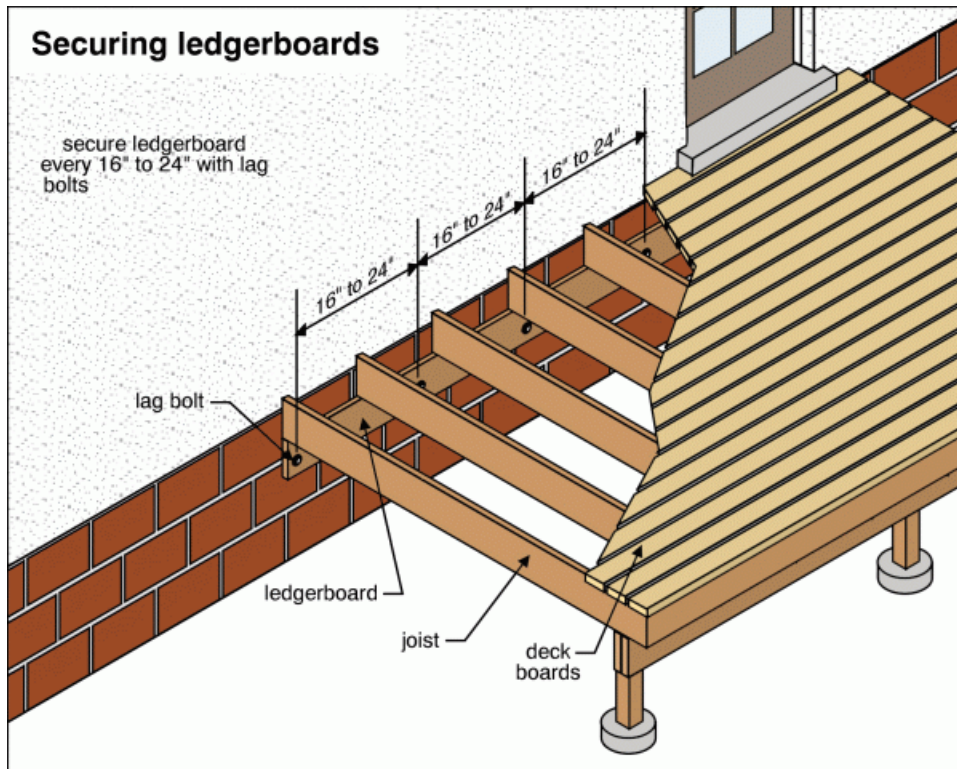
12. *Damaged, cracked or loose*

PORCHES, DECKS, STAIRS, PATIOS AND BALCONIES \ General notes

Condition: • The quality of the connection of a deck to the building is a common issue. This cannot be verified during a home inspection, but you should understand this is a potential weak spot in any deck system.

*THIS IS A GENERAL NOTE FOR ALL DECKS

Location: Rear Exterior Deck



Condition: • Various deck, handrail / guardrail recommendations:

- Handrails missing at steps
- Wood/soil contact at rear deck rotting bottom skirting
- Various guardrails missing
- Damaged deck board

Implication(s): Safety hazards | Material deterioration

Location: Various Rear Exterior Deck

Task: Improve / Provide hand and guard rails

Time: Less than 1 year

Cost: Regular maintenance

EXTERIOR

490 Windermere Avenue, Toronto, ON September 22, 2025

Report No. 8592, v.2

www.inspectionpros.ca

SUMMARY

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

COOLING

INSULATION

PLUMBING

INTERIOR

MORE INFO

APPENDIX

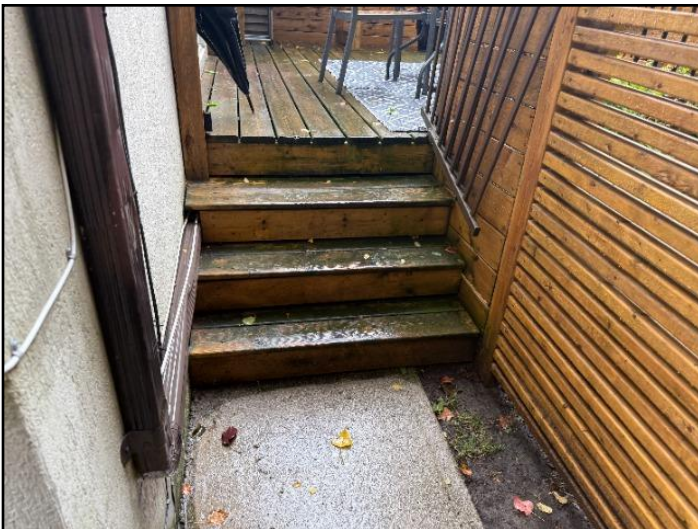
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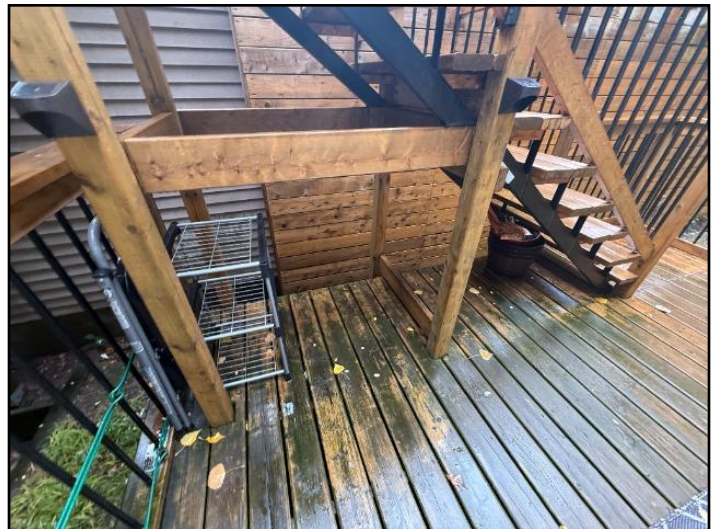
13. wood/soil contact at skirting



14. Missing handrail



15. Missing handrail



16. Missing guards

EXTERIOR

490 Windermere Avenue, Toronto, ON September 22, 2025

Report No. 8592, v.2

www.inspectionpros.ca

SUMMARY

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

COOLING

INSULATION

PLUMBING

INTERIOR

MORE INFO

APPENDIX

REFERENCE



17. Missing guards



18. Damaged deck board

PORCHES, DECKS, STAIRS, PATIOS AND BALCONIES \ Columns / Posts

Condition: • [Damage](#)

Post is twisted and not fastened to deck

Implication(s): Weakened structure | Chance of movement

Location: Rear Exterior Deck

Task: Secure to deck or evaluate for possible post replacement

Time: Less than 6 months

Cost: \$500 and up



19. Damage/Twisted



20. Twisted / not fastened to deck

Condition: • Additional post recommended

Location: Rear Exterior Deck

Task: Provide additional post at below corner of deck

EXTERIOR

490 Windermere Avenue, Toronto, ON September 22, 2025

Report No. 8592, v.2

www.inspectionpros.ca

SUMMARY

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

COOLING

INSULATION

PLUMBING

INTERIOR

MORE INFO

APPENDIX

REFERENCE

Time: Less than 1 year

Cost: \$500 - \$1000

LANDSCAPING \ Lot grading

Condition: • Low Areas.

Fill in low areas and ensure the ground slopes away from the home for at least 6 feet to promote proper drainage. This is a standard maintenance practice for all homes to prevent water accumulation near the foundation

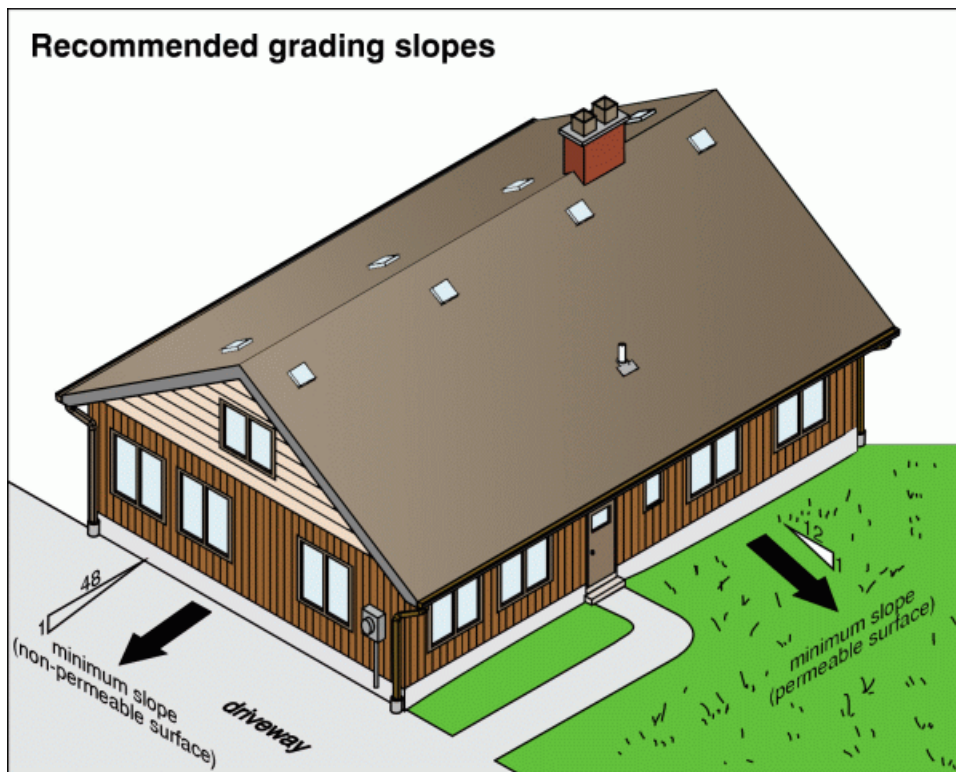
Implication(s): Potential for water intrusion

Location: Rear Exterior

Task: Correct

Time: Less than 1 year

Cost: Regular maintenance item



Condition: • FOR ALL HOMES - During rainfall, walk the perimeter of the home to observe whether any areas allow water to drain toward the foundation. Improve grading in those areas as needed to promote proper drainage away from the structure.

REGULAR MAINTENANCE \ Comments \ Additional

Condition: • The following are minor exterior deficiencies and upkeep items noted during the inspection. These are common for the age of the home and should be addressed through routine maintenance to reduce risk of deterioration or moisture intrusion:

- Weatherstripping loose/damaged - exterior front door
- Minor cracks at window sill - patch

EXTERIOR

490 Windermere Avenue, Toronto, ON September 22, 2025

Report No. 8592, v.2

www.inspectionpros.ca

SUMMARY

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

COOLING

INSULATION

PLUMBING

INTERIOR

MORE INFO

APPENDIX

REFERENCE

- Keep tree branches trimmed back 3 feet from roof line - ongoing routine maintenance.
- Rear trim exhibits rot

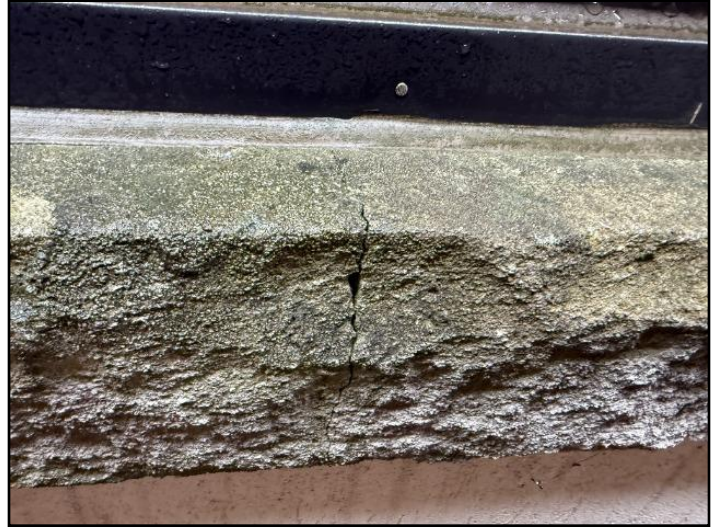
Location: Various Exterior

Task: Repair or Replace or Improve or Monitor

Time: Regular maintenance / Routine upkeep



21. example weatherstripping



22. example minor typical cracks



23. tree maintenance



24. rotted trim

EXTERIOR

490 Windermere Avenue, Toronto, ON September 22, 2025

Report No. 8592, v.2

www.inspectionpros.ca

SUMMARY

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

COOLING

INSULATION

PLUMBING

INTERIOR

MORE INFO

APPENDIX

REFERENCE

Inspection Methods and Limitations

Inspection limited/prevented by: • Inaccessible wall

No or limited access to:

- Space between buildings

Due to the lack of space between the homes at left, the exterior wall could not be inspected

Upper floors inspected from: • Ground level

Not included as part of a building inspection: • Underground components (e.g., oil tanks, septic fields, underground drainage systems)

Descriptions

General: • No significant structural performance issues were observed in visible areas.

Configuration: • [Basement](#)

Foundation material: • [Stone](#)

Floor construction: • [Joists](#)

Exterior wall construction: • [Masonry](#)

Roof and ceiling framing: • Not visible

Observations and Recommendations

RECOMMENDATIONS \ General

Condition: • All Structure issues have POTENTIAL worst-case implications such as damage to contents, structure and/or finishes, and personal safety.

FOUNDATIONS \ General notes

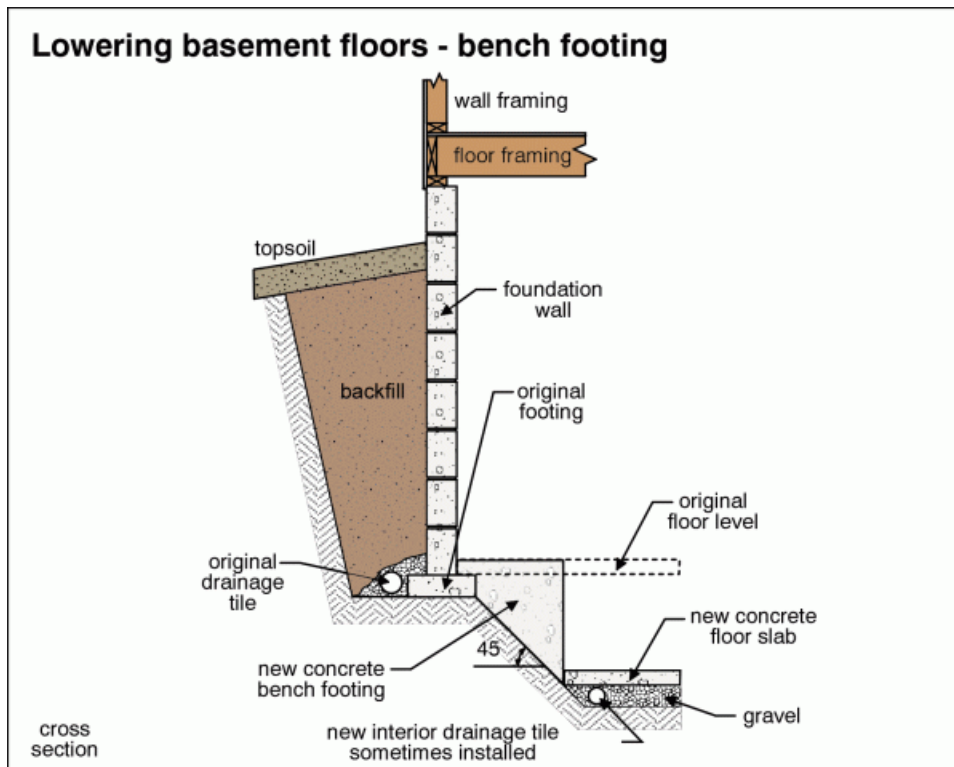
Condition: • [Basement lowered](#)

For your information only - basement has been lowered in the past using bench footing method, which is one of the common methods used.

If you would like more information, click the blue hyperlink.

Location: Basement

Task: For Your Information



STRUCTURE

490 Windermere Avenue, Toronto, ON September 22, 2025

Report No. 8592, v.2

www.inspectionpros.ca

SUMMARY

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

COOLING

INSULATION

PLUMBING

INTERIOR

MORE INFO

APPENDIX

REFERENCE

Condition: • Typical Minor Cracks - Block, Brick, Stone

Almost all houses with concrete block, brick or stone foundations have minor settlement and/or cracks. Monitor all cracks for movement and nuisance water leakage. Repair cracks only if necessary

Implication(s): Damage to contents, finishes and/or structure / Nuisance

Location: Various Exterior Wall

Task: Monitor / Repair

Time: Ongoing / If necessary

Inspection Methods and Limitations

Inspection limited/prevented by: • Finishes, insulation, furnishings and storage conceal structural components.

Attic/roof space:

• No access

Flat roof therefore no attic access.

Percent of foundation not visible: • 95 %

Not included as part of a building inspection: • An opinion about the adequacy of structural components

Descriptions

General: • ALL ELECTRICAL CONDITIONS ARE CONSIDERED PRIORITY ITEMS

Service entrance cable and location: • [Overhead - cable type not determined](#)

Service size:

• [200 Amps \(240 Volts\)](#)

200-amp service to the home. The service is split into 3 sub panels - one for each unit

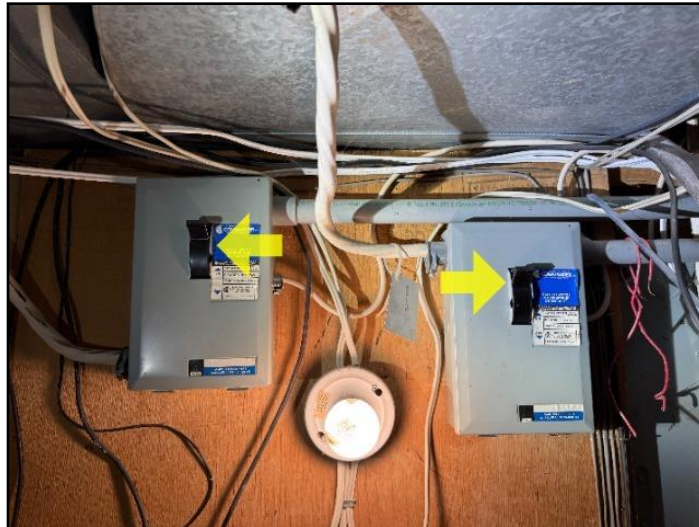
Main disconnect/service box type and location:

• [Breakers - basement](#)

The main disconnect for the basement is at the basement panel.

• [Fuses - basement](#)

The main disconnects for the first and third floor panels are located in the furnace room



25. Main disconnects for 1st and 3rd floor

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

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

Auxiliary panel (subpanel) type and location:

• Breakers

At first and third floors

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

Type and number of outlets (receptacles): • [Grounded - upgraded](#)

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

Smoke alarms (detectors): • [Present](#) • Provide New

Observations and Recommendations

RECOMMENDATIONS \ General

Condition: • ALL ELECTRICAL recommendations are safety-related. POTENTIAL worst-case implications include fire and shock hazards. Treat them as high-priority items and assume the time frame is Immediate / As soon as possible unless otherwise noted.

SERVICE BOX, GROUNDING AND PANEL \ System grounding

Condition: • Bonding (for Gas Piping) - missing

Not found. Provide bonding wire if none present

Location: Basement Furnace Room

Task: Further evaluation / Correct

Time: Less than 6 months

Cost: Less than \$200 if not present

SERVICE BOX, GROUNDING AND PANEL \ Distribution panel

Condition: • [Overheating](#)

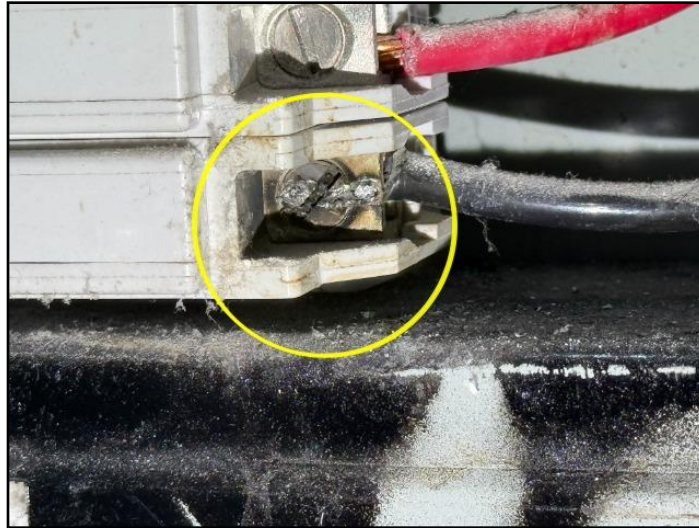
Implication(s): Fire hazard

Location: Third Floor Bathroom Panel

Task: Further evaluation / Correct

Time: As Soon As Possible

Cost: Minor



26. Overheating

Condition: • [Poor location](#)

The electrical sub panel is located in a bathroom with a shower, which is typically not permitted due to the risk of moisture exposure. Moisture and condensation can lead to corrosion, electrical faults, and potential fire hazards. Special provisions or exemptions may be required, and consultation with a licensed electrician is strongly recommended to assess compliance and determine corrective measures. Relocation may be necessary.

Location: Third Floor Bathroom

Task: Further evaluation / Correct

Time: As Soon As Possible

Cost: Outside our scope - consult specialist when necessary



27. Poor location

Condition: • Missing or Improper Panel Cover Fasteners
wood screws noted in some areas.

Location: Various sub panels

Task: Provide panel fasteners

Time: As Soon As Possible

Cost: Minor

SERVICE BOX, GROUNDING AND PANEL \ Panel wires

Condition: • White wires connected to breakers not identified as hot/live/ungrounded
White wire used as hot wire not marked

Location: First floor sub panel

Task: Correct

Time: Less than 1 year

Cost: Minor

ELECTRICAL

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Report No. 8592, v.2

www.inspectionpros.ca

SUMMARY

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

COOLING

INSULATION

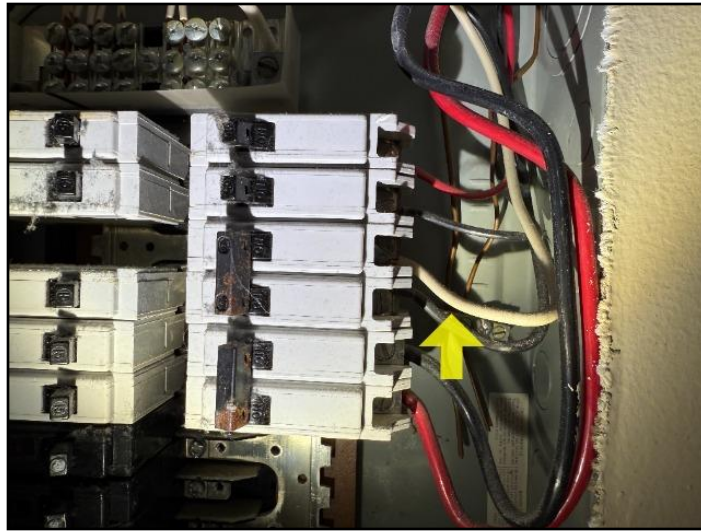
PLUMBING

INTERIOR

MORE INFO

APPENDIX

REFERENCE



28. White wires connected to breakers not...

SERVICE BOX, GROUNDING AND PANEL \ Auxiliary panel (subpanel)

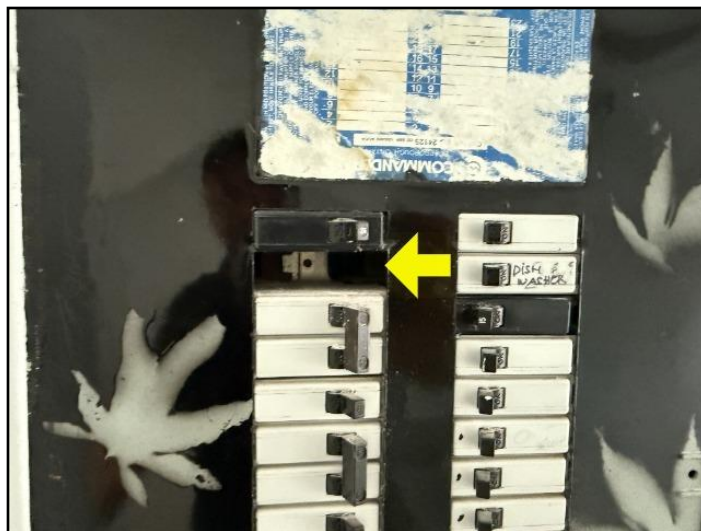
Condition: • Unprotected Opening(s)

Location: Third Floor sub panel in bathroom

Task: Correct - Provide knockout seals (aka panel fillers)

Time: As Soon As Possible

Cost: Minor



29. Unprotected Opening(s)

DISTRIBUTION SYSTEM \ Junction boxes

Condition: • Cover missing

Implication(s): Electric shock, Fire hazard

Location: Basement Furnace Room

Task: Provide Cover

Time: As Soon As Possible

Cost: Minor



30. Cover missing

DISTRIBUTION SYSTEM \ Outlets (receptacles)

Condition: • [Inoperative](#)

Additionally outlet is loose.

Implication(s): Equipment inoperative

Location: First floor

Task: Replace

Time: Prior to first use

Cost: Minor



31. Inoperative

Condition: • [Reversed polarity](#)

Implication(s): Electric shock

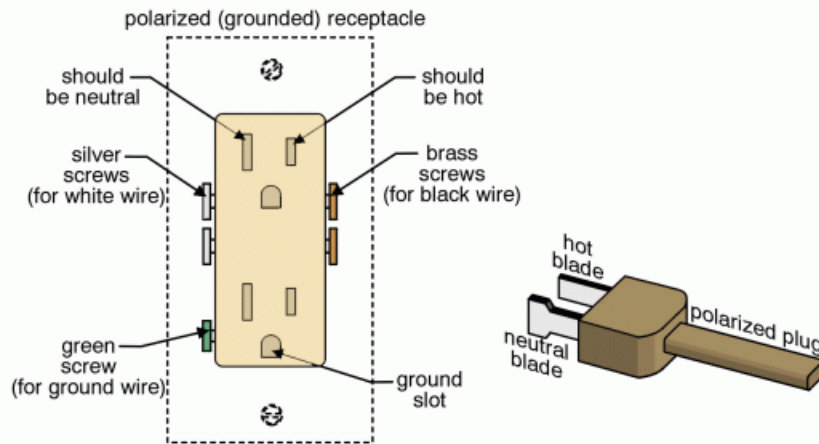
Location: First Floor Laundry Area

Task: Correct

Time: As Soon As Possible

Cost: Minor

Reversed polarity



when the polarity is reversed, the wide receptacle slot is (incorrectly) hot and the narrow slot is neutral - this is not uncommon when people forget that the black wire should be attached to the receptacle's brass screws



32. Reversed polarity

Condition: • [Test faulty on GFCI/GFI \(Ground Fault Circuit Interrupter\)](#)

Implication(s): Electric shock

Location: Basement Bathroom

Task: Replace

Time: As Soon As Possible

Cost: Minor Regular maintenance item

DISTRIBUTION SYSTEM \ Cover plates

Condition: • [Missing](#)

Implication(s): Electric shock

Location: Various Basement Furnace Room

Task: Provide Covers

Time: As Soon As Possible

Cost: Minor

DISTRIBUTION SYSTEM \ Smoke alarms (detectors)

Condition: • General safety reminder for ALL homes -

This is a standard note included in every inspection report:

Smoke and carbon monoxide (CO) detectors should be installed on every floor level. Smoke detectors should be located near all sleeping areas, and CO detectors should be present near fuel-burning appliances, fireplaces, or attached garages.

These devices are not tested during the home inspection. Regardless of visible condition, detectors should be tested regularly and replaced every 10 years. If the age is unknown, replacement is recommended as a precaution. Batteries should be changed annually.

Inspection Methods and Limitations

General: • The electrical system has been upgraded at some point. Knob and Tube wiring was the typical wiring used in homes built prior to 1950. We did not observe any knob and tube during our inspection and all the outlets we tested appeared grounded and in good working order. Sometimes remnants of knob and tube wiring is found during renovations. If found, remove during renovations.

System ground: • Quality of ground not determined

HEATING

490 Windermere Avenue, Toronto, ON September 22, 2025

Report No. 8592, v.2

www.inspectionpros.ca

SUMMARY

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

COOLING

INSULATION

PLUMBING

INTERIOR

MORE INFO

APPENDIX

REFERENCE

Descriptions

Heating system type: • [Furnace](#)

Fuel/energy source: • [Gas](#)

Heat distribution: • [Ducts and registers](#)

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

Efficiency: • [High-efficiency](#)

Approximate age: • [14 years](#)

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

Main fuel shut off at: • Meter

Fireplace/stove: • [Wood-burning fireplace](#)

Observations and Recommendations

FURNACE \ Humidifier

Condition: • Evidence of prior leaking

Location: Basement Furnace Area

Task: Service annually

Time: Ongoing Regular maintenance

GAS FURNACE \ Life expectancy

Condition: • [Near end of life expectancy](#)

The Typical life expectancy is 15-20 years. The current unit is 14 years old. Have an HVAC licensed technician service the unit and check the condition of the heat exchanger for cracks, holes, or rust. If the heat exchanger is in good condition, continue using until replacement is needed.

Implication(s): Equipment failure | No heat for building

Location: Basement Furnace

Task: Replace

Time: When necessary / Unpredictable

Cost: \$4,500 - and up

GAS FURNACE \ Ducts, registers and grilles

Condition: • [Weak airflow](#)

Weaker airflow was noted at upper registers. It is common to feel the airflow stronger or weaker 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).

If necessary, auxiliary heating / cooling can be provided.

Implication(s): Increased heating costs | Reduced comfort

Location: Various

HEATING

490 Windermere Avenue, Toronto, ON September 22, 2025

Report No. 8592, v.2

www.inspectionpros.ca

SUMMARY

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

COOLING

INSULATION

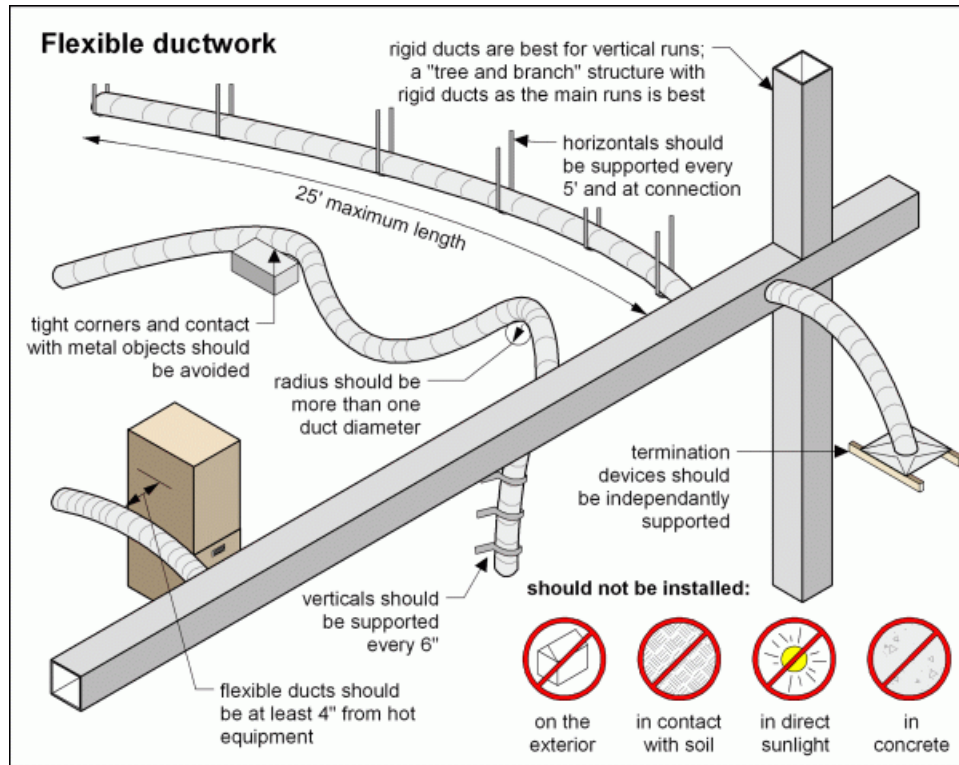
PLUMBING

INTERIOR

MORE INFO

APPENDIX

REFERENCE



CHIMNEY AND VENT \ Masonry chimney cap (crown)

Condition: • [No drip edge on cap \(crown\)](#)

see illustration

Implication(s): Chance of water damage to structure, finishes and contents | Shortened life expectancy of material |

Material deterioration

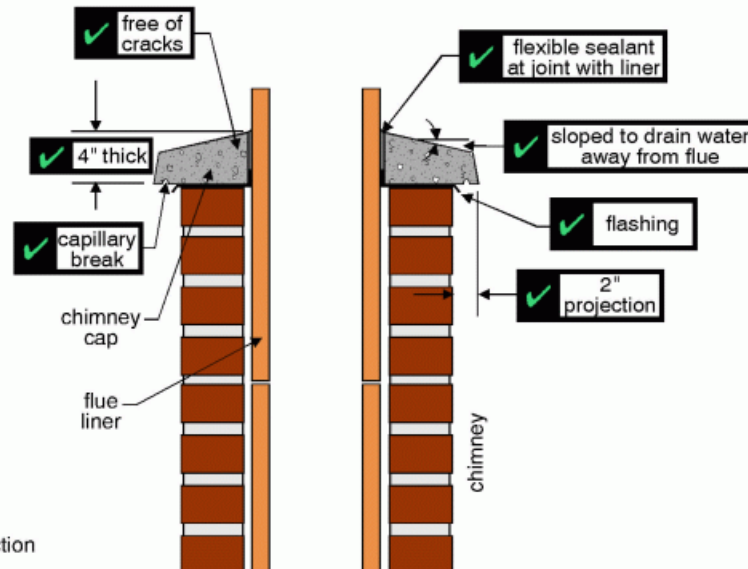
Location: Exterior chimney

Task: Provide

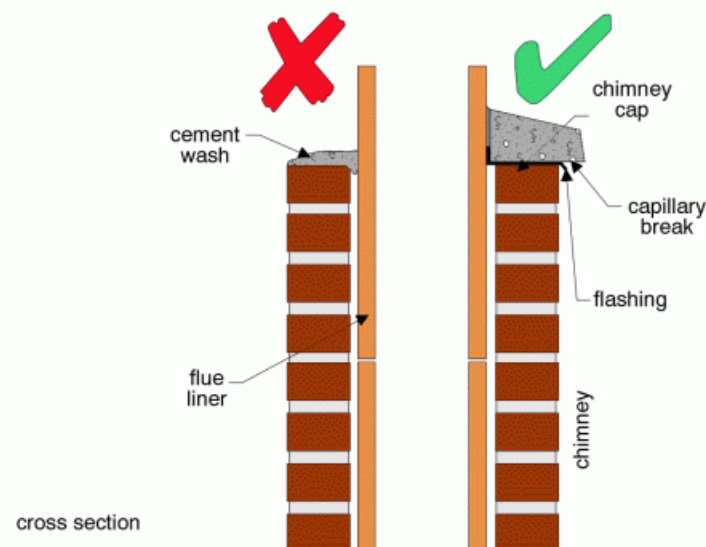
Time: Less than 1 year

Cost: \$800 - and up

What makes a good chimney cap?



Drip edge on cap



HEATING

490 Windermere Avenue, Toronto, ON September 22, 2025

Report No. 8592, v.2

www.inspectionpros.ca

SUMMARY

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

COOLING

INSULATION

PLUMBING

INTERIOR

MORE INFO

APPENDIX

REFERENCE



33. No drip edge on cap (crown)

FIREPLACE \ General notes

Condition: • Fireplace, flue and chimney should be inspected and swept as needed by a WETT certified technician and any recommended repairs completed before the fireplace is used. (WETT - Wood Energy Technology Transfer Inc. is a non-profit training and education association.) See www.wettinc.ca.

Task: Inspect / Clean

Time: Prior to first use

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: • Not visible

COOLING & HEAT PUMP

490 Windermere Avenue, Toronto, ON September 22, 2025

Report No. 8592, v.2

www.inspectionpros.ca

SUMMARY

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

COOLING

INSULATION

PLUMBING

INTERIOR

MORE INFO

APPENDIX

REFERENCE

Descriptions

Air conditioning type: • [Air cooled](#)

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

Compressor approximate age: • 14 years

Typical life expectancy: • 10 to 15 years

Observations and Recommendations

AIR CONDITIONING \ Life expectancy

Condition: • [Near end of life expectancy](#)

Typical Life Expectancy for this type of unit is 10-15 years but can often last longer with regular servicing. The current unit is 14 years old.

Implication(s): Equipment failure | Reduced comfort

Location: Exterior

Task: Replace

Time: When necessary / Unpredictable

Cost: \$3,500 - and up

Inspection Methods and Limitations

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

INSULATION AND VENTILATION

490 Windermere Avenue, Toronto, ON September 22, 2025

Report No. 8592, v.2

www.inspectionpros.ca

SUMMARY

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

COOLING

INSULATION

PLUMBING

INTERIOR

MORE INFO

APPENDIX

REFERENCE

Descriptions

Attic/roof insulation material: • Not visible

Attic/roof insulation amount/value: • [Not visible](#)

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

Attic/roof ventilation: • [None found](#)

Observations and Recommendations

RECOMMENDATIONS \ Overview

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

Inspection Methods and Limitations

Inspection limited/prevented by lack of access to: • Roof space • Walls, which were spot checked only

Roof ventilation system performance: • Not evaluated

Air/vapor barrier system: • Continuity not verified

Descriptions

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

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

Main water shut off valve at the:

- Main water shut off valve - Front of the basement



34. Main water shut off valve - Front of the...

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

Water heater type:

- [Induced draft](#)

At furnace room

- Tank

Below staircase

Water heater fuel/energy source:

- [Gas](#)

Water heater in furnace room

- [Electric](#)

Water heater below staircase

Water heater tank capacity:

- 170 liters

Water heater below basement staircase

- 189 liters

Water heater located in furnace room

Water heater approximate age:

- 14 years

Water heater located in furnace room

- 16 years

Water heater below staircase

Water heater typical life expectancy: • 10 to 15 years

Waste and vent piping in building: • [Plastic](#) • [Copper](#) • [Cast iron](#) • Chrome plated brass

Floor drain location: • Near heating system

Plumbing 1: • Seller noted that third floor bathroom whirlpool functions and is used regularly

Observations and Recommendations

RECOMMENDATIONS \ General

Condition: • All Plumbing issues have POTENTIAL worst-case implications of water damage to contents, finishes and/or structure, no hot or cold water, leakage, possible hidden damage, sewage entering building, health hazards.

Condition: • Grout and Caulking should be checked regularly and maintained to ensure water tight seal in bathtub and shower areas.

Location: Throughout Bathrooms

Task: Improve

Time: Ongoing regular maintenance

WATER HEATER \ Life expectancy

Condition: • [Near end of life expectancy](#)

Typical life expectancy is 10-15 years. The current units are 14 years and 16 years old

Implication(s): No hot water

Location: Basement Water Heaters

Task: Replace

Time: When necessary / Unpredictable

Cost: Rental \$35-\$55 monthly. Purchase \$2000 - and up, each

WATER HEATER \ Tank

Condition: • Poor access

Implication(s): Difficult to service

Location: Basement below staircase

Task: Improve when replacing as required

WATER HEATER - GAS BURNER AND VENTING \ Combustion air

Condition: • [Inadequate combustion air](#)

The water heater may not have sufficient combustion air in its current location. (The furnace draws air from the exterior and is not affected.) Recommend evaluation by an HVAC specialist. If additional air is required, it is typically added by installing a louvered door or cutting an opening in the furnace room wall and covering it with a return-style register grille.

Implication(s): Equipment not operating properly | Hazardous combustion products entering home | Increased operating costs

Location: Basement Furnace Room

Task: Further evaluation / Correct if needed

Time: Less than 1 year

Cost: Minor

WASTE PLUMBING \ Drain piping - performance

Condition: • Sewer backup insurance is recommended for ALL homes

Sewer backup can happen to any home. There are many potential causes and it is prudent for homeowners to have coverage for this.

Condition: • GENERAL RECOMMENDATION FOR ALL HOMES BUILT PRIOR TO 1975 - A videoscan of the waste plumbing is recommended to determine whether there are tree roots or other obstructions, and to look for damaged or collapsed pipe. This is common on older properties, especially where there are mature trees nearby. This is a great precautionary measure, although many homeowners wait until there are problems with the drains. The cost may be roughly \$200 to \$400, however many companies will rebate the cost if work is to be completed.

FIXTURES AND FAUCETS \ Toilet

Condition: • [Loose](#)

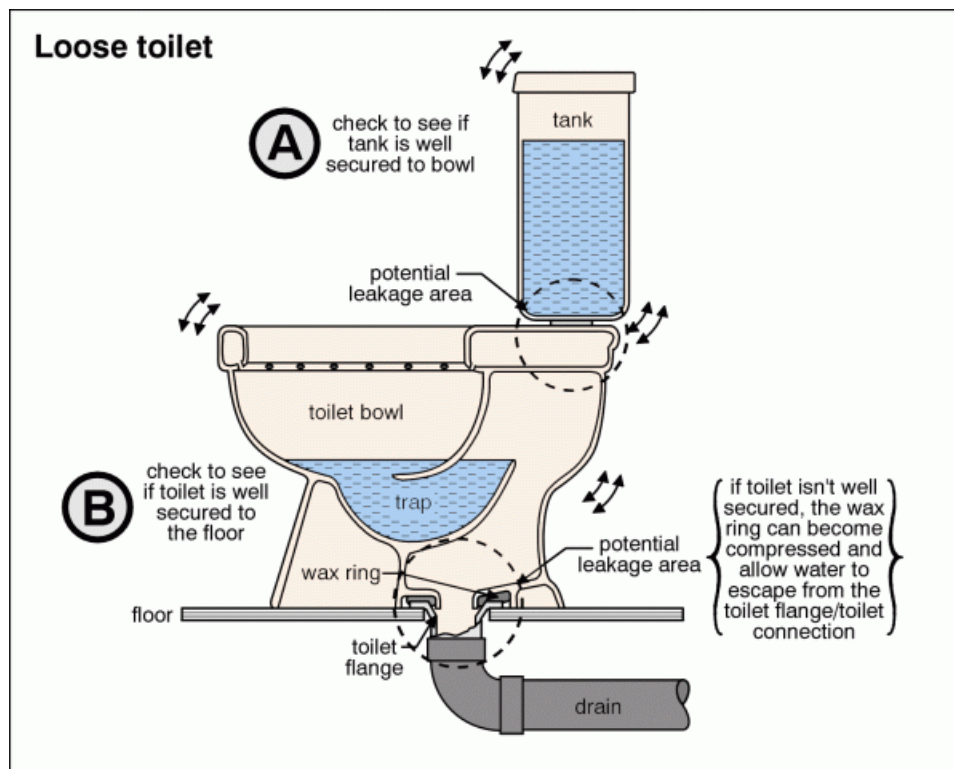
Implication(s): Chance of water damage to structure, finishes and contents | Sewage entering the building | Possible hidden damage

Location: First floor bathroom

Task: Correct

Time: As Soon As Possible

Cost: Regular maintenance item



REGULAR MAINTENANCE \ Comments \ Additional

Condition: • The following are minor plumbing deficiencies and upkeep items noted during the inspection. These are common for the age of the home and should be addressed through routine maintenance to reduce risk of deterioration and/or leaks.

- Bathtub spout not caulked - first floor bathroom

Location: Various

Task: Improve or Correct or Repair

Time: Regular maintenance / Routine upkeep

Inspection Methods and Limitations

Items excluded from a building inspection: • Water quality • Isolating/relief valves & main shut-off valve • Concealed plumbing • Tub/sink overflows • Water treatment equipment • Spa • Tub and basin overflows are not tested as part of a home inspection. Leakage at the overflows is a common problem.

Not included as part of a building inspection: • Assessment of freezing risk of fixtures located adjacent to exterior walls

Descriptions

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

Windows: • [Fixed](#) • [Sliders](#) • [Casement](#)

Glazing: • [Single](#) • [Double](#) • [Primary plus storm](#)

Exterior doors - type/material: • Hinged • [Sliding glass](#)

Observations and Recommendations

RECOMMENDATIONS \ General

Condition: • All Interior issues have POTENTIAL worst-case implications such as damage to contents, structure and/or finishes, and personal safety.

Condition: • Typical minor flaws were noted on floors, walls and ceilings. These cosmetic issues reflect normal wear and tear. This can include worn or cracked flooring and blemishes on wall/ceilings

RECOMMENDATIONS \ Overview

Condition: • During our inspection, we look for evidence of basement moisture intrusion. We did not observe standing water or evidence of active moisture intrusion in visible areas on this particular day.

WALLS \ General notes

Condition: • Water stains

Water marks/stains tested dry at time of inspection. It is common to find water stains in basements of this vintage.

Location: Various Basement

Task: Monitor for moisture / water intrusion



35. one example

WINDOWS \ General notes

Condition: • Difficult to operate

• Front first floor windows - one window inoperative and one casement arm is detached.

- First floor bathroom window - casement arm is detached
- Basement front window - casement arm is detached
- Basement bathroom window inoperative.
- Third floor front window difficult to operate
- Third floor bathroom window hardware damaged

Implication(s): System inoperative or difficult to operate

Location: Various

Task: Repair / Replace

Time: Less than 1 year

Condition: • Windows Aging

Windows are aging. Several windows were difficult to operate or had worn/damaged hardware. We typically recommend replacement when windows are inoperative, leaking, or show signs of significant deterioration. Replacing older but still functioning windows is considered discretionary and may be planned over time based on budget or performance.

Location: Various locations throughout the home

Task: Upgrade

Time: As required

Cost: Major, when applicable \$60-\$100 per square foot

CARPENTRY \ Cabinets

Condition: • [Stained, worn, damaged](#)

General wear and tear noted at cabinets/drawers and countertop

Implication(s): Material deterioration

Location: Basement Kitchen

Task: Replace

Time: When remodelling

STAIRS \ General notes

Condition: • At first floor bedroom door opening to stair landing, a step down should be provided if using as through way or seal/secure door to prevent use.

Implication(s): Fall hazard

Location: First Floor Bedroom

Task: Improve

Time: Before using

INTERIOR

490 Windermere Avenue, Toronto, ON September 22, 2025

Report No. 8592, v.2

www.inspectionpros.ca

SUMMARY

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

COOLING

INSULATION

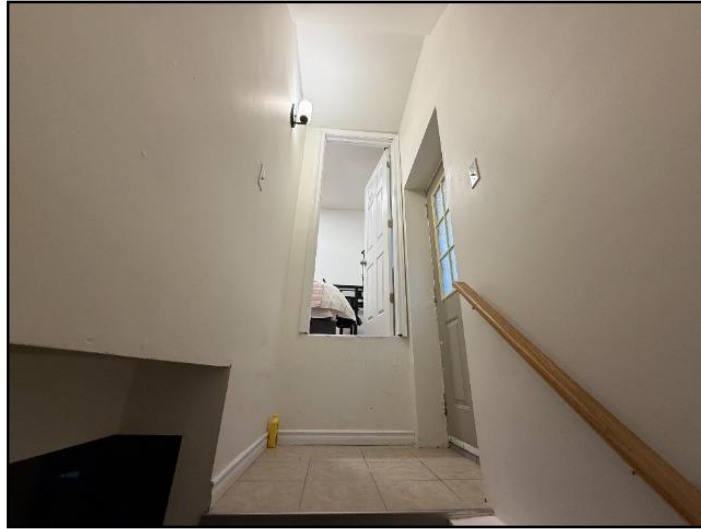
PLUMBING

INTERIOR

MORE INFO

APPENDIX

REFERENCE



36.

STAIRS \ Handrails and guards

Condition: • [Missing](#)

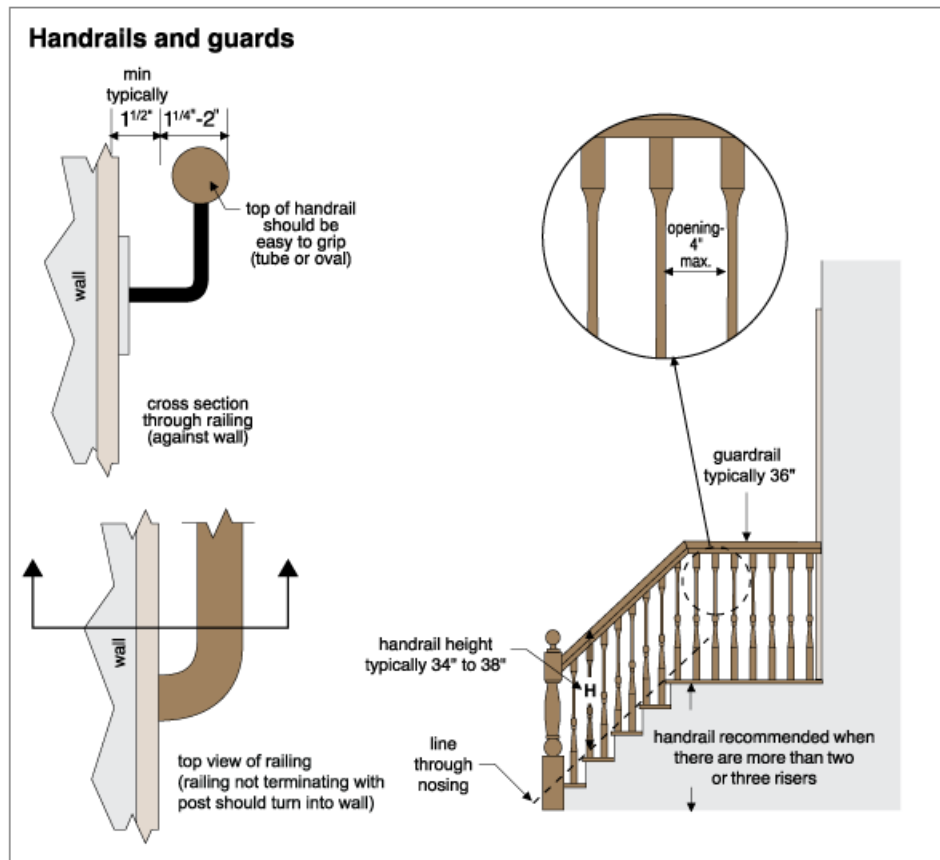
Implication(s): Fall hazard

Location: Staircase basement and second floor staircase top run

Task: Provide handrail on open side at basement and handrail at top run of second floor staircase

Time: Less than 1 year

Cost: Minor



EXHAUST FANS \ General notes

Condition: • [Missing](#)

Exhaust fans in bathrooms are recommended upgrades. While not standard when the house was originally built, when only windows were required, exhaust fans help to remove moisture, which could otherwise contribute to mildew and mold growth.

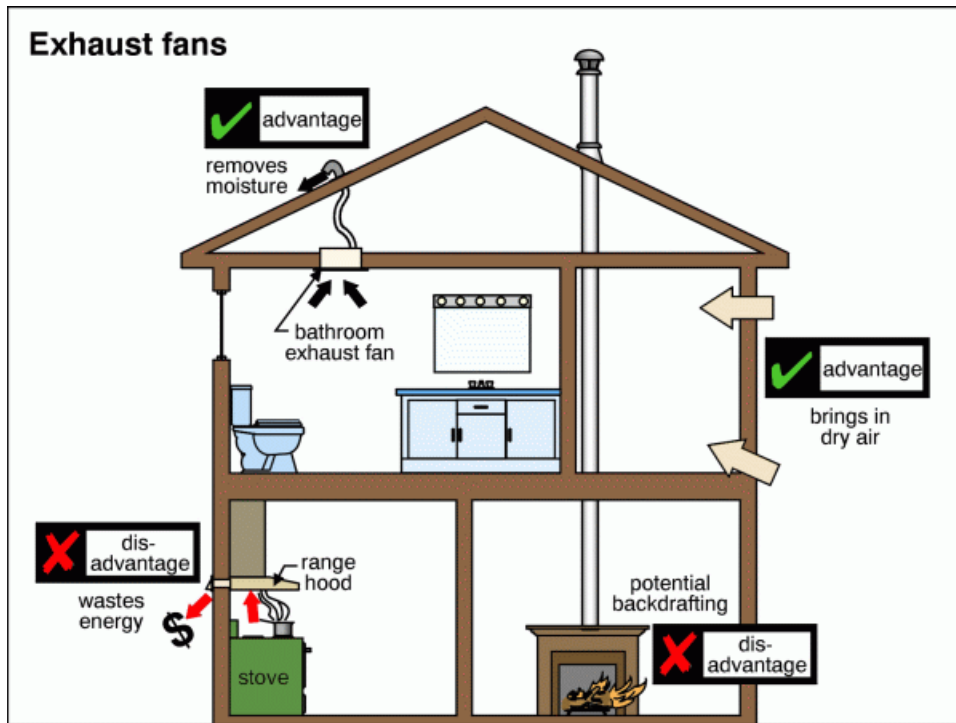
Implication(s): Chance of condensation damage to finishes and/or structure

Location: Various bathrooms

Task: Upgrade

Time: When remodelling or as soon as practical

Cost: Typically \$1500 and up



EXHAUST FANS \ Kitchen range exhaust system (range hood)

Condition: • Not vented to exterior

Venting to the exterior was not standard when home was originally built.

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

Location: First Floor Kitchen

Task: Upgrade

Time: When remodelling

Cost: Depends on work needed

BASEMENT \ Leakage

Condition: • ***FOR FUTURE REFERENCE*** GENERAL ADVICE FOR ALL HOMES IF BASEMENT LEAKAGE IS EVER OBSERVED

Basement Leakage 4-step method. Almost every basement (and crawlspace) leaks under the right conditions. Based on a one-time visit, it is 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. 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 \$500 to \$600 per crack or \$300 per hole.) 4. As a last resort, dampproof the exterior of the foundation, provide a drainage membrane and add/repair perimeter drainage tile. (High cost)

BASEMENT \ Wet basements - vulnerability

Condition: • Typical of many homes with stone, brick, or block foundations, some moisture can be expected from time to time and is not unusual. Exterior grading and water management improvements are generally effective at reducing basement moisture. A dehumidifier can also be used to keep humidity levels down.

APPLIANCES \ Dryer

Condition: • Dryer not vented to exterior

First floor dryer not vented to the exterior.

Unable to determine if third floor dryer is a ductless dryer system

Location: Laundry Areas

Task: Correct

Time: Less than 1 year

Cost: Depends on approach



37. example at first floor laundry area

Inspection Methods and Limitations

General: • Up until about 1985, Asbestos was used in a multitude of building materials including but not limited to: Insulation on hydronic piping, attic insulation, flooring and ceiling tiles, stucco / stipple ceilings, glue, insulation around heating ducts and registers, plaster and so on. Identification of asbestos is outside the scope of a home inspection. If you have concerns about asbestos, consult with a professional environmental company that specializes with asbestos lab testing. If you plan to remove/disturb any building material, testing for asbestos is recommended beforehand.

Inspection limited/prevented by: • Storage/furnishings • New finishes/paint • Storage in closets and cabinets / cupboards

Not included as part of a building inspection: • Carbon monoxide alarms (detectors), security systems, central vacuum • Cosmetic issues • Appliances • Perimeter drainage tile around foundation, if any

Cosmetics: • No comment offered on cosmetic finishes

Appliances: • Appliances are not inspected as part of a building inspection • Appliances are not moved during an inspection

INTERIOR

490 Windermere Avenue, Toronto, ON September 22, 2025

Report No. 8592, v.2

www.inspectionpros.ca

SUMMARY

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

COOLING

INSULATION

PLUMBING

INTERIOR

MORE INFO

APPENDIX

REFERENCE

Percent of foundation not visible: • 95 %

Basement leakage: • Storage in basement limited inspection • Basement leakage is common. Most basements will experience leakage at some point. We cannot predict future occurrence or extent of basement leakage • Monitor the basement for leaks in the Spring.

Descriptions

GOOD ADVICE FOR ALL HOMEOWNERS: • The following items apply to all homes and explain how to prevent and correct some common problems.

Roof Leaks: • Roofs may leak at any time. Leaks often appear at roof penetrations, flashings, changes in direction or changes in material. A roof leak should be addressed promptly to avoid damage to the structure, interior finishes and furnishings. A roof leak does not necessarily mean the roof has to be replaced.

Annual Roof Maintenance: • We recommend an annual inspection and tune-up to minimize the risk of leakage and to maximize the life of your roof.

Ice Dams on Roofs: • [Most roofs are susceptible to ice dams under the right weather conditions. This is where ice forms](#) at the lower edge of a sloped roof, causing melting water from above to back up under the shingles. We cannot predict which roofs will suffer the most damage under adverse weather.

Maintaining the Exterior of Your Home: • Regular maintenance includes painting and caulking of all exterior wood. • To manage water drainage around the exterior, ensure that grading (ground) is maintained with a positive slope away from the home and extend any downspouts away from walls and all building components.

Insulation Amounts - Current Standards: • Attic current standards as of 2016 is R-60

Reduce Air Leaks: • Insulation is not effective if air (and the heat that goes with it) can escape from the home. Caulking and weather-stripping help control air leakage, improving comfort while reducing energy consumption and costs. Air leakage control improvements are inexpensive and provide a high return on investment.

Bathtub and Shower Maintenance: • Caulking and grout in bathtubs and showers should be checked every six months and improved as necessary to prevent leakage and damage behind wall surfaces.

Basement/Crawlspace Leakage: • Almost every basement (and crawlspace) leaks under the right conditions.

Standards of Practice: • [This document sets out what a professional home inspection should include, and guides the](#) activities of our inspectors.

This inspection was performed in accordance with the most recent CAHPI Standards of Practice. Click the blue link above to view the full document.

END OF REPORT

SUMMARY

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

COOLING

INSULATION

PLUMBING

INTERIOR

MORE INFO

APPENDIX

REFERENCE

**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 AND INSPECTOR.

PLEASE READ CAREFULLY BEFORE SIGNING.

The Inspection of this property is subject to the Limitations and Conditions set out in this Agreement. It is based on a visual examination of the readily accessible features of the building. The Inspection is performed in accordance with the Standards of Practice of the Ontario Association of Home Inspectors. A copy of these Standards is available at <http://www.oahi.com/webdocs/StandardsofPractice-OAHI-Rev.pdf>.

The Home Inspector's report is an opinion of the present condition of the property. The Inspection and report are not a guarantee, warranty or an insurance policy with regards to the property. A Home Inspector cannot predict future deficiencies, intermittent problems or future water leakage.

PLEASE READ THE FOLLOWING PARAGRAPH: Due to the unpredictable nature of basement water leakage, a home inspector cannot predict future basement leakage. Almost all basements will leak at some point so there is a very good chance that it will happen. Basement leakage can occur for any number of reasons - Rainfall, sewer backup, high water tables, lot grading, clogged weeping tiles, gutter and downspout performance, just to name a few. The home inspector and The Inspection Professionals accepts no responsibility or liability for future basement water problems.

The inspection report is for the exclusive use of the client named above. No use of the information by any other party is intended. See item 8 below.

LIMITATIONS AND CONDITIONS OF THE HOME INSPECTION

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

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

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

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

SUMMARY

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

COOLING

INSULATION

PLUMBING

INTERIOR

MORE INFO

APPENDIX

REFERENCE

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

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

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

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

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

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

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

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

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

SUMMARY

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

COOLING

INSULATION

PLUMBING

INTERIOR

MORE INFO

APPENDIX

REFERENCE

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

5. Your Home Inspector does not look for, and is not responsible for, fuel oil, septic or gasoline tanks that may be buried on the property. If fuel oil or other storage tanks remain on the property, you may be responsible for their removal and the safe disposal of any contaminated soil. If you suspect there is a buried tank, we strongly recommend that you retain a qualified Environmental Consultant to determine whether this is a potential problem.

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

7. 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.

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 The Inspection Professionals if they intend to rely on this report. The Inspection Professionals will not be responsible for the use of or reliance upon this Report by any third party without an Onsite Review and transfer of report to client after they have agreed to our inspection agreement.

9. 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

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