

Your Inspection Report



43 Lorraine Gdns
Toronto, ON M9B 4Z7



PREPARED FOR:
ANA SANTOS

INSPECTION DATE:
Wednesday, May 22, 2019

PREPARED BY:
Philip Falcone, RHI



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report

Carson, Dunlop & Associates Ltd.
120 Carlton Street, Suite 407
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May 22, 2019

Dear Ana Santos,

RE: Report No. 67465
43 Lorraine Gdns
Toronto, ON
M9B 4Z7

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

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

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

Please review the Home Care Plan document in the Appendix at the back of the report. Carson Dunlop clients are eligible for this unique home protection plan that picks up where the inspection leaves off.

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

Thanks again for choosing Carson Dunlop.

Sincerely,

Philip Falcone, RHI
on behalf of
Carson, Dunlop & Associates Ltd.

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OVERVIEW

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INTRODUCTION

This Overview lists some of the significant report items that may need attention in the short term. This summary must not be considered as the complete report. Please read the entire report and the appropriate text included in the hyperlinks. The goal of a home inspection is to identify significant issues that would affect a person's decision to buy a re-sale home. While looking for big issues we typically identify some minor defects along the way. We include these in the report as a courtesy, but please understand a home inspection is not a Technical Audit and does not include a comprehensive list of issues. (That service is available at additional cost.)

FOR THE BUYER

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

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

Heating

GAS FURNACE \ Life expectancy

Condition: • Although the furnace is near or at the end of its life expectancy, continue to use and maintain the unit until it fails.

Implication(s): Potentially no heat.

Task: Replace

Time: Unpredictable

Cost: \$3,500 - \$7,000

Cooling & Heat Pump

AIR CONDITIONING \ Life expectancy

Condition: • Aging

Although the system is near or at the end of its life expectancy, continue to use and maintain the unit until it fails.

Task: Replace

Time: Unknown

Cost: \$3,000 - \$6,000

CONCLUSION

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

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

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

A WORD ABOUT WATER

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

Water sources include rain, snow, surface water, ground water; leaks from plumbing and heating systems and condensation. Again, preventative maintenance is the key to protecting your investment and avoiding water damage. This includes keeping gutters and downspouts clear and leak free and discharging water well away from the building. Lot grading should slope slightly down away from the home to direct surface water away from the home.

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

ASBESTOS, MOULD AND OTHER ENVIRONMENTAL ISSUES

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

HOME CARE PLAN

Please review the Home Care Plan document in the Appendix at the back of the report. Carson Dunlop clients are eligible for this unique home protection plan that picks up where the inspection leaves off.

NOTE: BALLPARK COSTS AND TIME FRAMES Any ballpark costs and time estimates provided are a courtesy and should not be relied on for budgeting or decision-making. Quotes from specialists should be obtained. The word 'Minor' describes any cost up to roughly \$1,000.

END OF OVERVIEW

ROOFING

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Description

General: • Several more years of service are expected from this roof covering.

The home is considered to face : • South

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

Observations and Recommendations

RECOMMENDATIONS \ Overview

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

Seller reports roof covering was newly installed in 2013. Ask for any warranty information.



Roof coverings wear out and are replaced...



Roof coverings wear out and are replaced...

SLOPED ROOF FLASHINGS \ General

Condition: • Inspect during annual tune-up.

*Carefully inspect flashings around plumbing stacks, roof vents and chimney's as well, for example.

Inspection Methods and Limitations

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

Inspection performed: • By walking on roof

Description

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

Downspout discharge: • [Above grade](#)

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

Observations and Recommendations

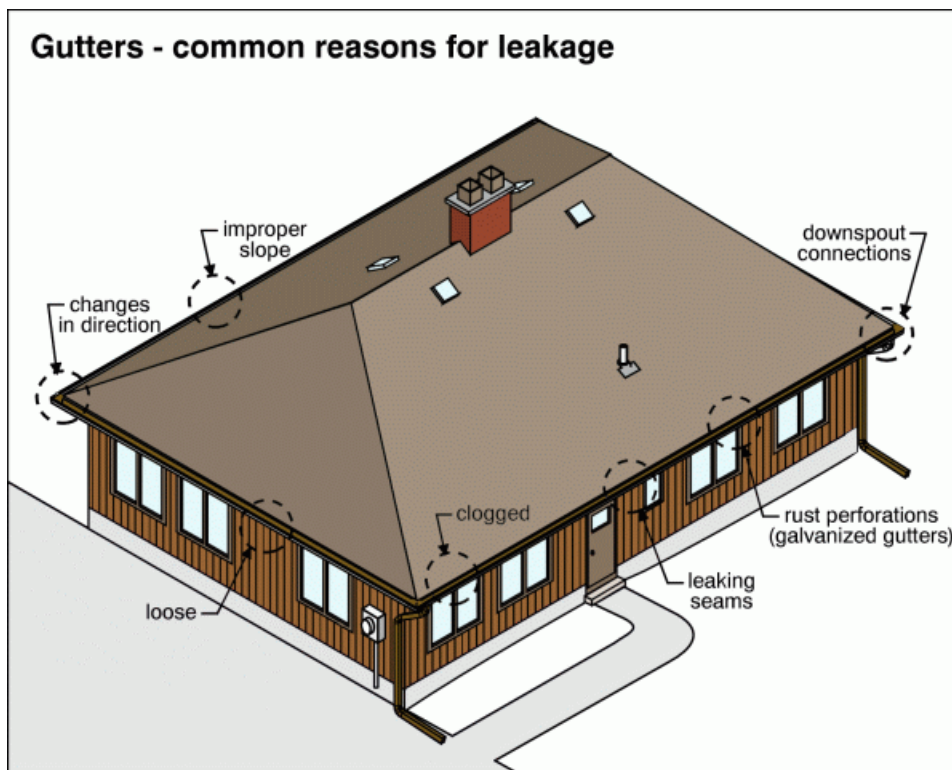
ROOF DRAINAGE \ Gutters

Condition: • [Clogged](#)

Clogged/dirty. Keep gutters clear of debris to help flush water away from building. If leaf guards are to be installed, keep them clear of obstructions as well.

Task: Clean

Time: Regular maintenance



WALLS \ Trim

Condition: • [Caulking missing or deteriorated](#)

*Sealant required where dissimilar materials meet.

Location: For example, Northwest

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Caulking missing or deteriorated



Caulking missing or deteriorated

WALLS \ Masonry (brick, stone) and concrete

Condition: • [Parging damaged or missing](#)

Location: For example, Southeast Beside Garage

Task: Repair

Time: As necessary

EXTERIOR GLASS/WINDOWS \ Exterior trim

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

Water can enter where sealant/ mortar is missing or has deteriorated and damage area behind. Regularly check at sills and around door areas as well. Ensure door threshold and window sill areas are well sealed.

Location: Various

Task: Seal

Time: Regular maintenance

EXTERIOR GLASS/WINDOWS \ Window wells

Condition: • Window close to grade in well.

Increase threshold height by lowering well depth.

Location: Various

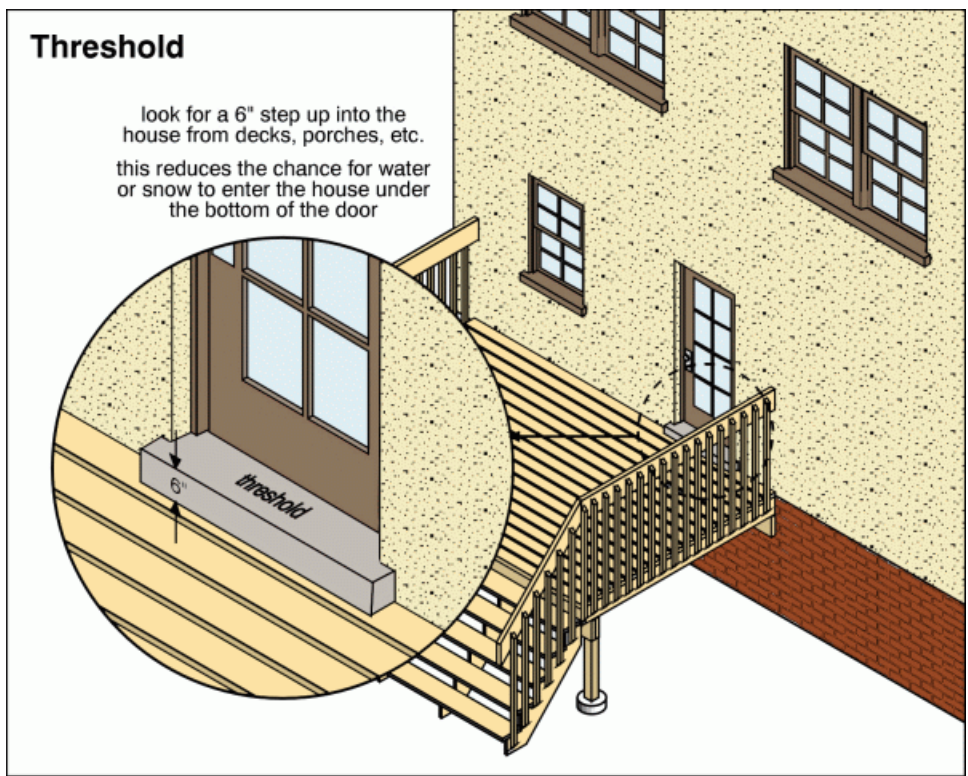
DOORS \ General

Condition: • Threshold - too low

*Keep area(s) clear of snow and debris to help prevent water infiltration. Ensure masonry and sealant at threshold and around door frame is kept in good repair.

Location: North Deck

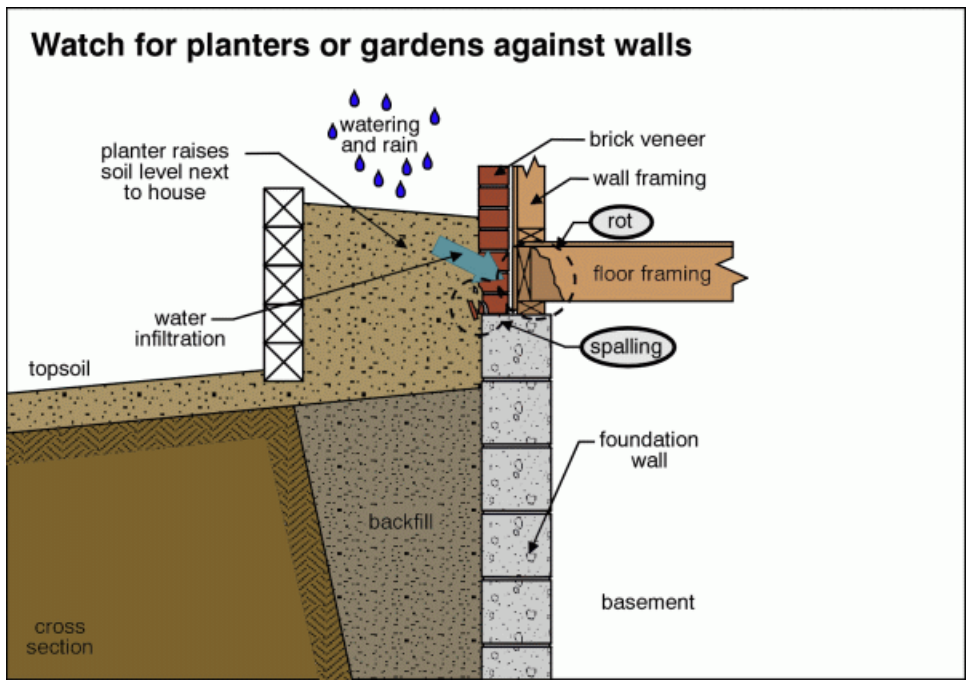
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LANDSCAPING \ General

Condition: • [Planters and gardens against walls](#)

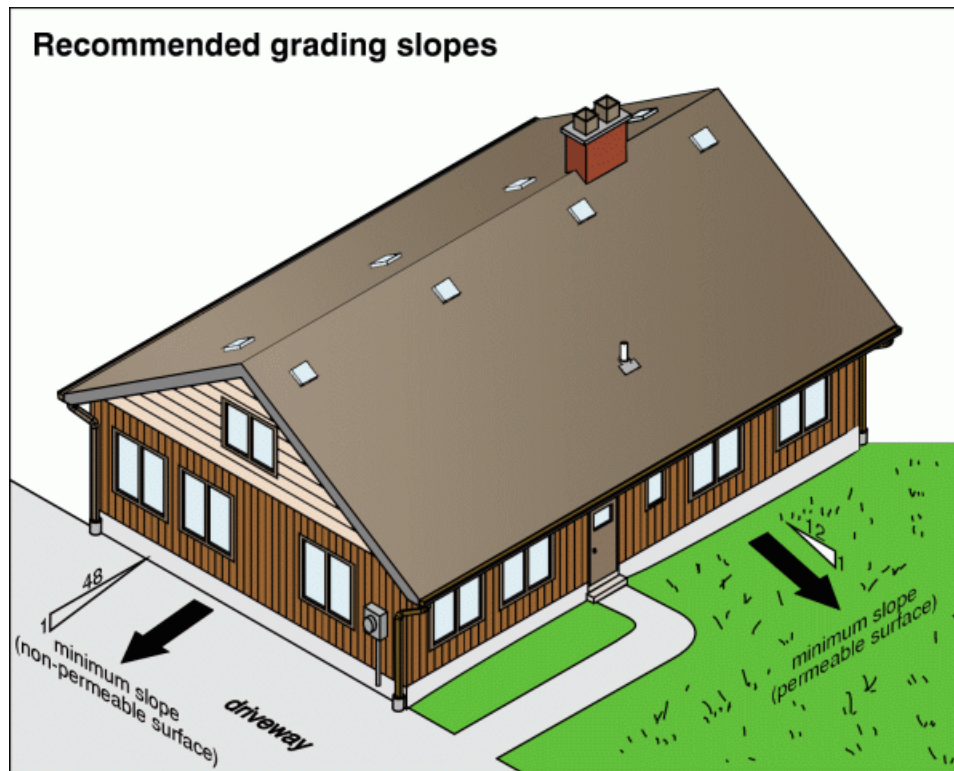
Because gardens tend to see water more frequently, these could be areas where moisture could enter the basement area. If basement leakage becomes an issue, relocation of the gardens may be necessary.



LANDSCAPING \ Lot grading

Condition: • [Improper slope or drainage](#)

Low areas at various sections around the house. A neutral or negative slope will hold moisture against the foundation and increase the possibility of water infiltration. Poor grading tends to pool water, creating a slip hazard in cold weather. Maintain a positive slope away from the house to help flush water away from the building. Low areas tend to pool water and keep it against the building making water infiltration more likely.



LANDSCAPING \ Walkway

Condition: • [Cracked or damaged surfaces](#)

*Flagstone requires extra maintenance at mortar areas. In cold weather, water that penetrates cracks or damaged mortar will freeze and expand causing increased damage to these areas.

Location: South

GARAGE \ General

Condition: • Shelving - load capacity not determined

GARAGE \ Floor

Condition: • [Cracked](#)

*Slope improper to drain water out.

Task: Repair

Time: If necessary

Cost: Depends on approach

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Inspection Methods and Limitations

Inspection limited/prevented by:

- Car/storage in garage
- Poor access under steps, deck, porch
(Inspect annually)

Exterior inspected from: • Ground level

Not included as part of a building inspection: • Exterior natural gas BBQ connections (if present).

Not included as part of a building inspection: • Underground components (e.g., oil tanks, septic fields, underground drainage systems) • Fences and boundary walls • Outbuildings other than garages and carports

Environmental issues are outside the scope of a home inspection: • This includes issues such as asbestos.

Description

Configuration: • [Basement](#)

Foundation material: • [Masonry block](#)

Floor construction: • [Joists](#)

Exterior wall construction: • [Masonry](#)

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

Observations and Recommendations

FOUNDATIONS \ General

Condition: • Cracks are potential sources of Basement (or Crawl space) dampness or leakage. See INTERIOR: BASEMENT LEAKAGE.

Gaps/cracks were noted. It is not possible from a one-time visit to determine whether movement is ongoing, and if so at what rate. Monitor window sills, wall surfaces and other mortar areas and repair as necessary. Keep these areas properly sealed to help prevent damage from water and insects.

Location: For example, North Basement

FLOORS \ Concrete slabs

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

Inspection Methods and Limitations

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

Description

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

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

Main disconnect/service box type and location:

- [Fuses - basement](#)



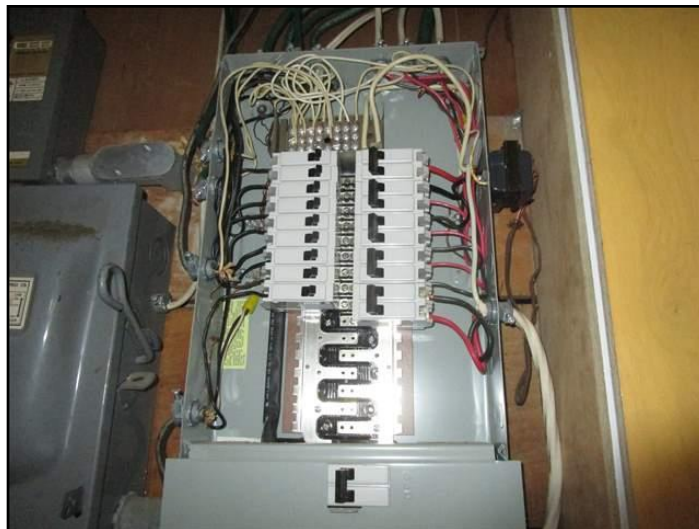
Fuses - basement (panel cover opened)

System grounding material and type: • Bonding (for Gas Piping) present

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

Distribution panel type and location:

- [Breakers - basement](#)



Breakers - basement (panel cover removed)

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Distribution wire material and type: • [Copper - non-metallic sheathed](#) • [Copper - metallic sheathed](#)
Type and number of outlets (receptacles): • [Grounded and ungrounded - typical](#)
Circuit interrupters: Ground Fault (GFCI) & Arc Fault (AFCI): • [GFCI - bathroom](#) • [GFCI - basement](#) • No AFCI

Observations and Recommendations

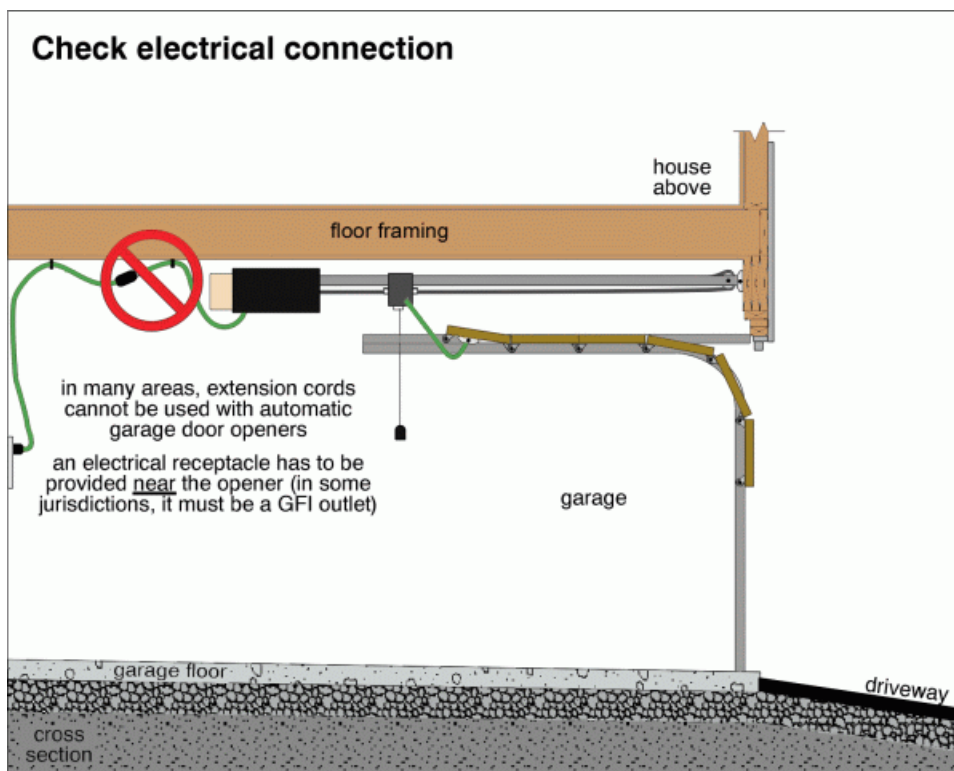
General

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

DISTRIBUTION SYSTEM \ Wiring - installation

Condition: • Extension cord for garage door opener
Provide proper receptacle for direct power connection.

Task: Correct



DISTRIBUTION SYSTEM \ Wiring - damaged or exposed

Condition: • [Exposed on walls or ceilings](#)

Wires subject to mechanical damage.

Location: Basement Bedroom

Task: Protect



Exposed on walls



Exposed on walls

DISTRIBUTION SYSTEM \ Outlets (receptacles)

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

Location: For example, Basement Bathroom

Condition: • [Ungrounded](#)

Typical of this vintage of home, some ungrounded 3-prong outlets were noted. There is a slight risk of shock in using three-prong appliances with these outlets. While they are not as good as grounding, Ground Fault Interrupter (GFI) outlets protect people and are a good cost-effective improvement. The cost is typically roughly \$100 each. One GFI protects one entire circuit.

Inspection Methods and Limitations

General: • A professional home inspection includes the inspection of a representative sample of wiring, lights, receptacles, etc.

Inspection limited/prevented by: • Main disconnect cover not removed - unsafe to do so. • Subpanel in furnace room not inspected - access restricted. • Pot lights not verified as rated for use in insulated ceilings. This should be checked by a qualified electrician.

System ground: • Quality of ground not determined

Not included as part of a building inspection: • Low voltage wiring systems and components • Testing of smoke and/or carbon monoxide alarms • Determination of the age of smoke and carbon monoxide alarms

Description

System type: • [Furnace](#)

Fuel/energy source: • [Gas](#)

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

Approximate capacity: • [100,000 BTU/hr](#)

Efficiency:

• [Mid-efficiency](#)



Mid-efficiency

Exhaust venting method: • [Induced draft](#)

Approximate age: • [20 years](#)

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

Main fuel shut off at: • Meter

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

Chimney/vent: • [Masonry](#)

Observations and Recommendations

General

• Furnaces have life expectancies that range from 10 to 25 years depending on the type, heating load and maintenance. An annual maintenance contract is strongly recommended.

Task: Inspect annually

Time: Regular maintenance

GAS FURNACE \ Life expectancy

Condition: • Although the furnace is near or at the end of its life expectancy, continue to use and maintain the unit until it fails.

Implication(s): Potentially no heat.

Task: Replace

Time: Unpredictable

Cost: \$3,500 - \$7,000

CHIMNEY AND VENT \ Masonry chimney

Condition: • [Cracked](#)

Location: West

Task: Repair

Time: Less than 2 years

Cost: Depends on work needed



Cracked



Cracked

FIREPLACE \ General

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

FIREPLACE \ Gas fireplace

Condition: • A specialist should be engaged to inspect the gas fireplace prior to using the appliance. There are many manufacturers and many models of these units, with many different installation rules. We also recommend the gas fireplace be covered under a maintenance contract that includes regular service.

Inspection Methods and Limitations

General: • Heat loss calculations are not performed as part of a home inspection.

Inspection prevented/limited by: • Chimney interiors and flues are not inspected • Cannot verify proper operation of air filter

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

HEATING

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

Heat exchanger: • The heat exchanger, which is the heart of the system, is not visible for the most part. This is typical of modern systems. It is normally checked during annual heating tune-ups.

Not included as part of a building inspection: • Humidifiers and dehumidifiers

Description

Air conditioning type:

- [Air cooled](#)



Air cooled

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

Compressor approximate age: • 14 years

Typical life expectancy: • 10 to 15 years

Observations and Recommendations

General

- Air conditioning systems are complex with life expectancies of 10 to 15 years, if well maintained and serviced regularly. An annual maintenance contract is strongly recommended.

Task: Inspect annually

Time: Regular maintenance

AIR CONDITIONING \ Life expectancy

Condition: • Aging

Although the system is near or at the end of its life expectancy, continue to use and maintain the unit until it fails.

Task: Replace

Time: Unknown

Cost: \$3,000 - \$6,000

COOLING & HEAT PUMP

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Inspection Methods and Limitations

Inspection limited/prevented by: • Low outdoor temperatures prevented testing in the cooling mode.

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

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

Description

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

Attic/roof insulation amount/value: • [R-28](#)

Attic/roof air/vapor barrier: • [Kraft paper](#)

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

Foundation wall insulation material: • None in some areas • Not determined in some areas

Observations and Recommendations

ATTIC/ROOF \ Insulation

Condition: • Some evidence of animal or insect activity was noted in the attic. This is not unusual and no action is required. If activity is detected, a pest control company can be contacted for assistance.

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

*Much of the insulation was noted as being compressed. This renders the insulation less effective. For best results, insulation should be uniform and fluffy throughout attic space.

**Adding insulation is an improvement rather than a repair.

Task: Upgrade

Time: Discretionary

ATTIC/ROOF \ Hatch/Door

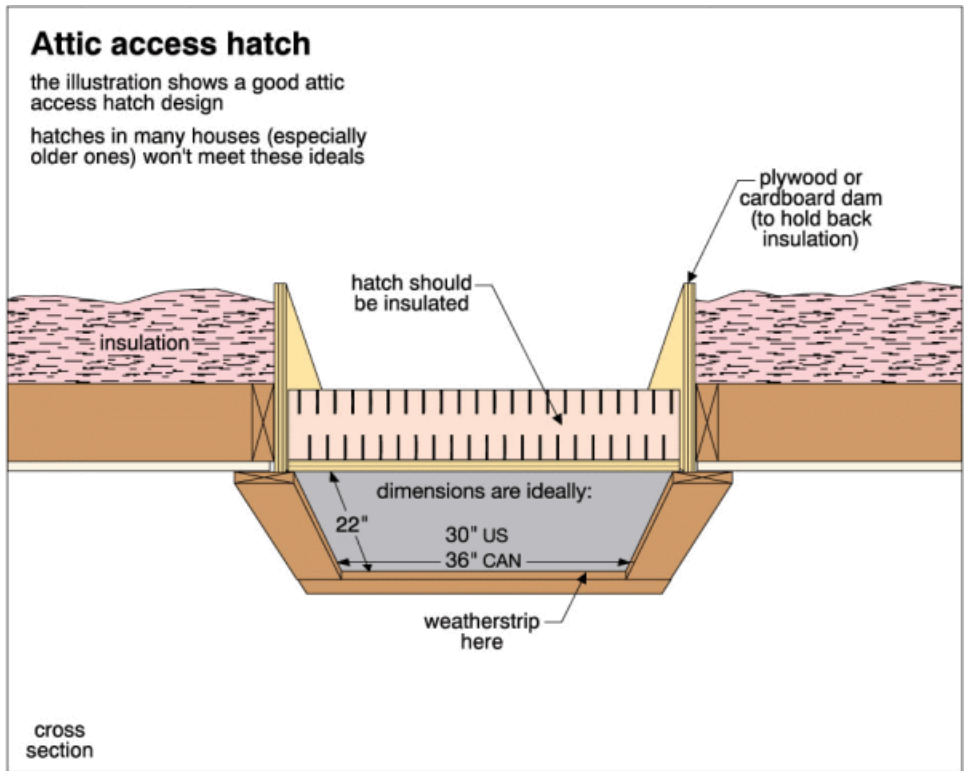
Condition: • [Not weatherstripped](#)

Provide weather-stripping around access hatch to limit air leakage into/out of attic space.

Task: Provide

Time: Less than 1 year

Cost: Minor



Inspection Methods and Limitations

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

Attic inspection performed: • From access hatch

Roof ventilation system performance: • Not evaluated

Air/vapor barrier system: • Continuity not verified

Description

General: • Several fixtures have been updated.

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

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

Main water shut off valve at the:

- Front of the basement



Main water shut-off valve

Water heater type:

- [Conventional](#)



Conventional

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

- Water heater exhaust venting method:** • Natural draft
- Water heater tank capacity:** • 151 liters/40 US gallons
- Water heater approximate age:** • 5 years
- Waste and vent piping in building:** • Not visible in some areas.
- Waste and vent piping in building:** • [Plastic](#) • [Copper](#)
- Floor drain location:** • Near laundry area
- Backwater valve:** • None noted

Observations and Recommendations

General

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

WASTE PLUMBING \ Drain piping - performance

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

FIXTURES AND FAUCETS \ Basin, sink and laundry tub

- Condition:** • [Surface defects](#)

Surface cracks noted near drain. No leaks when tested.

Location: First Floor Hallway Bathroom Basin

FIXTURES AND FAUCETS \ Bathtub

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

FIXTURES AND FAUCETS \ Shower stall

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

Inspection Methods and Limitations

- Items excluded from a building inspection:** • Isolating/relief valves & main shut-off valve • Concealed plumbing • Tub/sink overflows • Water treatment equipment • The performance of floor drains or clothes washing machine drains • Landscape irrigation system

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Description

- General:** • Interior finishes are in good repair overall.
- General:** • The newer windows help improve comfort and energy efficiency.
- Windows:** • [Fixed](#) • [Single/double hung](#) • [Sliders](#)
- Exterior doors - type/material:** • Hinged

Observations and Recommendations

General

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

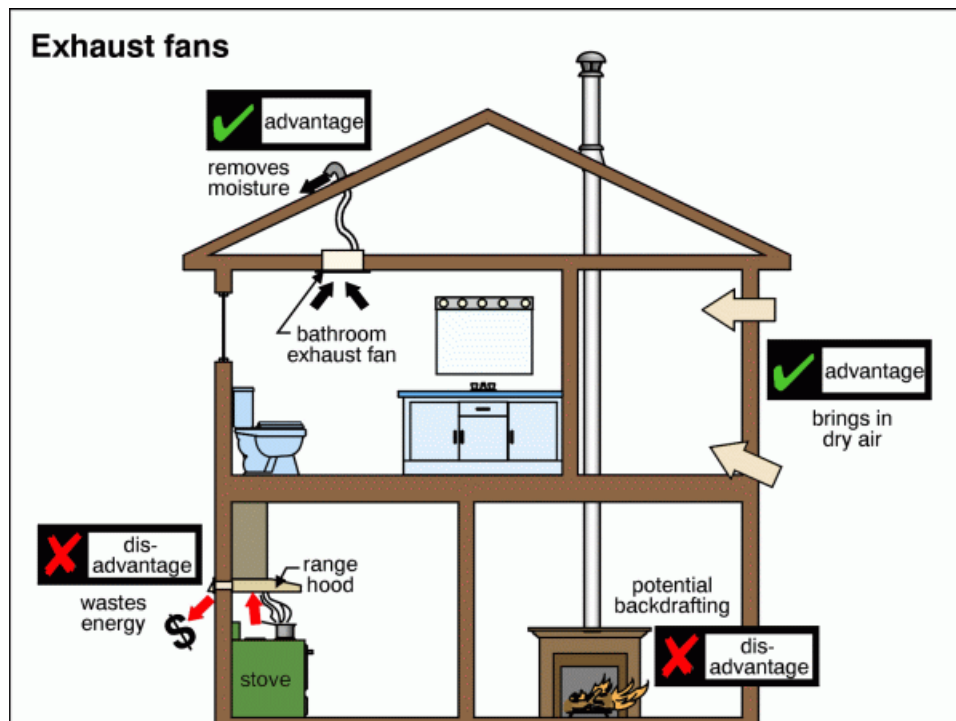
EXHAUST FANS \ General

- Condition:** • [Missing](#)

Desirable in bathroom areas. Cost is dependent on amount of work needed and quality/type of fan chosen.

*Exhaust should discharge to exterior.

Location: Throughout Bathrooms



- Condition:** • Does not discharge to exterior

Not vented to the exterior. Ductwork should be insulated to help prevent condensation and possible damage to interior finishes. Ducts from fans should be properly secured to their own dedicated roof-mounted exhaust cap - specifically designed for that purpose. *Runs should be as short and direct as possible using smooth-walled ducts as they provide better air movement and are less likely to sag and clog.

Location: Kitchen

Task: Further evaluation / Repair

BASEMENT \ Leakage

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

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

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

Inspection Methods and Limitations

Inspection limited/prevented by: • Limited access to cabinets and closets • Perimeter drainage tile around foundations is not visible.

Inspection limited/prevented by: • Storage/furnishings • New finishes/paint

Not included as part of a building inspection: • Security systems, intercoms, central vacuum systems, chimney flues, elevators, smoke detectors and carbon monoxide detectors. • Finding and identifying environmental issues such as asbestos is outside the scope of a home inspection. Asbestos may be present in many building products and materials. An Environmental Consultant can assist if this is a concern.

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

Percent of foundation not visible: • 85%

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

END OF REPORT

IMPORTANT ADVICE FOR LOOKING AFTER YOUR HOME

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

Priority Maintenance and Home Set-Up

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

Basement/Crawlspace Leakage

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

Roof - Annual Maintenance

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

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

Exterior - Annual Maintenance

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

Washing Machine Hoses

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

Clothes Dryer Vents

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

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

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

Fireplace and Wood Stove Maintenance

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

Smoke and Carbon Monoxide (CO) Detectors

Smoke detectors are required at every floor level of every home, including basements and crawlspaces. Even if these are present when you move into the home, we recommend replacing the detectors. 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.

Garage Door Operators

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

Electrical System – Label the Panel

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

Ground Fault Interrupters and Arc Fault Circuit Interrupters

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

Heating and Cooling System – Annual Maintenance

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

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

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

Bathtub and Shower Maintenance

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

Water Heaters

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

HOME CARE PLAN

PROTECT YOUR HOME

As a Carson Dunlop client, you are eligible for an exclusive insurance program that provides **ongoing protection** against expensive breakdowns.

Get **\$25,000 in coverage** for **only \$27/month**

What's Covered

- ✓ Furnace or boiler
- ✓ Air-conditioner or heat pump
- ✓ Space heaters – installed
- ✓ Electric baseboards heaters – installed
- ✓ Water heater (owned)
- ✓ Range
- ✓ Oven
- ✓ Cooktop
- ✓ Emergency plumbing repairs
- ✓ Refrigerator
- ✓ Dishwasher
- ✓ Clothes washer
- ✓ Clothes dryer
- ✓ Whirlpool bath
- ✓ Garage door opener
- ✓ Central vacuum system
- ✓ Sump pump
- ✓ Electrical system coverage

GETTING STARTED

Sign up now! Peace of mind is one click away – homecareplan.ca

LOCAL: 416-964-9415
TOLL-FREE: 800-268-7070

EMAIL: INSPECTION@CARSONDUNLOP.COM

120 CARLTON STREET, SUITE 407 TORONTO, ONTARIO, M5A 4K2

Visit homecareplan.ca



Turn over for coverage details. Home Inspection



HOME CARE PLAN COVERAGE



Please refer to the Home Care Plan policy wording for complete terms and conditions.

- Protects your home from sudden and unforeseen mechanical breakdowns of your heating and cooling systems, major home appliances and plumbing and electrical systems. Repair or replacement is paid for when covered items break.
- Home must have been inspected by Carson Dunlop within the last 12 months, must be owner-occupied for more than six months/year (no rentals, businesses or cottages) and must be less than 10,000 ft.²
- Claims are very simple - just one number to call. You don't need to find a contractor or repair person.
- There is a \$50 deductible for each claim.
- **Only \$27/month** (\$324/yr) for \$25,000 worth of coverage per year.

HEATING & COOLING

Covered:

- ✓ Furnace, boiler, heat pump
- ✓ Air conditioner
- ✓ Water heater (if owned)

Not Covered:

- Driveway heating systems, steam boilers
- Heating systems 20+ years old
- Air conditioning systems 15+ years old

Sub-limits:

\$5,000/year on geothermal heating systems
 \$1,000/year for in-floor heating

APPLIANCES

Covered:

- ✓ Kitchen refrigerator
- ✓ Range, oven and cooktop
- ✓ Dishwasher, clothes washer & dryer

Not Covered:

- Ice makers, ice crushers and beverage dispensers on refrigerators
- Clogged drains on dishwashers and clothes washers; clogged clothes dryer vents
- Appliances 10 years old or more
- All the small parts - lights, displays, clocks, dials, knobs, racks, doors, hinges, shelves, drawers, rollers, baskets, feet, filters, screens, soap dispensers, etc.

WHIRLPOOL BATHTUB

Covered:

- ✓ Air pumps
- ✓ Drains, water pump and motor
- ✓ Accessible controls and plumbing lines

Not Covered:

- Shell, caulking and grout, jets
- Problems due to scale, rust or mineral deposits, getting access to parts or piping, etc.

EMERGENCY PLUMBING

Covered:

- ✓ Blockage
- ✓ Clogged traps below fixtures
- ✓ Leak or breakage of supply and waste piping

Not Covered:

- Plumbing fixtures, including taps, faucets, shower or tub controls and toilets

ELECTRICAL SYSTEM

Covered:

- ✓ Breakers and panels
- ✓ Fuse boxes, electrical switches & receptacles
- ✓ Circuits (wiring) including repair of short-circuits

GARAGES

Covered:

- ✓ Garage door openers

Not Covered:

- Batteries, garage door
- Lights, transmitters, damage caused by door malfunction

SUMP PUMPS

Covered:

- ✓ Sump pumps

Not Covered:

- Backup power, portable units
- Units outdoors or in a crawlspace

CENTRAL VACUUM

Covered:

- ✓ Central vacuum system

Not Covered:

- Hoses, handles, knobs, panels, etc.

OTHER LIMITS

- ✓ \$2,500 for sewer mains
- ✓ \$1,000 for septic fields
- ✓ \$500 for cosmetic repairs to walls and ceilings as a result of repair work

- **Claim Payments:** The policy covers the cost to repair defects. If parts are not available or the cost of repair is more than the cost of the fair market value of the unit, the policy will pay you the fair market value of a new component or appliance.

Please refer to the Home Care Plan policy terms and conditions for additional important details.

Visit homecareplan.ca



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



As a Carson Dunlop client, you receive complimentary membership in the Carson Dunlop Homeowners Association. We partner with reputable companies to bring you exceptional value and group discounts. Carson Dunlop receives no revenue from these partners.

You are eligible to receive:



The Home Care Plan

Protect yourself against expensive breakdowns with a unique insurance plan available only to Carson Dunlop clients.

<https://www.carsondunlop.com/inspection/services/home-care-plan/>



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

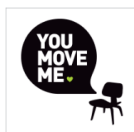
(where available)

<https://invite.setter.com/carsondunlop>



\$200 in Free Heating or Cooling Tune-Up from AtlasCare

To redeem, please call **416-626-1785** and ask for the Carson Dunlop promo.



\$100 Gift Card from You Move Me (Moving Company)

<https://www.youmoveme.com/ca/save-100-off-moving-services>



\$70 Gift Card from 1-800-GOT-JUNK?

https://www.1800gotjunk.com/ca_en/carson-dunlop



David Slack Insurance Brokers LTD.

Save 15% off home and auto insurance with David Slack Insurance Brokers Call **800-971-1363** to speak with Dave Slack.



TD Insurance Home and Auto

Get preferred pricing on home and auto insurance from TD Insurance.

<https://www.tdinsurance.com/group/CARSON>

Questions? Call us at 800-268-7070

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

THIS CONTRACT LIMITS THE LIABILITY OF THE HOME INSPECTION COMPANY.

PLEASE READ CAREFULLY BEFORE SIGNING.

The term Home Inspector in this document means the Home Inspector and the Home Inspection Company. The inspection is performed in accordance with the **STANDARDS OF PRACTICE** of the Ontario Association of Home Inspectors. To review the **STANDARDS OF PRACTICE**, click <http://www.oahi.com/download.php?id=138>.

The Home Inspector's report is an opinion of the present condition of the property, based on a visual examination of the readily accessible features of the building. For more information on what a home inspection includes, click <http://www.carsondunlop.com/home-inspection-services/home-inspection-what-to-expect/>.

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

LIMITATIONS AND CONDITIONS OF THE HOME INSPECTION

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

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

1) THE INSPECTION IS NOT TECHNICALLY EXHAUSTIVE.

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

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

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

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

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

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

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

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

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

3) THIS IS NOT A CODE-COMPLIANCE INSPECTION

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

4) THE INSPECTION DOES NOT INCLUDE HAZARDOUS MATERIALS.

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

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

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

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

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

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

6) WE DON'T LOOK FOR BURIED TANKS.

Home Inspectors do not look for fuel oil, septic or gasoline tanks that may be buried on the property. If there are fuel oil or other storage tanks on the property, you may be responsible for their removal and the safe disposal of any contaminated soil. If you suspect there is a buried tank, we strongly recommend that you retain a qualified Environmental Consultant to investigate.

7) CANCELLATION FEE

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

8) REPORT IS FOR OUR CLIENT ONLY.

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

9) NOT A GUARANTEE, WARRANTY OR INSURANCE POLICY.

The inspection and report are not a guarantee, warranty or an insurance policy with regard to the fitness of the property. A home warranty is available. A Home Care Plan is available providing ongoing protection against breakdown of equipment and appliances. For more information, visit sellers www.carsondunlop.com/inspection/certified-home/

10) TIME TO INVESTIGATE

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

11) LIMIT OF LIABILITY

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

12) TIME PERIOD

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

13) LEGAL ADVICE

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

14) CLIENT'S AGREEMENT

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

ASBESTOS, MOULD AND OTHER ENVIRONMENTAL ISSUES

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

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

ASBESTOS

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

VERMICULITE

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

MOULD

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

AIR QUALITY

[Indoor Air Quality](#) - Health Canada

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

Click on any link to read about that system.

» 01. ROOFING, FLASHINGS AND CHIMNEYS

» 02. EXTERIOR

» 03. STRUCTURE

» 04. ELECTRICAL

» 05. HEATING

» 06. COOLING/HEAT PUMPS

» 07. INSULATION

» 08. PLUMBING

» 09. INTERIOR

» 10. APPLIANCES

» 11. LIFE CYCLES AND COSTS

» 12. SUPPLEMENTARY

Asbestos

Radon

Urea Formaldehyde Foam Insulation (UFFI)

Lead

Carbon Monoxide

Mold

Household Pests

Termites and Carpenter Ants

» 13. HOME SET-UP AND MAINTENANCE

» 14. MORE ABOUT HOME INSPECTIONS

