



# YOUR INSPECTION REPORT

*Inspection, Education, Knowledge.*

PREPARED BY:  
ADAM HANNAN



FOR THE PROPERTY AT:  
58 Gilmour Avenue  
Toronto, ON M6P 3A9

PREPARED FOR:  
GILLIAN RITCHIE

INSPECTION DATE:  
Monday, March 24, 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](http://www.inspectionpros.ca)  
[adam@inspectionpros.ca](mailto:adam@inspectionpros.ca)



# TIP

**THE  
INSPECTION  
PROFESSIONALS**

March 26, 2025

Dear Gillian Ritchie,

RE: Report No. 8215  
58 Gilmour Avenue  
Toronto, ON  
M6P 3A9

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  
THE INSPECTION PROFESSIONALS, INC.

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# SUMMARY

58 Gilmour Avenue, Toronto, ON March 24, 2025

Report No. 8215

[www.inspectionpros.ca](http://www.inspectionpros.ca)

SUMMARY

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

COOLING

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PLUMBING

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## HIGHLIGHTS:

This well-built 1920 semi-detached home features solid masonry construction on brick foundations, with the upper portion clad in metal siding. The home is in very good condition overall compared to homes of a similar age and style. No significant structural performance issues were observed. The windows on the main and second floors are premium-quality, triple-pane, energy-efficient units, and all windows tested were in good working order. The kitchen components were newly installed in 2024, and the basement has been professionally finished. As is typical for homes of this age, there is a mix of older and newer systems and components.

## IMPORTANT NOTES ABOUT THIS REPORT

This summary outlines some of the potentially short-term significant issues from a cost standpoint. 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.

We adhere to the CAHPI Standards of Practice which can be viewed here:

[CAHPI\\_2012\\_Standards\\_of\\_Practice\\_verf-aug\\_22\\_final\\_ver041519.pdf](#)

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.

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

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

## Electrical

### **DISTRIBUTION SYSTEM \ Knob-and-tube wiring (wires)**

**Condition:** • [Outdated -](#)

A mix of newer wiring and older knob-and-tube wiring is present throughout the home. This type of wiring was commonly installed prior to 1950. Most of the electrical wiring is concealed behind walls and ceilings, so the full extent was not visible.

The Electrical Safety Authority (ESA) does not consider knob-and-tube wiring inherently unsafe. However, it is an insurance issue, as many providers require the wiring to be upgraded. Some insurers may request an electrical audit to determine the percentage still in use.

Consult with your insurance provider to determine their requirements or acceptable limits. See the Appendix tab in this report for more detailed information from the ESA.

**Implication(s):** Nuisance | Potential problem when obtaining home insurance

**Location:** Various

**Task:** Upgrade (in the meantime, GFCI outlets are recommended at ungrounded areas)

**Time:** As Soon As Possible

**Cost:** \$1500 per room

## Heating

### **GAS FURNACE \ Life expectancy**

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

The Typical life expectancy is 15-20 years. The current unit is 18 years old. Service the unit and have HVAC licensed technician check heat exchanger for cracks or holes. If the heat exchanger is in good condition, continue to use 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 15 years old and could not be tested due to low outdoor temperature

**Implication(s):** Equipment failure | Reduced comfort

**Location:** Exterior

**Task:** Replace

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**Time:** When necessary / Unpredictable

**Cost:** \$3,500 - and up

## Insulation and Ventilation

### ATTIC/ROOF \ Hatch/Door

**Condition:** • [Missing](#)

No access was available to the attic. Seller reported that when a closet was removed in the bedroom, the hatch was sealed and patched.

Attics are important areas to inspect for potential issues such as roof structure concerns, inadequate insulation, poor ventilation, mold, animal activity, etc.

**Implication(s):** Difficult to service

**Location:** Attic

**Task:** Provide access and inspect

**Time:** Less than 1 year

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>

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## Descriptions

### Sloped roofing material:

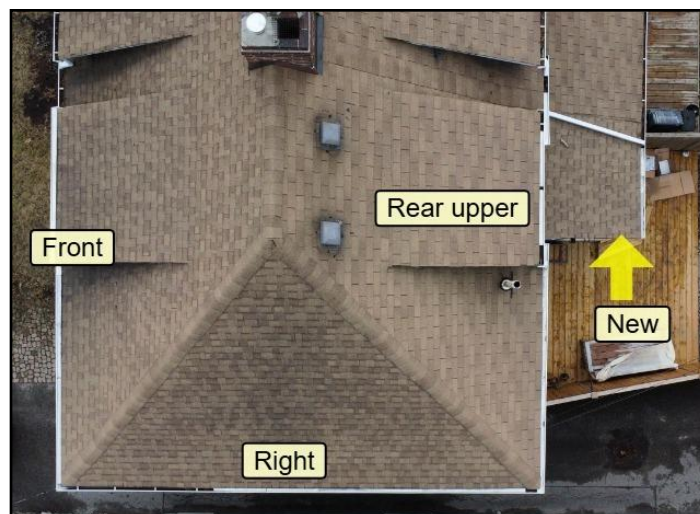
- [Asphalt shingles](#)



1. Asphalt shingles

### Approximate age:

- Varying ages
- Front and right slopes: 25-year shingles, installed prior to current ownership (exact age unknown).
- Rear upper slope: Different shingle type, estimated 20-year rating, also predates current ownership.
- Rear lower slope: Replaced within the past 2 years



2. Varying ages

## Observations and Recommendations

### RECOMMENDATIONS \ General

**Condition:** • General Recommendation for all homes - Strip Roof Covering when replacing. When replacing a roof covering, it is common to apply a second layer over the first to minimize costs. Best practice however, is to remove the old roof covering before installing the new roof. Adding a third layer of roofing is not recommended. It is common when re-roofing to find concealed damage to roofing boards, these and other hidden components. There is no practical way to predict the presence or extent of the damage.

### RECOMMENDATIONS \ Overview

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

**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

## Inspection Methods and Limitations

**General:** • 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

**Inspection performed:** • With binoculars from the ground • With a drone

**Age determined by:** • Drone • Reported by seller

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## Descriptions

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

**Gutter & downspout discharge:** • Below and above grade

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

**Wall surfaces and trim:** • [Metal siding](#)

**Wall surfaces - masonry:** • [Brick](#)

## Observations and Recommendations

### RECOMMENDATIONS \ General

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

### ROOF DRAINAGE \ Downspouts

**Condition:** • Loose

**Location:** Rear Exterior

**Task:** Secure

**Time:** Less than 1 year

**Cost:** Minor



3. Loose

### WALLS \ Flashings and caulking

**Condition:** • FOR ALL HOMES - Caulking around windows, doors and wall penetrations should be checked regularly for deficiencies and improved as needed.

### 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



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## LANDSCAPING \ Lot grading

**Condition:** • FOR ALL HOMES - During rainfall, walk the exterior to view if any water is draining towards the home. Improve these areas as needed

## 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:

- Vent at right side is too close to grade and may become snow-covered. Monitor and keep area clear.
- Downspout drains below grade. Seller noted exemption from the city - consult seller's representative for details.
- Patch or repoint deteriorated masonry at select window sills.
- Prior wall/foundation repairs noted - common for age.
- Masonry spalling and mortar deterioration at various areas - routine maintenance recommended.
- Torn screen door at rear
- Basement windows are at or near grade and below modern clearance standards. Consider adding window wells if regrading in future.
- Basement window at rear deck - consider a clear plastic window well cover to help manage snow and water.
- Rear deck threshold is too low. Modern standards require a 6-inch step-up. Maintain weatherstripping and caulking at this location.

**Location:** Various

**Task:** Repair/Improve/Monitor

**Time:** Regular maintenance



4. Vent near grade



5. Downspout discharge below grade

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6. one example of spalling



7. Window plastic cover recommended



8. example of mortar deterioration at sill

## Inspection Methods and Limitations

**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)

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## Descriptions

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

**Configuration:** • [Basement](#)

**Foundation material:** • [Brick](#)

**Floor construction:** • [Joists](#) • Subfloor - plank

**Exterior wall construction:**

• [Wood frame](#)

Not visible but typically wood-frame below metal siding.

• [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:** • 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

**Percent of foundation not visible:** • 95 %

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

SUMMARY	ROOFING	EXTERIOR	STRUCTURE	<b>ELECTRICAL</b>	HEATING	COOLING	INSULATION	PLUMBING	INTERIOR
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## Descriptions

**General:** • ALL ELECTRICAL CONDITIONS ARE CONSIDERED PRIORITY ITEMS

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

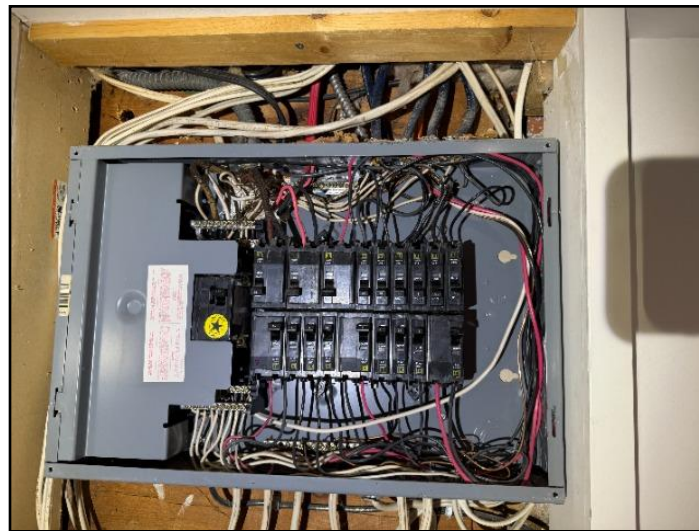
**Service size:** • [100 Amps \(240 Volts\)](#)

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

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

**Distribution panel type and location:**

• [Breakers - basement](#)



9. Breakers - basement

**Distribution panel rating:** • [125 Amps](#)

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

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

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

**Smoke alarms (detectors):** • 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 \ Distribution panel**

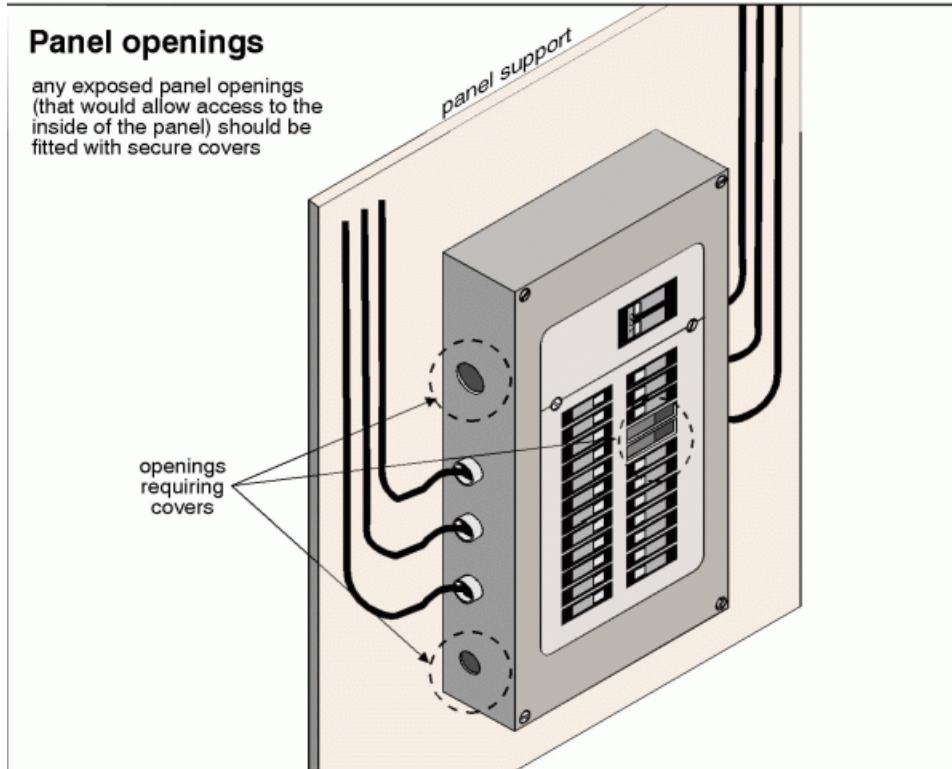
**Condition:** • [Openings in panel](#)

**Location:** Basement Panel

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

**Time:** As Soon As Possible

**Cost:** Less than \$100



10. Openings in panel

## **DISTRIBUTION SYSTEM \ Knob-and-tube wiring (wires)**

**Condition:** • [Outdated](#) -

A mix of newer wiring and older knob-and-tube wiring is present throughout the home. This type of wiring was commonly installed prior to 1950. Most of the electrical wiring is concealed behind walls and ceilings, so the full extent was not

SUMMARY	ROOFING	EXTERIOR	STRUCTURE	<b>ELECTRICAL</b>	HEATING	COOLING	INSULATION	PLUMBING	INTERIOR
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visible.

The Electrical Safety Authority (ESA) does not consider knob-and-tube wiring inherently unsafe. However, it is an insurance issue, as many providers require the wiring to be upgraded. Some insurers may request an electrical audit to determine the percentage still in use.

Consult with your insurance provider to determine their requirements or acceptable limits. See the Appendix tab in this report for more detailed information from the ESA.

**Implication(s):** Nuisance | Potential problem when obtaining home insurance

**Location:** Various

**Task:** Upgrade (in the meantime, GFCI outlets are recommended at ungrounded areas)

**Time:** As Soon As Possible

**Cost:** \$1500 per room

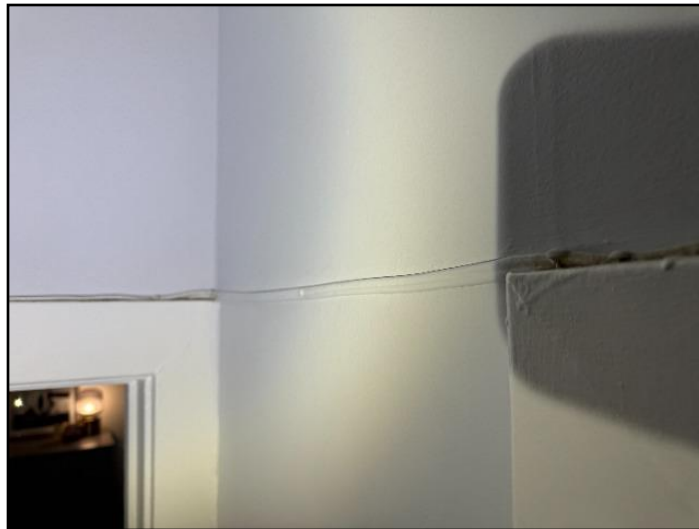
### **DISTRIBUTION SYSTEM \ Wiring (wires) - damaged or exposed**

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

**Location:** Second Floor Hall

**Task:** Correct

**Time:** Less than 1 year



11. *Exposed on walls or ceilings*

**Condition:** • [Too close to/touching ducts, pipe, chimneys, etc.](#)

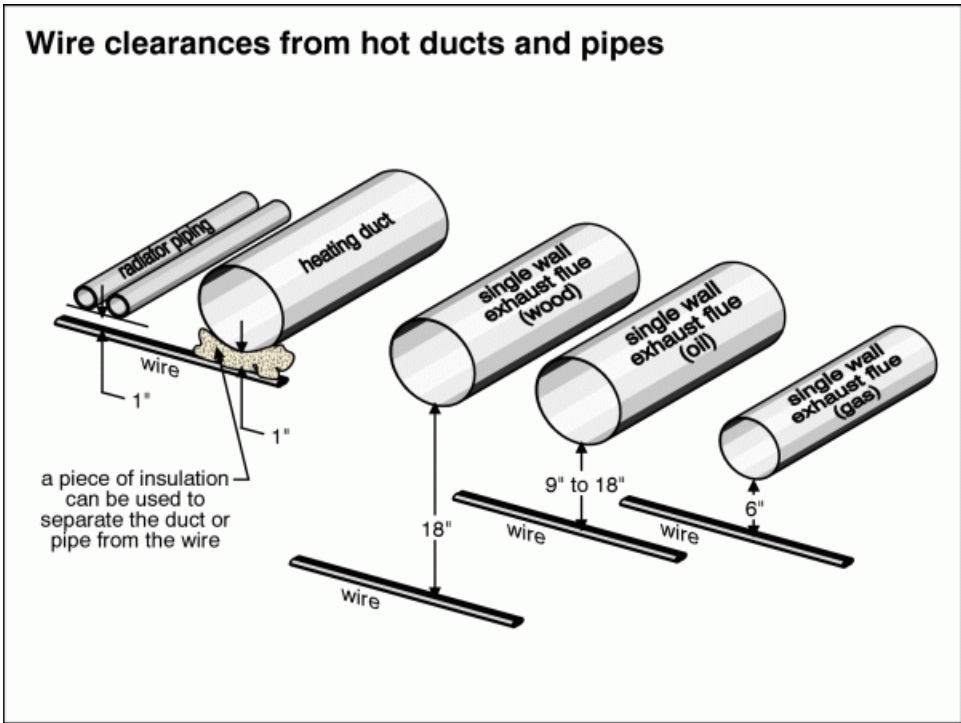
**Location:** Various Basement

**Task:** Correct - Provide protective barrier between wire and duct (such as insulation)

**Time:** As Soon As Possible

**Cost:** Minor

SUMMARY	ROOFING	EXTERIOR	STRUCTURE	<b>ELECTRICAL</b>	HEATING	COOLING	INSULATION	PLUMBING	INTERIOR
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12. one example

### DISTRIBUTION SYSTEM \ Outlets (receptacles)

**Condition:** • [No GFCI/GFI \(Ground Fault Circuit Interrupter\)](#)

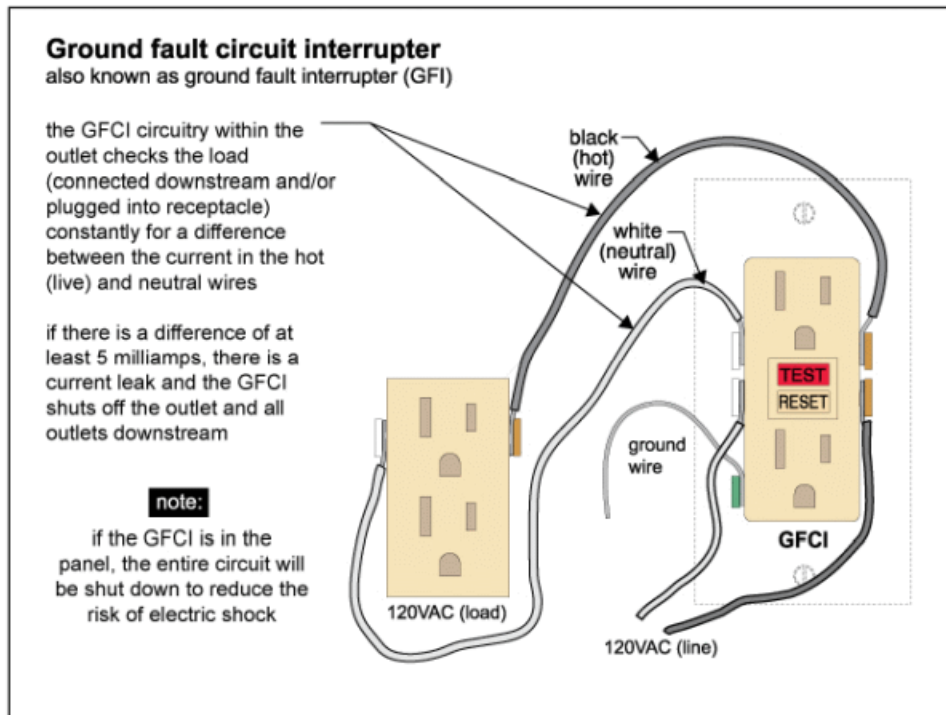
**Location:** Exterior Wall

**Task:** Upgrade to GFI outlet

**Time:** As Soon As Possible

**Cost:** Minor

SUMMARY	ROOFING	EXTERIOR	STRUCTURE	<b>ELECTRICAL</b>	HEATING	COOLING	INSULATION	PLUMBING	INTERIOR
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## DISTRIBUTION SYSTEM \ Smoke alarms (detectors)

**Condition:** • General note for ALL homes: Smoke and carbon monoxide (CO) detectors should be provided at every floor level of every home. Smoke detectors should be close to sleeping areas, and carbon monoxide detectors should be in any room with a wood-burning stove or fireplace. These devices are not tested as part of a home inspection. Once you take possession of the home, detectors should be tested regularly, and replaced every 10 years. If unsure of the age of a smoke detector, it should be replaced. Smoke detector batteries should be replaced annually.

## REGULAR MAINTENANCE \ Comments \ Additional

**Condition:** • Electrical maintenance items noted below are generally straightforward to address but should still be treated as safety-related. These types of issues are common in many homes and may be corrected as part of routine electrical maintenance:

- Missing cover plate at basement outlet
- Loose outlet at second floor rear bedroom

**Implication(s):** Fire and/or shock hazards

**Location:** Various

**Task:** Correct

**Time:** As soon as possible

**Cost:** Regular maintenance



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## Inspection Methods and Limitations

**System ground:** • Quality of ground not determined

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## Descriptions

- Heating system type: • [Furnace](#)
- Fuel/energy source: • [Gas](#)
- Heat distribution: • [Ducts and registers](#)
- Approximate capacity: • [60,000 BTU/hr](#)
- Efficiency: • [High-efficiency](#)
- Approximate age: • [18 years](#)
- Typical life expectancy: • Furnace (high efficiency) 15 to 20 years
- Main fuel shut off at: • Meter
- Fireplace/stove: • None

## Observations and Recommendations

### RECOMMENDATIONS \ General

**Condition:** • Set up annual service plan which includes coverage for parts and labour.

### GAS FURNACE \ Life expectancy

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

The Typical life expectancy is 15-20 years. The current unit is 18 years old. Service the unit and have HVAC licensed technician check heat exchanger for cracks or holes. If the heat exchanger is in good condition, continue to use 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:** • Typical of an older layout, some of the registers are at interior walls and/or floors and not below the windows. Provide auxiliary heating near windows if necessary (baseboards for example)

**Location:** Various

**Task:** Provide auxiliary heat source

**Time:** If necessary

**Cost:** Depends on approach

### CHIMNEY AND VENT \ Masonry chimney cap (crown)

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

see illustration

\*Also rain cap is missing on one flue opening. Provide cap or seal.

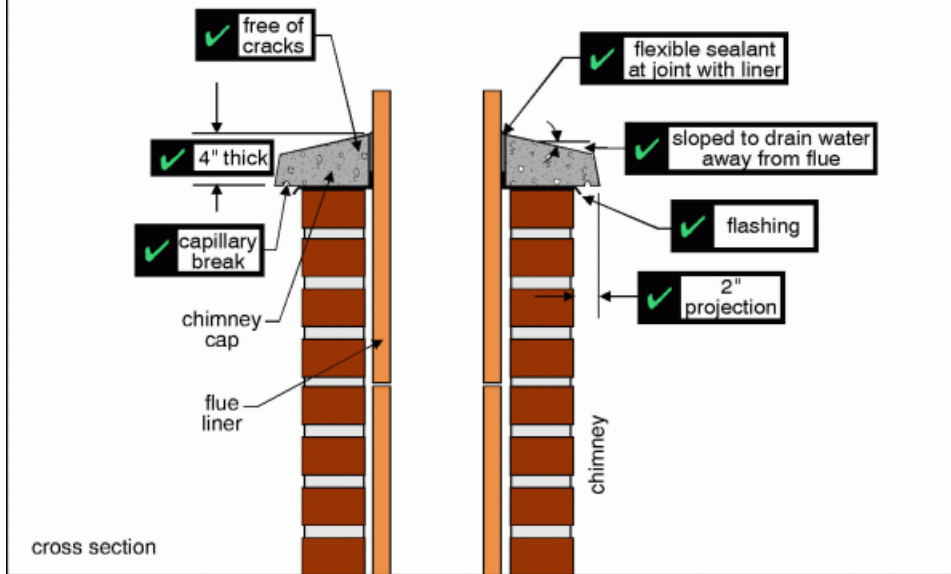
**Implication(s):** Chance of water damage to structure, finishes and contents | Shortened life expectancy of material | Material deterioration

**Location:** Exterior chimney

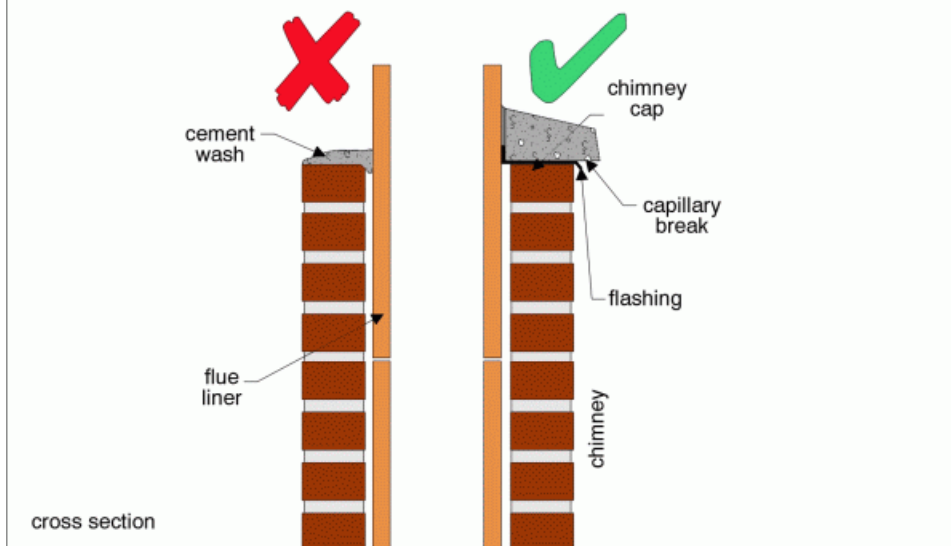
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**Task:** Provide  
**Time:** Less than 1 year  
**Cost:** \$800 - and up

## What makes a good chimney cap?



## Drip edge on cap





13. No drip edge on cap (crown)

### **REGULAR MAINTENANCE \ Comments \ Additional**

**Condition:** • Routine servicing to maintain efficiency and ensure dependable operation:

- Rust observed on ducting below humidifier - likely from a previous leak. No action needed at this time; for your information only.

**Location:** Various

## 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

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## Descriptions

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

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

**Compressor approximate age:** • 15 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 15 years old and could not be tested due to low outdoor temperature

**Implication(s):** Equipment failure | Reduced comfort

**Location:** Exterior

**Task:** Replace

**Time:** When necessary / Unpredictable

**Cost:** \$3,500 - and up

## Inspection Methods and Limitations

**Inspection limited/prevented by:** • Low outdoor temperature • Cooling systems are not operated when the outdoor temperature is below 60°F

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

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## Descriptions

- Attic/roof insulation material: • Not visible
- Attic/roof insulation amount/value: • [Not visible](#)
- Attic/roof air/vapor barrier: • [Not visible](#)
- Attic/roof ventilation: • [Roof and soffit vents](#)

## Observations and Recommendations

### ATTIC/ROOF \ Hatch/Door

Condition: • [Missing](#)

No access was available to the attic. Seller reported that when a closet was removed in the bedroom, the hatch was sealed and patched.

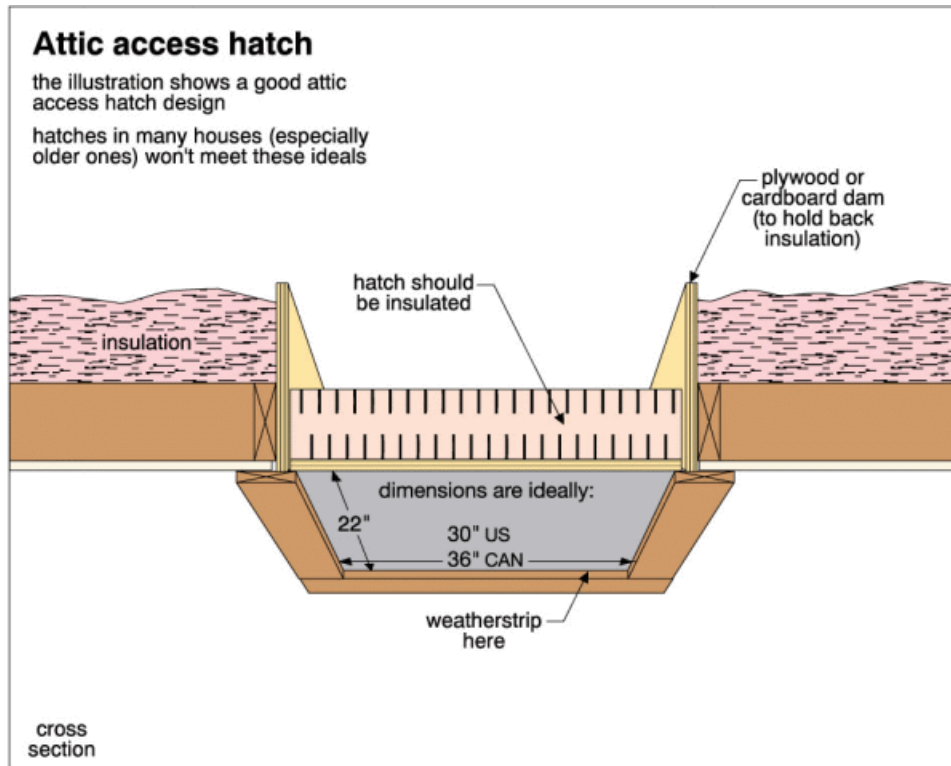
Attics are important areas to inspect for potential issues such as roof structure concerns, inadequate insulation, poor ventilation, mold, animal activity, etc.

Implication(s): Difficult to service

Location: Attic

Task: Provide access and inspect

Time: Less than 1 year



# INSULATION AND VENTILATION

58 Gilmour Avenue, Toronto, ON March 24, 2025

Report No. 8215

[www.inspectionpros.ca](http://www.inspectionpros.ca)

SUMMARY

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## Inspection Methods and Limitations

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

**Attic inspection performed:** • From access hatch

**Roof ventilation system performance:** • Not evaluated

**Air/vapor barrier system:** • Continuity not verified

## Descriptions

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

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

**Main water shut off valve at the:**

- Main water shut off valve - Basement



14. Main water shut off valve - Basement

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

**Water heater type:** • [Conventional](#)

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

**Water heater tank capacity:** • 189 liters

**Water heater approximate age:** • 7 years

**Water heater typical life expectancy:** • 10 to 15 years

**Waste and vent piping in building:** • [Plastic](#)

**Floor drain location:** • Basement bathroom

## 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, health hazards.

### **WATER HEATER - GAS BURNER AND VENTING \ Combustion air**

**Condition:** • [Inadequate combustion air](#)

he water heater may not have sufficient combustion air in its current location. (The furnace receives combustion air from the exterior and is not affected.) Recommend having an HVAC specialist evaluate the water heater setup. If additional combustion air is required, this is typically provided by louvered doors or a wall opening.



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

**Location:** Basement Furnace Room

**Task:** Further evaluation at next HVAC servicing

**Time:** Less than 1 year

### FIXTURES AND FAUCETS \ Toilet

**Condition:** • [Loose](#)

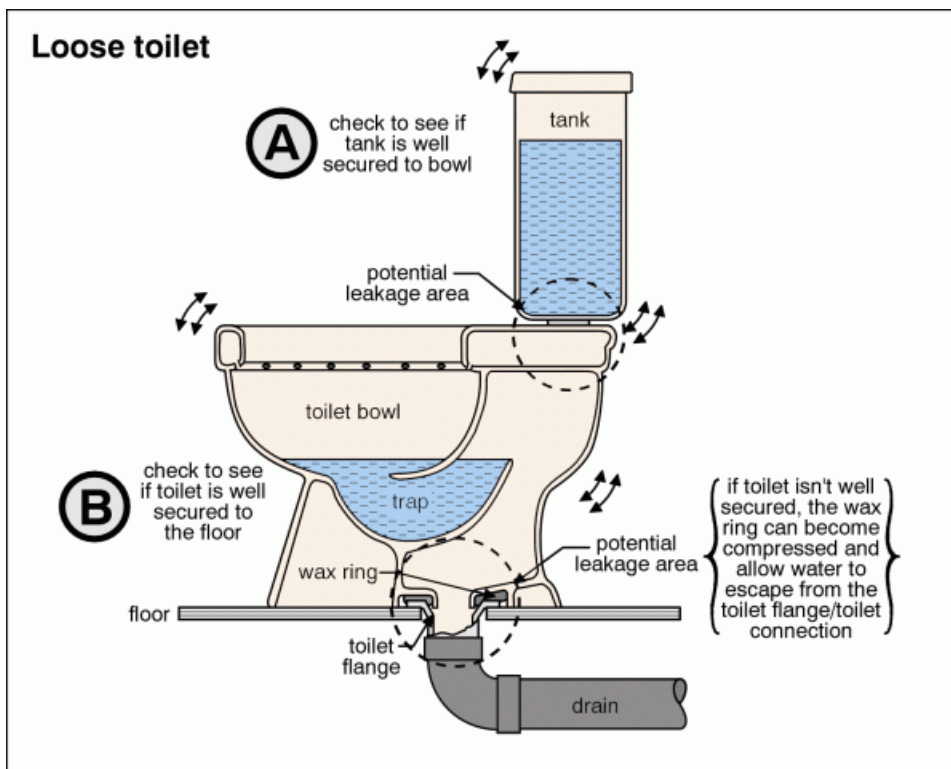
**Implication(s):** Chance of water damage to structure, finishes and contents | Sewage entering the building | Possible hidden damage

**Location:** Second Floor Bathroom

**Task:** Correct

**Time:** As Soon As Possible

**Cost:** Regular maintenance item



## 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 • Tub and basin overflows are not tested as part of a home inspection. Leakage at the overflows is a common problem.

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## Descriptions

**General:** • The interior of the home is in good condition overall. • Many interior components have been updated

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

### Windows:

- [Fixed](#)
- [Casement](#)

• Good conditional overall. All windows tested were functional.  
Windows on main floor and second floor manufactured in 2006

**Glazing:** • [Triple](#)

**Exterior doors - type/material:** • Hinged

## 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

### 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.

### FLOORS \ Subflooring

**Condition:** • Slope or Sag Noted.

Some minor sloping or sagging or uneven floors were observed in various areas of the home. These conditions are common in houses of this age and reflect normal settlement and wear over time. No immediate structural concerns were noted during the inspection.

**Location:** Various

**Task:** Repair when desired or when remodelling

**Cost:** Depends on cause (Joists / foundations / subfloor, etc)

### STAIRS \ Handrails and guards

**Condition:** • [Missing](#)

**Implication(s):** Fall hazard

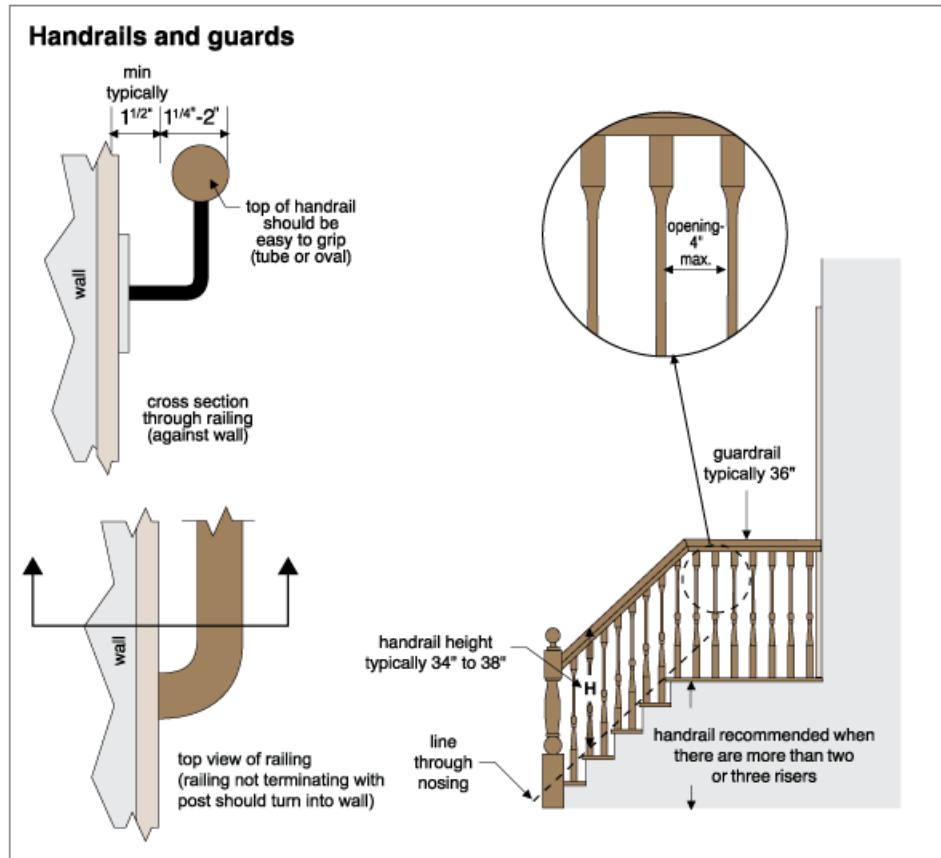
**Location:** Staircase Basement

**Task:** Provide Handrail

**Time:** Less than 1 year

**Cost:** Minor

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## EXHAUST FANS \ General notes

**Condition:** • [Missing](#)

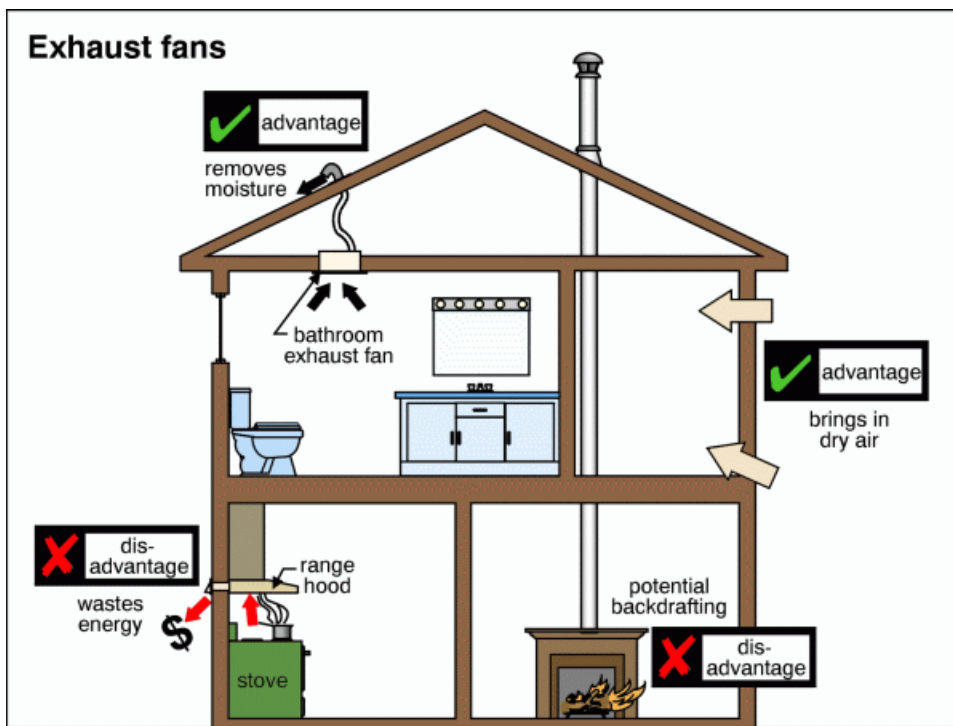
Exhaust fans in bathrooms are recommended upgrades. While not standard when the house was originally built, when only windows were required, exhaust fans help to remove moisture, which could otherwise contribute to mildew and mold growth.

**Location:** Basement bathroom

**Task:** Upgrade

**Time:** When remodelling or when desired

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## 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)

## POTENTIALLY HAZARDOUS MATERIALS \ General notes

**Condition:** • Possible asbestos containing materials

In homes of this age, it was common to wrap floor registers in insulation to prevent floor overheating. This insulation may contain asbestos, but determining this is outside the scope of a home inspection. Health Canada advises that suspected asbestos materials be left undisturbed. If you plan renovations or are concerned, consult a qualified specialist for testing and recommendations.

**Implication(s):** Health hazard

**Location:** Various

**Task:** Test / Remove if confirmed

**Time:** Before disturbing material

**Cost:** \$150-\$250 per register if asbestos present



15. one example

### **REGULAR MAINTENANCE \ Comments \ Additional**

**Condition:** • Ongoing care to maintain finishes, function, and overall interior condition:

• Stains noted on right basement baseboards. Tested with moisture meter - dry at time of inspection.

**Location:** Various

## 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

**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.

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## 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.

**END OF REPORT**

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## FLASH

19-16-FL

June 2019

Supersedes 16-16-FL

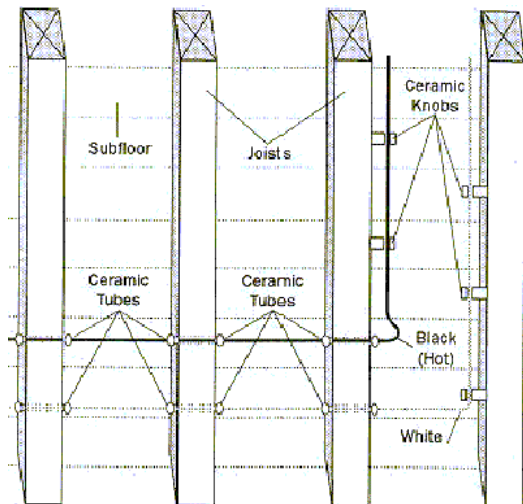
### Knob and tube wiring in residential installations

#### Issues with knob and tube wiring

Since January 2003, the Electrical Safety Authority (ESA) has received an increasing number of questions about the safety of knob and tube wiring. In particular, purchasers or owners of older homes are finding that many insurers will not provide or renew coverage on such properties. In some cases, the insurance companies are requiring a total replacement of this wiring prior to providing insurance coverage.

Knob and tube wiring, more recently referred to as open wiring, was a wiring method used in the early 1900s to 1940s in the residential sector. Over the years wiring installation practices have changed in the residential sector and knob and tube wiring is no longer installed, however, parts continue to be available for maintenance purposes.

Diagram F1- Typical knob and tube installation



Existing knob and tube conductors concealed in walls, floor spaces, etc; supplying general lighting and receptacle circuits are permitted to remain in place if:

- They are protected by a 15 A fuse or circuit breaker; and
- No additional outlets have been added to the original installation, so as to overload the circuit; and
- The conductors, where visible, appear to be in good condition.

If your home has knob and tube wiring, we recommend that you follow these guidelines:

- Have a licensed electrical contractor check the “knob and tube” conductors in your existing installations for signs of deterioration and damage.
- “Knob & tube” conductors should be replaced where exposed conductors show evidence of mechanical abuse and/ or deterioration, poor connections, overheating, or alterations that result in overloading, or if changes to the wiring contravene any section of the Ontario Electrical Safety Code (OESC).

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Homes with knob and tube wiring may not have the electrical capacity to meet today's needs. As a result, homeowners have modified their electrical system with what ESA classifies as unsafe practices:

- Improper use of extension cords – using improperly rated extension cords, or using extension cords as permanent wiring;
- Improper fuse replacement – using 20 or 30 A fuses to replace 15 A;
- Improper connections - adding receptacles and outlets on existing circuits or improperly connecting to the knob and tube wiring (this work should be done by a licensed electrician);
- Removing ground pins on power bars or electrical equipment should not be removed to accommodate the two pin receptacles used in knob and tube wiring (2 pin to 3 pin are not permitted)
- Improper replacement of two pin receptacles. If you require a three prong receptacle, only use a ground fault circuit interrupter (GFCI) receptacle.

Homeowners who are planning to modify their knob and tube wiring, or any other electrical wiring, should have the work performed by a licensed electrical contractor. A notification is required to be filed as per Rule 2-004.

**Receptacles in existing knob and tube installations**

Where grounding type receptacles (three pin) are installed in existing knob and tube installations to replace the ungrounded type (two pin) receptacles, special caution must be exercised.

**Diagram F2-Two and three pin receptacle configuration**



Two Pin (ungrounded) Three Pin (Grounded)

Rule 26-702 1) requires the installation of a bond conductor, to bond the receptacle to ground. This is permitted to be an external bonding conductor that is connected to either the system ground conductor or a metallic cold water pipe that is bonded to ground. This method may be difficult to accomplish.

As an alternative to bonding, Rule 26-702 2) of the Code also states that "grounding type receptacles without a bonding conductor shall be permitted to be installed, provided each receptacle is protected by a GFCI of the Class A type, that is an integral part of this receptacle; or supplied from a receptacle containing a GFCI of the Class A type; or supplied from a circuit protected by a GFCI of the Class A type (a GFCI breaker in the panel, or either a GFCI receptacle or a GFCI dead front mounted in an outlet box next to the panel). Where this option is used, no bonding conductor is permitted between outlets, unless that conductor is in turn connected to ground.

GFCI protection of the receptacles does not provide a ground reference to the U-ground slot of the receptacles. Some appliances require a bond be connected to the U-ground slot in order to function properly. For example, surge protective devices for computer or entertainment equipment will not function without a ground reference.

As new electrical equipment is introduced into the dwelling unit there might be a need for additional outlets to be installed. Extension cords are not to be used as a substitute for permanent wiring. The following shall be followed when installing new receptacles:

- Outdoor receptacles shall be GFCI protected,
- Bathroom and washroom receptacles shall be GFCI protected.
- Kitchen receptacles within 1 m of a sink shall be GFCI protected
- New outlets shall follow the current OESC requirements for wiring, meaning a new branch circuit shall be grounded and receptacles that utilize the three pin grounded configuration, listed in Diagram F2.



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### Benefits of new wiring

While knob and tube conductors in good condition that have not been inappropriately altered will not present undue hazards, it is worth noting that modern electrical installations contain safety benefits not found in older electrical systems. These include:

- Generally larger electrical capacity and more electrical circuits reducing the need to use extension cords
- Splices and joints made in approved electrical boxes
- Dedicated electrical circuits for certain types of electrical equipment or appliances
- Grounded and bonded receptacles, switches and light fixtures
- Tamper resistant receptacles in homes
- Ground fault circuit interrupters in bathrooms and outdoor locations as per the latest edition of the OESC
- Arc Fault Circuit Interrupters in bedroom receptacle circuits
- GFCIs near sinks.

Homeowners who are planning to modify their knob and tube wiring, or any other electrical wiring, should have the work performed by a licensed electrical contractor or electrician and arrange for an electrical inspection by ESA.

### Myths

- Knob & Tube wiring is unsafe.
- All knob and tube wiring must be disconnected and replaced.
- The OESC no longer recognizes knob and tube wiring as an acceptable wiring method.

### Facts

- Knob & Tube wiring is safe, provided it is properly maintained by competent licensed people as outlined above.
- The ESA as well as the OESC recognize and accept knob and tube wiring methods.
- The OESC contains rules that govern the installation of open type wiring methods (knob & tube). Rules 12-202 to 12-224 set out the minimum safety standards for the installation of open wiring, which may still be installed to this day.

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**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.

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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.

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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

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

Click on any link to read about that system.

» 01. ROOFING, FLASHINGS AND CHIMNEYS

» 02. EXTERIOR

» 03. STRUCTURE

» 04. ELECTRICAL

» 05. HEATING

» 06. COOLING/HEAT PUMPS

» 07. INSULATION

» 08. PLUMBING

» 09. INTERIOR

» 10. APPLIANCES

» 11. LIFE CYCLES AND COSTS

» 12. SUPPLEMENTARY

Asbestos

Radon

Urea Formaldehyde Foam Insulation (UFFI)

Lead

Carbon Monoxide

Mold

Household Pests

Termites and Carpenter Ants

» 13. HOME SET-UP AND MAINTENANCE

» 14. MORE ABOUT HOME INSPECTIONS

