



YOUR INSPECTION REPORT

Inspection, Education, Knowledge. Since 2006.

PREPARED BY:
ADAM HANNAN



FOR THE PROPERTY AT:
32 Ardagh Street
Toronto, ON M6S 1Y3

PREPARED FOR:
GILLIAN RITCHIE

INSPECTION DATE:
Thursday, February 12, 2026

TIP

THE
INSPECTION
PROFESSIONALS

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

416-725-5568
HST# 89249 4501 RT0001

www.inspectionpros.ca
adam@inspectionpros.ca



TIP

**THE
INSPECTION
PROFESSIONALS**

February 12, 2026

Dear Gillian Ritchie,

RE: Report No. 9046, v.2
32 Ardagh Street
Toronto, ON
M6S 1Y3

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

32 Ardagh Street, Toronto, ON February 12, 2026

Report No. 9046, v.2

www.inspectionpros.ca

SUMMARY

ROOFING

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HIGHLIGHTS:

This 1922 semi-detached solid masonry home on stone foundations is in very good condition overall compared to homes of similar age and style. No significant structural performance-related concerns were observed at the time of inspection.

The exterior masonry is in good condition overall.

The electrical service is 100 amps with substantially upgraded copper wiring throughout.

The windows are energy-efficient double-glazed units (2018).

The basement has been professionally finished, and updates were noted at the kitchen and bathrooms. An interior basement water management system has been installed in select areas.

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

IMPORTANT NOTES ABOUT THIS REPORT

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

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

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

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

NOTE: ALL ELECTRICAL ISSUES ARE CONSIDERED PRIORITY ITEMS.

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

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

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

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

For clarity, major issues generally fall into four categories:

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

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

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

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

Roofing

RECOMMENDATIONS \ Overview

Condition: • Snow on roof limited/restricted inspection. Inspect roof when accessible once snow and ice have cleared.

Location: Throughout Roof(s)

Heating

GAS FURNACE \ Life expectancy

Condition: • Near end of life expectancy

Typical lifespan for this type of mid-efficiency furnace is 18-25 years. The current unit is 23 years old. Service the unit and have HVAC technician check the condition of the heat exchanger.

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 11 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: \$4,000 - and up

Insulation and Ventilation

ATTIC/ROOF \ Hatch/Door

Condition: • [Inaccessible](#)

Small attic located below front sloped roof. Hatch was sealed/fastened. Inspecting the attic is recommended to assess structure, insulation, ventilation, mold, stains, asbestos, and other potential issues.

Implication(s): Difficult access

Location: Attic

Task: Provide access and inspect

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Time: As soon as practical

Plumbing

WATER HEATER \ Life expectancy

Condition: • Past life expectancy

Typical lifespan is 10-15 years. The current unit is 17 years old

Implication(s): Chance of water damage to structure, finishes and contents | No hot water

Location: Basement

Task: Replace

Time: Less than 1 year

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

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>

Descriptions

Sloped roofing material:

- [Asphalt shingles](#)



1. Asphalt shingles

Flat roofing material:

- [Modified bitumen membrane](#)



2. Modified bitumen membrane

Approximate age: • Not Determined

Typical life expectancy: • 20-25 years

Observations and Recommendations

RECOMMENDATIONS \ General

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

RECOMMENDATIONS \ Overview

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

Location: Exterior Roof

Task: Inspect annually

Time: Ongoing

Condition: • Snow on roof limited/restricted inspection. Inspect roof when accessible once snow and ice have cleared.

Location: Throughout Roof(s)

FLAT ROOF FLASHINGS \ Skylight

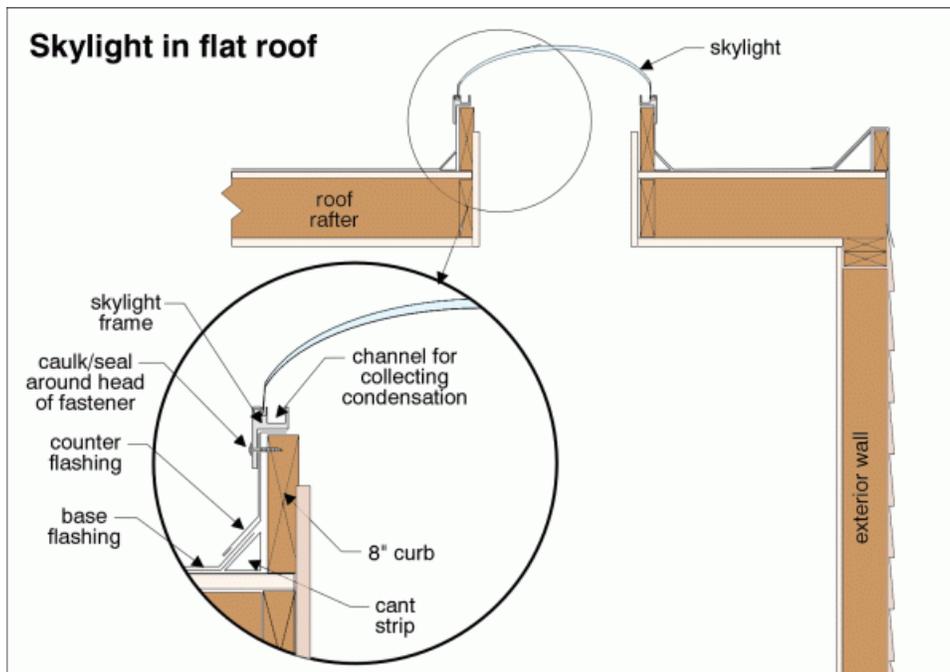
Condition: • Skylights are vulnerable areas

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

Location: Exterior flat roof

Task: Monitor for leakage

Time: Ongoing - especially after heavy rain



Inspection Methods and Limitations

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

Inspection limited/prevented by: • Snow/ice/frost • Due to significant snow accumulation at the time of inspection, roof-related components could not be evaluated.

Once snow conditions permit, these areas should be re-evaluated to confirm overall condition.

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Inspection performed:

- Portions of the roof covering were snow/ice covered at the time of inspection, limiting full evaluation. Visible areas were inspected from the ground and or by drone where accessible.



3. View of roofs

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Descriptions

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

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

Lot slope: • Not determined due to snow

Wall surfaces and trim: • [Vinyl siding](#) • [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, moisture intrusion, personal safety, shortened life expectancy of materials, and material deterioration

WALLS \ Flashings and caulking

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

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



4. example of typical minor cracks

EXTERIOR GLASS/WINDOWS \ General notes

Condition: • Sill - Near or at Grade Level

Basement windows at or near grade level. Modern standards recommend that the bottom of the window be at least 6 inches above grade or have a window well installed. Consider adding window well if regrading or when necessary. In the meantime, ensure windows remain well-sealed to prevent water intrusion.

Location: Various exterior

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Task: Monitor for moisture intrusion / Improve

Time: As necessary

Cost: If/when upgrading to window wells in the future, \$2000 and up each



5. example at right



6. example at rear

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

Condition: • Inspect when snow melts. Improve as needed.

LANDSCAPING \ Lot grading

Condition: • When the snow melts, ensure that the grading around the home is promoting drainage of water away from the home.

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

REGULAR MAINTENANCE \ Comments \ Additional

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

- Metal siding minor damage and one area loose - Right near front - Repair as part of routine maintenance.
- Keep tree branches trimmed back 3 feet from roof line - ongoing maintenance.
- Fence leaning - Rear left yard - Repair when practical
- Gate latch requires adjustment - Routine maintenance.

Location: Various Exterior

Task: Repair or Replace or Improve or Monitor

Time: Regular maintenance / Routine upkeep

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7. Metal siding



8. Fence leaning

Inspection Methods and Limitations

Inspection limited/prevented by: • Snow / ice / frost

Upper floors inspected from: • Ground level

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

Descriptions

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

Configuration: • [Basement](#)

Foundation material: • [Stone](#)

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

Exterior wall construction: • [Masonry](#)

Roof and ceiling framing: • Not visible

Observations and Recommendations

RECOMMENDATIONS \ General

Condition: • All Structure issues have POTENTIAL worst-case implications such as damage to contents, structure and/or finishes, weakened structure, chance of structural movement, 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

WALLS \ Solid masonry walls

Condition: • [Prior repairs](#)

It is common to find a multitude of masonry/mortar wall repairs on homes of this age

Location: Various Exterior Wall

Task: For Your Information / Monitor

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

Descriptions

General: • ALL ELECTRICAL CONDITIONS ARE CONSIDERED PRIORITY ITEMS

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

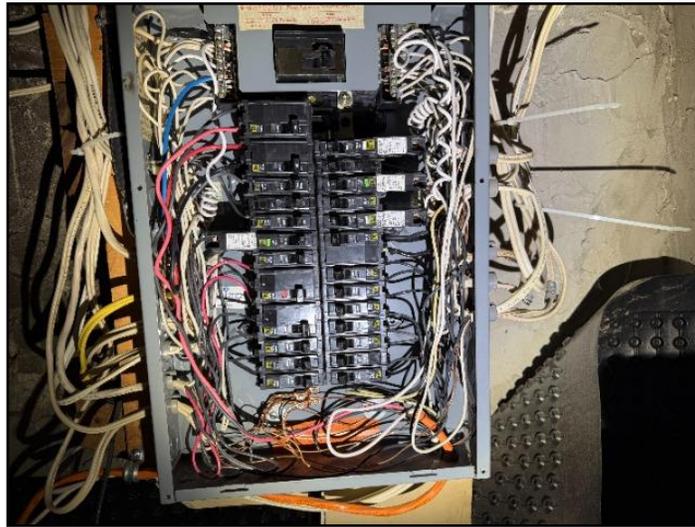
Service size: • [100 Amps \(240 Volts\)](#)

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

System grounding material and type: • [Not visible](#)

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](#)

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

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

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

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 \ Panel wires

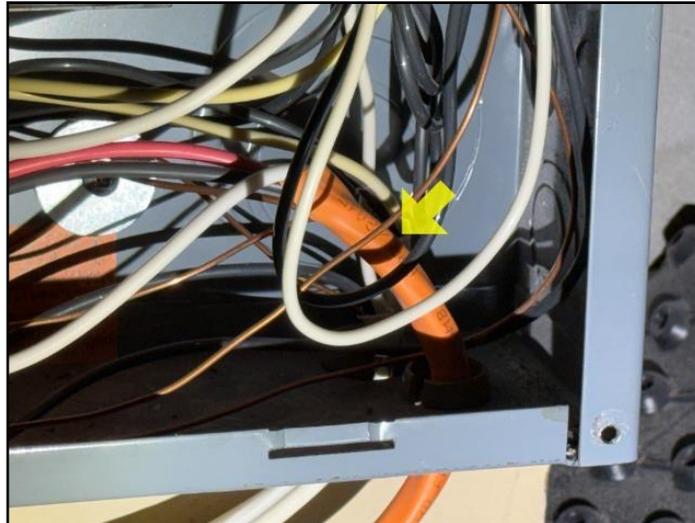
Condition: • [Sheathing not removed](#)

Location: Basement Panel

Task: Correct

Time: Less than 1 year

Cost: Minor



10. Sheathing not removed

Condition: • Double taps - Neutral wire(s)

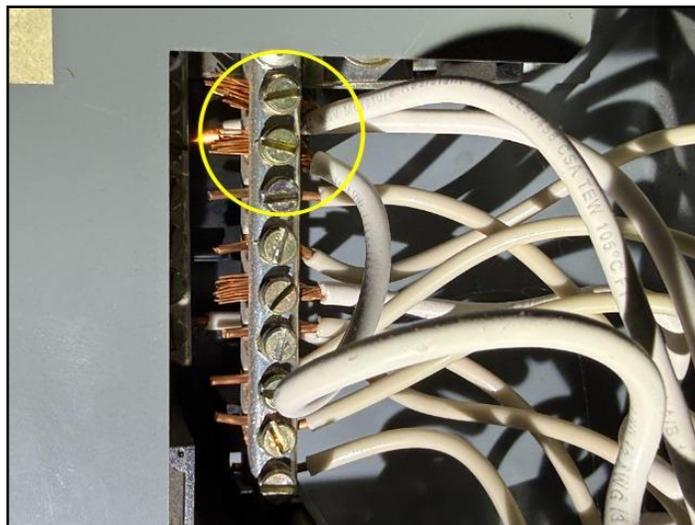
Neutral wire(s) are double lugged. This is no longer an acceptable practice in most panels.

Location: Basement Panel

Task: Correct

Time: As Soon As Possible

Cost: Minor



11. Double taps - Neutral wire(s)

DISTRIBUTION SYSTEM \ Outlets (receptacles)

Condition: • [Reversed polarity](#)

Implication(s): Electric shock

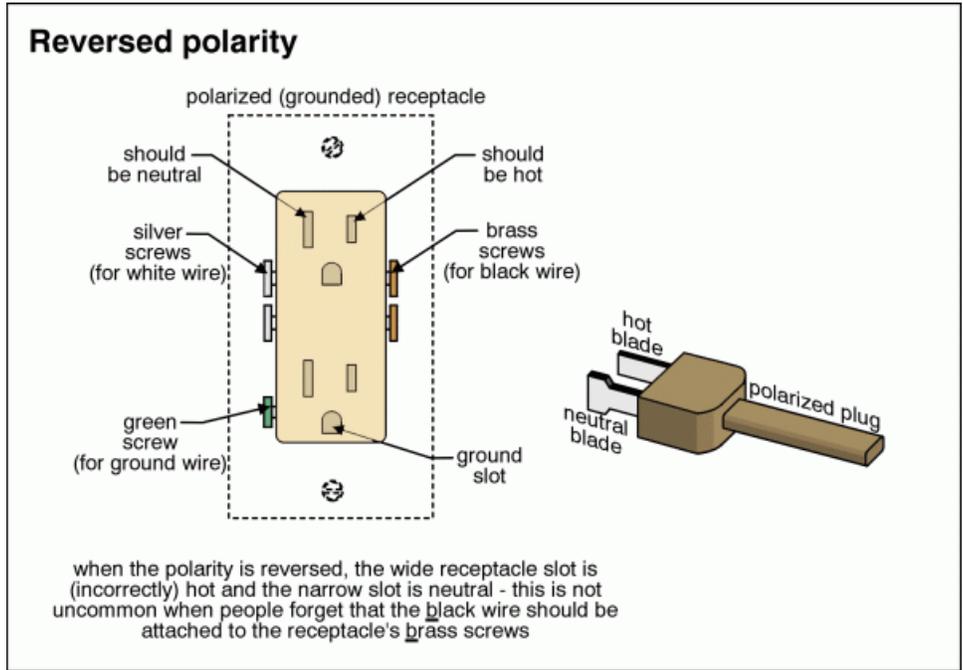
SUMMARY	ROOFING	EXTERIOR	STRUCTURE	ELECTRICAL	HEATING	COOLING	INSULATION	PLUMBING	INTERIOR
MORE INFO	APPENDIX	REFERENCE							

Location: Basement Bathroom

Task: Correct

Time: As Soon As Possible

Cost: Minor



12. Reversed polarity

DISTRIBUTION SYSTEM \ Smoke alarms (detectors)

Condition: • General safety reminder for ALL homes -
Smoke and carbon monoxide (CO) detectors should be installed on every floor level. Smoke detectors should be located near all sleeping areas, and CO detectors should be present near fuel-burning appliances, fireplaces, or attached garages.

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

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:

- Damaged/exposed wiring - exterior right side. Unable to determine whether wiring is active - Repair if active or remove if inactive.

Implication(s): Fire and/or shock hazards

Location: Various

Task: Correct

Time: As soon as possible

Cost: Regular maintenance



13.

Inspection Methods and Limitations

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

System ground: • Quality of ground not determined

Descriptions

Heating system type: • [Furnace](#)

Fuel/energy source: • [Gas](#)

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

Approximate capacity: • [75,000 BTU/hr](#)

Efficiency: • [Mid-efficiency](#)

Approximate age: • [23 years](#)

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

Main fuel shut off at: • Meter

Fireplace/stove:

• [Wood stove](#)

Wood stove insert.

Observations and Recommendations

RECOMMENDATIONS \ General

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

Location: Basement Furnace Room

Task: Service annually

Time: Ongoing

Cost: Regular maintenance item

GAS FURNACE \ Life expectancy

Condition: • Near end of life expectancy

Typical lifespan for this type of mid-efficiency furnace is 18-25 years. The current unit is 23 years old. Service the unit and have HVAC technician check the condition of the heat exchanger.

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

Location: Basement Furnace

Task: Replace

Time: When necessary / Unpredictable

Cost: \$4,500 - and up

GAS FURNACE \ Combustion air

Condition: • [Inadequate combustion air](#)

The combustion air for the furnace (and water heater) may not be adequate when the door to the furnace room is closed. At annual HVAC service, have technician verify and improve.

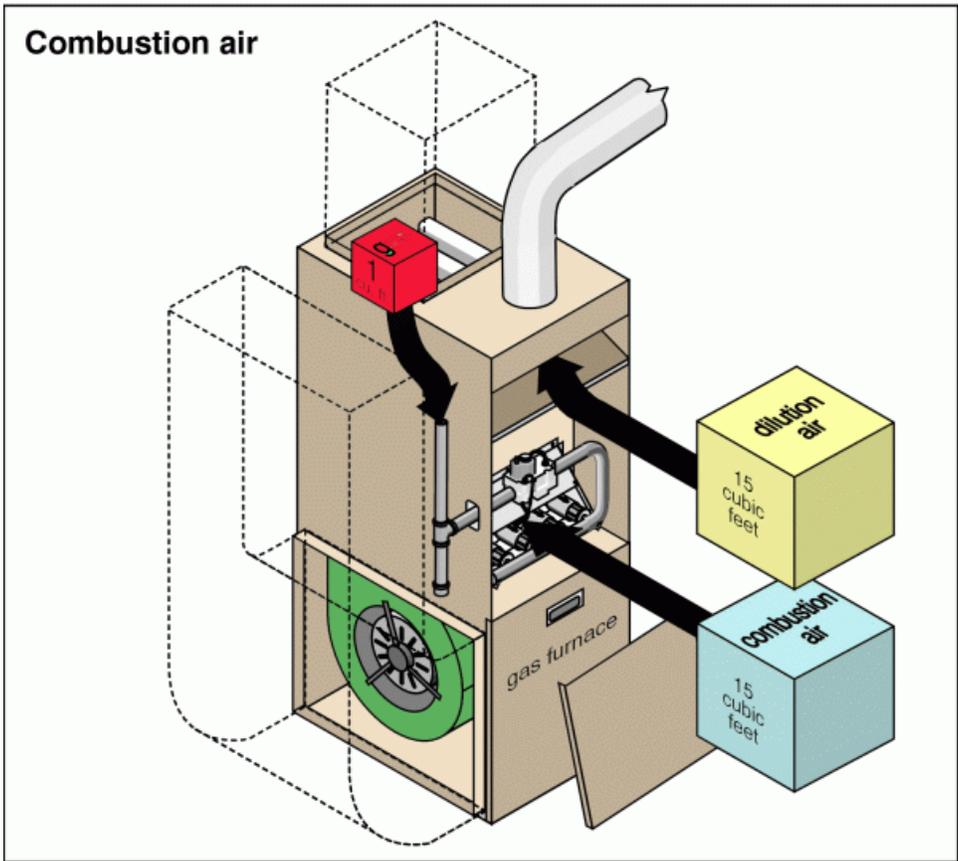
Location: Basement Furnace Room

Task: Further evaluation / Correct

Time: Less than 1 year

Cost: Minor

SUMMARY	ROOFING	EXTERIOR	STRUCTURE	ELECTRICAL	HEATING	COOLING	INSULATION	PLUMBING	INTERIOR
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GAS FURNACE \ Venting system

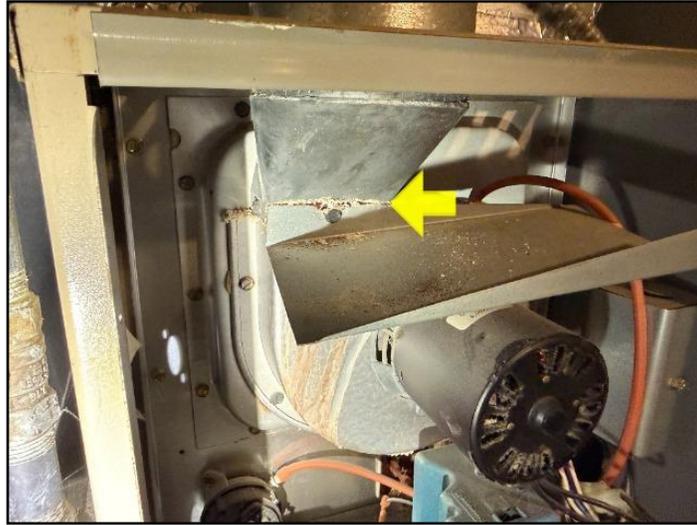
Condition: • [Rust, dirty, obstructed](#)

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

Location: Basement Furnace

Task: Service

Time: Less than 1 year



14. Rust

Condition: • Vent connector includes a short horizontal section. Recommend confirming proper upward slope toward the chimney at next annual service.

Location: Basement Furnace Vent

Task: Confirm proper slope

Time: At next annual servicing



15.

GAS FURNACE \ Mechanical air filter

Condition: • [Wrong size](#)

Location: Basement Furnace

Task: Correct

Time: When replacing

HEATING

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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

WOOD STOVE \ Combustion chamber

Condition: • Wood stove, 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.) See www.wettinc.ca. Many insurance companies are reluctant to offer insurance on homes with wood stoves

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

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

Compressor approximate age: • 11 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 11 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: \$4,000 - and up

Inspection Methods and Limitations

Inspection limited/prevented by: • Low outdoor temperature • Outdoor unit covered • 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

Descriptions

Attic/roof insulation material: • Not visible

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

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

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

Foundation wall insulation material:

• [Glass fiber](#)

Foundation walls were concealed by finished wall coverings in most areas. Fiberglass insulation was observed in limited exposed areas.

Foundation wall insulation amount/value: • Not determined

Observations and Recommendations

ATTIC/ROOF \ Hatch/Door

Condition: • [Inaccessible](#)

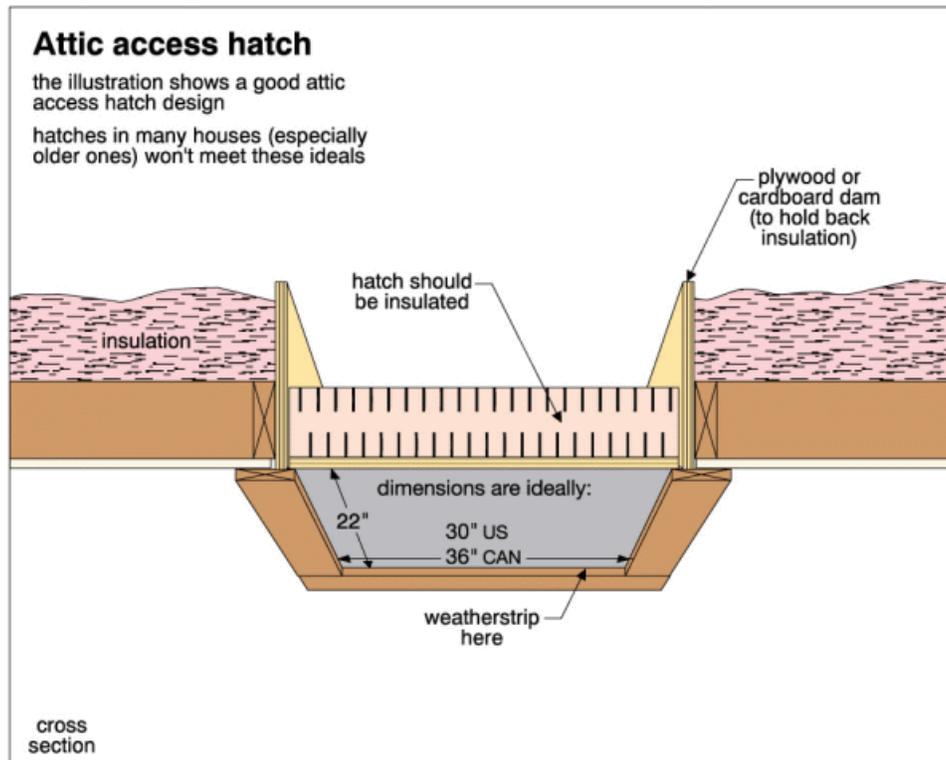
Small attic located below front sloped roof. Hatch was sealed/fastened. Inspecting the attic is recommended to assess structure, insulation, ventilation, mold, stains, asbestos, and other potential issues.

Implication(s): Difficult access

Location: Attic

Task: Provide access and inspect

Time: As soon as practical





16. *Inaccessible*

Inspection Methods and Limitations

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

Roof ventilation system performance: • Not evaluated

Air/vapor barrier system: • Continuity not verified

Descriptions

Service piping into building: • [Not visible](#)

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

Main water shut off valve at the: • Basement - Not visible or Not found

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

Water heater type: • [Conventional](#)

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

Water heater tank capacity: • 151 liters

Water heater approximate age: • 17 years

Water heater typical life expectancy: • 10 to 15 years

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

Floor drain location: • Near laundry area • Furnace Room

Observations and Recommendations

RECOMMENDATIONS \ General

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

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

Location: Throughout Bathrooms

Task: Improve

Time: Ongoing regular mainenance

SUPPLY PLUMBING \ Water shut off valve

Condition: • Difficult to access

The water service line was traced toward the front foundation wall, however access was obstructed by stored items.

Location: Front Basement (furnace room)

Task: Verify main shut-off valve location and accessibility

Time: As soon as practical

WATER HEATER \ Life expectancy

Condition: • Past life expectancy

Typical lifespan is 10-15 years. The current unit is 17 years old

Implication(s): Chance of water damage to structure, finishes and contents | No hot water

Location: Basement

Task: Replace

Time: Less than 1 year

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

SUMMARY	ROOFING	EXTERIOR	STRUCTURE	ELECTRICAL	HEATING	COOLING	INSULATION	PLUMBING	INTERIOR
MORE INFO	APPENDIX	REFERENCE							

WASTE PLUMBING \ Drain piping - performance

Condition: • Sewer backup insurance is recommended for ALL homes

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

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

REGULAR MAINTENANCE \ Comments \ Additional

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

- Windows located within bathtub/shower area, typical for homes of this era. Maintain grout and caulking in good condition to help prevent moisture related damage.

Location: Various

Task: Improve or Correct or Repair

Time: Regular maintenance / Routine upkeep

Inspection Methods and Limitations

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

Descriptions

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

Windows:

- [Fixed](#)
- [Casement](#)
- Good conditional overall. All windows tested were functional. Most appear to be manufactured in 2018

Glazing: • [Double](#)

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

Observations and Recommendations

RECOMMENDATIONS \ General

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

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

RECOMMENDATIONS \ Overview

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

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)

DOORS \ Hardware

Condition: • Latch not effective on exterior door

Location: Rear Sliding Door First Floor

Task: Repair / Replace

Time: Regular maintenance

STAIRS \ Handrails and guards

Condition: • [Missing](#)

Implication(s): Fall hazard

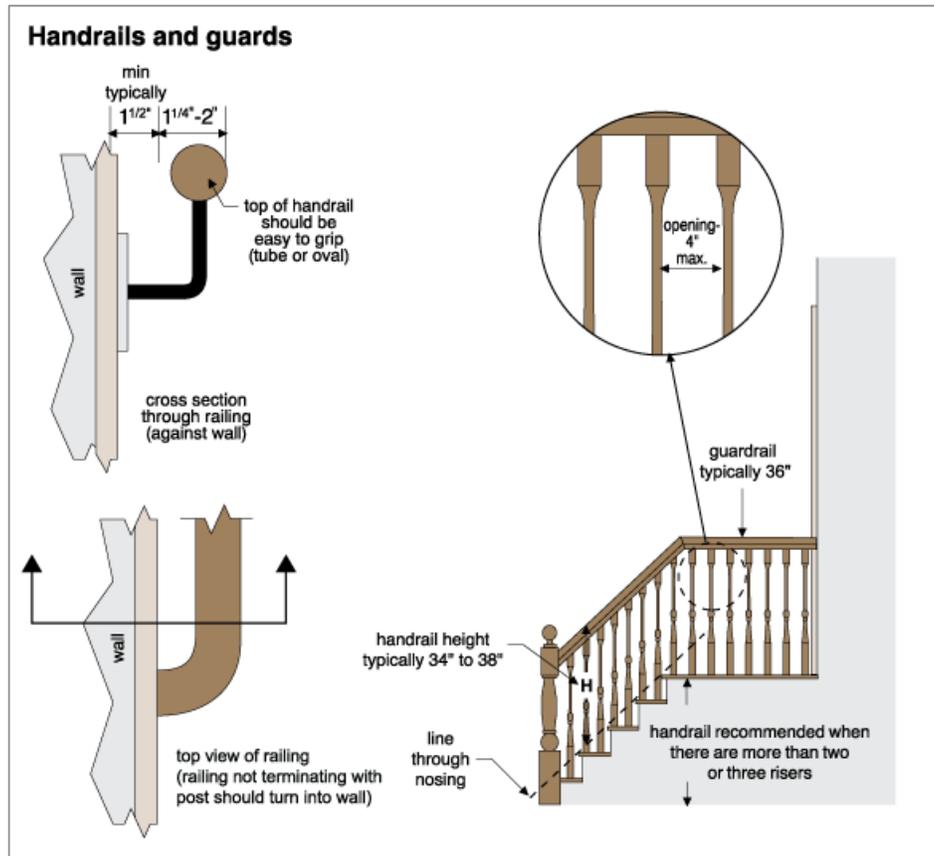
Location: Basement Staircase and near top run of first floor staircase

Task: Provide Handrails

Time: Less than 1 year

SUMMARY	ROOFING	EXTERIOR	STRUCTURE	ELECTRICAL	HEATING	COOLING	INSULATION	PLUMBING	INTERIOR
MORE INFO	APPENDIX	REFERENCE							

Cost: Minor



STAIRS \ Guardrails

Condition: • [Too low](#)

Below modern standards

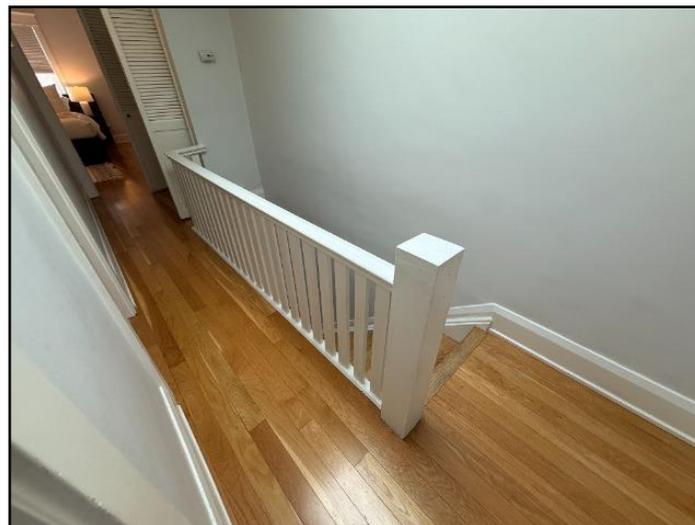
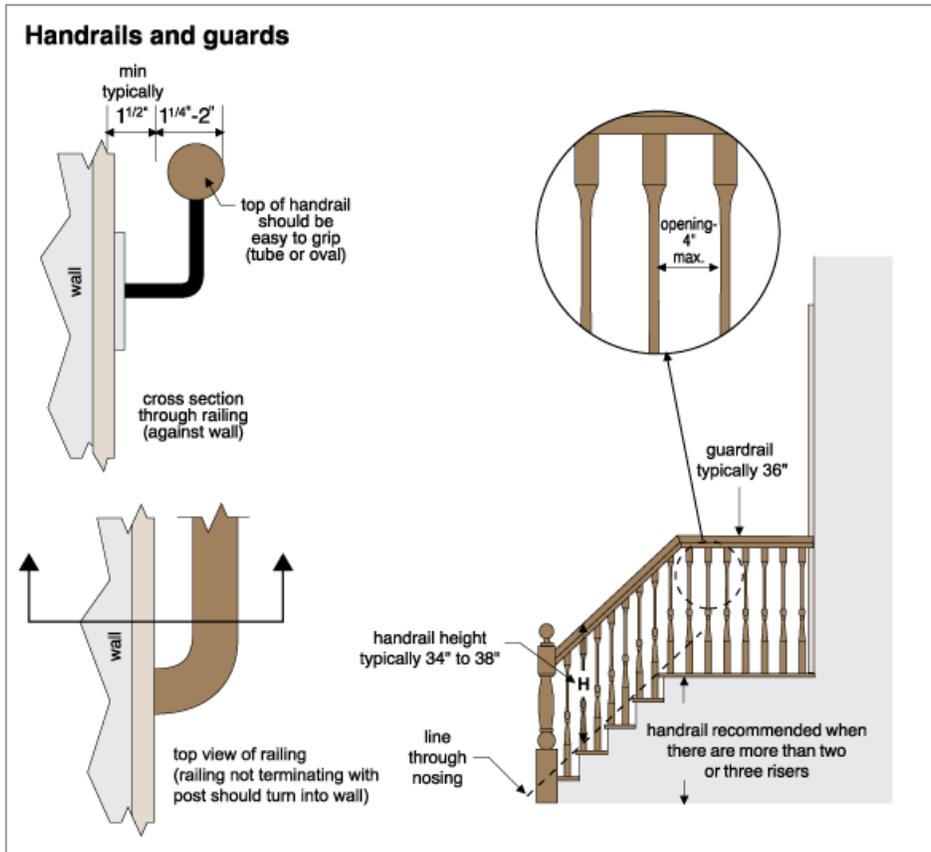
Implication(s): Fall hazard

Location: Second Floor Hall

Task: Upgrade

Time: As soon as practical

SUMMARY	ROOFING	EXTERIOR	STRUCTURE	ELECTRICAL	HEATING	COOLING	INSULATION	PLUMBING	INTERIOR
MORE INFO	APPENDIX	REFERENCE							



17. Too low

STAIRS \ Spindles or balusters

Condition: • [Damage](#)

Implication(s): Fall hazard

INTERIOR

32 Ardagh Street, Toronto, ON February 12, 2026

Report No. 9046, v.2

www.inspectionpros.ca

SUMMARY

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

COOLING

INSULATION

PLUMBING

INTERIOR

MORE INFO

APPENDIX

REFERENCE

Location: Second Floor

Task: Repair

Time: As Soon As Possible

Cost: Minor



18. Damage

BASEMENT \ Leakage

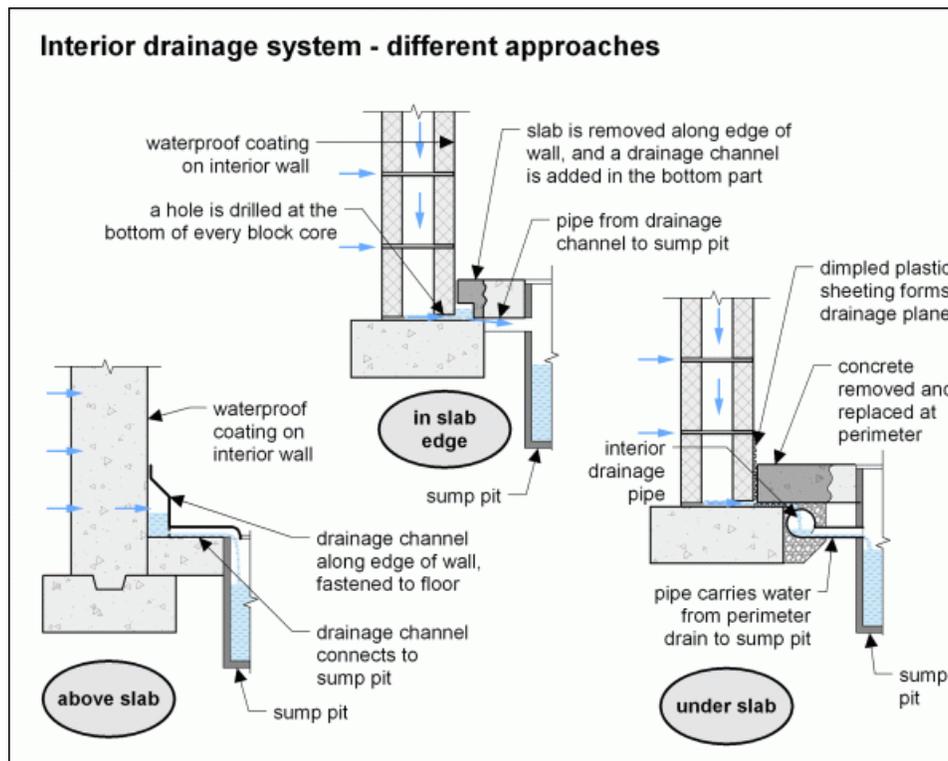
Condition: • [Interior drainage system](#)

A dimple membrane was observed at exposed areas in the furnace room, indicating an interior drainage system has been installed in portions of the basement. No sump pump or discharge piping was observed in accessible areas at the time of inspection. The discharge method for this system could not be confirmed.

Location: Various Basement

Task: For Your Information / Verify discharge method

SUMMARY	ROOFING	EXTERIOR	STRUCTURE	ELECTRICAL	HEATING	COOLING	INSULATION	PLUMBING	INTERIOR
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Condition: • ***FOR FUTURE REFERENCE*** GENERAL ADVICE FOR ALL HOMES IF BASEMENT LEAKAGE IS EVER OBSERVED

Basement Leakage 4-step method. Almost every basement (and crawlspace) leaks under the right conditions. Based on a one-time visit, it is impossible to know how often or severe leaks may be. While we look for evidence of past leakage during our inspection, this is often not a good indicator of current conditions. Exterior conditions such as poorly performing gutters and downspouts, and ground sloping down toward the house often cause basement leakage problems. To summarize, wet basement issues can be addressed in 4 steps: 1. First, ensure gutters and downspouts carry roof run-off away from the home. (relatively low cost) 2. If problems persist, slope the ground (including walks, patios and driveways) to direct water away from the home. (Low cost if done by homeowner. Higher cost if done by contractor or if driveways, patios and expensive landscaping are disturbed.) 3. If the problem is not resolved and the foundation is poured concrete, seal any leaking cracks and form-tie holes from the inside. (A typical cost is \$500 to \$600 per crack or \$300 per hole.) 4. As a last resort, dampproof the exterior of the foundation, provide a drainage membrane and add/repair perimeter drainage tile. (High cost)

BASEMENT \ Wet basements - vulnerability

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

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.

Descriptions

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

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

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

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

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

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

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

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

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

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

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

END OF REPORT

SUMMARY	ROOFING	EXTERIOR	STRUCTURE	ELECTRICAL	HEATING	COOLING	INSULATION	PLUMBING	INTERIOR
MORE INFO	APPENDIX	REFERENCE							

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

THIS CONTRACT LIMITS THE LIABILITY OF THE HOME INSPECTION COMPANY AND INSPECTOR.

PLEASE READ CAREFULLY BEFORE SIGNING.

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

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

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

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

LIMITATIONS AND CONDITIONS OF THE HOME INSPECTION

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

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

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

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

SUMMARY	ROOFING	EXTERIOR	STRUCTURE	ELECTRICAL	HEATING	COOLING	INSULATION	PLUMBING	INTERIOR
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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.

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

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

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

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

8. REPORT IS FOR OUR CLIENT ONLY. The inspection report is for the exclusive use of the client named herein. The client may provide the report to prospective buyers, at their own discretion. Potential buyers are required to obtain their own Onsite Review with The Inspection Professionals if they intend to rely on this report. The Inspection Professionals will not be responsible for the use of or reliance upon this Report by any third party without an Onsite Review and transfer of report to client after they have agreed to our inspection agreement.

9. The liability of the Home Inspector (and the Home Inspection Company) arising out of this Inspection and Report, for any cause of action whatsoever, whether in contract or in negligence, is limited to a refund of the fees that you have been charged for this inspection

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

Click on any link to read about that system.

» 01. ROOFING, FLASHINGS AND CHIMNEYS

» 02. EXTERIOR

» 03. STRUCTURE

» 04. ELECTRICAL

» 05. HEATING

» 06. COOLING/HEAT PUMPS

» 07. INSULATION

» 08. PLUMBING

» 09. INTERIOR

» 10. APPLIANCES

» 11. LIFE CYCLES AND COSTS

» 12. SUPPLEMENTARY

Asbestos

Radon

Urea Formaldehyde Foam Insulation (UFFI)

Lead

Carbon Monoxide

Mold

Household Pests

Termites and Carpenter Ants

» 13. HOME SET-UP AND MAINTENANCE

» 14. MORE ABOUT HOME INSPECTIONS