

# O'NEILL



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## 75 Scarborough Beach Blvd

Section 1 of 2  
Pages 1 - 10

Home Inspection Report Summary Pages  
Carson Dunlop Report  
April 29, 2008

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**Jim Gibson**  
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## To the Homeowner

### THANK YOU!

Thank you for allowing Carson Dunlop to inspect your home today.

**About the process** — We are very sensitive to the privacy of homeowners and we respect your property. We strive to leave things exactly as we found them, and we do take off our shoes at the front door. Carson Dunlop does no destructive testing.

**Who we are and what we do** — Many homebuyers do not have the expertise to evaluate the condition of a home, and rely on a professional for impartial advice. We are a consulting engineering company who has been helping homebuyers make informed decisions since 1978. A typical inspection takes two to three hours and includes all major systems in the home.

- Roofing
- Heating
- Plumbing
- Structure
- Air conditioning
- Exterior
- Electrical
- Insulation
- Interior

**Our report** — Our report describes the condition of each element of the home, and where appropriate we recommend corrective measures, including ballpark costs and a time frame for completion for each recommendation.

**Our service** — If you are planning to buy a home, we hope you will consider using our service as well. We are convinced that no one protects your investment better, and no one provides better value.

- Engineers specially trained to assess houses
- Satisfaction guaranteed
- The Home Reference Book — a 400 page home encyclopedia included with your inspection report
- Ongoing advice and consulting at no charge for as long as you own your home
- Membership in the Carson Dunlop Homeowner's Association.

**Contact us** — Please call us at 800 268-7070, or visit us at [www.carsondunlop.com](http://www.carsondunlop.com).

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# SUMMARY

Report No. 1367

75 Scarboro Beach Boulevard, Toronto, ON April 29, 2008

SUMMARY

ROOFING

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**Note:** For the purpose of this report the building is considered to be facing **West**.

Some of the more significant expenses over the short term are listed below. This page must not be considered as the complete report. Please read all pages and the appropriate text of the Home Reference Book.

The inspection has been performed and the report prepared in accordance with the Standards of Practice of the Canadian Association of Home and Property Inspectors. (See [www.carsondunlop.com/OBS/standards.htm](http://www.carsondunlop.com/OBS/standards.htm)) The terms and conditions of the inspection agreement between Carson Dunlop/Boulevard and the addressee apply to this report.

Numbers included beside the text in this report refer to information in the Home Reference Book. Where you would like more information, please read these sections of the text.

Where a cost is indicated, 'Minor' describes any cost up to roughly \$500.

Our goal in writing reports is to identify significant issues that would affect a typical purchaser's buying decision. While looking for big issues, we usually identify some minor items. These are included in the report as a courtesy, but the report should not be read as an all-inclusive list of home issues or defects.

If you have any questions about the inspection or the report at any time, please contact us. Free telephone consulting is available as long as you own the home.

## EXTERIOR

### Lot grading \ and landscaping (2.0 & 6.0)

**Condition:** • Grading directs water toward house

**Location:** Various

**Task:** Repair

**Time:** Less than 1 year

**Cost:** Depends on approach

**Note:** And Garage

### A Word about House Quality

Houses are built to last a long time. Some components wear out and have to be replaced from time to time. This is not a reflection on the quality of the home, it simply reflects where systems are in their life cycle. Components that wear out include roofs, gutters, downspouts and windows; as well as heating, air conditioning and plumbing systems. Interior and exterior finishes also need updating on a regular basis.

Any ballpark costs and time estimates provided are a courtesy and should not be relied on for budgeting or decision-making. Quotations from specialists should be obtained for issues that may affect a purchase decision, for example. Many variables affect both costs and life expectancy, and premature failures do occur.

We recommend that qualified, experienced professionals perform all necessary work. The specialists should have appropriate insurance coverages and should be licensed as necessary.

A home inspection does not include comments on building codes, bylaws, etc. Any related comments herein are offered as a personal courtesy, and are not a part of this report. All comments on issues such as these should be verified

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independently.

Finding and identifying environmental issues such as asbestos and mould is outside the scope of a home inspection. Asbestos may be present in many building products and materials. An Environmental Consultant can assist if this is a concern. Moisture problems may result in visible or concealed mould growth. Again, an Environmental Consultant can assist if this is a concern.

Many house components are concealed and cannot be included in a home inspection. These include for example, parts of the structural, electrical, plumbing, insulation, heating and cooling systems. In many cases, home inspectors have to draw conclusions based on incomplete information. As a result, our professional opinions may prove to be incorrect as more information is revealed. We ask that you understand and accept this.

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- INTERIOR

## DESCRIPTION

**Sloped:** • Asphalt (1.1)

**Dormer(s):** • Asphalt (1.1)

**Porch(es):** • Asphalt (1.1)

**Garage:** • Asphalt (1.1)

**Chimneys:**

• Masonry

*Note:* Northeast, Southwest

• Mutual

*Note:* Northeast

**Probability of Leakage:** • Low to moderate

## LIMITATIONS

**Roof inspection method:** • Walking on the roof

## RECOMMENDATIONS

**General**

• When we use the term "roof" or "roofing" in this section, we are referring to the entire roof system including the roof covering, the underlayment and all of the flashings and roof penetrations.

• When replacing a roof covering, it is common to apply a second layer of shingles 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.

**Vulnerable areas \ 1.13, 1.14 & 1.15**

**Condition:** • Asymmetric valleys are prone to leaks

**Slope \ 1.0**

**Condition:** • Damage

**Location:** East First floor

**Task:** Repair

**Time:** Immediate

**Cost:** Minor

**Garage \ 1.0**

**Condition:** • Damage

**Condition:** • Near end of normal life expectancy

**Location:** Garage

**Task:** Replace

**Time:** Unpredictable

**Cost:** \$1,000 - \$1,250

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## **Chimney flashings \ 2.5**

**Condition:** • Patched

**Location:** Various

**Task:** Improve

**Time:** Unpredictable

**Cost:** Regular maintenance item

## **Chimney \ 3.0**

**Condition:** • Cap missing (3.1)

**Location:** Northeast

**Condition:** • Mortar missing/deteriorated

**Location:** Northeast

**Task:** Improve

**Time:** Less than 5 years

**Cost:** \$250 - \$500 per house

## **Additional \ Comments**

**Condition:** • 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. We recommend an annual inspection and tune-up to minimize the risk of leakage and to maximize the life of roofs.

**Condition:** • 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. Read Section 1.14 for more detail and solutions.

**Condition:** • Asbestos may be present in many building products and materials. An Environmental Consultant can assist if this is a concern. Moisture problems may result in visible or concealed mould growth. Again, an Environmental Consultant can assist if this is a concern.

# EXTERIOR

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## DESCRIPTION

**Gutters and Downspouts (1.0):** • Aluminum (1.1)

**Gutter and Downspout Discharge (1.2):** • Discharge above grade (1.2) • Discharge below grade (1.2)

**Lot Topography (2.0):** • Directs water away from house • Directs water toward house

**Wall Surfaces (4.0):** • Asphalt shingles (4.9) • Brick (4.1) • Vinyl siding (4.7)

## LIMITATIONS

**Exterior inspection method:** • The exterior was inspected from ground level.

**Limitations:** • Fences, outbuildings (other than garages) and landscape features are not included as part of a home inspection. • Heated driveways, walkways or steps are not included as part of a home inspection.

**Limitations:** • Absence of historical clues due to new finishes/paint/trim • Deck/porch/steps - restricted/no access under • Garage - storage restricted the inspection

## RECOMMENDATIONS

### General

• Basement leakage is often caused by conditions on the exterior of the home. Basements are not built like boats, and if water is allowed to collect outside of foundation walls, it will leak through into the basement. It is important that gutters and downspouts are maintained to collect roof water and carry it away from the house. Similarly, lot grading around the house should be kept sloping down away from the building so that surface water from rain and melting snow is directed away from the building, rather than toward the foundation.

Please also see the Basement Leakage comments in the Interior section of this report.

### Gutters \ 1.0

**Condition:** • Drain onto lower roof - causes premature roof wear

**Location:** Southwest Second floor

**Condition:** • Slope improper to drain water

**Location:** Garage

### Downspouts \ 1.0

**Condition:** • The City of Toronto requires downspouts be disconnected from the city sewers. Why? The sewers handle both storm water and waste from houses. Waste has to go through the sewage treatment system, which is very expensive. Storm water does not have to be treated, and should not go into city sewers. Downspouts should discharge above grade onto the lawn at least 6 feet from the home. This may require relocating downspouts and re-sloping gutters.

The City of Toronto's mandatory downspout disconnection program is effective as of November, 2007. This will affect many homeowners in the city. Details can be found at

[http://www.toronto.ca/water/pdf/mandatory\\_downspout\\_disconnection\\_program-qa.pdf](http://www.toronto.ca/water/pdf/mandatory_downspout_disconnection_program-qa.pdf)

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**Condition:** • Should discharge water above grade, at least 6 feet from home

**Location:** Various

**Task:** Repair

**Time:** Immediate

**Cost:** Minor

**Condition:** • Extend to lower gutter - to protect lower roof

**Location:** Southwest Second floor

**Condition:** • Missing

**Location:** Garage

## Lot grading \ and landscaping (2.0 & 6.0)

**Condition:** • Gardens against the house walls increase the risk of moisture problems in the basement, especially if these are watered regularly. Monitor this and relocate gardens if necessary.

Care should be taken with lawn sprinkler systems (irrigation systems). These can wet and damage exterior walls and cause leakage problems into basements and crawlspaces. Water should not be directed against or adjacent to the building.

**Condition:** • Ground around the house should slope to drain water away from the building. This helps prevent wet basement and crawlspace problems.

A slope of 1 inch per foot for the first 6 feet is recommended for lawns and gardens. A slope of 1/4 inch per foot for hard surfaces such as driveways, patios and walkways is recommended. In some cases, catch basins have to be provided to collect water. In other cases swales (gentle valleys) are created to direct water away from the home.

Basement windows should not be covered with earth when re-grading. Window wells may be necessary.

Masonry and siding on exterior walls should be kept 6 to 8 inches above grade, respectively.

**Condition:** • Grading directs water toward house

**Location:** Various

**Task:** Repair

**Time:** Less than 1 year

**Cost:** Depends on approach

**Note:** And Garage

**Condition:** • Trim shrubs/trees away from house

**Location:** West

**Task:** Improve

**Time:** Regular maintenance

## Foundation walls \ 4.18

**Condition:** • Less than 6 to 8 inches above grade

**Location:** East

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## **Entrances (including porches, decks, balconies) \ General (5.0)**

**Condition:** • Wood-soil contact

**Location:** West Porch, East Deck

**Task:** Improve

**Time:** Less than 1 year

**Cost:** Depends on approach

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## DESCRIPTION

**Foundations (3.0):** • Brick

**Configuration (4.0):** • Basement

**Floor Construction (5.0):** • Concrete • Joists - wood

**Exterior Wall Construction (6.0):** • Masonry • Wood frame

**Roof and Ceiling Framing (7.0):** • Rafters/Roof joists (7.1)

## LIMITATIONS

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

**Limitations:** • Attic - no access • Knee wall areas - no access

## RECOMMENDATIONS

### Foundations \ 3.0

**Condition:** • Most foundation walls and masonry walls have small cracks due to shrinkage or settlement that occurred shortly after construction was completed. These will not be individually noted, unless leakage or building movement is noted.

**Condition:** • Spalling

### Concrete floors \ 5.10

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

### Joists \ 5.4

**Condition:** • Slope - due to minor porch settlement

**Location:** West Second floor

**Task:** Monitor

**Time:** Ongoing

**Condition:** • Sag

**Location:** Various

**Task:** Monitor

**Time:** Ongoing

### Masonry walls \ 6.1

**Condition:** • Cracks

**Location:** Various

**Task:** Monitor

**Time:** Ongoing

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**Condition:** • Prior repairs noted

## **Termites \ 9.0**

**Condition:** • This house is in a neighbourhood where termites are active.

No damage was visible in the house although interior finishes limited the inspection.

Annual inspection by a pest control specialist is recommended (~ \$250). A chemical treatment should be provided if/when needed. Enquire regarding establishing a warranty.

# ELECTRICAL

Report No. 1367

75 Scarboro Beach Boulevard, Toronto, ON April 29, 2008

SUMMARY ROOFING EXTERIOR STRUCTURE ELECTRICAL HEATING COOLING INSULATION PLUMBING INTERIOR

## DESCRIPTION

**Service Entrance Cable (2.1/2/3):** • Overhead - type not visible  
**Service Size (2.4/5):** • 100 amps (240 Volts)  
**System Grounding (2.7):** • Water pipe - copper  
**Distribution Panel Rating (3.0):** • 125 amps  
**Distribution Panel Type & Location:** • Breakers - basement  
**Distribution Wire (4.0):** • Copper - metallic sheathed • Copper - non-metallic sheathed  
**Outlet Type & Number (5.2):** • Grounded - minimal • Grounded - upgraded number  
**Ground Fault Circuit Interrupters (5.3):** • Bathrooms • Exterior  
**Arc Fault Circuit Interrupters (5.3):** • None found

## LIMITATIONS

**Limitations:** • Concealed electrical components are not inspected. • Main disconnect cover not removed - unsafe to do so. • The continuity and quality of the system ground is not verified as part of a home inspection. • The following low voltage systems are not included in a home inspection: intercom, alarm/security, low voltage light control, central vacuum, telephone, television, Internet, and Smart Home wiring systems.

## RECOMMENDATIONS

### General

- All electrical recommendations are safety issues. Treat them as high priority items, and consider the Time frame as Immediate, unless otherwise noted.
- A few electrical defects were noted during the inspection. We recommend a general clean-up of the electrical system, which may reveal additional conditions. Correcting individual issues typically costs \$75 - \$250.

### Main panel - general \ 3.0

**Condition:** • Unprotected openings

### Main panel - breakers and fuses \ 3.3

**Condition:** • Double tap (two wires on one breaker or fuse)

### Lights \ 5.1

**Condition:** • Light (permanent) - missing

**Location:** Various Second floor

**Task:** Provide

**Time:** If necessary

**Cost:** \$250 - \$750 per location