



# YOUR INSPECTION REPORT

*Inspection, Education, Knowledge. Since 2006.*

PREPARED BY:  
ADAM HANNAN



FOR THE PROPERTY AT:  
865 Windermere Avenue  
Toronto, ON M6S 3M8

PREPARED FOR:  
KATHY ESSERY

INSPECTION DATE:  
Thursday, September 25, 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

September 27, 2025

Dear Kathy Essery,

RE: Report No. 8595  
865 Windermere Avenue  
Toronto, ON  
M6S 3M8

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

865 Windermere Avenue, Toronto, ON September 25, 2025

Report No. 8595

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

SUMMARY

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

COOLING

INSULATION

PLUMBING

INTERIOR

MORE INFO

APPENDIX

REFERENCE

## HIGHLIGHTS:

This home, originally built in 1943, is a solid masonry structure on concrete block foundations with a second-storey addition completed in 2009 clad in EIFS stucco. Further renovations and remodeling were completed in 2023, and the home is in above average condition overall compared to homes of similar age and style.

Both the exterior and interior have been very well maintained, and the renovations throughout exhibit professional workmanship and premium quality. The basement has been professionally finished.

The windows are double-glazed casement and slider units, many replaced within the past two years, all in good condition overall.

The electrical service is 200 amps with substantially upgraded copper wiring throughout.

The waste line from the home to the street has been reported as replaced by the seller.

The HVAC system includes a newly installed high-efficiency air conditioner, and the water heater is 7 years old.

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

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SUMMARY

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

COOLING

INSULATION

PLUMBING

INTERIOR

MORE INFO

APPENDIX

REFERENCE

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.

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

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

## 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. Have an HVAC licensed technician service the unit and check the condition of the heat exchanger for cracks, holes, or rust. If the heat exchanger is in good condition, continue using until replacement is needed.

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

**Location:** Basement Furnace

**Task:** Replace

**Time:** When necessary / Unpredictable

**Cost:** \$4,500 - and up

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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SUMMARY

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

COOLING

INSULATION

PLUMBING

INTERIOR

MORE INFO

APPENDIX

REFERENCE

## Descriptions

### Sloped roofing material:

- [Asphalt shingles](#)



1. Asphalt shingles

**Sloped roof flashing material:** • Metal

**Approximate age:** • 16 years

**Typical life expectancy:** • 15-25 years

## Observations and Recommendations

### RECOMMENDATIONS \ General

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

### RECOMMENDATIONS \ Overview

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

**Location:** Exterior Roof

**Task:** Inspect annually

**Time:** Ongoing

### SLOPED ROOFING \ Asphalt shingles

**Condition:** • Aging

Typical Life Expectancy for this type of roof covering is 15-25 years. The current roof is approximately 16 years and is aging with typical wear.

While the shingles appear in generally good condition for their age, some discoloration and granule loss was observed.

At this stage in its service life, the roof should be inspected annually

**Location:** Throughout Exterior Roof

**Task:** Inspect annually

**Time:** Ongoing

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SUMMARY

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

COOLING

INSULATION

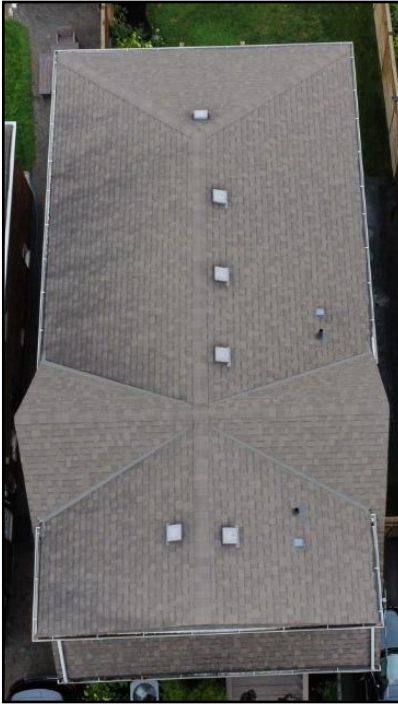
PLUMBING

INTERIOR

MORE INFO

APPENDIX

REFERENCE



2. Roof

## 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:** • Wet roof surface hides flaws

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

**Age determined by:** • Estimated based off age of second story addition

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SUMMARY

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

COOLING

INSULATION

PLUMBING

INTERIOR

MORE INFO

APPENDIX

REFERENCE

## Descriptions

**General:** • The exterior has been well maintained overall • The exterior of the home is in good condition overall

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

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

**Wall surfaces and trim:** • Stucco or EIFS (Exterior Insulation and Finishing System or Synthetic Stucco)

**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 \ Soffits (underside of eaves) and fascia (front edge of eaves)

**Condition:** • [Loose or missing pieces](#)

**Location:** Front Exterior

**Task:** Repair

**Time:** Less than 1 year

**Cost:** Minor Regular maintenance item



3. Loose or missing pieces

### 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.

• For example, where conduit enters wall (below porch)

**Task:** Seal

**Time:** Regular maintenance

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SUMMARY

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

COOLING

INSULATION

PLUMBING

INTERIOR

MORE INFO

APPENDIX

REFERENCE



4. one example where conduit enters wall

## 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

**Condition:** • Masonry and/or mortar deterioration

Tuckpoint / Repoint mortar and patch/repair spalled masonry. This is typical maintenance for a home of this age. photos show a sampling

**Location:** Various Exterior

**Task:** Repair

**Time:** Ongoing regular maintenance

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SUMMARY

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

COOLING

INSULATION

PLUMBING

INTERIOR

MORE INFO

APPENDIX

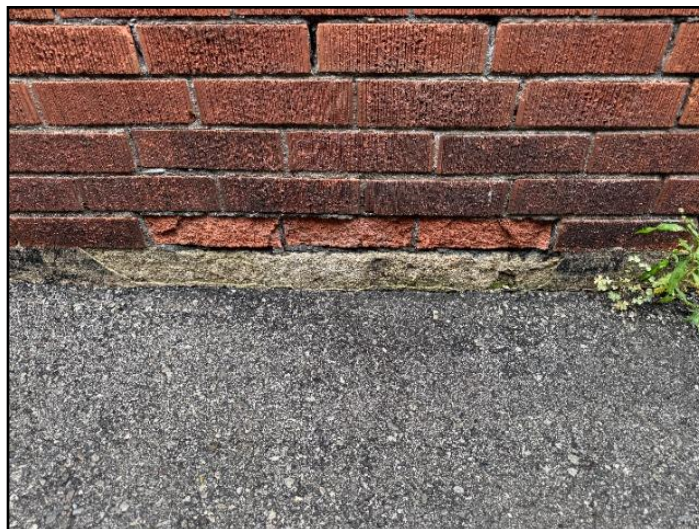
REFERENCE



5. example



6. example



7. example of typical spalling

## EXTERIOR GLASS/WINDOWS \ General notes

**Condition:** • Sill - Near or at Grade Level

Basement window 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:** Exterior

**Task:** Monitor for moisture intrusion / Improve

**Time:** As necessary

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

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SUMMARY

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

COOLING

INSULATION

PLUMBING

INTERIOR

MORE INFO

APPENDIX

REFERENCE



8. Sill - Near or at Grade Level

## DOORS \ General notes

**Condition:** • Threshold too low

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

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

**Location:** Rear Exterior Deck

**Task:** Monitor for moisture intrusion / Improve

**Time:** If/as necessary



9. Threshold too low

## LANDSCAPING \ Lot grading

**Condition:** • Low Areas.

# EXTERIOR

865 Windermere Avenue, Toronto, ON September 25, 2025

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

SUMMARY

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

COOLING

INSULATION

PLUMBING

INTERIOR

MORE INFO

APPENDIX

REFERENCE

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

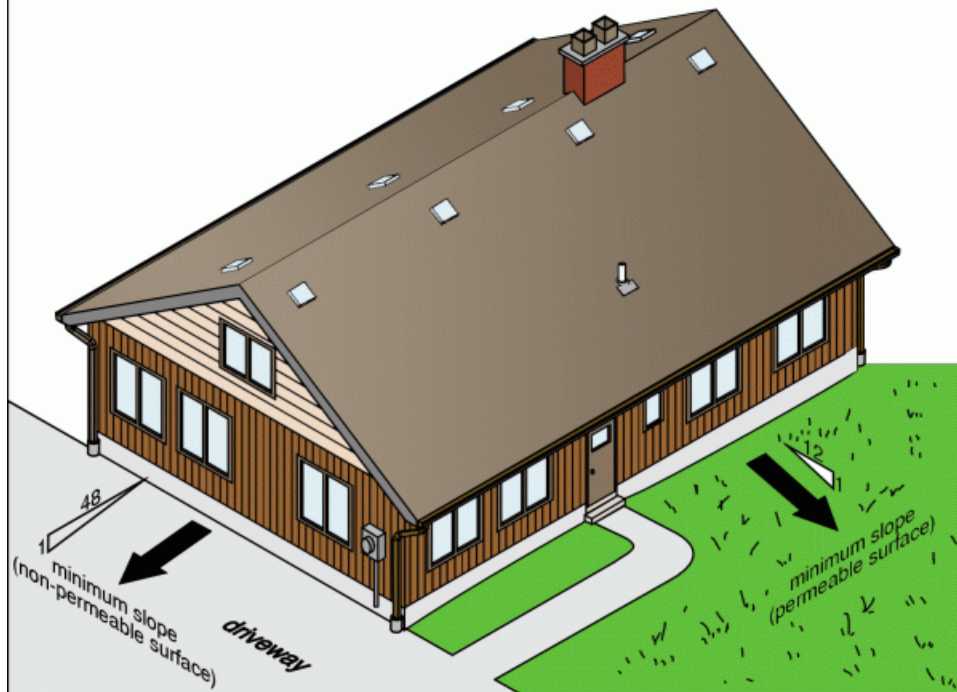
**Location:** Exterior

**Task:** Correct

**Time:** Less than 1 year

**Cost:** Regular maintenance item

## Recommended grading slopes



10. Low Areas.

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SUMMARY

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

COOLING

INSULATION

PLUMBING

INTERIOR

MORE INFO

APPENDIX

REFERENCE

**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:

- Rear screen door sticks - adjust as needed
- Downspout dented/damaged - replace as part of routine maintenance

**Location:** Various Exterior

**Task:** Repair or Replace or Improve or Monitor

**Time:** Regular maintenance / Routine upkeep



11. Downspout routine maintenance

## 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)

## Descriptions

**Configuration:** • [Basement](#)

**Foundation material:** • [Masonry block](#)

**Floor construction:** • [Joists](#)

**Exterior wall construction:**

• [Wood frame](#)

At new second storey addition

• [Masonry](#)

At original areas

**Roof and ceiling framing:**

• [Trusses](#)



12. Trusses

## 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

## WALLS \ Solid masonry walls

**Condition:** • [Prior repairs](#)

It is common to find a multitude of wall repairs on homes of this age (including prior window removals or new door/window installations)

**Location:** Various Exterior Wall

**Task:** For Your Information



13. one example

**Condition:** • [Bowing, leaning or bulging](#)

Prior cracking, displacement, and repairs noted.

The right-side shows prior cracks and displacement. These areas have been previously repaired/patched with no evidence of recent movement.

**Location:** Right Side Exterior Wall

**Task:** Monitor for movement/cracking

**Time:** Ongoing



14. right side wall

SUMMARY

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

COOLING

INSULATION

PLUMBING

INTERIOR

MORE INFO

APPENDIX

REFERENCE

## Inspection Methods and Limitations

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

**Attic/roof space:** • Inspected from access hatch

**Percent of foundation not visible:** • 90 %

**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 • The Electrical system has been updated and is in good condition overall.

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

**Service size:** • [200 Amps \(240 Volts\)](#)

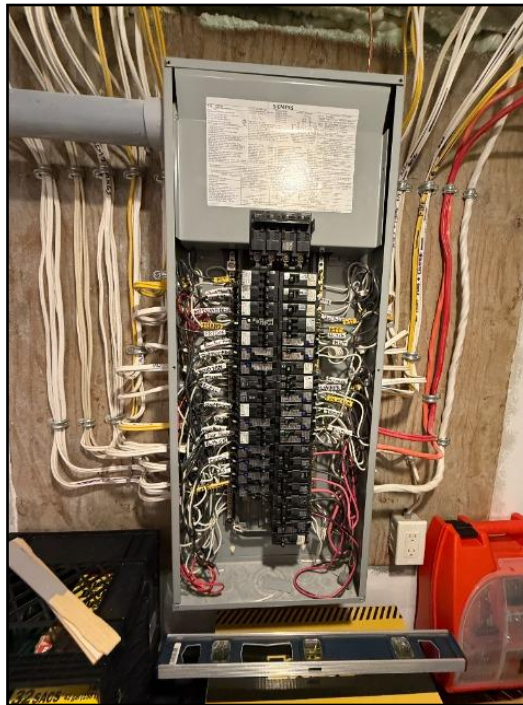
**Main disconnect/service box type and location:** • [Breakers - basement](#)

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

**Distribution panel type and location:**

• [Breakers - basement](#)

Good condition overall



15. Breakers - basement

**Distribution panel rating:** • [200 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](#)

**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 \ Distribution fuses/breakers

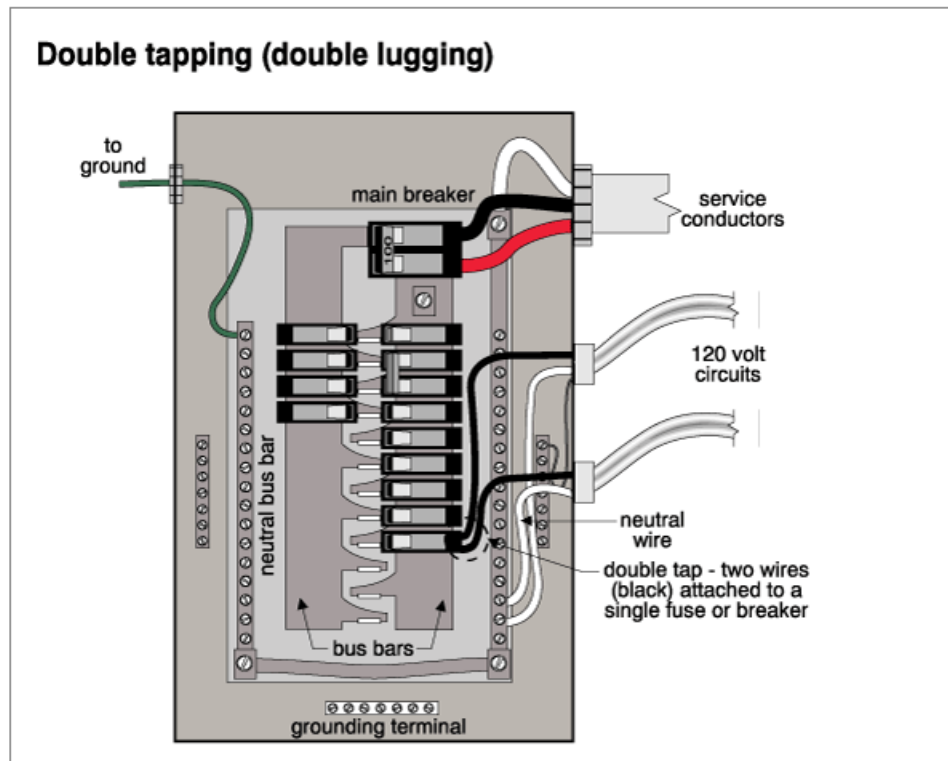
**Condition:** • [Double taps](#)

**Location:** Basement Panel

**Task:** Correct

**Time:** As Soon As Possible

**Cost:** Minor





16. Double taps

## DISTRIBUTION SYSTEM \ Wiring (wires) - installation

**Condition:** • [Abandoned wire](#)

Remnants of wiring not in use noted in furnace room. Appear cut and inactive. Removal may be considered

**Location:** Furnace room

**Task:** Remove

**Time:** As soon as practical

**Cost:** Minor



17. example inactive remnants

SUMMARY

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

COOLING

INSULATION

PLUMBING

INTERIOR

MORE INFO

APPENDIX

REFERENCE

## **DISTRIBUTION SYSTEM \ Smoke alarms (detectors)**

**Condition:** • General safety reminder for ALL homes -

This is a standard note included in every inspection report:

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

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

## Inspection Methods and Limitations

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

# HEATING

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SUMMARY

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

COOLING

INSULATION

PLUMBING

INTERIOR

MORE INFO

APPENDIX

REFERENCE

## Descriptions

**Heating system type:** • [Furnace](#)

**Fuel/energy source:** • [Gas](#)

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

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

**Efficiency:** • [High-efficiency](#)

**Approximate age:** • [18 years](#)

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

**Main fuel shut off at:** • Meter

**Auxiliary heat:** • Radiant floor heating

**Fireplace/stove:** • Electric fireplace

## 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. Have an HVAC licensed technician service the unit and check the condition of the heat exchanger for cracks, holes, or rust. If the heat exchanger is in good condition, continue using until replacement is needed.

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

**Location:** Basement Furnace

**Task:** Replace

**Time:** When necessary / Unpredictable

**Cost:** \$4,500 - and up

## 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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SUMMARY

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

COOLING

INSULATION

PLUMBING

INTERIOR

MORE INFO

APPENDIX

REFERENCE

## Descriptions

**General:** • The cooling system is a premium quality system and is in good condition.

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

**Cooling capacity:** • [30,000 BTU/hr](#) • [2.5 Tons](#)

**Compressor approximate age:** • 1 year

**Typical life expectancy:** • 10 to 15 years

## Observations and Recommendations

### RECOMMENDATIONS \ General

**Condition:** • In general, air conditioning units have a lifespan of 10-15 years but often last longer with regular servicing.

### RECOMMENDATIONS \ Overview

**Condition:** • No air conditioning or heat pump recommendations are offered as a result of this inspection.

## Inspection Methods and Limitations

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

# INSULATION AND VENTILATION

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SUMMARY

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

COOLING

INSULATION

PLUMBING

INTERIOR

MORE INFO

APPENDIX

REFERENCE

## Descriptions

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

**Attic/roof insulation amount/value:** • [R-40](#)

**Attic/roof air/vapor barrier:** • [Plastic](#) • Spot Checked Only

**Attic/roof ventilation:** • [Roof and soffit vents](#)

**Foundation wall insulation material:**

- Sprayed Foam
- In visible areas

## Observations and Recommendations

### RECOMMENDATIONS \ Overview

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

## Inspection Methods and Limitations

**Inspection limited/prevented by lack of access to:** • 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

**General:** • Several components have been updated

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

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

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

• Main water shut off valve - Basement



18. Main water shut off valve - Basement

**Water flow and pressure:** • [Typical for neighborhood](#)

**Water heater type:** • [Induced draft](#)

**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

**Floor drain location:** • Near heating system

**Plumbing Miscellaneous:** • Whirlpool functioned when tested

## Observations and Recommendations

### RECOMMENDATIONS \ General

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

### SUPPLY PLUMBING \ Water supply piping in building

**Condition:** • Pressure drop with multiple fixtures

A moderate pressure drop was observed when multiple fixtures were used simultaneously.

This condition is typical for homes in the neighborhood due to municipal supply characteristics.

**Location:** Various

**Task:** No immediate action required / Improvement

**Time:** Discretionary

**Cost:** Depends on work/approach

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

**Condition:** • Potentially insufficient combustion air

Water heater in furnace room with no obvious combustion air openings.

If additional combustion air is required, this can typically be provided by installing louvered openings in the wall or door.

**Location:** Basement Furnace Room

**Task:** Further evaluation and improve if required

**Time:** Less than 1 year

**Cost:** Minor

### WATER HEATER - GAS BURNER AND VENTING \ Venting system

**Condition:** • Vent termination clearance concern

The side-wall vent for the water heater terminates closer to an operable window than modern standards allow

**Location:** Left Exterior

**Task:** Further evaluation / Correct

**Time:** During annual servicing



19. Vent termination clearance concern

## WASTE PLUMBING \ Drain piping - installation

**Condition:** • The Seller(s) have reported that the waste line from house to street has been replaced. This is a good home improvement measure.

## FIXTURES AND FAUCETS \ Faucet

**Condition:** • [Loose](#)

**Location:** Second Floor Hallway Bathroom

**Task:** Secure

**Time:** Regular maintenance



20. Loose

## FIXTURES AND FAUCETS \ Toilet

**Condition:** • [Loose](#)

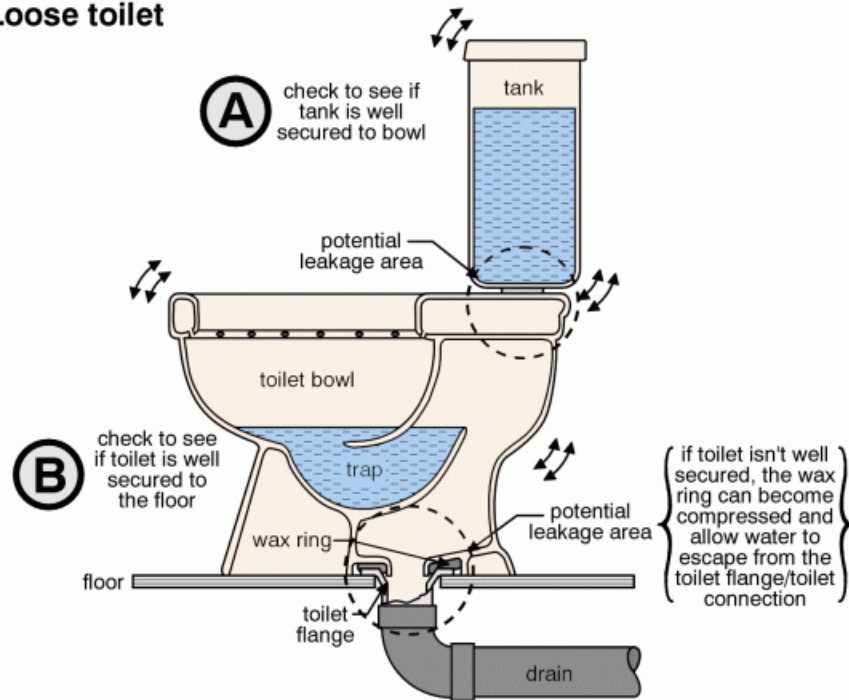
**Location:** Second Floor Hall Bathroom

**Task:** Correct

**Time:** As Soon As Possible

**Cost:** Regular maintenance item

## Loose toilet



## Inspection Methods and Limitations

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

## 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](#) • [Sliders](#) • [Casement](#) • Good conditional overall. All windows tested were functional.

**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.

### BASEMENT \ Leakage

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

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

### BASEMENT \ Wet basements - vulnerability

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

### APPLIANCES \ Dryer

**Condition:** • Smooth walled metal vent recommended for dryers. This helps prevent lint build-up and potential fire risks.

## 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. • New and newly renovated homes often require time for systems to be tested by everyday use before performance issues arise. Our inspection is visual only and cannot assess installations and quality of workmanship that is hidden from view.

**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 • Vermin, including wood destroying organisms. • We have none to very little historical data on the property in question. We are unaware of any past or current municipal construction permits, that may or may not have been applied for, fulfilled, inspected or pending and make no representation in this regard.

**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.

## MORE INFO

865 Windermere Avenue, Toronto, ON September 25, 2025

Report No. 8595

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

SUMMARY

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

COOLING

INSULATION

PLUMBING

INTERIOR

MORE INFO

APPENDIX

REFERENCE

## 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.

**Supplementary Information:** • Renovations / Remodeling has often been performed on the properties we inspect. Obtaining contractor documentation and/or permits is recommended.

**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.

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

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

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

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

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

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

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

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

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

SUMMARY

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

COOLING

INSULATION

PLUMBING

INTERIOR

MORE INFO

APPENDIX

REFERENCE

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

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

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

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

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

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

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

Click on any link to read about that system.

» 01. ROOFING, FLASHINGS AND CHIMNEYS

» 02. EXTERIOR

» 03. STRUCTURE

» 04. ELECTRICAL

» 05. HEATING

» 06. COOLING/HEAT PUMPS

» 07. INSULATION

» 08. PLUMBING

» 09. INTERIOR

» 10. APPLIANCES

» 11. LIFE CYCLES AND COSTS

» 12. SUPPLEMENTARY

Asbestos

Radon

Urea Formaldehyde Foam Insulation (UFFI)

Lead

Carbon Monoxide

Mold

Household Pests

Termites and Carpenter Ants

» 13. HOME SET-UP AND MAINTENANCE

» 14. MORE ABOUT HOME INSPECTIONS