

# 48 Fermanagh Avenue, Toronto

## Inspection Summary

May 18, 2007



### COMPANY INFORMATION

- ☒ Professional Engineer (Professional Engineers of Ontario)
- ☒ B.A.Sc. - Civil Engineering (University of Toronto)
- ☒ 23 years inspection experience  
(14+ years with **Carson, Dunlop & Associates**)
- ☒ Over 9,000 homes inspected

**PETER YEATES**



**INSPECTIONS**

1237 AVENUE ROAD  
UNIT 1  
TORONTO, ON  
M5N 2G5

(416) 422-1571

[WWW.YEATESINSPECT.COM](http://WWW.YEATESINSPECT.COM)

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## **Inspection Summary**

### **Overall Condition:**

This is a typical older home for the area in good overall condition for its age.

### **Roofing, Flashings and Chimneys:**

The sloped roofs are surfaced with asphalt shingles. The shingles are reportedly about 10 - 11 years old and are in good condition. The modified bitumen flat roof portions are the same vintage and condition. The chimney has been rebuilt above the first floor level and is in good condition.

### **Exterior:**

The exterior brickwork and aluminum eavestroughing is in good overall condition. Spalling bricks are very typical – not a high priority repair (maintenance item).

The wood frame garage is in disrepair (not uncommon for the area) and the roof shingles need replacing. The addition of some more side-to-side bracing members near roof level would be a good short term repair. Longer term, it should be replaced or demolished.

### **Structure:**

The foundations support solid masonry exterior walls. The outside/common wall structure is in good condition. The floor framing is saggy in the middle as a result of not having a central bearing wall in the basement (fairly common in older houses) and concentrated loading on a basement joist that has cracked and deflected downwards – creating a ripple effect up through the levels. While it is probably not practical to push the floors back level, a better basement column arrangement is needed to support the cracked trimmer joist just north and west of the basement stairs. A proper post with reinforced footing should be installed – likely about \$1,000 to \$1,500. It may be possible to push this joist back up *a little bit*, but some plaster cracking could result.

The rear extension is not to the same quality standard as the main part of the house. The wood frame walls and sill are at ground level – increasing the likelihood of rot/deterioration. Monitor for now. Of, course, if a rear addition was to be built, this structure should be removed altogether. Also, the thin concrete floor in the basement portion of this extension is broken up (however, this is not a structural concern).

### **Electrical:**

The house has a 100-amp electrical service with circuit breakers. This is an adequate service size.

While many areas have been rewired, there is some original knob-and-tube wiring present (main floor lights and some second floor circuits). Although knob-and-tube wiring is very common in older houses and is considered by most experts to be safe unless tampered with, it has become an insurance issue (can be very difficult to get insurance). Consult your insurance company. We would also suggest contacting Dave Slack at Aero Insurance Brokers (1-800-971-1363 or 416-992-6695). They will typically insure homes with knob-and-tube wiring provided

that they have been inspected by us and been found to be in good condition (as is the case here). A few other insurance companies will also insure knob-and-tube wiring (at a premium). Even if insurance is available, we would recommend eventual replacement of the older wiring in order to enhance future saleability. Replacement costs are highly variable, but would likely be \$6,000 and up.

**Heating:**

The house is heated by a 3-year-old mid-efficiency gas-fired hot water boiler rated at 88,000 BTU/hr. The unit was functional at the time of the inspection. No heat source was found in the kitchen pantry area.

**Insulation:**

There is no access hatch to the attic (or flat roof areas) to check on the insulation. At some point in the future, it would be desirable to gain access so that insulation could be added if necessary.

The double-brick walls are unlikely to be insulated (typical) as there is very limited space for insulation. In older homes such as this, it is most cost-effective to concentrate on eliminating air infiltration through sealing/caulking/weatherstripping improvements.

**Plumbing:**

The incoming water service pipe has been upgraded to ¾" copper. Water pressure is considered to be typical.

Most of the *visible* supply piping within the house is copper (there is some steel piping near the sink in the back second floor bedroom). The sink is being used for storage and couldn't be tested – it's not known if it's even connected anymore. If it isn't, it should be disconnected.

The visible waste plumbing is a combination of cast iron, steel, lead, copper and ABS plastic. The water heater is a 41.6-gallon gas unit that is 11 years old. There is some evidence of waste pipe updating below the front lawn – the vendor/agent may have more information.

**Interior:**

- Interior finishes are in good overall condition.
- The south basement stairs could be straightened out if desired.
- The windows are different quality levels and vintages, but are considered to be serviceable overall.
- The living room fireplace flue is unusual in that it appears to branch off horizontally a few feet above the damper. This could affect the quality of the draw. Use of artificial logs or a gas log set would likely be best.
- Appliances are not included in the inspection.
- In general, the basement appears to be reasonably dry for its age. New basement paint was a limitation in looking for historical evidence. As with all older homes, basement dampness can be minimized by keeping eavestroughs and downspouts well maintained and preventing surface water accumulations near the house by promoting good drainage next to the foundations.

**Notes:**

This is a summary of the inspection report for 48 Fermanagh Avenue, Toronto – performed on May 18, 2007. For the purposes of this report, the front door of the house is considered to be facing south. The inspection was performed according to the standards of the Ontario Association of Home Inspectors – see Limitations and Conditions at [www.yeatesinspect.com/lim&cond.htm](http://www.yeatesinspect.com/lim&cond.htm).

Telephone consultation regarding this report is available free of charge – call 416-422-1571. Walkthroughs with the inspector can also be arranged at a typical cost of \$150.