

70 Indian Road, Toronto

Inspection Summary

September 11, 2006



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

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Overall Condition:

This is a good quality older home that had a significant amount of renovation work done in the 1970's and 1980's. Various exterior and roofing components (in particular) are now showing their age and will require updating over the next few years.

Roofing, Flashings and Chimneys:

The upper front sloped roof is surfaced with original slates. There has been some relatively recent repair work, but many slates are loose and some have fallen out. The front roof slope and dormer should be stripped slates and resurfaced (likely about \$2,000). The upper rear slope has already been resurfaced with asphalt shingles and is in good condition.

The modified bitumen roofing on the upper flat roof and rear dormer is in good condition – reportedly 7 years old. The built-up (tar and gravel) roofing over the rear 2nd floor is older and showing some blistering – will likely need to be redone within the next few years – roughly \$3,000. The lower rear flat roof was originally metal, but has a rubberized membrane on top (and a wood deck). The rubberized membrane is not well sealed around the edges, but is not visibly leaking (perhaps the metal roof is in reasonably good condition beneath). Either a new roof with shingles should be installed above this rear deck (as it formerly had) or the metal roof should be replaced with a better sealed system. Pricing would probably be similar for both: about \$1,500 to \$2,500 (very rough estimate). The short deck railing should be improved at that time.

The upper rear mutual chimney should be fitted with a better cap (metal) – roughly \$300. A portion of the chimney flue divider is missing from the front chimney. Since the 2nd floor fireplace is not used, this is not considered to be a big issue, but the top of the chimney should be screened to prevent vermin entry.

Exterior:

The exterior wall surfaces appear to have been sandblasted in the past, but the brick is good quality and is holding up well. Some repointing of the brickwork and stone foundations is required – maintenance item.

The front and rear decking is rotting in several areas (likely in excess of 20 years old). Soil at the east and north sides of the driveway is being held back by a "retaining wall" of plywood covered with sheet plastic. It cannot be closely examined due to decorative wood boards in front, but it has a limited lifespan. In fact, the retaining wall to the west of the driveway has given way in a few spots due to rot. In a few years, a substantial sum of money will have to be spent replacing the front and rear decking and retaining walls – cost depends on design/materials – consult landscape specialist for quotes.

The walls of the basement walkout are crumbling and moving. There is no drain at the bottom of the stairs. The easiest/least expensive approach would be to brick in the door and fill the stairs with dirt – likely about \$1,500 versus several thousand to rebuild.

The old galvanized eavestroughs are bent and have rusted through in some areas – should be replaced (roughly \$2,000).

Structure:

The foundations support masonry exterior walls. While there has been some settlement of the exterior walls (cracks visible at southwest and the central party wall, etc.) this is within the typical range for the age and area. One cracked joist was noted at the rear basement. While it could be strengthened by attaching another joist alongside, this is not a priority. Floor joist sagging is typical for a house this age.

Electrical:

The house has a 200-amp electrical service with a fuse panel. The visible distribution wiring is mostly updated copper. The front porch light is serviced by knob-and-tube wiring but no other knob-and-tube wiring was visible or found during spotchecks of various electrical boxes.

It can be difficult to get insurance for houses with knob-and-tube wiring, but the small percentage here (appears to be less than 5%) should improve insurability. (Incidentally, knob-and-tube wiring is considered by most experts to be safe unless tampered with). TD insurance will typically insure houses with knob-and-tube wiring provided it has been inspected by us and been found to be in good condition, as it is here. Call them at 1-800-420-6994 to verify insurability.

In any event, replacement of the knob-and-tube wiring would be a desirable long term improvement – replacement costs depend on the approach, but would likely be \$800 and up. A few circuits utilizing aluminum wire were noted. Your insurance company may require that outlets and connectors be updated on these circuits – consult with them regarding their requirements.

Heating:

Heated by a very good quality boiler (hot water heating system) that is less than 1-year-old. The boiler was functional at the time of the inspection. Some areas, such as the basement, have electric baseboard heaters.

Insulation:

There is no access to the third floor ceiling areas to check for insulation, but insulation is likely present due to the age of the renovation. Insulation may have been installed in some wall spaces in the course of renovations (and not in others). In any event, attempting to retrofit further wall insulation would probably not be cost-effective.

Plumbing:

The incoming City supply pipe is older steel at the front basement floor. Water pressure is typical (fairly low at the third floor). There may be City assistance available to help pay for upgrading the main water supply pipe from the street to the house (for more pressure). More information is available at http://www.toronto.ca/water/supply/water_pressure/pressure.htm. Typical cost to the homeowner is about \$1,000 and there is a long waiting list.

The visible supply piping within the house is mostly copper. The section of steel pipe by the front southeast hose faucet is prone to interior rusting and will eventually have to be replaced with copper. The waste plumbing is primarily plastic and cast iron. The main waste stack at the rear of the house is cracked and leaking at basement floor level. This section will have to be replaced – consult a plumber for quotes (likely \$900 and up). The gas water heater is a 9-year-old 41.6-gallon rental unit.

The recently renovated 2nd floor bathroom is in good repair.

Interior:

- Interior finishes are in satisfactory to good overall condition. A partial wall and built-in furniture have been removed from the third floor so that the hardwood is discontinuous in some areas.
- The windows are either original or date back to the renovations of the 80's. These newer windows show deteriorated exterior frames and weatherstripping (although they could likely be restored with some work). Several of the older windows are painted shut.
- The main floor fireplace is operable, but needs cleaning (and a damper handle). The former coal fireplace on the second floor is not currently used and, as mentioned previously, the chimney flue for this fireplace is deteriorated near the top.
- Appliances are not included in the inspection.
- The basement appears to be reasonably dry for an older home. 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 70 Indian Road, Toronto – performed on September 11, 2006. Refer to the HOME REFERENCE BOOK report (#396606C) for this property to view the complete inspection results. For the purposes of this report, the front door of the house is considered to be facing east. 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.

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.