403 Shaw Street, Toronto

Inspection Report

August 29, 2016



COMPANY INFORMATION



Phone - (416)422-1571



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Overall Condition:

This is a better than average quality late 1800's double brick home. Some of the systems need updating (e.g. heating and electrical), but the house is in good structural condition particularly for its age.

Roofing, Flashings and Chimneys:

The sloped roofs are surfaced with asphalt shingles. The shingles are reportedly 6 years old and were found to be in good repair. Typical total life expectancy for asphalt shingles is roughly 15 years depending on slope and sun exposure.

The upper and rear flat roofs are surfaced with an older style single-ply modified bitumen membrane that is apparently the same vintage. We anticipate the total lifespan to be similar to that of the shingles. Normally, this type of roof is coated with a silvery reflective paint to reduce breakdown of the bituminous material due to heat. At this point, it may not be worth coating the roof, but rather, to wait until it is replaced and make sure the next roof is a 2-ply membrane with a granular top coat for sun protection. The rear flat roof membrane is somewhat wrinkly – it may have been laid over a former roof. Improvement would not be costeffective, but strip down all roofing materials before adding more next time.

The northwest masonry chimney is considered to be in good condition and it has had some work done near the top. The mutual rear chimney – formerly for the wood stove in the kitchen is no longer used and could eventually be removed down to roof level if the neighbour is in agreement.

Inspection Methods and Limitations:

-Roofs inspected with binoculars and by remote camera.

Exterior:

The brickwork is in satisfactory overall condition. The brick has been painted for many years so it will have to be periodically repainted. Some typical localized spalling/deterioration was noted. Where it is more deteriorated at the northwest, the bricks will eventually have to be replaced. The north side parging is deteriorating near sidewalk level. It is essentially a decorative coating that will have to be redone at some point - not a priority.

The rear extension insulbrick siding is low quality, but the extension would ideally be removed anyway. The exterior of the north dormer is in need of painting and sealing. In fact, the wood siding and trim on the dormer could best be addressed by resurfacing it with sheet metal/siding.

The aluminum eavestroughing and downspouts are in satisfactory overall repair. The front upper downspout should be modified to discharge onto the porch roof (running through a downspout over the roof) and into the porch eavestroughing. The northwest downspout needs to be modified to discharge out onto the front lawn – well away from the house. This is a City bvlaw.

The garage is a very old structure that is not very well built and should eventually be replaced. It is leaning noticeably. The wooden walls basically sit on the ground where they are prone to rot and insect attack. Several studs are damaged/severely cut back.

The front porch columns are leaning somewhat, but this may well have happened decades ago. Fortunately, they are very substantial. At this point they need only be monitored for the next few years. It is quite possible that they are no longer moving at a perceptible rate.

Minor Deficiencies:

-Replace the missing section of aluminum trim on the upper front gable.

- -Remortar loose front porch column bricks.
- -Replace the missing clamp near the top of the electrical masthead.

Inspection Methods and Limitations:

-Exterior inspection from ground level.

-There is limited to no visibility below the front porch for inspection.

Structure:

The stone foundations support solid masonry (double brick) exterior walls on the original portion of the house. Overall, the house appears to be holding up quite well. In fact, the house is considered to be in better than average overall structural condition compared to other Victorian homes. The rearmost extension off the kitchen is very old and probably does not have proper foundations. Consider removing this unheated, low quality extension when renovating.

The basement stairs were moved to the south (several inches) many years ago. The top of the stairs is not well supported and a better support beam (with 2 posts) is required.

Inspection Methods and Limitations:

-There is no access to the 3rd floor roof spaces (typical in homes like this). -Walls were spotchecked only.

Electrical:

The house has a 100-amp electrical service with a circuit breaker panel. This size of service is considered to be adequate and typical for a single family home.

There has been some rewiring done in the house – predominantly at the basement level, but there are still many lights and outlets on the first, second and third floors that are powered by the original knob-and-tube wiring.

Knob-and-tube wiring is very common in the area (and is still present in many homes across the City that are more than 65 years old). It is even still permitted under the current Electrical Code and is considered to be a safe method of wiring by the Electrical Safety Authority: http://www.esasafe.com/pdf/Flash_Notices/09-09-FL.pdf

Nonetheless, for reasons more political than scientific, many insurance providers won't insure houses with knob and tube wiring. Realistically, this type of wiring is not going to become popular again – so our best recommendation would be to replace it immediately. A very ballpark figure for replacement would be \$15,000 to \$20,000, but this depends on the intended number of new lights and outlets. As is typical with older homes, there are currently not enough electrical outlets in most of the rooms.

Some apparently 3-prong electrical outlets are not actually grounded as a result of being connected to the knob-and-tube wiring. This will automatically be corrected when the house is rewired.

Remove the baseboard-mounted wiring in the rear 2nd floor kitchen when updating the knoband-tube wiring as it is currently prone to mechanical damage.

Inspection Methods and Limitations:

-For safety reasons, the main disconnect breaker was not operated and its cover was not removed.

-Concealed electrical wiring and components cannot be inspected. Tracing individual circuits is beyond the scope of the inspection and the Inspection Standards.

Heating:

The house is heated by a 32-year-old oil furnace. It is well past its anticipated life expectancy and soot around some of the registers may already point to a cracked heat exchanger. Additionally, the 13-year-old oil tank is close to an age where insurability could be an issue. Fortunately there is already a gas line at the house so it should not be too difficult to replace the furnace with a high-efficiency gas unit (which we recommend ASAP). A ballpark figure would be \$6,000 and up and oil tank removal might add another \$1,500 – consult several heating contractors for quotes.

There is a mixture of old ductwork/registers and newer ducts. The front 3rd floor room has no heating duct at all. We are not recommending replacing all of the ductwork, but some additional ducting may well be required to even out the air flow. Even so, it can be anticipated that the 3rd floor will be hot in summer and a dedicated ductless A/C unit may be required depending on the usage of the space.

Inspection Methods and Limitations:

-Heat exchanger not visible.

-Safety devices not tested.

-Heat gain and heat loss calculations not done.

-Although we have no reason to suspect that one is present, it should be noted that checking the premises for buried oil tanks is not included in the inspection or the Standards of Practice.

Air Conditioning:

The house does not currently have central air conditioning. It could be added as an additional package with the new furnace. It is important to note that the old ductwork is not sized or located properly for air conditioning, but whether it would be cost-effective to upgrade the ductwork will depend on the desired extent of renovations.

Insulation:

There is no access to the majority of the roof spaces. It is unlikely that the 3rd floor or flat roof spaces have much insulation present. Add more insulation if extensive renovations are planned that will involve replacing the plaster anyway – otherwise, it may not be cost-effective.

In general the masonry walls are uninsulated (this is normal because there is little available space provided between the walls and the plaster). Further upgrading of wall insulation is not likely to be cost-effective, but it would be very worthwhile to eliminate drafts by weatherstripping and sealing where necessary.

Inspection Methods and Limitations:

-There is no access to the 3rd floor roof spaces (typical in homes like this).

- -Walls were spotchecked only.
- -Continuity of air/vapour barrier not verified.

-Although checking for asbestos (which may be present in many products and materials) is not included in the inspection or the Standards of Practice, it should be realized that the use of asbestos was ubiquitous for decades in the 1800's and 1900's. It is suspected that some of the ducts in the walls are wrapped with asbestos cloth or paper. In fact, we were able to see some from the basement. This is very common in older houses. It is not considered to be a hazard if left undisturbed and there is no <u>requirement</u> to remove it. If renovations are being contemplated and walls are removed, professionals will be required to do the removal. More information can be found at the Health Canada website: <u>www.hc-sc.gc.ca</u>.

Plumbing:

The incoming City supply pipe from the street is upgraded ³/₄" copper where visible at the front of the basement. The majority of the supply piping inside the house is copper, but there is some old steel piping near the front hose and in the vicinity of the basement toilet that will need to be replaced right away for insurance reasons.

Water pressure does tend to drop somewhat with multiple fixtures running simultaneously. This is not uncommon in older neighbourhoods.

The visible waste plumbing is a combination of ABS plastic, cast iron, steel, copper and likely lead. Cast iron waste plumbing is currently an issue for some insurance companies (although their prejudice is not considered to be warranted in our opinion). There are still a number of insurance companies without this particular bias. Replace any cast iron stack sections found during potential renovations with plastic.

The 175-litre electric water heater is a 5-year-old rental unit. It only runs on 120-volts (rather than 240-volts) so it is slow to heat up. It would be a good idea to get a new power-vented or tankless gas water heater when replacing the furnace.

The 2nd floor bathroom is essentially original and should be renovated.

Inspection Methods and Limitations:

-Concealed plumbing (e.g. behind floors, walls and below the house and yard) cannot be inspected.

-Tub/sink overflows not tested.

-Isolating/relief valves and main shut-off valve not tested.

Interior:

-Interior finishes are original in a number of areas. As a result various cracks, bumps and other original plaster imperfections were noted. This is very typical. In some main floor areas, in particular, the walls were resurfaced with drywall many years ago. Old damaged plaster on the dining room ceiling should be repaired or resurfaced with drywall. The 2nd floor hall ceiling has been patched, but doesn't show water staining – may just be old plaster beneath.

-The floors are typically saggy especially on the top two floors. The 3rd floor subfloor is patched and uneven – you may want to resurface over top.

-The stairs to the 3rd floor are very steep, but at least they are wider than typical for a house this age. The 2nd floor stair railing is short and the spindle gaps are wider than permitted by current standards. It is important to note that the Building Code is not retroactive, and these items can be considered to be grandfathered, but improve if child safety is a concern or if altering these railings.

-The windows have generally been replaced - many of them were replaced in the 1970's with decent enough double-glazed windows that should prove to be functional. Some of the separate paned metal double hung windows are lower quality though. They are also difficult to clean. In general, our recommendation would be to replace any lower quality windows as much for improved operability and cleanability as for improved energy efficiency - \$75 and up per square foot.

-The living room fireplace is currently non-functional – there is only one flue exiting the chimney and that is for the furnace.

-Several damp areas were visible at the bottom of the foundation walls (including the front, north side and rear of the basement). It is important to note that the house was built long before the invention of modern waterproofing and perimeter drainage systems. Normally we would recommend exterior waterproofing as part of any basement renovation, but with the new north sidewalk and the proximity of the neighbour it would likely be preferable to do an interior waterproofing system utilizing a watertight, drainage membrane such as <u>Delta MS</u> on the interior foundations prior to reframing, insulating and drywalling. This would lead to perimeter drainage tiles at floor level and ultimately to a sump pump or the floor drain.

-No comment made on cosmetic finishes.

-CO/smoke detectors and appliances not inspected. One smoke detector and one carbon monoxide detector are recommended for each level of every home.

-Drainage tile not visible.

-In all houses, moisture problems may result in visible or concealed mold growth. Environmental Consultants can assist if this is a concern as inspection for mold is a specialized environmental assessment that is beyond the scope of the inspection and the Inspection Standards.

Notes:

This is the inspection report for 403 Shaw Street, Toronto – performed on August 29, 2016. For the purposes of this report, the front door of the house is considered to be facing west. 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.