HOME INSPECTION REPORT



PROPERTY ADDRESS

27 Larchwood Crescent
Peterborough, ON K9K 0A0

INSPECTION DATE

October 24, 2026
10:00 AM

CLIENT

Morgan & Riley Ashford
705-555-0134 · ashfords@example.com

INSPECTOR

Alex Morgan
RHI #0000 (sample)

PROPERTY TYPE	YEAR BUILT	SIZE	WEATHER	OCCUPANCY
Two-storey detached	2004	2,150 sq ft	Overcast, 9 °C, dry	Occupied, furnished

NORTHLINE HOME INSPECTIONS
Alex Morgan · RHI #0000 (sample)
705-555-0111 · hello@northline.example · northline.example

Your Inspector

AM

Alex Morgan

Northline Home Inspections · RHI #0000 (sample)

705-555-0111 · hello@northline.example · northline.example

Registered Home Inspector serving the Kawarthas. Sample profile for the Expert Check website.

Rating Information

Every finding in this report carries one of these ratings. Where it applies, the timeframe shows how soon the item should be addressed.

SAFETY HAZARD Timeframe: Immediate

Item requires immediate attention. Poses safety risk or is not functioning. Evaluation by qualified specialist recommended.

REPAIR NEEDED Timeframe: Soon

Item not performing as intended. Requires repair or maintenance to become fully functional.

MONITOR Timeframe: Monitor

Item should be monitored for changes. No immediate action required but keep an eye on it.

MAINTENANCE Timeframe: Routine

Item functional but needs routine maintenance or upkeep to remain in good condition.

IMPROVE Timeframe: Optional

An optional upgrade that would improve safety, efficiency or comfort. Not a defect.

SATISFACTORY

Item performing its function appropriately for its age. No deficiencies observed.

NOT INSPECTED **NOT PRESENT**

Item not present or not inspected due to conditions beyond inspector's control.

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1 Exterior 7 findings 7

2 Roofing 4 findings 9

3 Chimney, Fireplace, or Stove 1 finding 10

5 Basement, Foundation, Crawlspace & Structure 1 finding 11

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7 Cooling 1 finding 12

8 Plumbing 3 findings 12

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10 Attic, Insulation & Ventilation 2 findings 15

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12 Doors, Windows & Interior 2 findings 16

14 Laundry 1 finding 16

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17 Kitchen 1 finding 17

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Summary of Findings

4	6	3	6	2
SAFETY HAZARD	REPAIR NEEDED	MONITOR	MAINTENANCE	IMPROVE

30 findings in this report, including 7 satisfactory, 1 not inspected, 1 not present. Each item below links to the full finding and its photos.

SAFETY HAZARD · 4

1.9.1 **Railings, Guards & Handrails** · Exterior 8
Loose railing or guard noted — safety concern. Resecure to structure before use.

8.5.1 **Hot Water Source** · Plumbing 13
TPR (temperature-pressure relief) valve discharge pipe missing or improperly installed. The discharge pipe must terminate within 6 inches of the floor or discharge to exterior — a safety requirement. Have licensed plumber correct.

9.8.1 **Electrical Wiring** · Electrical 14
Open junction box observed — cover plate missing. Install appropriate cover — open junction boxes are a shock hazard.

12.7.1 **Presence of Smoke and CO Detectors** · Doors, Windows & Interior 16
Carbon monoxide detector missing — safety concern. Required in Ontario for all homes with fuel-burning appliances or attached garages. Install on each level near sleeping areas.

REPAIR NEEDED · 6

1.4.1 **Vegetation, Surface Drainage, Retaining Walls & Grading** · Exterior 8
Negative grading observed at foundation — water drains toward structure. Regrade soil to slope away from foundation minimum 6 inches over 10 feet.

1.12.1 **Exhaust Hoods** · Exterior 9
Dryer vent termination screen clogged with lint. Clean immediately — a blocked dryer vent is a fire hazard.

2.1.2 **Roof Covering** · Roofing 10
Damaged or cracked shingles noted. Prone to water infiltration. Repair or replace affected areas promptly.

9.9.1 **Panelboards & Breakers** · Electrical 14
Double-tapped breakers observed — multiple wires on a single breaker terminal. Most breakers are rated for only one conductor per terminal. Have licensed electrician evaluate and correct.

9.12.1 **GFCIs** · Electrical 14
GFCI protection missing at exterior outlets — required at all exterior locations. Have licensed electrician install.

16.5.1 **Ceiling, Walls & Firewalls in Garage** · Attached Garage 17
Gaps or holes in garage ceiling or wall drywall. Repair with appropriate drywall to restore fire separation — the garage firewall is a critical life safety element.

MONITOR · 3

2.1.1 **Roof Covering** · Roofing 10
Roof covering appeared to be approximately mid-life based on wear patterns observed. Continued monitoring and routine maintenance are recommended.

5.1.1 **Basement** · Basement, Foundation, Crawlspace & Structure 11
Floor slab cracking noted. Minor cracking is common and typically not structural. Monitor for changes — significant heaving or displacement warrants further evaluation.

8.5.2 **Hot Water Source** · Plumbing 13
Water heater is at or approaching typical service life of 10-12 years. Budget for replacement — water heater failure can cause significant water damage.

MAINTENANCE · 6

1.3.1 **Wall Covering, Flashing & Trim** · Exterior 7
Deteriorating mortar joints observed at masonry. Tuckpointing by a qualified mason is recommended.

1.10.1 **Windows** · Exterior 9
Window caulking deteriorating at frame or sill. Recaulk to prevent water intrusion.

2.6.1 **Gutters & Downspouts** · Roofing 10
Downspout discharging too close to foundation. Extend minimum 6 feet away from foundation to prevent moisture intrusion and foundation issues.

6.1.2 **Heating System Information** · Heating 11
Annual furnace service and inspection by a qualified HVAC technician is recommended. Regular maintenance extends equipment life and ensures safe, efficient operation.

12.2.1 **Windows** · Doors, Windows & Interior 16
Window not operating smoothly. Clean track and lubricate hardware — stiff operation indicates debris or worn hardware.

14.2.1 **Clothes Dryer** · Laundry 16
Dryer vent cleaning recommended. Lint accumulation in dryer venting is a leading cause of residential fires — clean annually or more frequently with heavy use.

IMPROVE · 2

10.2.1 **Insulation in Attic** · Attic, Insulation & Ventilation 15
Additional insulation recommended to achieve current code minimum R-value for Ontario climate zone. Consult qualified insulation contractor for current requirements and installation.

11.4.1 **Bathroom Exhaust Fan / Window** · Bathrooms 16
Recommend running bathroom exhaust fan during showering and for at least 20 minutes afterward to adequately remove moisture from the space.

1 Exterior

1 Safety · 7 findings

1.3	Wall Covering, Flashing & Trim	1 Maint
1.4	Vegetation, Surface Drainage, Retaining Walls & Grading	1 Repair
1.9	Railings, Guards & Handrails	1 Safety
1.10	Windows	1 Maint
1.12	Exhaust Hoods	1 Repair

SYSTEM DETAILS

Wall Covering Material
Brick

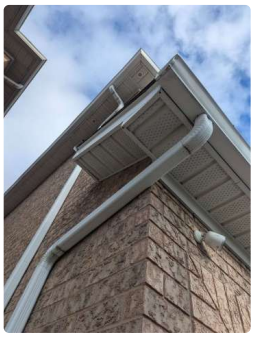
Trim Material
Aluminum

Driveway Material
Asphalt

Walkway Material
Concrete

1.2 Eaves, Soffits & Fascia

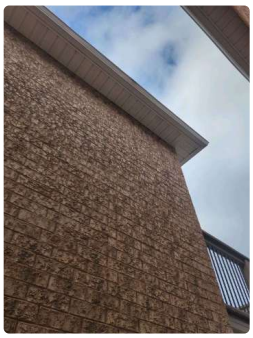
1.2.1 SATISFACTORY



Aluminum soffits and fascia were present and appeared intact with no visible damage or separation.

1.3 Wall Covering, Flashing & Trim

1.3.1 MAINTENANCE Timeframe: Routine



Deteriorating mortar joints observed at masonry. Tuckpointing by a qualified mason is recommended.

1.4 Vegetation, Surface Drainage, Retaining Walls & Grading

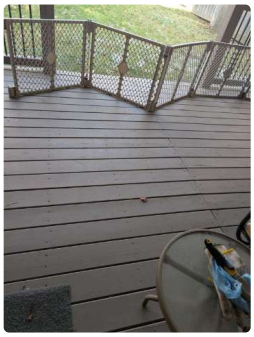
1.4.1 REPAIR NEEDED Timeframe: Soon



Negative grading observed at foundation — water drains toward structure. Regrade soil to slope away from foundation minimum 6 inches over 10 feet.

1.8 Porches, Patios, Decks, Balconies & Carports

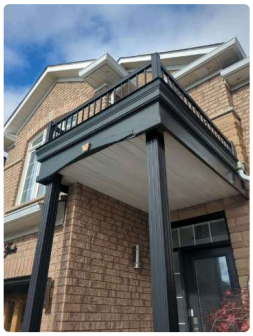
1.8.1 SATISFACTORY



Wood deck appeared in serviceable condition overall. No significant structural deficiencies were noted at accessible areas.

1.9 Railings, Guards & Handrails

1.9.1 SAFETY HAZARD Timeframe: Immediate



Loose railing or guard noted — safety concern. Resecure to structure before use.

1.10 Windows

1.10.1 MAINTENANCE Timeframe: Routine



Window caulking deteriorating at frame or sill. Recaulk to prevent water intrusion.

1.12 Exhaust Hoods

1.12.1 REPAIR NEEDED Timeframe: Soon



Dryer vent termination screen clogged with lint. Clean immediately — a blocked dryer vent is a fire hazard.

2 Roofing

1 Repair 4 findings

2.1	Roof Covering	1 Repair 1 Monitor
2.6	Gutters & Downspouts	1 Maint

SYSTEM DETAILS

Roof Covering Material Asphalt Shingles	Estimated Roof Age 10-15 Years
Number of Layers 1 Layer	Roof Style Gable
Gutter Material Aluminum	Inspection Method Drone

SECTION LIMITATIONS

Inspection does not guarantee roof is leak-free.

2.1 Roof Covering

2.1.1 MONITOR Timeframe: Monitor



Roof covering appeared to be approximately mid-life based on wear patterns observed. Continued monitoring and routine maintenance are recommended.

2.1.2 REPAIR NEEDED Timeframe: Soon



Damaged or cracked shingles noted. Prone to water infiltration. Repair or replace affected areas promptly.

2.2 Flashing

2.2.1 SATISFACTORY

Pipe boot flashings at plumbing and mechanical penetrations appeared intact with no visible cracking or separation.

2.6 Gutters & Downspouts

2.6.1 MAINTENANCE Timeframe: Routine

Downspout discharging too close to foundation. Extend minimum 6 feet away from foundation to prevent moisture intrusion and foundation issues.

3 Chimney, Fireplace, or Stove

1 finding

3.5 Wood-Burning Stove

3.5.1 NOT PRESENT

This item was not present.

5 Basement, Foundation, Crawlspace & Structure

1 finding

5.1 Basement — 1 Monitor

SYSTEM DETAILS

Foundation Type Poured Concrete	Basement Type Full Basement	Basement Finish Partially Finished
Sump Pump Not Present	Floor Structure Wood Joists	

5.1 Basement

5.1.1 MONITOR Timeframe: Monitor

Floor slab cracking noted. Minor cracking is common and typically not structural. Monitor for changes — significant heaving or displacement warrants further evaluation.

6 Heating

2 findings

6.1 Heating System Information — 1 Maint

SYSTEM DETAILS

Heating System Type Forced Air Furnace	Fuel Type Natural Gas	Distribution Ductwork
Filter Size 16 x 25 x 1 in		

6.1 Heating System Information

6.1.1 SATISFACTORY

Gas forced-air furnace was present and operational. The system responded to the thermostat and produced heat at the time of inspection.

6.1.2 MAINTENANCE Timeframe: Routine

Annual furnace service and inspection by a qualified HVAC technician is recommended. Regular maintenance extends equipment life and ensures safe, efficient operation.

7 Cooling

1 finding

SYSTEM DETAILS

Cooling System Type
Central Air

Condenser Location
Ground Level - Side

SECTION LIMITATIONS

Cooling system not tested when outdoor temperature below 60F.

7.1 Cooling System Information

7.1.1 NOT INSPECTED

This item was not inspected.

8 Plumbing

1 Safety 3 findings

8.5 Hot Water Source

1 Safety 1 Monitor

SYSTEM DETAILS

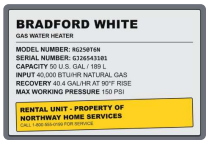
Supply Pipe Material
Copper

Drain Pipe Material
ABS

Water Source
Municipal

Waste Disposal
Municipal Sewer

Main Shutoff Location
Basement, front wall



Water heater (tank)

Make
Bradford White

Model
RG250T6N

Serial
GJ26543101

Year
2010 · Age: 16 yrs

Gallons
50

Owned / rented
Rented (rental sticker)

8.2 Water Supply

8.2.1 SATISFACTORY

Copper supply piping was observed and appeared in serviceable condition at accessible areas.

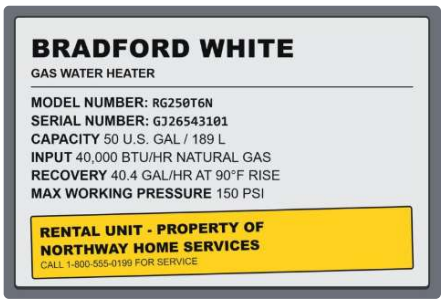
8.5 Hot Water Source

8.5.1 SAFETY HAZARD Timeframe: Immediate



TPR (temperature-pressure relief) valve discharge pipe missing or improperly installed. The discharge pipe must terminate within 6 inches of the floor or discharge to exterior — a safety requirement. Have licensed plumber correct.

8.5.2 MONITOR Timeframe: Monitor



Water heater is at or approaching typical service life of 10-12 years. Budget for replacement — water heater failure can cause significant water damage.

9 Electrical

1 Safety 3 findings

9.8	Electrical Wiring	1 Safety
9.9	Panelboards & Breakers	1 Repair
9.12	GFCIs	1 Repair

SYSTEM DETAILS

Service Size 100 Amp	Service Type Underground	Panel Location Basement, utility room
Branch Wiring Type Copper (Romex/NM)	Grounding Water Pipe	Sub-Panels None

Main panel

Make Siemens	Amps 100	Main breaker size (A) 100

9.8 Electrical Wiring

9.8.1 SAFETY HAZARD Timeframe: Immediate



Open junction box observed — cover plate missing. Install appropriate cover — open junction boxes are a shock hazard.

9.9 Panelboards & Breakers

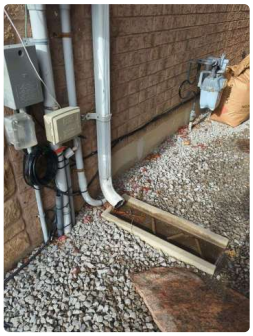
9.9.1 REPAIR NEEDED Timeframe: Soon



Double-tapped breakers observed — multiple wires on a single breaker terminal. Most breakers are rated for only one conductor per terminal. Have licensed electrician evaluate and correct.

9.12 GFCIs

9.12.1 REPAIR NEEDED Timeframe: Soon



GFCI protection missing at exterior outlets — required at all exterior locations. Have licensed electrician install.

10 Attic, Insulation & Ventilation

2 findings

10.2 Insulation in Attic — 1 Improve

SYSTEM DETAILS

Attic Access	Scuttle Hole
Access Location	Upper hallway closet
Insulation Type	Blown Fiberglass
Insulation Depth	6-10 inches
Ventilation Type	Multiple Types
Roof Sheathing	OSB

SECTION LIMITATIONS

Attic accessed through scuttle hole; limited mobility.

10.2 Insulation in Attic

10.2.1 IMPROVE Timeframe: Optional



Additional insulation recommended to achieve current code minimum R-value for Ontario climate zone. Consult qualified insulation contractor for current requirements and installation.

10.3 Ventilation in Attic

10.3.1 SATISFACTORY



Attic ventilation appeared adequate at the time of inspection. Ridge and soffit ventilation were present providing balanced airflow.

11 Bathrooms

1 finding

11.4 Bathroom Exhaust Fan / Window — 1 Improve

11.4 Bathroom Exhaust Fan / Window

11.4.1 IMPROVE Timeframe: Optional

Recommend running bathroom exhaust fan during showering and for at least 20 minutes afterward to adequately remove moisture from the space.

12 Doors, Windows & Interior

1 Safety 2 findings

12.2 Windows — 1 Maint

12.7 Presence of Smoke and CO Detectors — 1 Safety

12.2 Windows

12.2.1 MAINTENANCE Timeframe: Routine

Window not operating smoothly. Clean track and lubricate hardware — stiff operation indicates debris or worn hardware.

12.7 Presence of Smoke and CO Detectors

12.7.1 SAFETY HAZARD Timeframe: Immediate

Carbon monoxide detector missing — safety concern. Required in Ontario for all homes with fuel-burning appliances or attached garages. Install on each level near sleeping areas.

14 Laundry

1 finding

14.2 Clothes Dryer — 1 Maint

14.2 Clothes Dryer

14.2.1 MAINTENANCE Timeframe: Routine

Dryer vent cleaning recommended. Lint accumulation in dryer venting is a leading cause of residential fires — clean annually or more frequently with heavy use.

16 Attached Garage

1 Repair 1 finding

16.5 Ceiling, Walls & Firewalls in Garage 1 Repair

16.5 Ceiling, Walls & Firewalls in Garage

16.5.1 REPAIR NEEDED Timeframe: Soon



Gaps or holes in garage ceiling or wall drywall. Repair with appropriate drywall to restore fire separation — the garage firewall is a critical life safety element.

17 Kitchen

1 finding

17.3 GFCI

17.3.1 SATISFACTORY

GFCI protection was present at kitchen counter outlets and tested operational at the time of inspection.

Scope & Limitations

If you are reading this report but did not hire us to perform the original inspection, please note that it is likely that conditions related to the home have probably changed, even if the report is fairly recent. Just as you cannot rely on an outdated weather report, you should not rely on an outdated inspection report.

Minor problems noted may have become worse, recent events may have created new issues, and items may even have been corrected and improved. Don't rely on old information about one of the biggest purchases you'll ever make. Remember that the cost of a home inspection is insignificant compared to the value of the home. Protect your family and your investment, and please call us directly to discuss the report you're reading for this property so that we can arrange for a re-inspection.

This was a limited visual inspection of apparent conditions in the readily and easily accessible areas that existed at the time of the inspection. As such, this report was a "snapshot" in time. Only areas specifically mentioned in this report have been inspected and those areas not mentioned are not part of this inspection. No warranties or guarantees are given or implied.

ENVIRONMENTAL CONDITIONS: Unless otherwise indicated, the inspection and report do not address, and are not intended to address, the possible presence of, or danger from, any potentially harmful substances and environmental hazards including, but not limited to, radon gas, lead paint, asbestos, urea-formaldehyde, toxic or flammable chemicals, and hot water and airborne hazards.

CODES: No check is made for building/housing code conformance. The Inspector always recommends having a qualified professional examine every item in this report and make the needed repairs.

Please note that all residences should have C.O. and fire/smoke detectors. It is the responsibility of the client/resident to ensure that these are placed in sufficient quantity throughout the home.

Standards of Practice

This inspection follows:

InterNACHI Standards of Practice

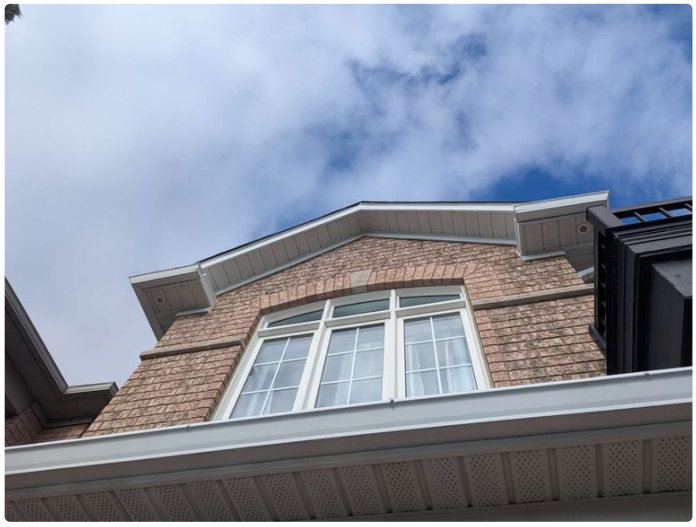
www.nachi.org/sop

Photo Appendix

Photos taken during the inspection that are not attached to a specific finding.



A1 Left side wall



A2 Front elevation

Pre-Inspection Agreement

Agreement signed in person · October 26, 2026

INTERNACHI® HOME INSPECTION AGREEMENT

This is an Agreement between you, the undersigned Client, and us, the Inspector, pertaining to our inspection of the Property at: 27 Larchwood Crescent, Peterborough, ON. The terms below govern this Agreement.

1. The fee for our inspection is as quoted, payable in full at a time before the inspection.

2. We will perform a visual inspection of the home/building and provide you with a written report identifying the defects that we (1) observed and (2) deemed material. The report is only supplementary to the seller's disclosure.

3. Unless otherwise noted in this Agreement or not possible, we will perform the inspection in accordance with the current Standards of Practice (SOP) of the International Association of Certified Home Inspectors ("InterNACHI"), posted at www.nachi.org/sop. If your jurisdiction has adopted mandatory standards that differ from InterNACHI's SOP, we will perform the inspection in accordance with your jurisdiction's standards. You understand that InterNACHI's SOP contains limitations, exceptions, and exclusions. You understand that InterNACHI is not a party to this Agreement, has no control over us, and does not employ or supervise us.

4. Unless otherwise indicated in writing, we will NOT test for the presence of radon, a harmful gas. Unless otherwise indicated in writing, we will not test for mold. Unless otherwise indicated in writing, we will not test for compliance with applicable building codes or for the presence of or for any potential dangers arising from the presence of asbestos, lead paint, soil contamination, or other environmental hazards or violations.

5. Our inspection and report are for your use only. You give us permission to discuss our observations with real estate agents, owners, repair persons, or other interested parties. You will be the sole owner of the report and all rights to it. We are not responsible for use or misinterpretation by third parties, and third parties who rely on it in any way do so at their own risk and release us (including employees and business entities) from any liability whatsoever.

6. LIMITATION ON LIABILITY AND DAMAGES. We assume no liability for the cost of repair or replacement of unreported defects, either current or arising in the future. In all cases, our liability is limited to liquidated damages in an amount not greater than 1.5 times the fee you paid us. You waive any claim for consequential, exemplary, special or incidental damages or for the loss of the use of the home/building.

7. We do not perform engineering, architectural, plumbing, or any other job function requiring an occupational license in the jurisdiction where the property is located.

8. If you believe you have a claim against us, you agree to provide us with the following: (1) written notification of your claim within seven days of discovery, in sufficient detail and with sufficient supporting documents that we can evaluate it; and (2) immediate access to the premises. Failure to comply with these conditions releases us from liability.

9. You agree that the exclusive venue for any litigation arising out of this Agreement shall be in the county where we have our principal place of business. If you fail to prove any claim against us, you agree to pay all our legal costs, expenses and attorney's fees incurred in defending that claim.

10. If a court declares any provision of this Agreement invalid, the remaining provisions remain in effect. This Agreement represents our entire agreement; there are no terms other than those set forth herein. All prior discussions are merged into this Agreement. You will have no cause of action against us after one year from the date of the inspection.

11. Past-due fees for your inspection shall accrue interest at 8% per year.

12. If you request a re-inspection, the re-inspection is subject to the terms of this Agreement.

I HAVE CAREFULLY READ THIS AGREEMENT. I AGREE TO IT AND ACKNOWLEDGE RECEIVING A COPY OF IT.

Client Name: Morgan & Riley Ashford
Property Address: 27 Larchwood Crescent, Peterborough, ON
Inspection Date: Oct 24, 2026
Inspector: Alex Morgan
Company: Northline Home Inspections

CLIENT SIGNATURE



Morgan & Riley Ashford
October 26, 2026

INSPECTOR SIGNATURE



Alex Morgan
October 26, 2026