

SUMMARY

1234 Bay St, My Twin City, ON August 19, 2026

Report No. 1098, v.4

shieldpoint.ca

SUMMARY

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

COOLING

INSULATION

PLUMBING

INTERIOR

REFERENCE

This Summary outlines potentially significant issues from a cost or safety standpoint. This section is provided as a courtesy and cannot be considered a substitute for reading the entire report. Please read the complete document.

[Priority Maintenance Items](#)

Structure

FOUNDATIONS \ Columns or piers

Condition: • Prior repairs

A prior repair was observed at the basement support post, where a vertical split has been secured with through-bolts. Minor floor settlement/unevenness was also observed in the area above the post.

Implication(s): Weakened structure

Location: Basement.

Task: Monitor the area for further movement or settlement. Have the support post and existing repair further evaluated by a qualified contractor if additional movement or deterioration is observed.

Time: As needed.

Electrical

SERVICE BOX, GROUNDING AND PANEL \ Distribution panel

Condition: • Federal Pioneer Stab-Lok electrical panel and breakers observed.

Implication(s): Certain Stab-Lok circuit breakers have been subject to safety recalls due to the potential for breakers to fail to trip under fault conditions, increasing the risk of overheating or fire.

Location: Electrical panel.

Task: Have the panel and breakers further evaluated by a qualified electrical contractor. Replacement of the panel should be considered based on the evaluation and condition of the equipment.

Time: Near term.

DISTRIBUTION SYSTEM \ Outlets (receptacles)

Condition: • GFCI/GFI needed (Ground Fault Circuit Interrupter)

GFCI protection was not provided at the exterior receptacle and receptacle located near a water source.

Implication(s): Electric shock

Location: Exterior receptacles and kitchen receptacles.

Task: Install GFCI protection to improve electrical safety.

Time: Near term.

DISTRIBUTION SYSTEM \ Smoke alarms (detectors)

Condition: • Smoke alarms were missing in several areas of the home.

Location: Throughout the house.

Task: Install additional smoke alarms as required. Consider installing interconnected combination smoke/CO alarms throughout the home for improved safety.

Time: Near term.

SUMMARY

1234 Bay St, My Twin City, ON August 19, 2026

Report No. 1098, v.4

shieldpoint.ca

SUMMARY

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

COOLING

INSULATION

PLUMBING

INTERIOR

REFERENCE

Plumbing

WASTE PLUMBING \ Drain piping - installation

Condition: • Older cast-iron sewer piping was observed in connection with the home's PVC drainage system. The property is served by a private septic system.

Implication(s): The condition of the older cast-iron sewer piping and the septic system could not be fully determined during the inspection. Older buried sewer piping may be susceptible to deterioration or root intrusion.

Location: Basement.

Task: Have the sewer line further evaluated with a camera scope by a qualified plumbing contractor, and have the septic system inspected by a qualified septic professional. Confirm the condition and operation of the septic system and service or pump as recommend

Time: As needed.

Interior

FLOORS \ General notes

Condition: • Trip hazard

Implication(s): Physical injury

Location: Basement floor.

Task: Monitor and repair as needed.

Time: Near term.

STAIRS \ Spindles or balusters

Condition: • Missing

Implication(s): Fall hazard

Location: Stairs to basement.

Task: Install balusters to improve safety.

Time: Near term.

EXHAUST FANS \ Kitchen range exhaust system (range hood)

Condition: • Not vented to exterior

Implication(s): Chance of condensation damage to finishes and/or structure

Location: Kithcen

Task: Consider providing exterior ventilation for the range hood.

Time: As needed.

POTENTIALLY HAZARDOUS MATERIALS \ General notes

Condition: • Possible asbestos containing materials

Suspected asbestos-containing material observed around the second-floor heat register.

Implication(s): Health hazard

Location: Second floor.

Task: Have the material further evaluated and tested by a qualified asbestos professional. If asbestos is confirmed, have it appropriately managed, encapsulated, or removed by qualified professionals.

Time: Near term.

SUMMARY

Report No. 1098, v.4

1234 Bay St, My Twin City, ON August 19, 2026

shieldpoint.ca

SUMMARY

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

COOLING

INSULATION

PLUMBING

INTERIOR

REFERENCE

Condition: • Possible asbestos containing materials

Suspected asbestos-containing materials were observed in various areas, including loose material in the basement, material around the basement HVAC ductwork, and older tiles/material inside a first-floor cupboard.

Implication(s): Health hazard

Location: Basement and first floor bedroom cupboard.

Task: Have the identified materials further evaluated and tested by a qualified asbestos professional. Avoid disturbing, removing, or disposing of the materials until their composition has been determined. If asbestos is confirmed, have the materials appropriately

Time: Near term.

Condition: • Possible asbestos containing materials

Vermiculite insulation was observed in the attic, suspected to contain asbestos.

Implication(s): Health hazard

Location: Attic insulation.

Task: Have the insulation further evaluated and tested by a qualified asbestos professional. Avoid disturbing the insulation until testing is completed. If asbestos is confirmed, have it appropriately managed or removed by qualified professionals.

Time: Near term.

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 pre-purchase home inspection. These may have to be adjusted based on the findings of specialists.

[Home Improvement - ballpark costs](#)

ROOFING

1234 Bay St, My Twin City, ON August 19, 2026

Report No. 1098, v.4

shieldpoint.ca

SUMMARY

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

COOLING

INSULATION

PLUMBING

INTERIOR

REFERENCE

Description

General: • The roof covering and visible components were observed to be in generally serviceable condition, except as noted in the report.

Roofing material:

- Asphalt shingles

Roof over Main house.



1. Asphalt shingles

- Modified bitumen membrane

Roof over extended parts.



2. Asphalt shingles

ROOFING

1234 Bay St, My Twin City, ON August 19, 2026

Report No. 1098, v.4

shieldpoint.ca

SUMMARY

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

COOLING

INSULATION

PLUMBING

INTERIOR

REFERENCE

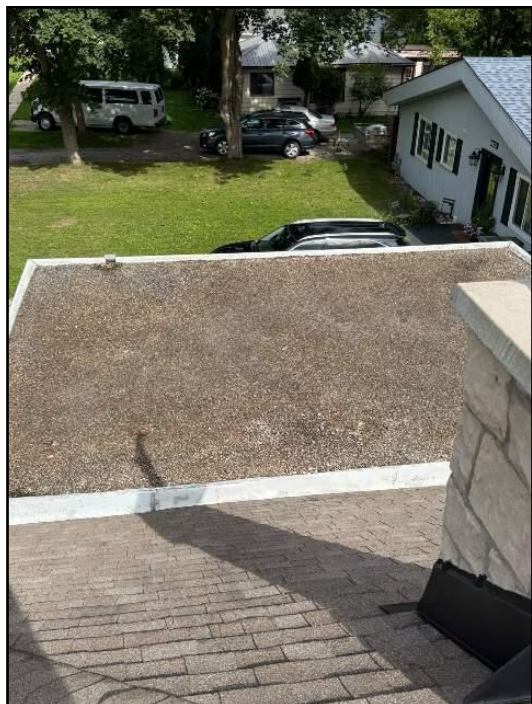


3. Modified bitumen membrane



4. Modified bitumen membrane

- Built-up membrane
Roof over garage.



5. Built-up membrane



6. Built-up membrane

ROOFING

1234 Bay St, My Twin City, ON August 19, 2026

Report No. 1098, v.4

shieldpoint.ca

SUMMARY

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

COOLING

INSULATION

PLUMBING

INTERIOR

REFERENCE

Flashing material:

- Metal



7. Metal

Observations and Recommendations

SLOPED ROOF FLASHINGS \ Chimney flashings

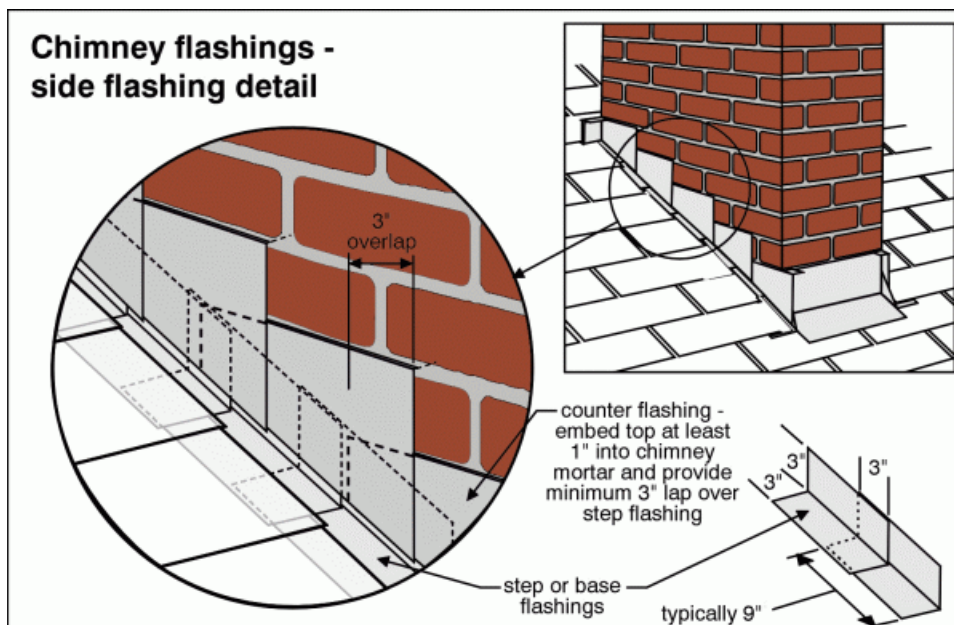
1. Condition: • Not let into mortar joints

Implication(s): Chance of water damage to structure, finishes and contents

Location: Roof.

Task: Have the flashing further evaluated and properly integrated/sealed at the masonry joints by a qualified roofing or masonry contractor.

Time: Near term.



ROOFING

1234 Bay St, My Twin City, ON August 19, 2026

Report No. 1098, v.4

shieldpoint.ca

SUMMARY

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

COOLING

INSULATION

PLUMBING

INTERIOR

REFERENCE



8. Not let into mortar joints



9. Not let into mortar joints

Inspection Methods and Limitations

Inspection performed: • By walking on roof

EXTERIOR

1234 Bay St, My Twin City, ON August 19, 2026

Report No. 1098, v.4

shieldpoint.ca

SUMMARY

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

COOLING

INSULATION

PLUMBING

INTERIOR

REFERENCE

Description

Wall surfaces and trim: • Metal siding

Retaining wall: • Stone

Deck: • Raised

Garage vehicle doors: • Present

Garage vehicle door operator (opener):

• Present

Garage door operated and observed working at the time of Inspection.

Observations and Recommendations

ROOF DRAINAGE \ Downspouts

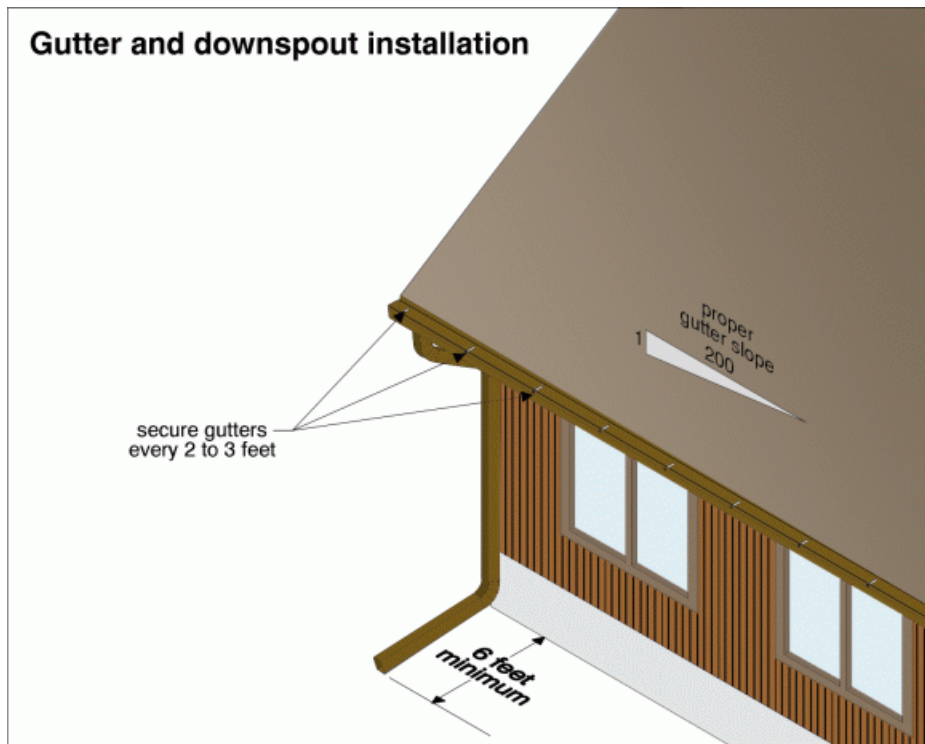
2. Condition: • Discharge too close to building

Implication(s): Chance of water damage to structure, finishes and contents

Location: Left side of the garage.

Task: Extend downspouts to direct water away from foundation.

Time: Routine Maintenance.



EXTERIOR

1234 Bay St, My Twin City, ON August 19, 2026

Report No. 1098, v.4

shieldpoint.ca

SUMMARY

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

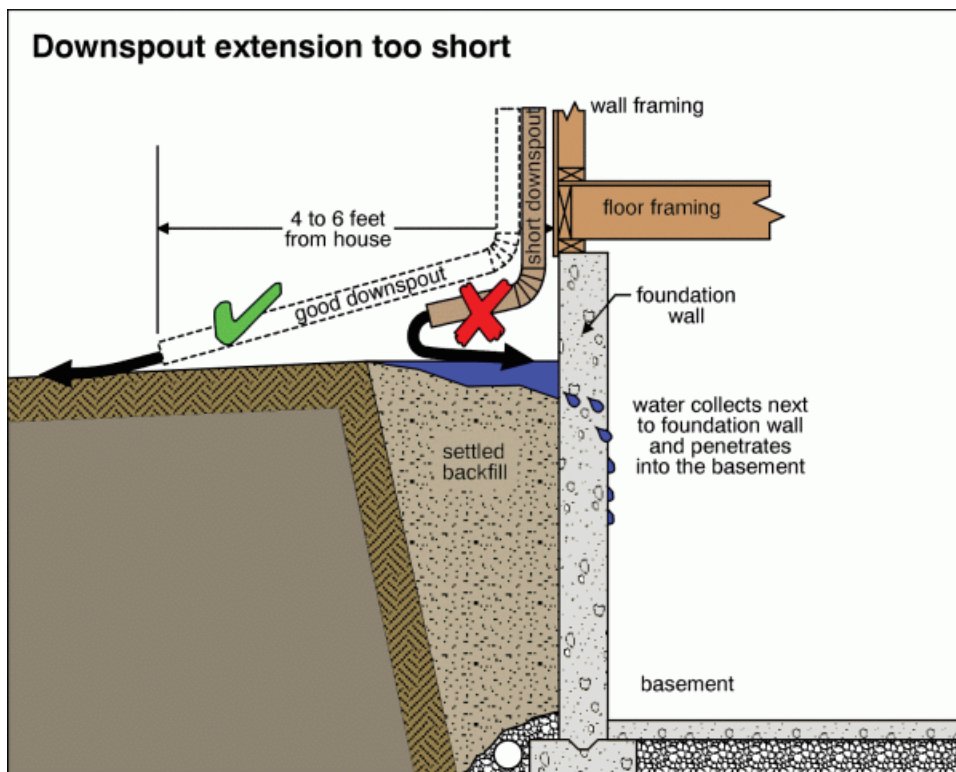
COOLING

INSULATION

PLUMBING

INTERIOR

REFERENCE



10. Discharge too close to building

PORCHES, DECKS, STAIRS, PATIOS AND BALCONIES \ Columns / Posts

3. Condition: • Wood/soil contact

EXTERIOR

1234 Bay St, My Twin City, ON August 19, 2026

Report No. 1098, v.4

shieldpoint.ca

SUMMARY

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

COOLING

INSULATION

PLUMBING

INTERIOR

REFERENCE

Wood deck support posts were observed in direct contact with soil, with elevated moisture noted around portions of the support structure.

Implication(s): Weakened structure | Chance of movement | Rot | Insect damage

Location: Exterior deck.

Task: Improve drainage and separate the wood posts from direct soil contact where possible. Monitor the affected areas for moisture, decay, and premature wood deterioration.

Time: Near term.



11. Wood/soil contact



12. Wood/soil contact

EXTERIOR

1234 Bay St, My Twin City, ON August 19, 2026

Report No. 1098, v.4

shieldpoint.ca

SUMMARY

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

COOLING

INSULATION

PLUMBING

INTERIOR

REFERENCE



13. Wood/soil contact



14. Wood/soil contact



15. Wood/soil contact

LANDSCAPING \ Retaining wall

4. Condition: • Localized displacement and deterioration observed in the stone/concrete retaining area, with some stress noted at adjacent wood framing.

Location: Deck.

Task: Monitor the area for further movement and have the affected area further evaluated and repaired or stabilized as needed.

Time: As needed.

EXTERIOR

1234 Bay St, My Twin City, ON August 19, 2026

Report No. 1098, v.4

shieldpoint.ca

SUMMARY

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

COOLING

INSULATION

PLUMBING

INTERIOR

REFERENCE



16.



17.



18.



19.

Description

Configuration: • Basement

Foundation material: • Masonry block

Floor construction: • Joists

Exterior wall construction: • Wood frame

Roof and ceiling framing: • Not visible

Observations and Recommendations

FOUNDATIONS \ Columns or piers

5. Condition: • Prior repairs

A prior repair was observed at the basement support post, where a vertical split has been secured with through-bolts. Minor floor settlement/unevenness was also observed in the area above the post.

Implication(s): Weakened structure

Location: Basement.

Task: Monitor the area for further movement or settlement. Have the support post and existing repair further evaluated by a qualified contractor if additional movement or deterioration is observed.

Time: As needed.



20. Prior repairs



21. Prior repairs

STRUCTURE

1234 Bay St, My Twin City, ON August 19, 2026

Report No. 1098, v.4

shieldpoint.ca

SUMMARY

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

COOLING

INSULATION

PLUMBING

INTERIOR

REFERENCE



22. Prior repairs



23. Prior repairs



24. Prior repairs

ROOF FRAMING \ Sheathing (roof/attic)

6. Condition: • Staining and discoloration observed on portions of the attic roof framing. Portions of the framing were covered with foam insulation.

STRUCTURE

1234 Bay St, My Twin City, ON August 19, 2026

Report No. 1098, v.4

shieldpoint.ca

SUMMARY

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

COOLING

INSULATION

PLUMBING

INTERIOR

REFERENCE

Location: Attic space.

Task: Have the attic framing and roof area further evaluated by a qualified roofing contractor and repair as needed.

Time: Near term.



25.



26.



27.

Inspection Methods and Limitations

Attic/roof space: • Entered but access was limited

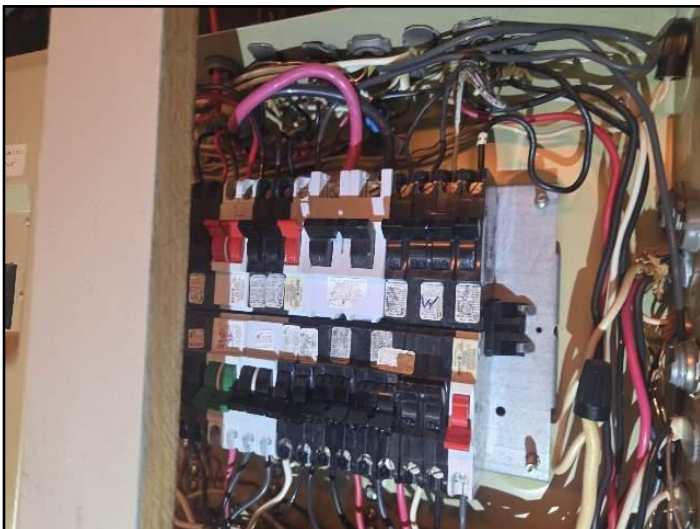
Description

Service entrance cable and location: • Overhead

Service size: • 100 Amps (240 Volts)

Main disconnect/service box type and location:

• Breakers - basement



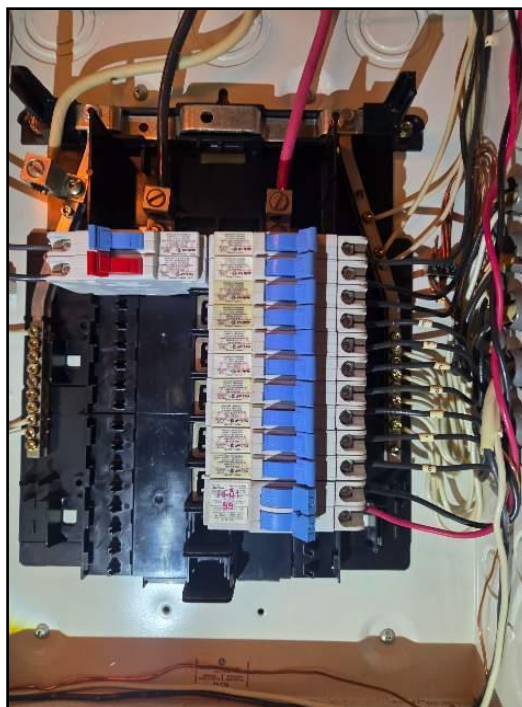
28. Breakers - basement



29. Breakers - basement



30. Breakers - basement



31. Breakers - basement

Distribution wire (conductor) material and type: • Copper - non-metallic sheathed • Copper - metallic sheathed

Smoke alarms (detectors): • Present

Carbon monoxide (CO) alarms (detectors): • None noted

Observations and Recommendations

SERVICE BOX, GROUNDING AND PANEL \ Distribution panel

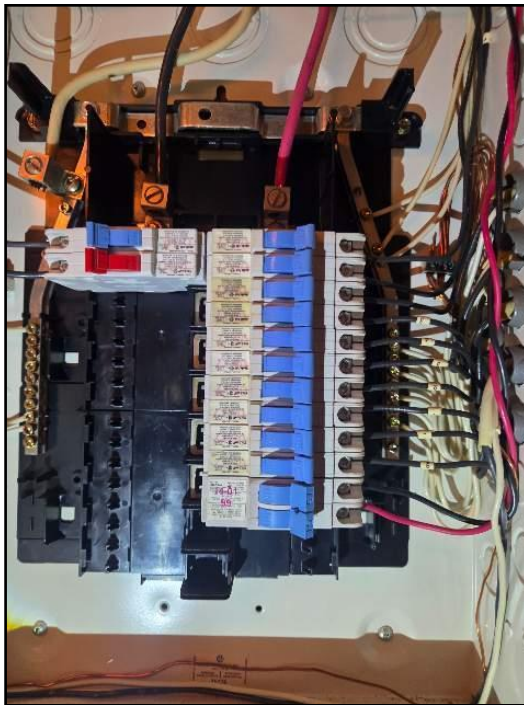
7. Condition: • Federal Pioneer Stab-Lok electrical panel and breakers observed.

Implication(s): Certain Stab-Lok circuit breakers have been subject to safety recalls due to the potential for breakers to fail to trip under fault conditions, increasing the risk of overheating or fire.

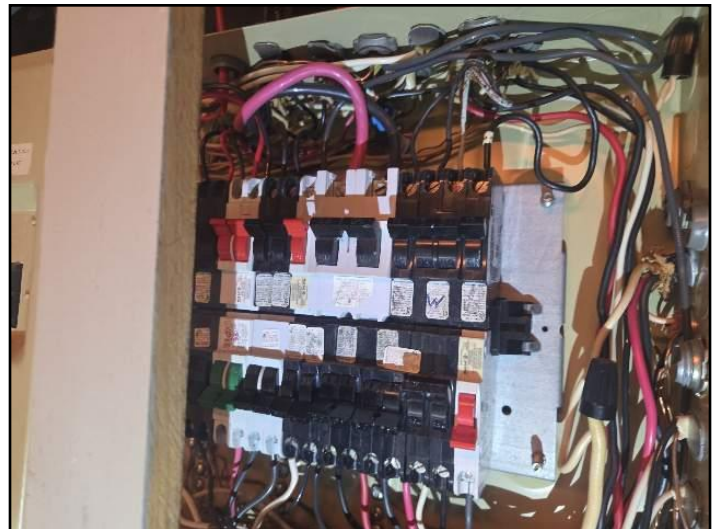
Location: Electrical panel.

Task: Have the panel and breakers further evaluated by a qualified electrical contractor. Replacement of the panel should be considered based on the evaluation and condition of the equipment.

Time: Near term.



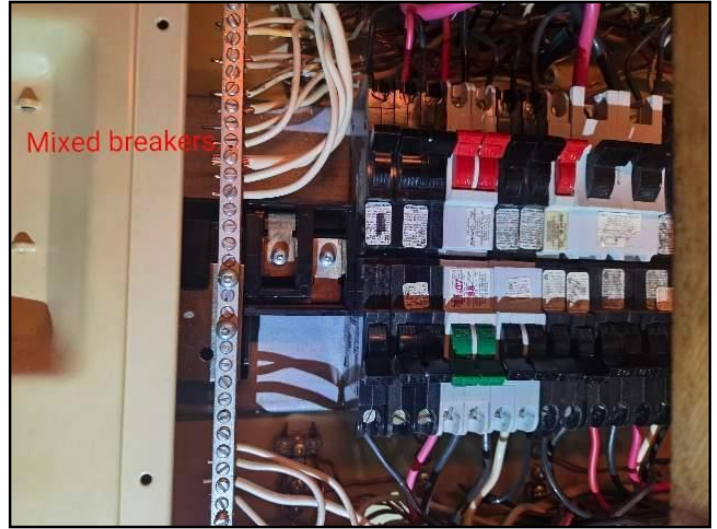
32.



33.



34.

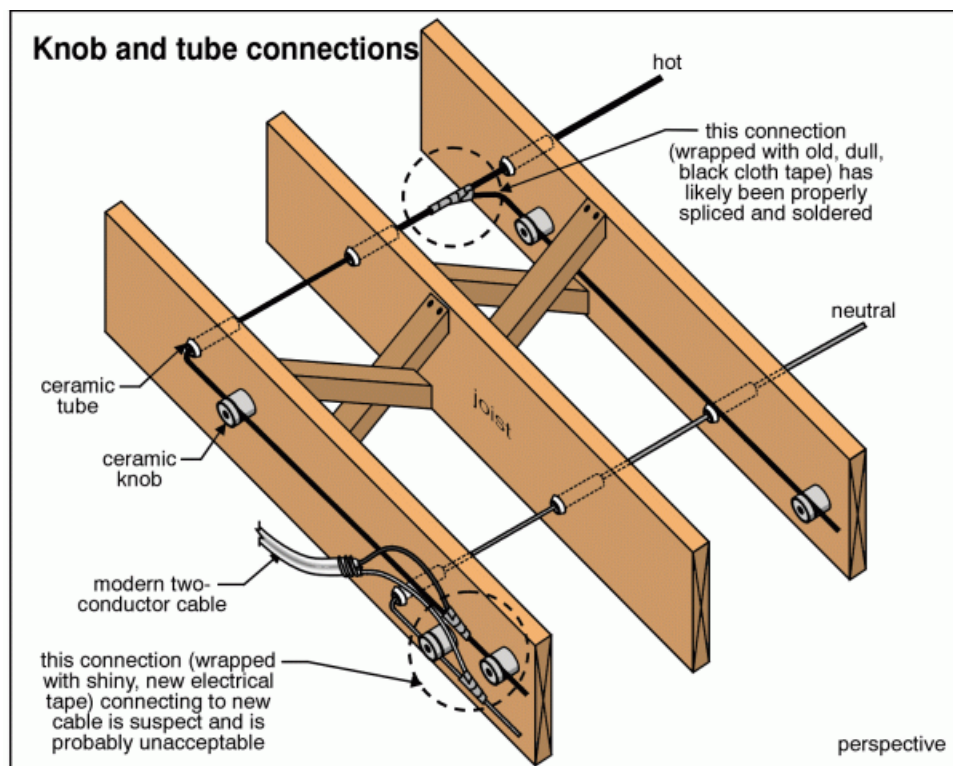


35.

DISTRIBUTION SYSTEM \ Knob-and-tube wiring (wires)**8. Condition:** • Noted in the home

Older knob-and-tube wiring was observed in the basement. The wiring was not energized when tested at the time of inspection.

Implication(s): Possible electric shock or fire risk**Location:** Basement.**Task:** Have a qualified electrical contractor verify the wiring and associated circuits and confirm that the wiring has been properly disconnected or abandoned.**Time:** As needed.



36. Noted in the home



37. Noted in the home

DISTRIBUTION SYSTEM \ Outlets (receptacles)

9. Condition: • GFCI/GFI needed (Ground Fault Circuit Interrupter)

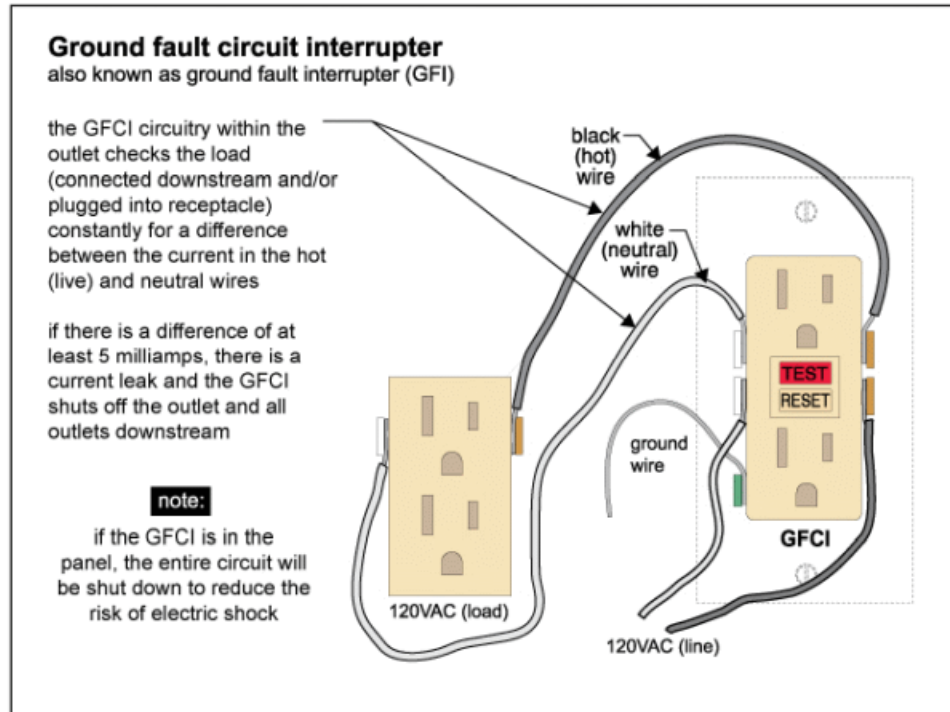
GFCI protection was not provided at the exterior receptacle and receptacle located near a water source.

Implication(s): Electric shock

Location: Exterior receptacles and kitchen receptacles.

Task: Install GFCI protection to improve electrical safety.

Time: Near term.



38. GFCI/GFI needed (Ground Fault Circuit In



39. GFCI/GFI needed (Ground Fault Circuit In

DISTRIBUTION SYSTEM \ Smoke alarms (detectors)

10. Condition: • Smoke alarms were missing in several areas of the home.

Location: Throughout the house.

Task: Install additional smoke alarms as required. Consider installing interconnected combination smoke/CO alarms throughout the home for improved safety.

Time: Near term.



40.



41.

HEATING

1234 Bay St, My Twin City, ON August 19, 2026

Report No. 1098, v.4

shieldpoint.ca

SUMMARY

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

COOLING

INSULATION

PLUMBING

INTERIOR

REFERENCE

Description

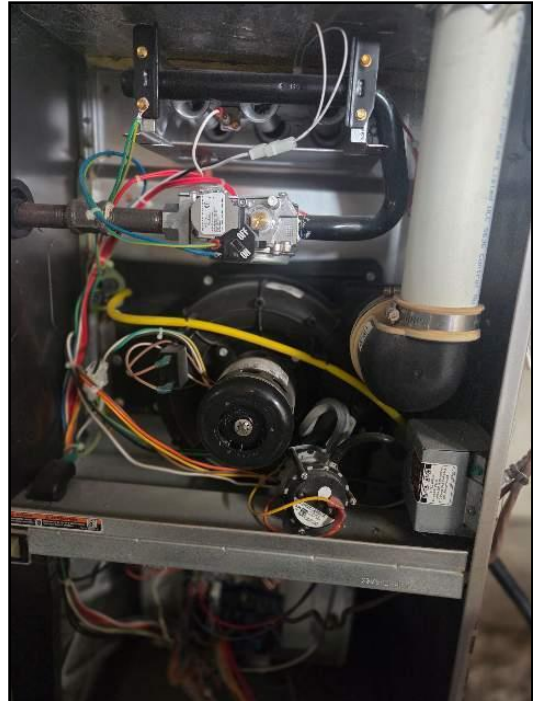
Heating system type:

- Furnace

Heating system was operated and observed working at the time of inspection.



42. Furnace



43. Furnace

Fuel/energy source: • Gas

Approximate capacity: • 60,000 BTU/hr

Approximate age:

- 6 years



44. 6 years

Main fuel shut off at:

- Basement

The furnace gas shutoff valve is located beside the furnace. The electrical shutoff was not visible or could not be located at the time of inspection.

Fireplace/stove:

- Gas fireplace

Both gas fireplaces were operated and observed working at the time of inspection. Thermostats for both fireplaces are located adjacent to the units.



45. Gas fireplace

HEATING

1234 Bay St, My Twin City, ON August 19, 2026

Report No. 1098, v.4

shieldpoint.ca

SUMMARY

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

COOLING

INSULATION

PLUMBING

INTERIOR

REFERENCE



46. Gas fireplace



47. Gas fireplace



48. Gas fireplace

Location of the thermostat for the heating system:

- Living Room

HEATING

1234 Bay St, My Twin City, ON August 19, 2026

Report No. 1098, v.4

shieldpoint.ca

SUMMARY

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

COOLING

INSULATION

PLUMBING

INTERIOR

REFERENCE



49. Living Room

Observations and Recommendations

RECOMMENDATIONS \ Overview

11. Condition: • An annual maintenance program is recommended for heating and cooling systems to optimize safety, efficiency, comfort and durability.

COOLING & HEAT PUMP

1234 Bay St, My Twin City, ON August 19, 2026

SUMMARY

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

COOLING

INSULATION

PLUMBING

INTERIOR

REFERENCE

Description

Air conditioning type:

- Central

The cooling system was operated and observed working at the time of inspection.

Cooling capacity: • 24,000 BTU/hr

Compressor approximate age: • Not determined

Location of the thermostat for the cooling system: • Living Room

Observations and Recommendations

RECOMMENDATIONS \ Overview

12. Condition: • An annual maintenance program is recommended for heating and cooling systems to optimize safety, efficiency, comfort and durability.

Description

Attic/roof insulation material:

- Glass fiber
- Vermiculite
- Plastic/foam board



50. Plastic/foam board



51. Plastic/foam board

Observations and Recommendations

ATTIC/ROOF \ Insulation

13. Condition: • Gaps or voids

Some areas of the attic appeared to have gaps or reduced insulation coverage.

Implication(s): Increased heating and cooling costs | Reduced comfort

Location: Second floor.

Task: Consider improving attic insulation coverage and air sealing where practical to improve energy efficiency.



52. Gaps or voids

14. Condition: • Possible Zonolite (vermiculite)

Implication(s): Environmental contamination



53. Possible Zonolite (vermiculite)

SUMMARY

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

COOLING

INSULATION

PLUMBING

INTERIOR

REFERENCE

Inspection Methods and Limitations

Attic inspection performed: • By entering attic, but access was limited

Description

Water supply source (based on observed evidence): • Public

Supply piping in building: • Copper

Main water shut off valve at the:

• Basement

Front right corner of the basement.



54. Basement

Water heater type: • Conventional

Water heater fuel/energy source: • Electric

Water heater tank capacity: • 60 gallons

Waste disposal system: • Septic system

Waste and vent piping in building:

• ABS plastic

• Cast iron

PLUMBING

1234 Bay St, My Twin City, ON August 19, 2026

Report No. 1098, v.4

shieldpoint.ca

SUMMARY

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

COOLING

INSULATION

PLUMBING

INTERIOR

REFERENCE



55. Cast iron

Floor drain location:

- Near laundry area



56. Near laundry area

Main gas shut off valve location:

- Gas meter



57. Gas meter

Observations and Recommendations

WASTE PLUMBING \ Drain piping - installation

15. Condition: • Older cast-iron sewer piping was observed in connection with the home's PVC drainage system. The property is served by a private septic system.

Implication(s): The condition of the older cast-iron sewer piping and the septic system could not be fully determined during the inspection. Older buried sewer piping may be susceptible to deterioration or root intrusion.

Location: Basement.

Task: Have the sewer line further evaluated with a camera scope by a qualified plumbing contractor, and have the septic system inspected by a qualified septic professional. Confirm the condition and operation of the septic system and service or pump as recommend

Time: As needed.



58.

FIXTURES AND FAUCETS \ Shower stall

16. Condition: • Shower door handle was loose

Location: First floor.

Task: Secure the shower door handle.

Time: Routine Maintenance.



59.

FIXTURES AND FAUCETS \ Toilet

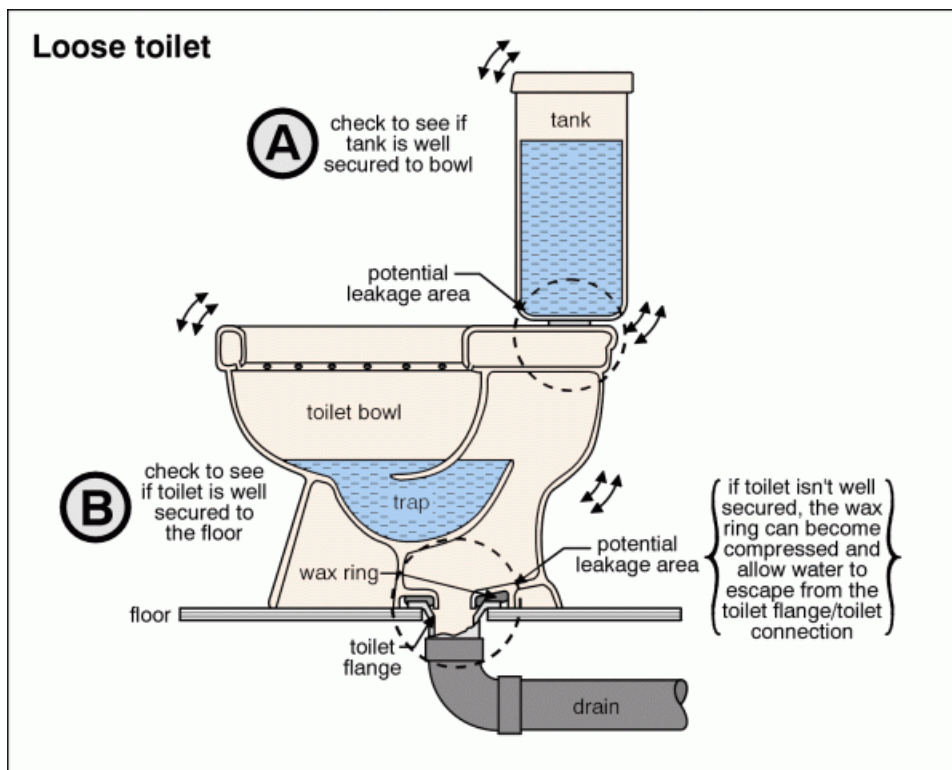
17. Condition: • Loose

Implication(s): Chance of water damage to structure, finishes and contents | Sewage entering the building | Possible hidden damage

Location: First floor bathroom.

Task: Secure the affected component.

Time: Routine Maintenance.



PLUMBING

1234 Bay St, My Twin City, ON August 19, 2026

Report No. 1098, v.4

shieldpoint.ca

SUMMARY

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

COOLING

INSULATION

PLUMBING

INTERIOR

REFERENCE



60. Loose

Description

Major floor finishes: • Carpet • Wood

Major wall and ceiling finishes: • Plaster/drywall

Windows: • Fixed • Sliders • Casement

Exterior doors - type/material: • Solid wood

Appliances:

• Refrigerator

Operated and observed working at time of inspection.



61. Refrigerator

• Microwave/Exhaust Fan Combo

Operated and observed working at the time of inspection.



62. Refrigerator

INTERIOR

1234 Bay St, My Twin City, ON August 19, 2026

Report No. 1098, v.4

shieldpoint.ca

SUMMARY

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

COOLING

INSULATION

PLUMBING

INTERIOR

REFERENCE



63. Microwave/Exhaust Fan Combo

- Range

Operated and observed working at the time of inspection.



64. Range

Laundry facilities:

- Washer

Operated and observed working at time of inspection.

- Dryer

Operated and observed working at the time of inspection.

Observations and Recommendations

FLOORS \ General notes

18. Condition: • Trip hazard

Implication(s): Physical injury

Location: Basement floor.

Task: Monitor and repair as needed.

Time: Near term.



65. Trip hazard



66. Trip hazard

INTERIOR

1234 Bay St, My Twin City, ON August 19, 2026

Report No. 1098, v.4

shieldpoint.ca

SUMMARY

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

COOLING

INSULATION

PLUMBING

INTERIOR

REFERENCE



67. Trip hazard



68. Trip hazard

WINDOWS \ General notes

19. Condition: • Original lower quality units

Windows appear to be original to the house.

Implication(s): Increased heating costs | Increased maintenance costs

Location: Throughout the house.

Task: Monitor for deterioration and consider replacement as needed to improve energy efficiency.

Time: As needed.



69. Original lower quality units

20. Condition: • Elevated moisture was observed on the drywall below the bedroom window above living area.

Location: Second floor.

Task: Monitor for further moisture or staining and have the window and surrounding area further evaluated and repaired as needed.

Time: As needed.

INTERIOR

1234 Bay St, My Twin City, ON August 19, 2026

Report No. 1098, v.4

shieldpoint.ca

SUMMARY

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

COOLING

INSULATION

PLUMBING

INTERIOR

REFERENCE



70.



71.



72.

STAIRS \ Spindles or balusters

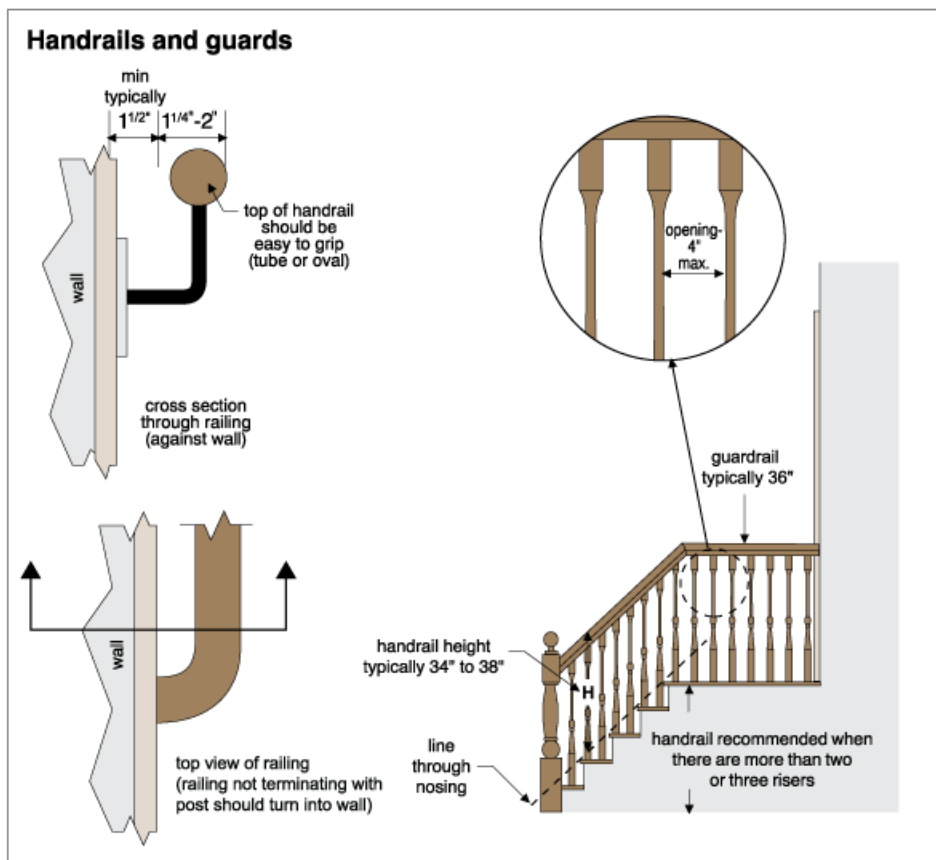
21. Condition: • Missing

Implication(s): Fall hazard

Location: Stairs to basement.

Task: Install balusters to improve safety.

Time: Near term.



73. Missing

EXHAUST FANS \ General notes

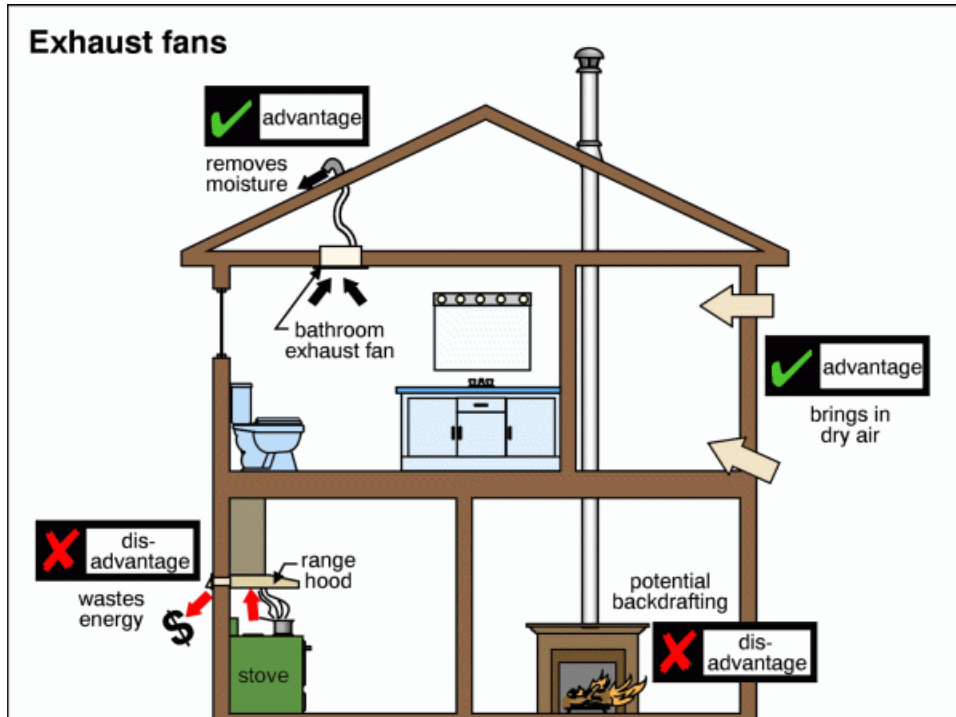
22. Condition: • Missing

Implication(s): Chance of condensation damage to finishes and/or structure

Location: Second floor bathroom.

Task: Install exhaust fan to improve moisture control.

Time: Near term..



74. Missing

INTERIOR

1234 Bay St, My Twin City, ON August 19, 2026

Report No. 1098, v.4

shieldpoint.ca

SUMMARY

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

COOLING

INSULATION

PLUMBING

INTERIOR

REFERENCE

EXHAUST FANS \ Kitchen range exhaust system (range hood)

23. Condition: • Not vented to exterior

Implication(s): Chance of condensation damage to finishes and/or structure

Location: Kithcen

Task: Consider providing exterior ventilation for the range hood.

Time: As needed.



75. Not vented to exterior



76. Not vented to exterior

BASEMENT \ Wet basement - evidence

24. Condition: • Efflorescence

Efflorescence observed on the basement floor.

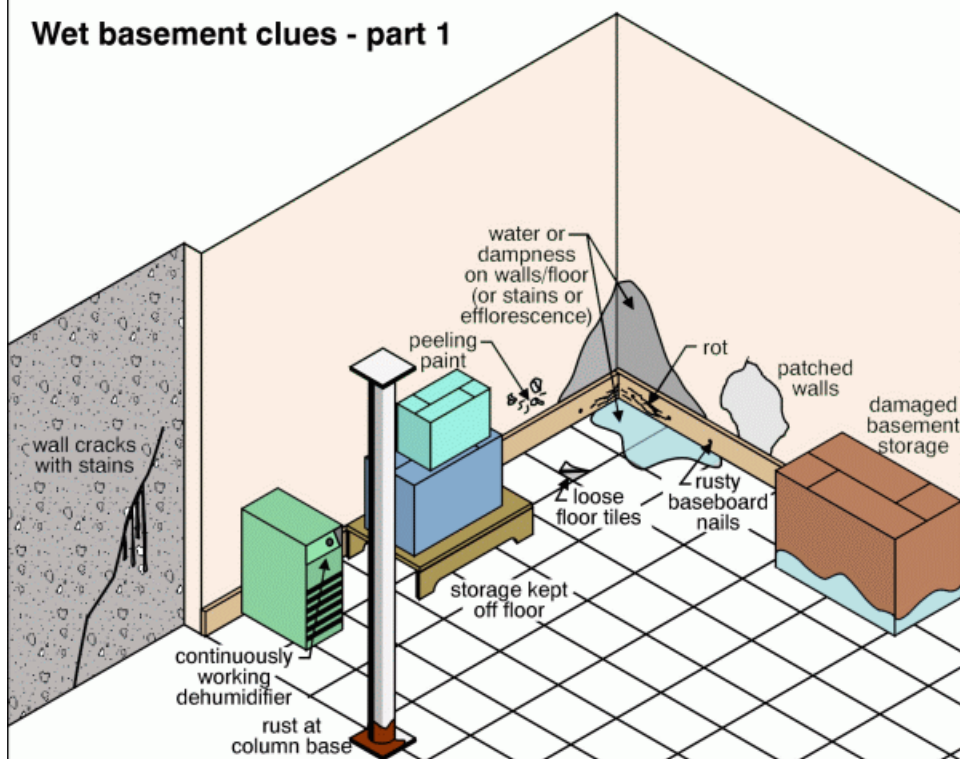
Implication(s): Chance of water damage to structure, finishes and contents

Location: Basement.

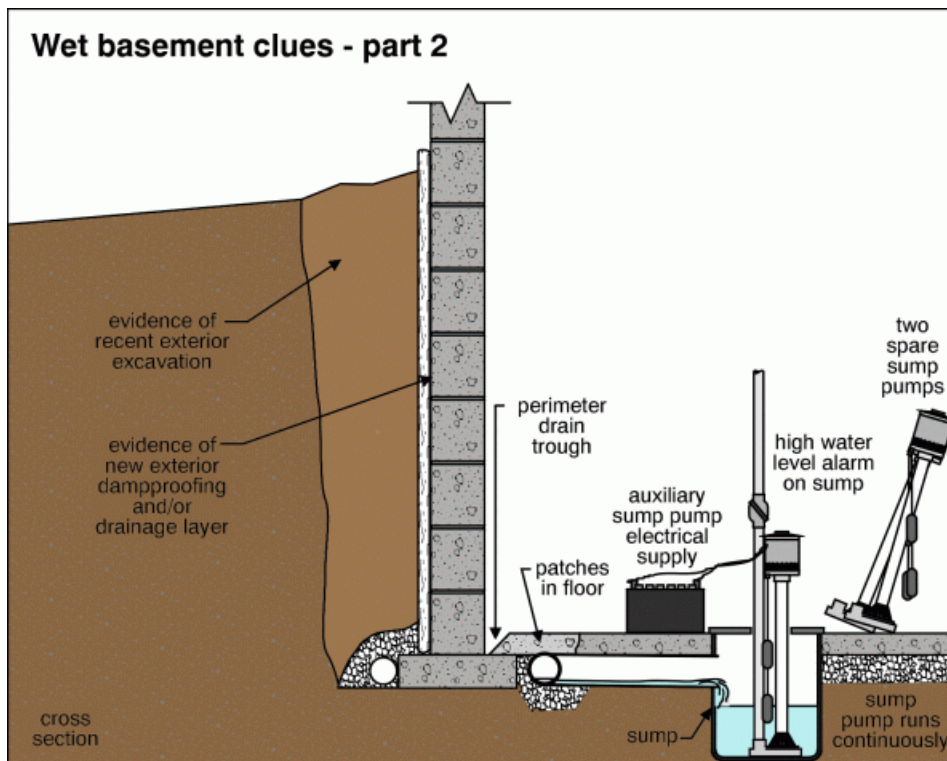
Task: Monitor the area for recurring efflorescence or signs of moisture and maintain proper exterior drainage to help minimize moisture exposure.

Time: Routine Maintenance.

Wet basement clues - part 1



Wet basement clues - part 2

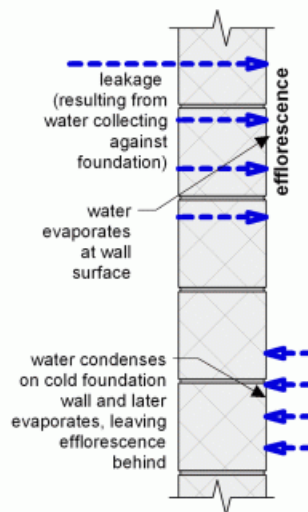


Basement leakage clues - efflorescence

efflorescence is a powdery, white substance that appears when water with dissolved minerals evaporates



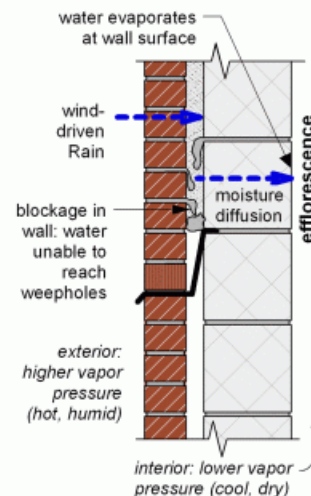
efflorescence may form because of water on the surface of the wall, either from leaks or from condensation, for example:



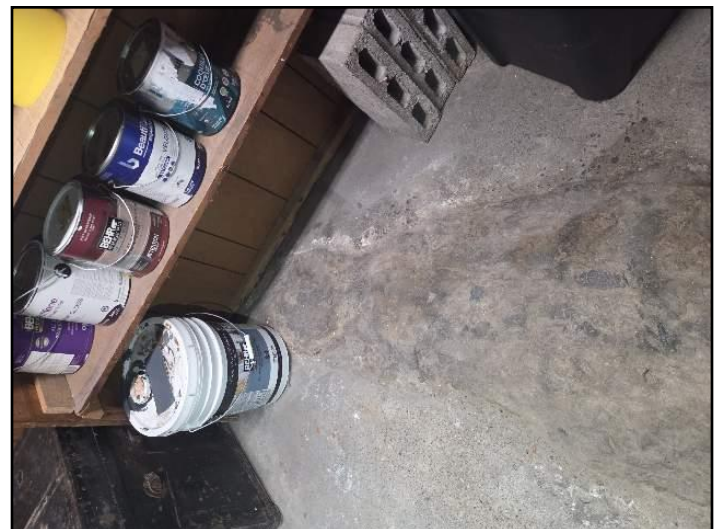
efflorescence may also form because of moisture diffusion through a wall

concrete and clay are not water-tight

for example:



77. Efflorescence



78. Efflorescence

APPLIANCES \ Range

25. Condition: • All four gas burners operated as intended. Oven operation could not be tested because the range oven

light/ignition was not operational. Further evaluation with the seller is recommended.



79.

POTENTIALLY HAZARDOUS MATERIALS \ General notes

26. Condition: • Possible asbestos containing materials

Suspected asbestos-containing material observed around the second-floor heat register.

Implication(s): Health hazard

Location: Second floor.

Task: Have the material further evaluated and tested by a qualified asbestos professional. If asbestos is confirmed, have it appropriately managed, encapsulated, or removed by qualified professionals.

Time: Near term.



80. Possible asbestos containing materials



81. Possible asbestos containing materials

27. Condition: • Possible asbestos containing materials

Suspected asbestos-containing materials were observed in various areas, including loose material in the basement, material around the basement HVAC ductwork, and older tiles/material inside a first-floor cupboard.

Implication(s): Health hazard

Location: Basement and first floor bedroom cupboard.

Task: Have the identified materials further evaluated and tested by a qualified asbestos professional. Avoid disturbing, removing, or disposing of the materials until their composition has been determined. If asbestos is confirmed, have the materials appropriate

Time: Near term.



82. Possible asbestos containing materials



83. Possible asbestos containing materials



84. Possible asbestos containing materials

28. Condition: • Possible asbestos containing materials

Vermiculite insulation was observed in the attic, suspected to contain asbestos.

Implication(s): Health hazard

Location: Attic insulation.

Task: Have the insulation further evaluated and tested by a qualified asbestos professional. Avoid disturbing the insulation until testing is completed. If asbestos is confirmed, have it appropriately managed or removed by qualified professionals.

Time: Near term.

INTERIOR

1234 Bay St, My Twin City, ON August 19, 2026

Report No. 1098, v.4

shieldpoint.ca

SUMMARY

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

COOLING

INSULATION

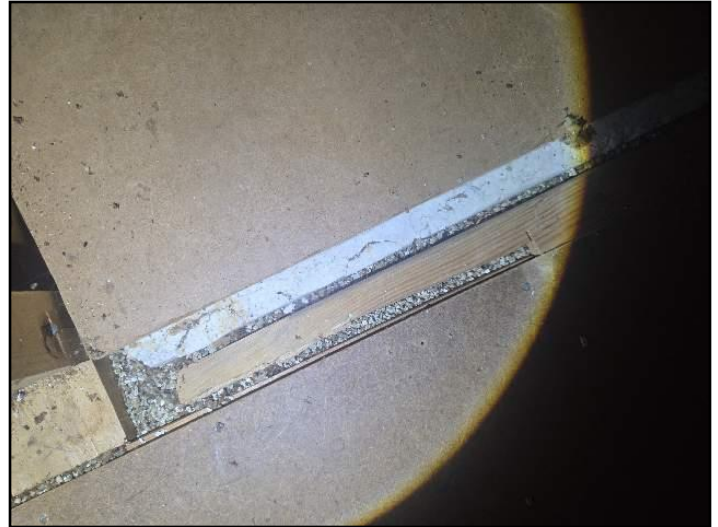
PLUMBING

INTERIOR

REFERENCE



85. Possible asbestos containing materials



86. Possible asbestos containing materials



87. Possible asbestos containing materials



88. Possible asbestos containing materials

INTERIOR

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89. Possible asbestos containing materials



90. Possible asbestos containing materials



91. Possible asbestos containing materials



92. Possible asbestos containing materials

COMMENTS \ Additional

29. Condition: • Evidence of previous pest treatment observed in the attic and throughout the house. No active pest activity observed at the time of inspection.

INTERIOR

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Task: Monitor for signs of pest activity and obtain previous treatment information as available.



93.



94.



95.

END OF REPORT

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