

## ALL POINTS HOME INSPECTION INC.

### SPECIALIZING IN TARION NEW HOME WARRANTY INSPECTIONS SINCE 1986

No home is perfect and that certainly also includes brand-new homes. While most homeowners can identify the cosmetic deficiencies in a home, the services of an experienced and fully accredited home inspector such as **Gary Luney, Registered Home Inspector and National Certificate Holder** should be consulted to examine the more technical aspects, mechanical functions and distribution systems of a new home. A typical new home will have, on average, between 25 and 40 defects and deficiencies, not including additional drywall issues. Gary has performed over 6,000 home inspections including more than 500 **Tarion new home warranty inspections** since 1986. Gary is now one of the longest continuous practising home inspectors in Toronto and also Canada.

#### STATUTORY WARRANTY COVERAGE - SUMMARY

**One-Year Warranty** – A builder warrants that, for one year from the date of possession, the home:

- is free from defects in work and materials;
- is fit to live in; and,
- meets Ontario Building Code requirements.

#### **Two-Year Warranty**

- Water penetration through basement, roof, exterior walls, windows and doors.
- Defects in materials and work in the electrical, plumbing and heating delivery and distribution systems.

#### **Seven-Year Warranty**

- Warranty program provides extended coverage for major structural defects for a full seven years.

#### ***What is a Tarion New Home Warranty Pre-Delivery Inspection (PDI)?***

A pre-delivery inspection (*PDI*) is conducted by the **builder's** representative and the prospective **homeowner** (or the homeowner's designate, i.e., a fully accredited **Registered Home Inspector (RHI)** such as **Gary Luney** who has been specializing in new home warranty inspections since 1986) on or before the date of possession. The *PDI* provides an important opportunity for the prospective **homeowner** to observe and record any items in the home that are incomplete, missing, damaged or non-operational. If the items are covered by a statutory warranty, the **builder** must repair

the damaged or non-operational items or install the missing or incomplete items. Listing incomplete, missing, damaged or non-operational items on the *PDI* form will provide a formal record of the existence of the condition before the **homeowner** takes possession. Without this record it may be impossible for the Warranty Program to determine whether the items are covered under warranty if a dispute arises as it may not be clear who caused the damage or malfunction in question or whether an item was missing before the date of possession.

If you intend to have your own inspector accompany you at the *PDI*, let the **builder** know beforehand. A **builder** cannot prevent you from having your own inspector accompany you at the *PDI* which is legislated under the ONHWP Act.

Also alternatively **All Points Home Inspection** has been specializing in 30-day and 12-month pre-expiration **Tarion New Home Warranty** inspections since 1986. All Points uses the **Tarion Construction Performance Guidelines** as a reference guide published by the Ontario New Home Warranty Program effective December 1, 2003. The following material is a very brief overview summary of the material in the *Guidelines*.

### ***What should a Tarion New Home Warranty Inspection include?***

#### **EXTERIOR INSPECTION**

##### ***Water Ponding in Surface Grading of the Site***

The site shall be graded so that water does not accumulate or pond at or near the building. Backfill against a foundation shall be graded to prevent drainage towards the building after settling. Where no grade is specified for a slope, a minimum gradient of 2% is considered acceptable; sodded or gravelled areas may have a minimum gradient of 1%.

Ponding may occur because grading may not always be finished at occupancy. Generally, municipalities control the grading patterns of building sites and **builders** must comply with approved grading plans of the installation of swales and slopes. Disturbed soil will naturally settle, i.e., settlement of walkways and driveways is not covered by warranty. However, sufficient soil must be placed around the building to ensure acceptable drainage is maintained during the first year after occupancy.

Site grading shall meet the acceptable condition by conforming to a municipality-approved grading plan. After the first year, the **homeowner** is responsible for maintaining the finished site grading to ensure water ponding does not adversely affect their building.

### ***Sod/Seeding not completed***

Sod/seeding shall be installed in conditions conducive to growth, generally within one year of the occupancy of the home or within the time period required by local governing municipal agreements or the phasing of the subdivision. The **homeowner** is responsible to maintain sod/seeding after installation is complete. Plants that are alive when installed and subsequently die are not the responsibility of the **builder**.

### ***Asphalt Shingles***

Shingles shall lie flat and not show excessive lifting, curling, cupping, broken or damaged edges. Also there shall be no missing singles or exposed roofing nails. Shingles shall overhang roof edge according to Code. Also all temporary harness safety straps shall be removed.

### ***Roof Drainage***

All eavestroughs, downspouts and splashblocks shall be in place and free of any damage or leakage. Also are the eavestroughs properly sloped, including an adequate number of downspouts, to collect the water run-off and direct it away from the building. Normally it is the **homeowner's** responsibility to keep the roof drains free of debris that can clog the system.

### ***Soffit and Fascia Trim***

All aluminum or vinyl soffits shall be finished and free of any damage.

### ***Wood Trim and Siding***

All exterior trim and siding shall be finished, free of any damage, and all properly painted surfaces shall be uniform in appearance, colour and sheen, free of foreign material, lumps, skins, runs, sags, insufficient coverage, drips, splatters, spills and over-spray, etc.

### ***Caulking***

All caulking around window and door frames shall be completed including exhaust vents and service piping.

### ***Brickwork***

Bricks shall be free of excessively large **chips** as stated in the **Tarion Construction Performance Guidelines**. Also the bricks shall not be cracked. The required weep holes in the brickwork are designed to allow excessive moisture to escape from the wall. All the brickwork including window, door sills and front porch shall be free of noticeable mortar splatters, etc.

### ***Aluminum or Vinyl Siding***

Siding and associated trim and accessories shall not become displaced or detached and shall be free from bows and waviness when installed in accordance with the manufacturer's specifications.

### ***Garage***

Walls and ceilings of an attached garage which are shared with the interior of the home must be sealed with firetaped drywall to prevent the passage of carbon monoxide fumes from entering into the interior of the house. Also, if there is an interior access door it must have a 20-minute fire rating and be self-closing. The exterior garage doors shall be free of any damage and should operate with relative ease without binding. The garage floor shall be sloped to prevent water ponding.

### ***Windows***

Windows shall be clean and free of dirt, mortar splatters, and protective film. Also the frames and tracks shall not be damaged.

### ***Metal Doors***

Doors and hardware shall be well-fitted and operate as intended. Exterior doors shall not be dented at the time of the *PDI*.

### ***Decks***

Exterior decks, handrails and guards shall be designed and installed in accordance with the Ontario Building Code.

### ***Foundation***

Exterior poured concrete foundation walls above grade shall have no large honeycombing holes or shrinkage cracks which are not acceptable.

## **INTERIOR INSPECTION**

### ***Basement Floor***

Basement floor shall slope toward the floor drain. Also cracks resulting in normal shrinkage are acceptable; large cracks are not acceptable. Foundation walls shall allow no water penetration.

### ***Floor Framing and Structural Supports***

Structural support columns in a basement shall not be out of plumb. **All Points Home Inspection** has observed a high percentage of homes with support columns that are out of plumb in excess of **Tarion Construction Performance Guidelines** requirements. The floor joists shall be sound and free from damage. Also the floor shall be level and be free from squeaks. Extended low-humidity indoor environments can cause excessive shrinkage in the wood resulting in loose floor connections. The **homeowner** must maintain indoor winter humidity levels to prevent excessive drying of materials. A squeak-free floor may not be attainable.

### ***Flooring***

The flooring shall be relatively level and even with a minimum of squeaks. The seams in carpets and sheet vinyl shall be even and tight with no lifting, stretching, even in colour and free from spots and faded areas. Also there shall be no hollow areas in underpad or subfloor. Ceramic tile and grout shall be relatively even, free of cracks, loose tiles and shall be installed in general visual alignment with adjacent wall surfaces. Grout between tile shall appear generally uniform, however, loose or missing grout is unacceptable.

### ***Stairways***

**All Points Home Inspection** has observed since the mid-1980s a consistent pattern of ongoing problems concerning sub-standard finish workmanship on oak stairways, etc. Stair risers and treads shall be free of squeaks caused by loose or inadequately fastened joints. Also the stair railings shall be secure and constructed in accordance with the **Ontario Building Code**. The varnish finish shall be even and uniform in appearance, colour and sheen, free of foreign matter including dust, lumps, skins, runs, sags, insufficient coverage, drips, splatters, spills, overspray, and peeling off, etc. Stair handrails, treads and risers finished with varnish shall also be free from visible scratches, chips and gouges. Surfaces exposed to view shall be free of damage at the time of the *PDI*.

### ***Windows***

Operate interior windows to ensure they open and close properly. Also check for missing window cranks, cracked glass and that screens are in place and free of damage.

### ***Wall and Ceiling Finish***

Walls and ceilings shall appear even and uniform including corners and textured ceilings. Interior drywall shall be free of cracking of joints, corners and corner beads. Also, drywall, excluding garage and unfinished areas, shall be free of surface blemishes, nail, screw and corner bead pops, blisters in taped joints, trowel marks, excess joint compound and damage such as dents and gouges at the time of the *PDI*

and be installed according to the **Ontario Building Code**. A properly painted surface shall be produced on every exposed surface where a painted surface is specified. Repainted areas shall match the original finished surface for colour, sheen and texture. Also there shall be no paint splatters on surfaces not intended to be painted.

### ***Finishing***

Joints in interior trim and moulding where exposed to view shall be tightly fitted and have aligned surfaces or be fitted with compatible material to achieve the same result. Nail heads and fasteners shall not protrude above the surface. Where nail heads and fasteners have been set below the surface, they shall be filled with compatible filler unless designed otherwise. Trim shall have no visible splits and also be free of knot resin bleeding through painted finish.

### ***Doors***

Doors shall operate without rubbing on the floor or door jamb and the latch shall engage with relative ease. Doors shall not rattle when latched or bind from improperly installed hinges and also the gap between the door and door jamb shall be uniform.

### ***Cabinets and Countertops***

Cabinets shall be fitted to each other. Where cabinets abut walls and ceilings, visible gaps are not acceptable. Cabinets shall be aligned with adjacent cabinets and filler panels on the same level to provide a generally uniform appearance. Doors and drawers shall be installed so they do not bind or rub. Countertop surfaces shall be free of visible damage such as scratches and chips. Also, the allotted spaces for the appliances should be the correct size at the time of *PDI*.

### ***Attic***

**All Points Home Inspection** has observed since the mid-1980s that probably one of the biggest and most persistent ongoing problems found in **Tarion New Home Warranty** inspections is the attic insulation. In 50% of the new homes the insulation is more than 10% short of the 2009 **Ontario Building Code** R40 requirements and very often is 20% and even up to as much as 33% short of **Code** requirements, especially if the blown insulation is the more costly cellulose type (used in one out of three homes). In one large Markham house, **All Points Home Inspection** calculated the shortfall cost was approximately \$750, further confirmed by an attic insulation company that the estimated actual cost was an astounding \$950 to bring the insulation level up to the current **Ontario Building Code** R40 requirement; certainly this is no small change. In another three-year-old Mississauga house, using a laser infrared thermometer, the master bedroom ceiling temperature measured 3°C/5°F colder during January. It turned out the ceiling had only a mere 1" of insulation instead of the **Building Code** R40 requirement. The vendor wondered why the master

bedroom was colder during the coldest winter months when in fact he was heating the sky. However, it was, unfortunately, too late to chase after the **builder** because, according to the **Tarion Construction Performance Guidelines** book, the one-year 'Work and Materials' had expired and the alternative two-year **Ontario Building Code** Health and Safety Violations had also expired. Obviously it is not good enough to just read the insulation company installer's signed certificate. It is well known in the new home building industry that the municipal building inspectors generally are not equipped with a stepladder or powerful flashlight to properly inspect and measure the actual insulation depth. Attic insulation contractors are well aware of this and will take full advantage of this fact which affects one in two new homes.

## **INSPECTING THE MECHANICAL SYSTEMS**

Learning the locations and how to properly operate the systems in your home is one of the key benefits of the inspection. The mechanical systems in your home include heating, cooling, ventilation, electrical and plumbing. The following information will assist you in learning more about these systems. You should also refer to your **Tarion Homeowner Information Package** for additional details.

### ***Heating and Cooling***

Check the furnace and water heater for damage or missing parts and also the location of controls and shut-off switches. Review the operation of your heating system and also the air conditioning system if so equipped. Locate the furnace air filter which will require washing or replacement on a routine ongoing maintenance basis. Also check for the location and number of cold air returns which must be fully functional to ensure adequate year-round heating and cooling temperatures throughout the house. Second floor air returns can often be **counterfeit** non-functional grilles in the wall which can cause a noticeable reduction in both the wintertime heating and especially summertime cooling performance. As a matter of fact, according to Tarion, their biggest headache, by far, is **counterfeit** non-functional air returns. Also there shall be no large gaps between registers, cold air return grilles and ventilation grilles and the adjacent surface.

### ***Plumbing System***

Locate the main water shut-off supply valve and the location of other shut-off valves. It is the **homeowner's** responsibility to shut off the water supply to all interior hose bibs in the fall to prevent them from freezing in winter.

Domestic water supply and drainpipes shall not leak, also faucets or plumbing fixtures shall not leak, drip or run when fully closed or shut off. Bathtubs and showers shall be installed in accordance with manufacturer's specifications so they do not leak.

Shower and bathtub enclosures shall be silicone caulked at corners and faucets to prevent leakage. Bathroom fixtures shall be free of cracks, scratches or chips on porcelain, enamel, or fibreglass surfaces. Bathroom vanity cabinets shall be securely attached to the wall and backsplashes shall be caulked. Surfaces exposed to view shall be free from damage at the time of the *PDI*.

### ***Mechanical Ventilation***

Locate the supplemental bathroom exhaust switch (normally placed near the thermostat). Operate the bathroom and kitchen fans to make sure they are not too noisy. Make sure you understand how to achieve proper ventilation in order to avoid condensation problems.

### ***Electrical System***

Locate the main electrical hydro panel and review the function of the circuit breakers which also are required to be labelled. If you have already taken possession of the house, this will be a good time to permanently affix the Tarion enrollment sticker to the hydro panel cover. **All Points**, unlike many other companies, will actually take the time to remove the hydro panel cover to check for improper wiring, etc. Switches, receptacles and exhaust fans shall be checked for proper operation throughout the house. Also the bedroom (ACFI) circuit breakers, exterior, bathroom and kitchen (GFCI) receptacles operation are checked and should also be tested monthly. Lastly, the smoke detectors shall be checked for proper operation. In the past year, four (4) smoke detectors, when tested with smoke in an aerosol can, were found to be defective, including also one (1) carbon monoxide (CO) detector.

**Tarion Warranty** may not always be looking after new home buyers' best interests. See [Toronto Star](#), section H, "New in Homes" article dated June 16, 2007 concerning Consumer Protection titled "**Behind the Tarion shield**", [www.thestar.com](http://www.thestar.com). Also see well-respected real estate lawyer Bob Aaron's accompanying column, "Warranty plan could be election issue" [www.aaron.ca/columns/Toronto-star-index.htm](http://www.aaron.ca/columns/Toronto-star-index.htm), including five other recent Tarion articles. As of January 1, 2009, Bob Aaron now sits on the Board of Directors of Tarion.

**GARY LUNEY RHI**, founder of **ALL POINTS HOME INSPECTION INC.**, has been specializing in and has performed over 500 Tarion/Ontario New Home Warranty inspections since 1986.

#### *Websites:*

- **Tarion Warranty Corporation**
- **Canadians for Properly Built Homes**
- **Ontario Association of Home Inspectors (OAH)**  
Registered Home Inspector #000015

- **Canadian Association of Home & Property Inspectors (CAHPI)**  
National Certificate Holder Registration #00314
- **American Society of Home Inspectors (ASHI)**  
ASHI Certified Inspector #1483  
ASHI Virtual Home Inspection Tour
- **Canada Mortgage and Housing Corporation (CMHC)**  
'Hiring a Home Inspector'
- **Consumer's Choice Award, 2004, 2007, 2008, 2009**  
Toronto Category: Home & Building Inspection: All Points Home Inspection Inc.
- **[www.ccaward.com](http://www.ccaward.com)**