JBM INSPECT
HOME & THERMAL INSPECTIONS

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HOME INSPECTION REPORT · SUMMARY

Sample Home Inspection Report

Detached 1½-storey brick home · Toronto, Ontario

Full home inspection | Drone roof survey | Thermal imaging | 68 findings



15	30	16	7
SAFETY	REPAIR	MAINTENANCE	MONITOR

PREPARED FOR	INSPECTION DATE	INSPECTOR	REPORT
Name withheld (published with permission)	November 2026	Jit Makim, CPI	SAMPLE-TO-2611

InterNACHI Certified Professional Inspector (CPI) · PITI Level I Infrared Building Surveyor · Transport Canada Advanced RPAS Pilot

AT A GLANCE

What we found

15	30	16	7
SAFETY	REPAIR	MAINTENANCE	MONITOR
Fix as soon as possible	Get quotes before closing	Routine upkeep	Watch or plan for

68 findings in total. Each is described with photos in its section of this report. The summary pages list them all by priority.

Inspector's overview

This home is an older brick 1½-storey house that, according to the listing, has been owned by the same family for several decades. Much of it is original and has been maintained rather than renovated. The visible parts show conventional masonry and wood-frame construction. No conclusive major structural failure was found during this visual inspection, but much of the foundation and framing is hidden behind finishes, and the areas of floor movement and foundation deterioration need further assessment before their significance can be judged. Several items should be dealt with before you move in, and a few call for a tradesperson's assessment and quote before closing.

Life safety first

Two of the three smoke alarms did not work and no carbon monoxide (CO) alarms were found, although the house has a gas furnace. The dryer vents through a soft plastic duct (a fire risk), the garage door opener has no photo-eye sensors, and a capped pipe sticks up through the floor of the small upper room. Ontario requires working smoke alarms on every storey and outside sleeping areas, and, since 1 January 2026, CO alarms on every storey and next to sleeping areas in homes with a fuel-burning appliance. These are inexpensive to fix.

Electrical system needs an electrician's review

GFCI protection was not detected at either kitchen's counter, a failed GFCI outside, open-ground and reversed-polarity receptacles in five rooms, a mix of older and newer wiring with loose conductor ends above the panel, a full panel, makeshift wiring on top of the water heater and a scorched-looking receptacle behind the washer. Have a licensed electrical contractor review the whole system before closing; some insurers also ask about older wiring.

Water at the foundation and in the basement

The foundation wall in the closet under the basement stairs is flaking, with white mineral deposits, and gave a strongly elevated moisture-meter response. The main water shut-off valve in the same closet was leaking. Outside, the rear ground and patio slab slope toward the house, and the garage downspout empties toward its own foundation. The basement bathroom floor also gave elevated readings around a loose toilet. Fix the plumbing leaks and outdoor drainage first, then re-check the walls.

Heating and hot water are ageing

The furnace's age is not confirmed. A gas pressure-test tag dated December 2006 hints that it may be about 20 years old, and water was dripping at the furnace during the inspection. The electric water heater is dated 2005 (21 years) and the listing shows it is rented. Budget for the furnace, and confirm the water heater's rental terms and whether the contract transfers to you.

Roof is in fair shape; the chimney and service mast need work

The drone survey showed laminated asphalt shingles in serviceable condition, with one lifted shingle. The chimney has eroded mortar and a weathered crown. There is no active fireplace, but an open plastic vent pipe of unconfirmed purpose ends at the chimney top. The overhead electrical service mast that comes through the roof is rusting, a separate cable lies across the shingles, and the telephone and cable lines at the rear hang loose.

Attic and comfort

The attic behind the upper knee walls is in poor condition: displaced and stained insulation, torn paper and debris, and dark staining on the roof boards. The thermal camera showed cold areas in the upper bedroom walls and ceiling. Air sealing and new insulation would improve comfort and lower heating costs.

NEXT STEPS

Your action plan before closing

The steps that matter most, in order. Each points to findings described in full later in this report.

1

Licensed electrical assessment before closing

Have an ESA-licensed electrical contractor review the older wiring, the receptacle faults, the panel, the loose conductors and the scorched-looking receptacle. Ask for a written scope of corrections, a quote, and anything your insurer will need to know about the wiring.

2

Moisture and drainage evaluation

Have the leaking main water shut-off replaced, and have the damp foundation wall under the stairs, the rear patio that forms the cold-room roof, and the loose basement toilet assessed. Find out which areas need repair and whether anything should be opened up to look further.

3

Gas, heating and chimney evaluation

Have a TSSA-registered HVAC contractor find the source of the water at the furnace, inspect the furnace and its venting, confirm its age from the nameplate, and give you a realistic replacement budget.

4

Floor movement

Ask a qualified contractor to look at the bouncy floor areas from below where possible, and bring in a structural engineer if they find framing deterioration, excessive deflection or movement.

5

Confirm how you will use the basement

If you plan to rent the basement as a separate unit, confirm permits, legal use, fire separation and exit requirements with the City of Toronto and the appropriate professionals before you commit.

6

Safety corrections before you move in

Many of the Safety items are quick and inexpensive: smoke and CO alarms, the receptacle cover plate, the range anti-tip bracket, the dryer duct and the garage-door sensors. Do these before moving in. The electrical wiring items are larger and come out of the assessment in step 1.

None of this means the house is a poor purchase. It lists the open questions to resolve before you are financially committed. This report does not estimate repair costs. Contractor quotes for the electrical, moisture, structural and heating items will be more reliable, and more useful in negotiation.

TRUST AND TRANSPARENCY

About this sample report

This is a real JBM Inspect report from a full home inspection in Toronto in November 2026, published with the client's permission. The client's name, the address and other identifying details have been removed. Everything else, including every finding, photo, reading and recommendation, is exactly as delivered to the client.

Real inspection, real findings
68 findings from about seven hours on site: a full walk-through, a drone roof survey, about 40 thermal images and moisture-meter readings. Nothing was added for marketing.

Honest photos
Photos are unaltered apart from privacy edits (the house number removed; a licence plate, neighbouring properties and a tradesperson's details blurred or cropped) and light exposure correction.

Clear, careful wording
Each finding says what was found, why it matters, what to do and who to call. Where the evidence was limited, the report says so.

Published standards
Inspected to the InterNACHI Home Inspection Standards of Practice, with the limits of the inspection stated in writing.

Your inspector

Inspector	Jit Makim, founder of JBM Inspect
Home inspection	InterNACHI® Certified Professional Inspector® (CPI), member ID NACHI25071208, verifiable at nachi.org/verify
Thermal imaging	Level I Infrared Building Surveyor, Professional Infrared Training Institute (PITI)
Drone	Transport Canada Pilot Certificate, Advanced Operations, with a flight reviewer rating
Insurance	Commercial general liability and professional liability (errors and omissions), $1,000,000 each; certificate available on request
Ethics	Follows the InterNACHI Code of Ethics, which bars inspectors from repairing homes they have inspected

Tools used on this inspection

Thermal camera	HIKMICRO B10S handheld infrared camera
Drone	DJI camera drone for close-up roof, chimney and penetration photos
Testing	Pin and pinless moisture meters, receptacle and GFCI tester, non-contact voltage tester, temperature and humidity loggers
Photos	Google Pixel 8 Pro; every finding photographed in context and close up

SUMMARY

All findings by priority

Each number refers to the detailed finding later in the report. This summary is not a substitute for reading the full report.

Safety	A hazard to people. Correct as soon as possible, and before moving in.
Repair	A defect that should be repaired by the trade named. Get a quote before closing where you can.
Maintenance	Routine upkeep, servicing or a minor fix.
Monitor	No repair needed now. Watch for change, or plan and budget for it.

#	SAFETY (15)	WHERE	WHO TO CALL
21	**Water dripping at the furnace**	Utility room: return side of the furnace and the floor beneath	TSSA-registered HVAC contractor
37	**Smoke alarms not working; no carbon monoxide alarms**	Main-floor hallway, upper floor, whole house	Homeowner, or an electrician for hard-wired alarms
38	**No GFCI protection detected at the kitchen counters**	Main-floor kitchen (both receptacles beside the sink) and basement kitchen (counter receptacles about 3 ft and 3.5 ft from the sink)	Licensed electrician
39	**Exterior GFCI receptacle does not trip**	Left side of the house, exterior wall	Licensed electrician
40	**Open-ground and reversed-polarity receptacles**	Upper bedroom 4, upper bedroom 3, small upper room, main-floor bedroom 2 (open ground); main-floor bedroom 1 (hot and neutral reversed)	Licensed electrician
41	**Mixed and older wiring, loose conductors at the panel**	Basement utility room, at and above the electrical panel	Licensed electrical contractor
42	**Makeshift wiring on top of the water heater**	Basement utility room, top of the electric water heater	Licensed electrician
43	**Discoloured receptacle behind the washer**	Basement laundry area, behind the washing machine	Licensed electrician
45	**Receptacle missing its cover plate**	Basement family room, lower side of the central column	Homeowner or electrician
49	**Capped pipe sticking up through the floor**	Small upper room (1.58 × 1.16 m), carpeted floor near the wall	TSSA-registered gas contractor
50	**Upper floor may lack an emergency escape window**	Upper floor (bedrooms 3 and 4); also noted in main-floor bedroom 1	Window contractor

#	SAFETY (15)	WHERE	WHO TO CALL
51	**Dryer exhaust duct is soft plastic**	Basement laundry area, in the cabinet above the dryer	HVAC contractor or appliance technician
61	**Range anti-tip bracket missing on the basement range**	Basement kitchen range (not confirmed on the main-floor range)	Appliance installer or handyman
62	**Garage door opener has no photo-eye safety sensors**	Garage vehicle door	Garage door technician
66	**Garage ceiling wiring is makeshift; roof sheathing stained**	Garage ceiling	Licensed electrician; roofer

#	REPAIR (30)	WHERE	WHO TO CALL
1	**Chimney: eroded mortar, weathered crown and uncapped vent**	Brick chimney, rear of the house, driveway side	Mason; TSSA-registered gas contractor
2	**Overhead service mast rusting; loose cables on the roof and rear wall**	Through-roof electrical service mast, front of the driveway-side slope	Licensed electrical contractor; Toronto Hydro; telephone and cable providers
3	**One lifted shingle; dark streaking on the shaded slope**	Main roof, left (neighbour-side) slope	Roofer
7	**Front steps cracked; railings rusted at the posts (fall hazard)**	Front entry steps and landing	Concrete contractor; railing or welding contractor
8	**Front door and window trim deteriorating**	Front of the house: door surround and front window	Carpenter or painter
9	**Exterior doors not sealing; front door hard to latch**	Front (main) entrance and side entrance	Door contractor or handyman
10	**Rear grading and patio slab direct water toward the house**	Rear of the house, around the raised concrete patio (the roof of the basement cold room)	Landscaper; concrete or waterproofing contractor
11	**Mortar deterioration and loose cables on the rear wall**	Rear brick wall	Mason
12	**Furnace vent pipes end low beside the driveway**	Driveway (right) side, between the basement windows	TSSA-registered gas contractor
13	**Mail slot opens straight through the wall**	Side entrance landing (basement stairs)	Handyman
14	**Gas meter and outside gas piping: rust and soil contact**	Right (driveway) side near the front, at the gas meter and along the foundation	Enbridge Gas; TSSA-registered gas contractor
15	**Front downspout empties at the foundation**	Right (driveway) side, front corner of the house	Handyman or eavestrough contractor

#	REPAIR (30)	WHERE	WHO TO CALL
18	**Damp, deteriorating foundation wall in the closet under the stairs**	Basement, closet under the stairs (water meter and main shut-off)	Waterproofing contractor; plumber
19	**Basement cold room openings, damaged ceiling and wall deposits**	Basement cold room (under the rear patio)	General contractor; electrician
20	**Bouncy floor areas and an unfinished floor transition**	Main floor: kitchen (about 32 in / 81 cm inside the doorway), entrance-to-living-room transition, and just inside main-floor bedroom 1	General contractor; flooring contractor
25	**Main water shut-off valve leaking (fix before closing)**	Basement, closet under the stairs, on the wall pipe beside the water meter	Plumber
26	**Water heater past its expected life**	Utility room	Plumber or rental provider
27	**Loose toilet; elevated floor moisture readings in the basement bathroom**	Basement bathroom	Plumber
28	**Corroded drains and valves: main-floor bathroom sink**	Main-floor bathroom, under the sink	Plumber
29	**Basement bathroom sink: corroded drain, no shut-off valves**	Basement bathroom, under the sink	Plumber
30	**Kitchen sinks: corroded valves and drain joints**	Under both kitchen sinks	Plumber
31	**Laundry: corroded washer valves, old rubber hoses**	Basement laundry area	Plumber
32	**Main bathroom: tub seal, no exhaust fan, window sticks**	Main-floor bathroom	Tile contractor; electrician or HVAC contractor for the fan
47	**Attic insulation displaced, stained and below current levels; dark staining on the roof boards**	Attic spaces behind the upper-floor knee walls	Insulation contractor; roofer if needed
52	**Old laundry exhaust fan open to the outdoors**	Basement laundry area	Electrician or HVAC contractor
53	**Open hole in the wall behind the basement kitchen cabinet**	Basement kitchen, inside the upper cabinet	General contractor
54	**Living room window frame damaged; possible failed seal**	Living room, front window	Window contractor
63	**Garage block wall: open joint, cracked mortar, damp walls**	Garage walls	Mason
64	**Garage downspout empties toward the foundation**	Garage exterior, rear corner	Handyman or eavestrough contractor
65	**Garage doors and trim weathered; split door panel**	Garage pedestrian door, vehicle door and their trim	Carpenter; garage door technician

#	MAINTENANCE (16)	WHERE	WHO TO CALL
4	**Gutters hold debris**	Left-side eavestrough on the house; detached garage gutter	Homeowner or handyman
16	**Driveway cracking**	Asphalt driveway beside the house and in front of the garage	Paving contractor
17	**Wasp nest at the rear gable**	Rear of the house, under the gable peak	Pest control
22	**Furnace age unconfirmed: service now and plan for replacement**	Utility room	TSSA-registered HVAC contractor
24	**Older mechanical thermostat**	Main floor, dining-area doorway	HVAC contractor or homeowner
34	**Outdoor faucet: shut off and drain for winter**	Driveway (right) side, by the side entrance	Homeowner or plumber
35	**Cold room floor drain partly clogged and painted over**	Basement cold room	Homeowner or plumber
36	**Toilet tank deposits**	Basement bathroom	Handyman
44	**Panel full; circuit directory incomplete**	Basement utility room	Licensed electrician
46	**Basement shower light not working**	Basement bathroom	Homeowner or electrician
48	**Attic access panels not insulated or weatherstripped**	Upper bedroom 4 and the small upper room	Handyman or insulation contractor
55	**Main-floor bedroom 2: window caulking and closet wall**	Main-floor bedroom 2: window, and the closet wall shared with the bathroom	Handyman; painter
56	**Upper bedroom 3: hole in the wall and a gap at the trim**	Upper bedroom 3, beside the window	Handyman
57	**Upper bedroom 4: window sill finish peeling**	Upper bedroom 4	Painter
58	**Several windows stick**	Main-floor bathroom, basement bathroom, upper bedroom 3	Handyman or window contractor
59	**Basement bathroom fan works only with the heat-lamp light**	Basement bathroom ceiling	Electrician

#	MONITOR (7)	WHERE	WHO TO CALL
5	**Plumbing vent stacks and box vents ageing**	Main roof	Roofer
6	**Garage roof shingles worn**	Detached garage roof	Roofer
23	**Air conditioner appears to be an R-22 system**	Indoor coil above the furnace; outdoor condenser at the rear	HVAC contractor
33	**Water flow drops when two fixtures run**	Main-floor bathroom and basement bathroom	Plumber

#	MONITOR (7)	WHERE	WHO TO CALL
60	**Hairline crack in the living room ceiling**	Living room ceiling	Painter or plasterer
67	**Garage floor crack**	Garage floor, running to the entrance	Concrete contractor if it changes
68	**Thermal imaging: cold areas in the upper bedrooms**	Upper bedrooms 3 and 4: sloped ceilings and knee walls	Insulation contractor

BEFORE YOU CLOSE

Questions, budget and conditions

Questions to ask the seller

- [ ] How old are the roof shingles, and is there any warranty or paperwork? Have there ever been roof or attic leaks, a fire, or animals in the attic?
- [ ] How old are the furnace and the central air conditioner, and are there service records? When was the humidifier last serviced?
- [ ] The listing shows the electric water heater is under a rental contract. Ask for the company, the monthly cost and the buy-out or return terms, and whether they will replace this 2005 tank before or after closing.
- [ ] The listing gives the roof and foundation as "unknown" and provides no Seller Property Information Statement. Ask the seller to answer the questions in this list in writing.
- [ ] The listing says there is no central vacuum, but an Electrolux central vacuum unit is in the utility room. Ask whether it works and whether it is included.
- [ ] Has water ever come into the basement, especially in the closet under the stairs or in the cold room?
- [ ] Were permits taken out for the basement kitchen and bathroom? If you plan to rent the basement as a separate unit, check its status with the City of Toronto, because a rental unit has fire-separation, exit and alarm requirements that this inspection does not assess.
- [ ] Was the house ever heated with oil, and if so, was the tank removed and documented? We saw no sign of a tank. The pipe on the driveway-side wall that we checked was an active exhaust, not an oil vent.
- [ ] What is the capped pipe in the floor of the small upper room, and is it disconnected?
- [ ] Has any electrical work been done under an ESA permit? Is the electrical service owned by the house or shared in any way?

Items to plan and budget for

Get contractor quotes; this report does not estimate costs.

Furnace replacement	Age unconfirmed, possibly about 20 years. Confirm it from the nameplate, service it now, and plan for replacement.
Water heater	21 years old and rented (per the listing). Ask the rental company to replace it, or budget for a buy-out and replacement.
Central air conditioner	Appears to be an R-22 system (refrigerant not confirmed); R-22 has been phased out. A refrigerant leak or major failure usually means replacing the system.
Electrical updates	GFCI protection, receptacle wiring corrections, cleanup at the panel, and possibly a larger panel or service.
Attic air sealing and insulation	Remove the damaged material, air-seal, then insulate to current levels.
Chimney repointing and crown	Repoint the mortar, repair the crown, and add a cap to the vent.
Basement wall moisture	Correct the drainage first; waterproofing work if the dampness continues.
Garage	Door safety sensors, the wood door and trim, block wall repairs and wiring.
Front steps and railings	Concrete repairs and rust treatment, or replacement of the railings.

THIS IS THE SUMMARY

The full report has every detail

This summary covers the priorities, the action plan and the questions for the seller. The full report explains all 68 findings with photos, what each means and who to call, plus the drone roof survey, thermal images, inspection scope and limitations, and floor plans.

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