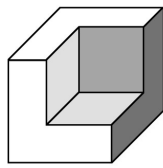


Thank you for downloading this sample report.

Please observe the following notes:

- This report has been put together using photos from dozens of different home inspections.
- All the inspections were performed by me and all the conditions are actual conditions I reported on.
- This sample report uses the same format as the standard report you will receive, except for this page.
- For this report I included a wide variety of defects and examples of the various ways I present information.
- I intentionally included many significant defects - it is rare for a home to have this many problems.
- Most homes do not have any issues significant enough to be in red, which are very serious defects.
- This report is a simplified version of an actual report in that I have not included many of the comments I would normally include, such as comments specific to the home.
- Each report is a custom production specific to the client and the home inspected.



# CORNERSTONE HOME INSPECTIONS



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This home inspection report was prepared by **Aaron Phillips** o/a **Cornerstone Home Inspections** for **SAMPLE** on **MONTH DAY, YEAR**, at **ADDRESS, CITY**. This home inspection was done to the Standards of Practice of the International Association of Certified Home Inspectors.

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Business Number (GST): **78071 8292**

## Section 1 – Using This Report

This page goes over the layout of the report and how the information gathered during the inspection is presented.

All photos in this report have a reference number to easily communicate any questions you may have.

The information presented in sections 2 & 3 is meant to inform you about the property and the inspection, they do not report any defects. Sections 4, 5 & 6 report the defects with the property.

### Section 2: Systems & Components

This sections gives you information and photos of the important systems and components in the home.

### Section 3: Inspection Report

This section provides important details about the property and inspection, including information required by the Standards of Practice and the Government of Alberta. It also provides general information for owning a home.

### Section 4: Maintenance

This section covers the defects which are normal maintenance defects you will have with every property where materials, systems and components have been damaged, are worn out, etc.. These are typically minor repairs and are found in all homes, regardless of age and how well kept a property is.

*Examples of maintenance defects are: paint needed, caulking needed, loose hardware, branches need to be trimmed, furnace needs servicing, etc..*

### Section 5: Improvements

The defects in this section are not always something that is defective, but are often situations where something could be better, more convenient or safer. I consider what is best for the property, not just what is broken.

*Examples of improvement suggestions are: dim lighting for a room, downspout discharging to close to the building, venting range hood fan to the exterior, replace kitchen outlet with GFCI outlet, etc..*

### Section 6: Repairs

This section covers the more significant defects that need to be repaired. They can be expensive, complex to correct, have potential for fire, risk of injury or may indicate concealed damage, etc.. They are also much less common defects, with the average property only having a few, if any, in this category.

*Examples of repairs are: hot water tank needs to be replaced, missing guardrail, rotting deck, roof needs to be replaced, exposed live electrical wires, etc..*

### Defects

I will not always indicate how something should be fixed, but I will occasionally offer suggestions. The ultimate decision of what to do is up to you. **It is my opinion that all defects should be corrected and all improvements be completed.** If making repairs yourself, remember to always be safe, research what you're doing, don't be afraid to ask questions and to never go beyond your own skills without help.

**Anything in red should never be ignored. Not all defects in red mean they are expensive. Red is rare!**



## Section 2 – Systems & Components

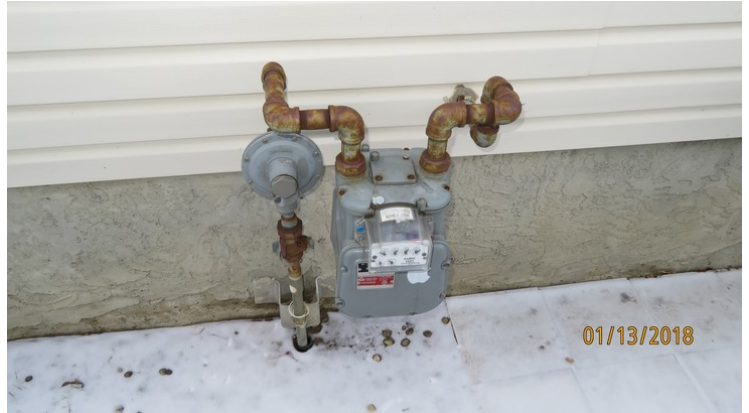
These pages show you some of the important systems and components in the home.

**Electric meter.** The utility company is responsible for this.



2.01

**Gas meter.** The utility company is responsible for this.



2.02

**Hose bibb with anti-siphon device.**



2.03

**Outdoor gas supply and shutoff.** Used for gas barbecue / gas heater.



2.04

**AC condensing unit with service disconnect switch (circled).**



2.05

**Inspection of the roof from the ground using 40x optical zoom.**



2.06

## Section 2 – Systems & Components

These pages show you some of the important systems and components in the home.

**Garage door automatic reverse sensor.** Door will not operate properly if beam is broken or sensor is removed.



2.07

**Sub-panel.** Located in garage.



2.08

**Garage space heater with fuel shut off (yellow).**



2.09

**Alarm system.** Not tested.



2.10

**Optimal air quality for particulate matter.** This is a sampling assessment, air quality will fluctuate.



2.11

**Optimal air quality for Volatile Organic Compounds and Formaldehyde.** This is a sampling assessment, air quality will fluctuate.



2.12



## Section 2 – Systems & Components

These pages show you some of the important systems and components in the home.

**Thermostat (yellow) and humidifier (green) controls for furnace.**



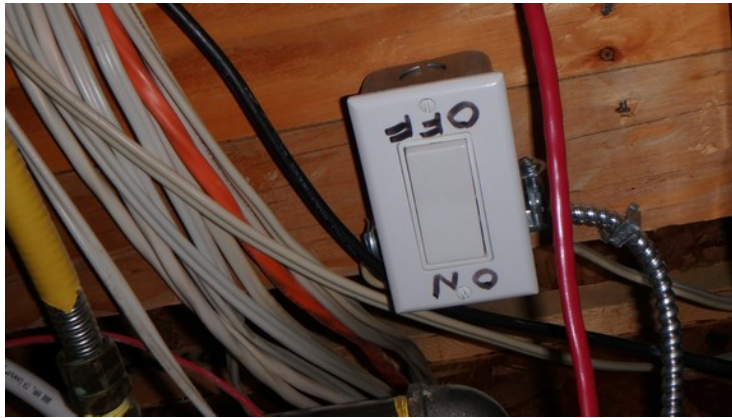
2.13

**Whole house ventilation.** Circulates the indoor air with fresh air while removing moist, stale, polluted indoor air.



2.14

**Furnace shut off switch.** Leave switch on, use only for emergencies or performing maintenance on furnace.



2.15

**Furnace with fuel shut off (yellow) and air filter (green).**



2.16

**Humidifier (yellow) and controls (green).** Recommended to leave off / disconnected.



2.17

**Heat Recovery Ventilator (HRV).** This is a system designed to transfer heat from indoor air being vented out, to outdoor air coming in, without mixing the air by using a heat exchanger.

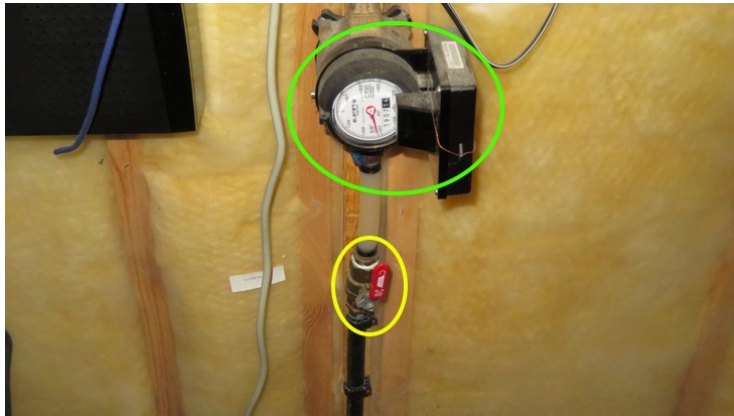


2.18

## Section 2 – Systems & Components

These pages show you some of the important systems and components in the home.

**Main water shutoff (yellow) and water meter (green).** Use shutoff only in emergencies or for certain plumbing repairs. The water meter is property of the City of Calgary.



2.19

**Cold water shutoff for water heater (yellow) and humidifier water supply with shutoff (green).**



2.21

**Exterior hose bibb shut off.** Use to winterize exterior taps when outside temperature reaches freezing.



2.20

**Water heater with fuel shut off (yellow) and TPR valve (green).** TPR valve is a safety device, do not tamper with it.



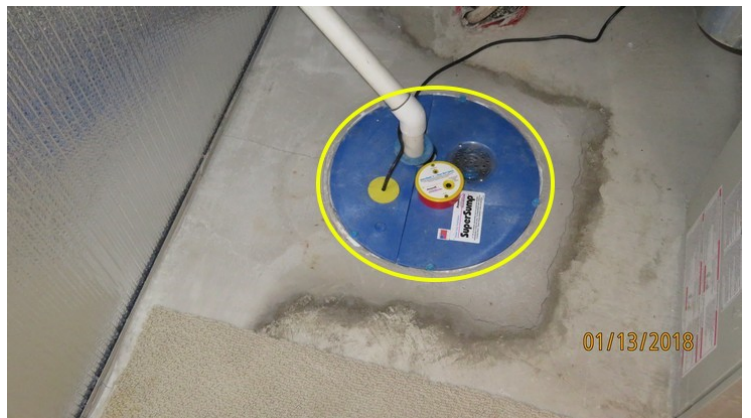
2.22

**Hot water circulation pump.** Circulates hot water through pipes to greatly reduce wait time for hot water at faucets.



2.23

**Sump pump in appropriate sump pit.**



2.24



## Section 2 – Systems & Components

These pages show you some of the important systems and components in the home.

**Electrical panel with main disconnect.** If any breakers trip frequently, consult an electrician.



2.25

**Electrical panel with cover off.** Do not remove cover, or put your hands or tools into the panel unless you have proper training!



2.26

**Though many people will consider these outlets to be upside down, there is no technical right side up.**



2.27

**Gas fireplace fuel shut off.**



2.28

**Attic access hatch.**



2.29



## Section 3 – Inspection Report

This page includes important information about the property, its systems, components and materials.

### Building Details

---

Appliance ages are determined by manufacture serial number, not installation date.

- **Built:** YEAR, 1234 sq. ft. (based on information provided by the seller).
- **Furnace age:** YEAR.
- **Water heater age:** YEAR.
- **Air conditioner age:** YEAR.
- **Roof age:** approximately 5 years +/- a few years. (visual estimate based on its condition)

### Core Components

---

- **Thermostat:** main floor.
- **Main water shut-off:** basement utility room.
- **Furnace:** gas, forced air, 123,456 BTU input, 78,900 BTU output (per hour), 99% efficiency.
- **Furnace fuel shut-off:** on fuel supply pipe.
- **Water heater:** conventional gas, 123 liter.
- **Water heater fuel shut-off:** on fuel supply pipe.
- **Crawlspace access:** N/A
- **Attic access:** master bedroom closet.
- **Electrical service:** 240 volts, 100 amps, underground service, panel in basement utility room.

### Building & Materials

---

- **Roof:** asphalt shingle steep roof.
- **Siding:** vinyl siding.
- **Foundation & Framing:** poured concrete foundation and basement floor slab with wood framing.
- **Plumbing:** public water supply with plastic distribution. Plastic waste and ventilation.
- **Electrical:** copper distribution.
- **Insulation & Ventilation:** fiberglass batt insulation with plastic vapour barrier. Blown-in fiberglass attic insulation. Attic ventilation through soffits and roof vents.
- **Interior:** proper exterior doors and windows. Walls and ceilings are covered with drywall with some tile in bathrooms and kitchen.
- **Garage:** structure same as the house. Automatic garage door opener.

### Heating & Cooling

---

- **Heating:** combustion air source is from exterior air, using plastic pipes.
- **Cooling:** air-to-air electric air conditioning.
- **Fireplace:** gas fireplace.

## Section 3 – Inspection Report

This page provides details about the inspection methods, limitations and exclusions.

### Inspection Methods

---

- **Roof, eaves & soffits:** from ground.
- **Attic:** from hatch.
- **Structure:** visible and accessible structural materials are inspected.
- **Electrical:** removed panel cover of main panel. Circuit tester used on outlets.
- **GFCI & AFCI:** used test button on installed GFCI and / or AFCI breakers or outlets.
- **Plumbing:** used all hot and cold taps in all sinks, showers and flushed all toilets, except where noted as shutoff or otherwise prevented from inspecting. Multiple faucets were tested at the same time, without significant loss of flow.
- **Heating & cooling:** used thermostat and thermal imaging. Each room is checked for proper supply.
- **Ventilation:** used all installed ventilation systems with normal controls.
- **Fireplace:** used gas fireplace controls to operate the unit.
- **Moisture:** thermal imaging.

### Limitations

---

- **Roof:** high steep roofs are not typically walked on during a standard home inspection. Some roof leaks may only be found during very wet weather conditions (no evidence to suggest any leaks). Snow limits the inspection of the roof materials.
- **Exterior:** internal wall components behind cladding can not be inspected. Snow prevents complete inspection of the grounds, including lot drainage.
- **Structure:** entering the attic is not part of a standard home inspection, inspection from hatch is normal. Finished or partially finished walls and ceilings prevent inspection of structural components.
- **Heating:** heat exchanger is not fully inspected due to limited access, a complete inspection of the heat exchanger goes beyond the scope of the home inspection. If this is a concern for you, a furnace technician can perform a more in-depth inspection of the furnace.
- **Cooling:** condensing unit panels are not removed. Not tested due to temperature. Restricted access to evaporator coils.
- **Plumbing:** bath tubs are not filled to capacity. Shutoff valves are not operated. Exterior water systems not tested due to temperature.
- **Electrical:** representative testing of outlets. Smoke detectors and carbon monoxide detectors are not tested. Breakers are not tested when the home is occupied.
- **Insulation & ventilation:** finished walls prevent inspection of the insulation and vapour barrier.
- **Interior:** personal property can prevent inspection of walls, floors, closets, windows, etc..
- **General:** finished walls, ceilings, etc., prevents inspection of wiring, plumbing, ventilation, etc..

### Exclusions

---

- **Crawlspace:** basement configuration.



## Section 3 – Inspection Report

This page gives some general comments about the inspection.

### Inspection Notes

- **This is where I record general notes regarding the inspection. Many notes are shared across most homes, here are a few of the most common:**
- Minor cosmetic defects are not normally commented on, this inspection focuses on safety, functionality and potential for failure. Cosmetic defects may be cracks in paint or drywall, cuts, scratches, dents, etc., in the surface of materials that are not indications of any other potential problem.
- The way home inspectors inspect a home is by comparing it to how it should have been built at the time it was built, not by comparing it to how homes are built now.
- Because home inspectors have a limited time during an inspection, and each inspector has different approaches and opinions, inspectors will never end up with the same report.

### General Home Owner Information

- **This is where I provide useful information for home owners, with consideration to the specific home, its systems and components. Many are shared across homes with the same systems, here are a few of the most common:**
- Owning a home involves regular maintenance, occasional upgrading and in some cases, major repairs. Having a budget and / or savings for repairs is a good idea.
- AFCI stands for Arc-Fault Circuit Interrupter which measures electricity to ensure no electrical arcs are occurring. Lack of AFCI is not always a defect, as they are only required in new construction / renovation.
- It is a good idea to check the accuracy of the panel label for each circuit before moving in or getting settled.

### Links

There are standard links (provided here), then I have other links I provide on as needed basis depending on the home.

These links provide additional information and important facts regarding some general health and safety concerns with all homes.

- **Product life spans:** <http://www.nachi.org/life-expectancy.htm>
- **Mold:** <http://www.mouldfacts.ca/>
- **Carbon monoxide:** [http://www.hc-sc.gc.ca/ewh-semt/pubs/air/carbon\\_mono/fact-info-eng.php](http://www.hc-sc.gc.ca/ewh-semt/pubs/air/carbon_mono/fact-info-eng.php)
- **Cross connection (anti-siphon):** <http://www.calgary.ca/UEP/Water/Pages/Drinking-water/...>
- **Product recalls:** <http://healthycanadians.gc.ca/recall-alert-rappel-avis/index-eng.php?cat=99>
- **Outbuildings (bylaws):** <http://www.calgary.ca/PDA/pd/Pages/Home-building...bylaws>
- **Firewall:** <http://www.municipalaffairs.alberta.ca/documents/ss/standata/building/bci/06bci023.pdf>
- **Radon:** <https://www.canada.ca/en/health-canada/services/...../radon.html>
- **Insulation:** <https://www.nrcan.gc.ca/energy/efficiency/housing/new-homes/energy-star/14176>
- **RMS:** <https://www.reca.ca/industry/legislation/information-bulletins/.....html>

## Section 4 – Maintenance

These lower priority repairs are found in all homes, though the types and amounts will vary.

**Branches overhanging and in contact with the roof.** This prevents the roof from drying properly, causes physical damage and increases maintenance needs.



4.01

**Crack in chimney.** Exterior cracks should be sealed (protected) to help prevent deterioration.



4.02

**Loose section of vinyl siding.** Sometimes they can get blown off during wind storms.



4.03

**Warped vinyl siding.** This is almost always caused by a barbecue being too close to the siding, keep barbecues at least 3 feet from combustible materials.



4.04

**Ventilation flaps do not properly close.** Birds, wasps, etc., can and will get in through the open space.



4.05

**Dirty vent screen.** Both intake and exhaust vents need to be cleaned occasionally to ensure the appliances they are connected with can perform properly.



4.06



## Section 4 – Maintenance

These lower priority repairs are found in all homes, though the types and amounts will vary.

**Damage parging.** Once parging cracks and weakens, it can start to fall off. See 4.08.



4.07

**Driveway cracks and garage floor cracks are important to fix (seal).** This is because vehicles cause additional wear to the concrete and they can bring salts, oils, etc., which can also wear out the concrete faster.



4.09

**Missing parging.** The parging helps protect the concrete foundation.



4.08

**Foundation cracking.** Concrete cracking is normal. I assess each crack, larger cracks such as this one should be filled, but are not generally a structural concern.



4.10

**Rotting wood.** Wood requires paint or other treatments to prevent rot, when neglected this can happen.



4.11

**Rotting handrail post.** This is a safety issue as the handrail would not support a person in the event they fell.



4.12



## Section 4 – Maintenance

These lower priority repairs are found in all homes, though the types and amounts will vary.

**Incomplete weather stripping.** Even a small section like this can cause drafts and reduce heating efficiency.



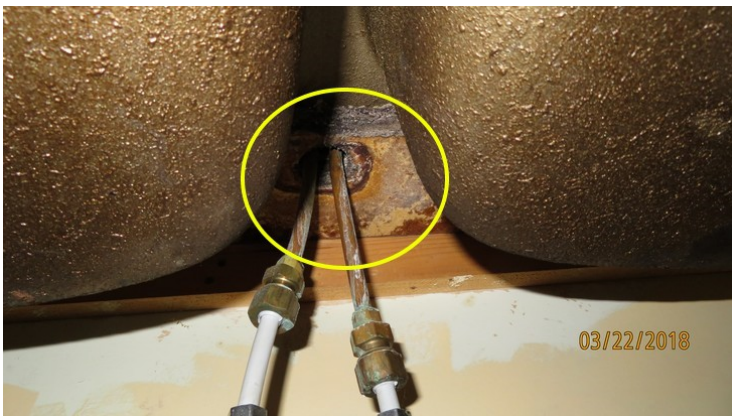
4.13

**Shower wall separation.** This shower was not properly installed and relied on caulking to hold it together.



4.14

**Missing faucet hardware.** This faucet was very loose, the underside should have a faucet bolt and nut assembly to hold it in place.



4.15

**Bathroom fan duct is detached.** This is a common problem which can result in moisture entering the attic.



4.16

**Old smoke detector.** It is important to have working smoke detectors. It is also better to upgrade all smoke detectors to smoke and CO detector combination units.



4.17

**Damaged vapor barrier.** When contractors are hired to do a job, in this case an electrician, you should always ensure they finish the job.



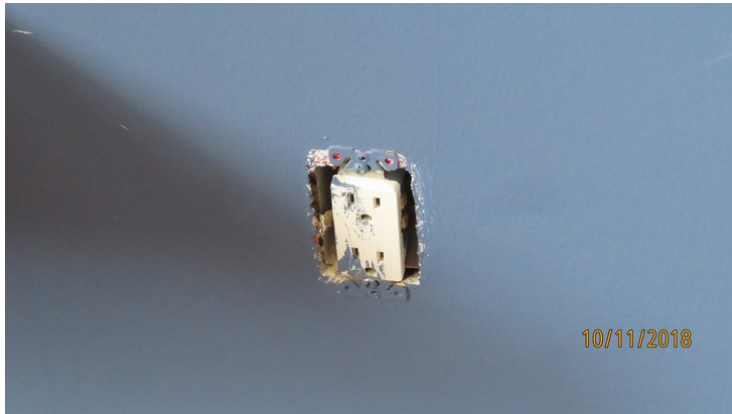
4.18



## Section 4 – Maintenance

These lower priority repairs are found in all homes, though the types and amounts will vary.

**Missing outlet cover.** The cover prevents objects from getting into the junction box housing the outlet, which has live electrical wires in it.



4.19

**Damaged light fixture.** Where ever there is electricity, you do not want damaged products.

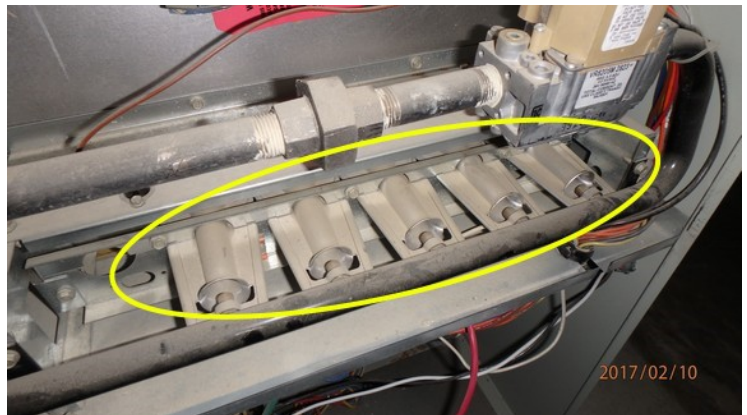


4.20

**Condensate damage in furnace.** High efficiency furnaces generate a liquid by-product of combustion which can damage the furnace. Because of this, high efficiency furnaces require more frequent maintenance. **See comments.**



4.21



4.22

**Dirty burners.** While older furnaces are more reliable and have less that can go wrong, when maintenance is neglected they are more likely to break down.

## Comments

- The comments include general maintenance tips, as well as providing more detailed descriptions of defects in the home when there is a lot of important information that doesn't fit in the description box with the picture.
- 4.21: High efficiency furnaces generate a liquid by-product of combustion called condensate. The condensate needs to drain from the furnace, so do not block or remove the hose from the furnace to the floor drain. Condensate is also corrosive and may leak into the furnace cabinet.
- 4.21: You should regularly check for condensate leaks during cold periods where the furnace is running frequently. If a condensate leak occurs, have the furnace serviced to prevent more significant problems from occurring. At a minimum you should check for rust or condensate every time you change the filter.
- 4.21: High efficiency furnaces should be professionally serviced at least once every 2 years or as required by the manufacture recommendations.



## Section 5 - Improvements

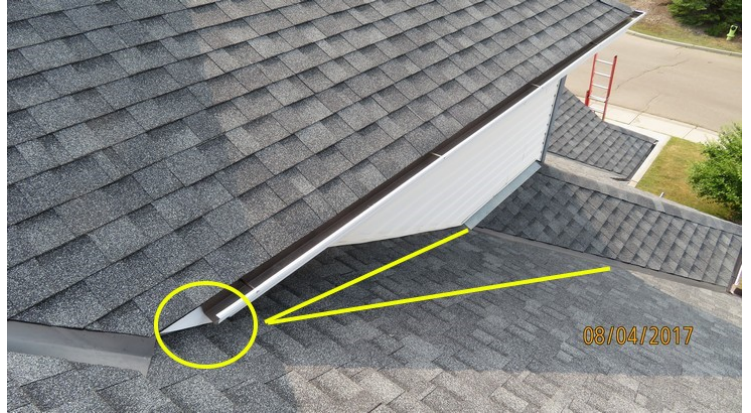
These suggested improvements will help you get the most out of the home.

**Downspouts from upper roof discharges onto lower roof.** This can wear out the shingles prematurely, extending to the lower gutter is better.



5.01

**Gutter missing end cap and downspout.** This is a common problem which roofers do. This can wear out the shingles prematurely.



5.02

**Downspout discharging the wrong direction.** You want to keep roof water drainage away from the building. See 5.05.



5.03

**Underground downspouts are prone to clogging.** Use of arches for the downspout are a better alternative. See 5.05.



5.04

**Arching downspouts away from the building is one of the best ways to use downspouts.** This prevents the downspout extensions from crossing walkways. If you don't have a tree to connect to, you can attach to a fence or install a small post.



5.05

**Window well needed.** Each and every window is assessed on weather it needs a window well, in this case one was.



5.06



## Section 5 - Improvements

These suggested improvements will help you get the most out of the home.

**Penetrations through the building exterior should be sealed and this hose bibb needs a mounting plate.** Unsealed penetrations cause drafts and can allow moisture or pests into the building. Without a mounting plate to secure the hose bibb to the wall, the water line can easily get damaged causing a water leak or even a flood.



5.07

**No anti-siphon device.** See page 11 for a link for more information on cross connections.

You can see here that this hose bibb is also missing a mounting plate and has recently been sealed.



5.08

**Gaps should be filled to prevent pest infestation.** Small openings attract insects and small rodents, while larger openings attract larger pests such as skunks.



5.09

**Wasps.** There is a rather large wasp nest under this shed. Every summer I encounter many pest infestations where gaps have attracted them.



5.10

**Auto reverse sensor for garage door is too high.** Should be installed no more than 6 inches above the ground.



5.11

**Incomplete firewall in garage.** See comments.



5.12



## Section 5 – Improvements

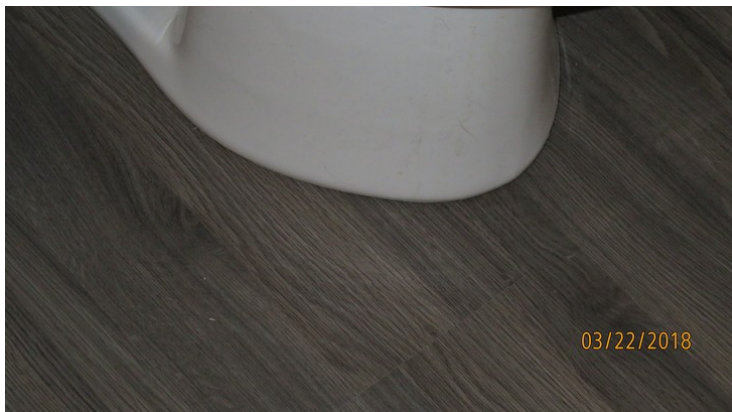
These suggested improvements will help you get the most out of the home.

**Hot and neutral are reversed.** This means electricity is essentially flowing in reverse. Most appliances will work as intended, but some may have safety risks involved.



5.13

**Toilets should all be caulked to the floor.** Some defects are a matter of opinion. For this defect I am for caulking the toilet to the floor for daily hygiene reasons, while some people are against it because a broken toilet floor seal may go unnoticed for longer. I see it as a daily problem vs a once in a 20 year problem.



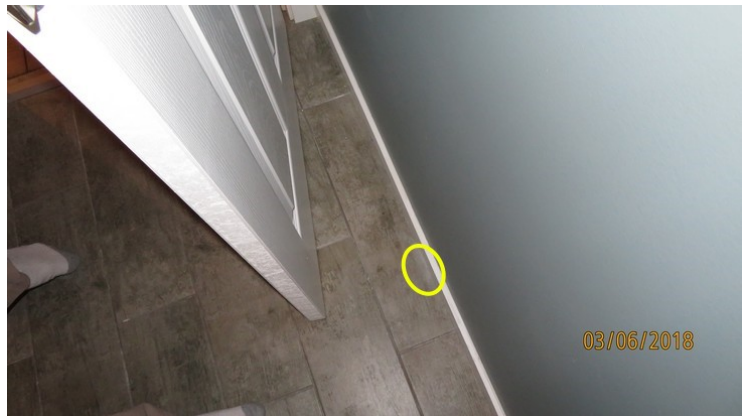
5.15

**Floor drain cover has been removed.** While seemingly minor, it is recommended to keep the drain cover on with the drain tubes on top of the cover. This is because larger objects could fall into the drain causing it to clog.



5.17

**Missing door stopper.** Not all issues are technical, some are just simple things that can get overlooked.



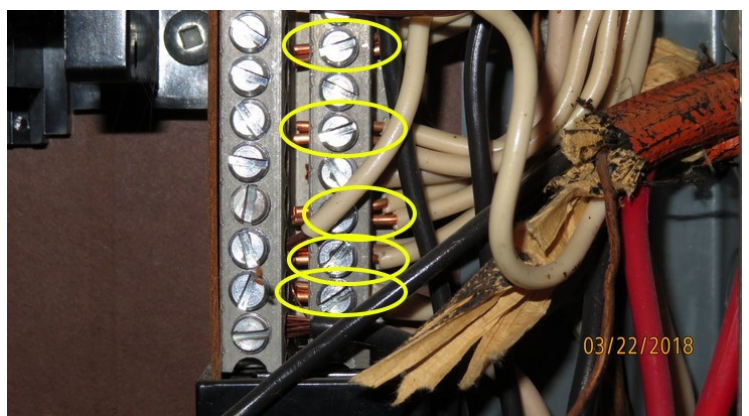
5.14

**No handrail.** While it may seem obvious, it is easy for people to overlook defects like this.



5.16

**Double tap.** Each neutral lug should only have one wire. This is a common problem found with most panels and often with the breakers as well.



5.18



## Section 5 – Improvements

These suggested improvements will help you get the most out of the home.

**Glass doors are not recommended.** They break easily and if there are children living in the home or will visit even occasionally, the chance of it breaking goes up greatly.



5.19

**Missing smoke detector.** Floors which have a fireplace require a smoke detector.



5.20

**Improperly installed furnace shut off switch.** Many defects are a home owners solution to a problem they have when renovating or wanting to change something. Most of the time the defect is still functional, but is technically wrong.



5.21

**Improperly installed electrical wire.** Loose, left hanging on the light fixture and cutting across a doorway, three problems in one picture.



5.22

**Missing TPR valve discharge tube.** The TPR valve is a safety device which will discharge nearly super heated water if the water heater fails. Without the tube, boiling water will spray everywhere, instead of at the floor level as it should.



5.23

**No range hood fan.** While this is allowed, it is not ideal, you also need to use a charcoal filtered grease screen which is often not used.



5.24

## Section 5 – Improvements

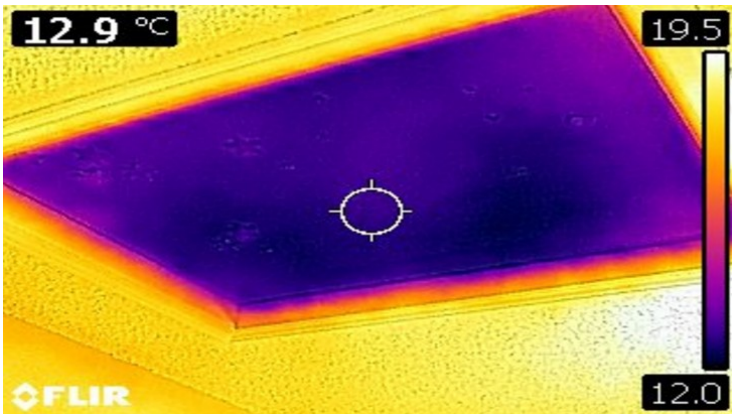
These suggested improvements will help you get the most out of the home.

**No attic access hatch in garage.** This is surprisingly common and while not a huge issue on its own, it is not recommended.



5.27

**Missing attic hatch insulation.** The dark purple is a dead give away, but even without thermal imaging, this issue would have been found. See 5.30.



5.29

**Missing attic hatch seal.** This is one the most significant sources of heat loss and drafts. Additionally it can lead to moisture damage in the attic.



5.28

**Missing attic hatch insulation.** This creates a cold spot which will allow heat loss and can make the space around the hatch inside the home uncomfortable.



5.30

## Comments

- The improvement section is always very specific to the home inspected as it contains my suggestions to making the home better.
- The comments here provide general information and more detailed descriptions of defects in the home when there is a lot of important information that doesn't fit in the description box with the picture.
- 5.12: The firewall separates the garage space from the living space. The primary purpose is to slow the spread of a fire from the garage to the living space. It also helps keep the exhaust from running vehicles from entering the home. Firewalls need to be complete, with no damage or openings and with man doors that properly self close.



## Section 6 – Repairs

These repairs are the highest priority and can involve complex repairs or have high costs.

**Branches overhanging and in contact with the roof.** See 4.01 on page 12. This is an example of the same issue can scale. This roof here has been neglected for a long time and the roof is now damaged, requiring it to be replaced.



6.01

**Roof has expired.** When a significant portion of a roof has deteriorated to this point, it is time to replace it.



6.02

**Deck column has shifted.** This has created an unstable deck which has begun to pull away from the building. Without fixing the source of the problem, the deck could collapse. See 6.04.



6.03

**The footing for the deck column was not properly installed.** This caused the weight of the deck to push the column down and away. Freeze thaw cycles and moist ground can also contribute to this problem.



6.04

**Basement walkout requires covering.** This is especially true if renting out the basement (as in this case, was the intent of my client).



6.05

**Deck steps were improperly installed and are about to collapse.** If I walked up these steps there would be a good chance they would collapse.



6.06

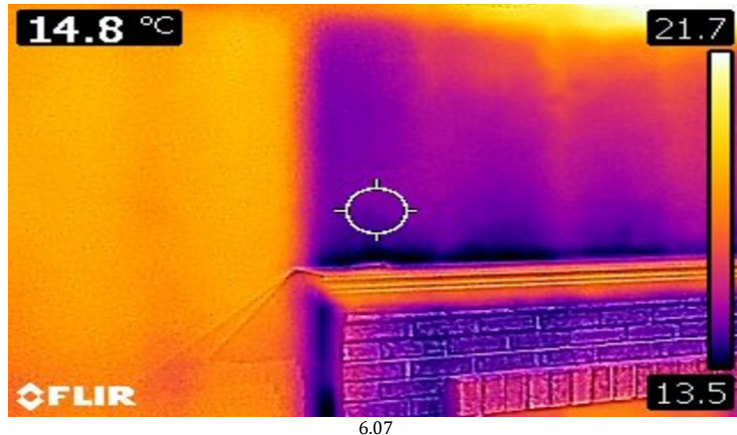


## Section 6 - Repairs

These repairs are the highest priority and can involve complex repairs or have high costs.

### Thermal imaging revealing missing / incomplete insulation.

For an issue like this, the affect is minimal, but correcting the problem is not easy. Having this information in advance is important when buying a home.'



**Sunken concrete pad of driveway.** This is often a result of improper installation, where the ground was not compacted fully. With the concrete cracked and sunk in as it is, water will cause the ground underneath to soften and the damage will get worse.



**This electrical wire left on the grass powered a shed.** There are a dozen things wrong with this.



### Paired non thermal image.



**Deck installed up to windows.** This creates a risk of the windows getting physically damaged / broken. It also will allow snow to accumulate against the windows which will allow moisture into the building.



**Garage floor is slopped the wrong way.** Water is not flowing out of the garage, but instead against the wall causing damage.





## Section 6 – Repairs

These repairs are the highest priority and can involve complex repairs or have high costs.

**Older window hardware is worn out.** As windows age they require replacement. Identifying the windows nearing the end of their life can save thousands of dollars in negotiations.



6.13

**Window seal is broken.** While some window seals can be restored, it does not always work and often does not last.



6.14

**Cracked window.** Sometimes details like this are small and get overlooked when you're looking at a house.



6.15



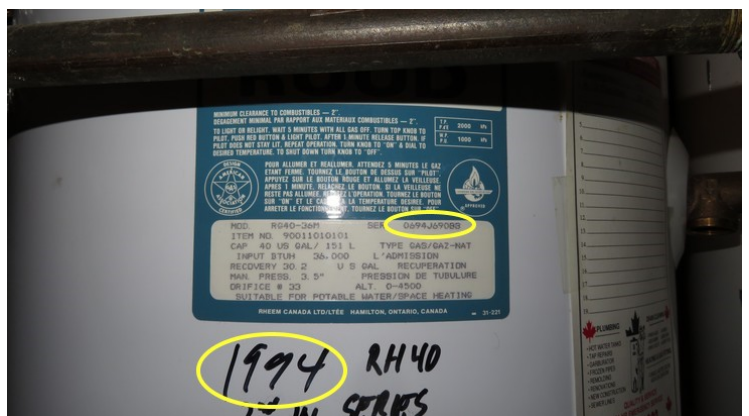
6.16

**I use the manufacturer's serial number to determine the age of the appliance.** In this case, the fireplace is so old the manufacturer does not have public information on it. This is a good indicator that its about time to replace it.



6.17

**Sometimes water heaters last a really long time, but you can't count on it.** This one was 24 years old and is officially the oldest I've ever seen. It didn't work very well and it was time to replace it.



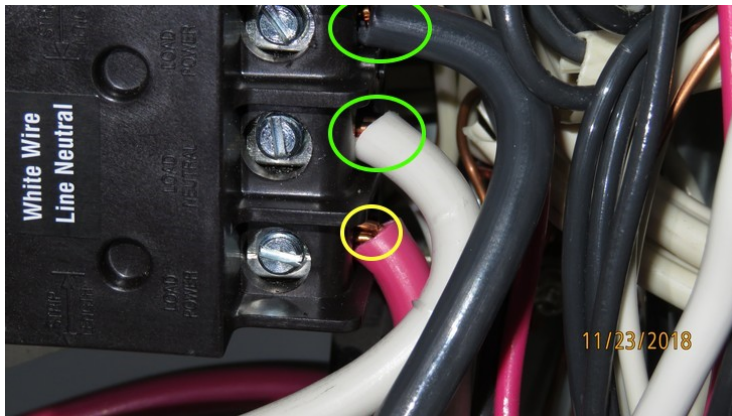
6.18



## Section 6 – Repairs

These repairs are the highest priority and can involve complex repairs or have high costs.

**All three stranded wires were damaged.** This happens when stripping the sheathing from the wires and is a sign of poor workmanship. This can cause the wires to overheat.



6.19

**Hazardous material, vermiculite insulation containing asbestos.** While this is a rare find, it can happen in some homes of a certain age.



6.21

**This is an extremely dangerous situation.** This damaged outlet is connected to a live circuit. Anything that touches the metal inside the circled area will be touching live electricity.



6.20

## Comments

- Only the most significant defects appear in this section. It is these defects that should be focused on and should be top priority for repairing or considering before purchase.
- It is common for very few defects to be in this section. This is because we have heavily regulated building codes, building practices, etc., which ensure our homes are some of the best in the world.
- Additionally we have a high quality of life and our standards of living do not generally tolerate living with serious defects in our homes, such as a furnace that doesn't work or a leaking roof.