

Construction and Real Estate Glossary Cheat Sheet

Like many others, the construction and real estate industries have their own jargon.

Whether it's terms in a contract, or vocabulary referencing work on a site, here's a cheat sheet to help you understand the vernacular.

1. ' : Used to represent feet.
2. " : Used to represent inches.
3. %: Percent.
4. °: Degree(s).
5. °C: Degree(s) Celsius.
6. 1 in 2: Slope of 1 vertical to 2 horizontals.
7. 2x4: A 2x4 or two-by-four, measured 2 inches by 4 inches.
8. Abatement: A process where asbestos or contaminated material is removed from an area by setting up containment facilities to remove it safely without contaminating the surrounding areas.
9. Above Finished Floor (AFF): Used on construction plans and contract documents to indicate an elevation above the finished floor.
10. Above Grade: the portion of a building that is above ground level.
11. ABS: Acrylonitrile-Butadiene-Styrene.
12. Absolute Humidity: Mass of water vapour present in a specific volume of air usually expressed as grams per cubic meter of air. May also refer to the mass of water in a specific mass of dry air.

13. Absorption Field: A subsurface leaching area within the soil that receives the liquid effluent from the distribution device and distributes it over a specified area where it is allowed to seep into the soil.
14. Absorption Trench: An excavation in soil or leaching bed fill, being part of a leaching bed, in which a distribution pipe is laid, and which allows infiltration of the effluent into the soil or leaching bed fill.
15. Abstract of Title: A written history of the title to a parcel of real estate as recorded in a land registry office.
16. Acceleration Clause: A clause in the mortgage document which accelerates the maturity date and states that upon default, the principal sum of the mortgage and accrued interest falls due.
17. Accelerator: Any material added to stucco, plaster or mortar which speeds up the natural set.
18. Access Hatch: A door flush with the surface of a floor, ceiling, or roof.
19. Access to Exit: Part of a means of egress within a floor area that provides access to an exit serving the floor area.
20. Accessibility for Ontarians with Disabilities (AODA): The Accessibility for Ontarians with Disabilities Act, 2005 (AODA) is an Ontario law mandating that organizations must follow standards to become more accessible to people with disabilities. The goal for the province is to be fully accessible by 2025.
21. Accessibility: How much a building is usable by a variety of people, including people with disabilities or senior citizens.

22. Accessible Design: A house, amenity or product design that allows access for people with disabilities.
23. Accessible Housing: Accessible and adaptable housing enables people of all ages and abilities to stay in their community as long as possible.
24. Accessible: When applied to a fixture, connection, plumbing appliance, valve, cleanout, or equipment, having access thereto but which first may require the removal of an access panel, door or similar obstruction without the cutting or breaking of materials.
25. Accrued Interest: Interest which has accumulated unpaid since last payment date.
26. ACI: American Concrete Institute.
27. Acid Soil: Acidic soils are commonly referred to as being "sour". Acidity is the characteristic of soils that have a pH level of less than 7 (a reading of 7 being "neutral"). The pH scale runs from 0 to 14, so 7 falls in the middle of the scale. Readings over 7 indicate alkalinity. Alkalinity is the capacity of water to resist acidification.
28. ACNBC: Associate Committee on the National Building Code.
29. Acoustic Ceiling Tile: A common ceiling system that is typically installed in a grid. The grid is typically a metal grid and hung from hangers from the structure above.
30. Acoustics: Acoustical materials are used to keep down noise within a room or to prevent it from passing through walls.
31. Acre: 43,500 square feet.

32. Acrylonitrile Butadiene Styrene (ABS): A type of rigid plastic used in plumbing pipes for drain, waste, and vent systems. Can also be used for potable water pipes.
33. Active Contingent: When a seller accepts an offer from a buyer, that offer is contingent upon the buyer's ability to meet certain conditions before finalization of the sale. Contingencies might include the buyer selling their home, receiving mortgage approval, or reaching an agreement with the seller on the home inspection.
34. Active Under Contract: A house is listed as "active under contract" when the seller has accepted an offer with contingencies, but still wants the house to be listed as active. In this situation, the seller is also likely accepting backup offers in case their current offer fails to meet its contingencies.
35. Activity: A scheduling term.
36. Actuator: A device operated either electrically, pneumatically, or hydraulically that acts as a motor to change the position of movable devices such as valves or dampers.
37. Ad Valorem: "According to value" or a method of taxation using the value of the thing taxed to determine the amount of tax. Taxes can be either "Ad Valorem" or "Specific." Example: A tax of \$5.00 per \$1000.00 of value per house is "Ad Valorem," A tax of \$5.00 per house (irrespective of value) is "Specific."
38. Add-On Interest: An interest amount added to the principal of a debt and made payable as part of the debt, usually in equal periodic instalments (also called pre-calculated interest).

39. Addendum: The addendum sets out the obligations of vendors, builders, and purchasers related to closing and potential delays to the home being ready for occupancy.
40. Adfreezing: The adhesion of soil to a foundation unit resulting from the freezing of soil water.
41. Adhesive: A substance that can stick to an object or stick objects together, including glue, resin, and epoxy.
42. Adjustable Steel Column: A column often used in basements to support beams that is capable of being adjusted to suit a range of heights.
43. Adjustable-Rate Mortgage (ARM): The interest rate for an adjustable-rate mortgage change periodically. You might start with lower monthly payments than you would with a fixed-rate mortgage, but fluctuating interest rates will likely make those monthly payments rise in the future.
44. Adjustment Date: This is the date your mortgage begins to accrue interest (though you might not have made a mortgage payment yet). The adjustment date usually falls on the first day of the month after mortgage funds are advanced or dispersed to the borrower.
45. Adverse Possession: When an individual, not the owner, takes actual possession of the property, hostile to, and without the consent of, the owner.
46. Aerator: A plumbing fitting that is used to break the water flowing from faucets into droplets to increase the wetting effectiveness (less water required to wet more surface area) and to improve taste.

47. Affidavit: A statement of declaration in writing and sworn or affirmed before an authorized individual, such as a notary public.
48. Agency: A relationship which arises out of a contract, where an agent is authorized by a principal to engage in certain acts, usually in dealing with one or more third party(s).
49. Agent: One authorized by a client (principal) to act in his/her stead or behalf and owes the client a "fiduciary duty" (trust). For example, a construction manager for fee does not have any financial responsibility whereas a construction manager at-risk does have financial risk like a general contractor.
50. Aggregate: A mixture of sand and stone and a major component of concrete.
51. Agreement of Purchase and Sale (APS): A written contract between a vendor and a purchaser for the purchase of a home. The APS contains the particulars of what is included in the price of the new home.
52. Agreement: An arrangement between the parties regarding a method of action.
53. Air Barrier System: The assembly installed to provide a continuous barrier to the movement of air.
54. Air Barrier: The combination of durable, structurally supported, and impermeable materials incorporated into the building envelope, continuous around the interior conditioned volume of the building (inclusive of ceiling, exterior walls, windows, doors, foundation walls and floors), and sealed together to stop the indoor-outdoor movement of air.

55. Air Break: The unobstructed vertical distance between the lowest point of an indirectly connected waste pipe and the flood level rim of the fixture into which it discharges.
56. Air Change: The replacement of one complete house volume of air by either natural or mechanical means (measured in air changes per hour: ac/h).
57. Air Duct: Ducts, usually made of sheet metal, that carry cooled air to all rooms.
58. Air Exchanger: Removes stale and polluted air from the house to the outside and replaces it by an equivalence of fresh air. Generally, an air exchanger system installed properly will renew the air of all the important parts of the house.
59. Air Filter: A filter activated by the absorption of moisture when pollutant gases, attracted by the carbon, adhere to the filter. Adhesive filters made of metal or various fibers that are coated with adhesive liquid to which the particles of lint and dust adhere. These filters will remove as much as 90% of the dirt if they do not become clogged. The more common filters are of the throwaway or disposable type.
60. Air Gap: The unobstructed vertical distance through air between the lowest point of a water supply outlet and the flood level rim of the fixture or device into which the outlet discharges.
61. Air Infiltration: The amount of air leaking in and out of a building through cracks in walls, windows, and doors.
62. Air Leakage: The uncontrolled flow of air through a building envelope or a component of a building envelope because of a pressure difference.

63. Air Permeability: A measurement of the degree to which a building material or component allows air to pass through it when it is subjected to a differential pressure.
64. Air Pocket: A space or void created by trapped air that accidentally occurs in concrete because of poor consolidation.
65. Air Pressure: The force per unit of area exerted by the atmosphere (E.g atmospheric air pressure) or that is created by mechanical devices (E.g compressors, fans, pumps). It can have two components: static pressure which is the actual pressure of the fluid, which is associated not with its motion but with its state. Dynamic pressure is associated with the velocity of air flow.
66. Air-Conditioning (A/C): The process of treating air to control simultaneously its temperature, humidity, cleanliness, and distribution to meet the comfort requirements of the occupants of the conditioned space.
67. Air-Dried Lumber: Lumber that has been piled in yards or sheds for any length of time.
68. Air-Supported Structure: A structure consisting of a pliable membrane which achieves and maintains its shape and support by internal air pressure.
69. Airtightness: The ability of the house building envelope, or a component of the building envelope, to resist air leakage.
70. Airway: A space between roof insulation and roof boards for movement of air.
71. Alarm Signal: An audible signal transmitted throughout a zone or zones or throughout a building to advise occupants that a fire emergency exists.

72. Alarm System: A set of devices that triggers an alert in the case of intrusion, smoke, fire, or the presence of a specific chemical in the air.
73. Alert Signal: An audible signal to advise designated persons of a fire emergency.
74. All-In-Rate: In the construction and finance industries, an all-in-rate is the total expenses of an item, including both direct and indirect costs.
75. Allowable Bearing Pressure: The maximum pressure that may be safely applied to a soil or rock by the foundation unit considered in design under expected loading and subsurface conditions.
76. Allowable Load: The maximum load that may be safely applied to a foundation unit considered in design under expected loading and subsurface conditions.
77. Allowances: The amount of money you are allowed to use to purchase items that we will deduct from the total purchase price on closing.
78. Alterations: A term used to describe partial construction work performed within an existing structure.
79. Alternate Bid: Amount stated in the bid to be added or deducted from the base bid amount proposed for alternate materials and/or methods of construction.
80. Aluminum Wire: Conductors made of aluminum for carrying electricity.
81. Amenity Area: An area within the boundaries of a multi-unit residential building site designed for private or common use, and which may include landscaped site areas, patios, common areas, communal lounges, or swimming pools.
82. Ammeter: Device to measure the current flowing in a circuit.
83. Amortization: The period required to completely pay off a mortgage debt if all payments are made on time and the terms of the mortgage stay the same.

84. Amps (Amperes): The rate at which electricity flows through a conductor.
85. Anchor Bolts: In residential construction, bolts to secure a wooden sill plate to concrete, or masonry floor or wall.
86. Anchor Slot: A perforation through which a bolt can be inserted to secure a building structure to one of various components, such as bottom track, bottom plate, or shelf angle (for brick veneer).
87. Angle Bead: A small moulding placed over outside corners formed by the intersection of plastered or dry walled surfaces that protect them from damage.
88. Angle Iron: An L-shaped steel section frequently used to support masonry over a window or door opening.
89. Anniversary Date: The occasion of one year from an event pertaining to a mortgage. For example, the registration date.
90. Annual Percentage Rate (APR): The annual percentage rate (APR) is the amount of interest charged on your loan every year.
91. Annuity: An amount paid yearly or at other regular intervals, often at a guaranteed minimum amount. Also, a type of insurance policy in which the policy holder makes payments for a fixed period or until a stated age, and then receives annuity payments from the insurance company.
92. ANSI: American National Standards Institute.
93. Apartment Building: A type of multiple dwelling comprised of three or more dwelling units in which one unit is above another unit, and often with shared entrances and other essential facilities and services.

94. Apartment: A room or suite of rooms used as living quarters. A dwelling unit in a multi-unit residential building.
95. Appliance: A device or instrument designed to perform a specific function, especially an electrical device, such as toasters, clothes washers and dryers, kitchen stoves, refrigerators, etc. for household use.
96. Application Fee: The fee that a mortgage lender or broker charges to apply for a mortgage to cover processing costs.
97. Application for Payment: Contractor's written request for payment for completed portions of the work and, for materials delivered or stored and properly labeled for the respective project.
98. Appraisal: An appraisal on your home is an unbiased estimate of how much a home is worth. When buying a home, the lender requires an appraisal by a third party (the appraiser) to make sure the loan amount requested is accurate. If the home's appraised value is below what the buyer has offered, the lender may request the buyer pay the difference in cost.
99. Appreciation: Appreciation is the amount a home increases in value over time. To calculate a home's likely appreciation rate, add one to the annual appreciation rate, raise this to a power equal to the number of years you'd like to estimate, then multiply that by the current value of the property.
100. Approach: The area between the sidewalk and the street that leads to a driveway or the transition from the street as you approach a driveway.

101. **Approved Lender:** A lending institution, such as a bank, which is authorized by the Government of Canada to make loans under the terms of the national housing act. Only approved lenders can offer CMHC-insured mortgages.
102. **Appurtenance:** Something that's outside the property itself but belongs to the land and is joined thereto. For example, a road over another's land providing an access (right-of-way) is an appurtenance.
103. **Apron:** A plain or moulded finish piece below the stool of a window. Or the extension of the concrete floor of a garage or other structure beyond the face of a building.
104. **Arbitration:** A process where disputes are settled by referring them to a fair and neutral third party (arbitrator). The disputing parties agree in advance to agree with the decision of the arbitrator. There is a hearing where both parties have an opportunity to be heard, after which the arbitrator makes a decision.
105. **Arcade:** A series of arches supported by a row of columns.
106. **Arch:** A form of structure with a curved shape spanning an opening and supported by piers, abutments, or walls and used to support weight and resist pressure.
107. **Architect of Record:** The architect of record refers to the person whose name is on the construction permits attached to a site. However, it is important to note that this is not necessarily the person who designed the project, but rather a person hired by that person to handle the on-site paperwork.
108. **Architect:** One who designs and supervises the construction of buildings or other structures.

109. Architectural Drawing: A line drawing showing plan and/or elevation views of the proposed building for the purpose of showing the overall appearance of the building.
110. Architrave: Mouldings around openings and certain other locations to conceal joints or for decorative purposes.
111. Area Walls: Corrugated metal or concrete barrier walls installed around a basement window to hold back the earth.
112. Area: The size of a surface within specific boundaries, which is usually expressed in square meters or square feet.
113. Areaway: An open subsurface space adjacent to a building used to admit light or air, or as a means of access to an area or floor level below grade.
114. Arrears: to be "in arrears" is to be behind in the payments called for under a mortgage agreement.
115. Artesian Groundwater: A confined body of water under pressure in the ground.
116. Artificial Stone: A special concrete unit (sometimes artificially coloured) resembling natural stone and made by mixing chippings and dust of natural stone with Portland cement and water.
117. As Constructed Plans: Construction plans and specifications that show the building and the location of the building on the property as the building has been constructed.

118. As-Builts: Complete record of drawings of the final buildings, specifications, and work completed, accounting for errors and changes made during the construction process.
119. As-Is: Usually indicates that the seller is unwilling to perform most if not all repairs to a home and is selling it as it currently is.
120. Asbestos: A toxic material that was once used in housing insulation and fireproofing. Some forms of asbestos have been linked to certain lung diseases, so it is no longer used in new homes. However, some older homes may still have asbestos in these materials.
121. Ash: The solid waste remaining after combustion of a solid fuel.
122. ASHRAE: American Society of Heating, Refrigerating and Air-Conditioning Engineers.
123. ASPE: American Society of Plumbing Engineers.
124. Aspect Ratio: The ratio of the width to the height of an image or screen.
125. Asphalt: A dark brown to black highly viscous hydrocarbon produced from petroleum distillation residue and used in roofing and other construction materials as a waterproofing or cementing agent.
126. Assembly Occupancy: The occupancy or the use of a building, or part thereof, by a gathering of persons for civic, political, travel, religious social, educational, recreational or like purposes, or for the consumption of food or drink.
127. Assessed Value: An assessment is used to determine how much in taxes the owner of a property will pay. An assessor calculates the assessment of a

home's value by looking at comparable homes in your area and reviewing an inspection of the home in question.

128. **Asset:** Anything of monetary value that is owned by a person or company. Assets include real property, personal property, stocks, mutual funds, etc.
129. **Assignable Square Footage (ASF):** Usable square footage within a physical space (measured from finished wall to finished wall).
130. **Assignee:** One who takes the rights or title of another by assignment.
131. **Assignment of Mortgage:** A document evidencing the transfer of ownership of a mortgage from one person to another.
132. **Assignment:** An assignment is when the seller of a property signs over rights and obligations to that property to the buyer before the official closing.
133. **Assumable Mortgage:** Assumption is when a seller transfers all terms and conditions of a mortgage to a buyer. The buyer takes on the seller's remaining debt instead of taking out a new mortgage of their own.
134. **Assumption Fee:** A fee a lender charges a buyer who will assume the seller's existing mortgage.
135. **Assumption:** A homebuyer's agreement to take on the primary responsibility for paying an existing mortgage from a home seller.
136. **ASTM:** American Society for Testing and Materials.
137. **Astragal:** A molding, attached to one of a pair of swinging doors, against which the other door strikes.
138. **At Fault Claims:** Occurs when the builder or vendor has failed to resolve a homeowner claim that is covered under the warranties and Tarion has stepped in

to make repairs or provide a cash settlement to resolve the claim with the homeowner. A single home may have more than one claim and claims on the same home may occur in different years.

139. At Grade: The elevation of part of a structure or site feature that is at adjacent ground level.
140. Atrium: An enclosed interior court, one or more levels high, onto which other rooms may open.
141. Attic Hatch: The opening to an attic.
142. Attic or Roof Space: The space between the roof and the ceiling of the top storey or between a dwarf wall and a sloping roof.
143. Attic Ventilators: A screened opening provided to ventilate an attic space. They're in the soffit area as inlet ventilators and in the gable end or along the ridge as outlet ventilators. They can also consist of power-driven fans used as an exhaust system.
144. Attic: The space between the upper floor ceiling and roof or between a knee wall and a sloping roof. Also called roof space.
145. Attornment of Rent: The redirection of rental income to a mortgagee, usually in the event of default.
146. Auger: In carpentry, a wood-boring tool used by a carpenter to bore holes.
147. Authority: The legal right given by a principal to an agent to act on the principal's behalf in performing specific acts or negotiations.
148. AutoCAD: A commercial software application for 2D and 3D computer-aided design (CAD).

149. Automated Underwriting: An automated process performed by a technology application that streamlines the processing of loan applications and provides a recommendation to the lender to approve the loan or refer it for manual underwriting.
150. Automatic: Mechanically or electrically self-acting (E.g., automatic sump pump or garage door).
151. Awning: A roof like cover for a window or a porch.
152. AWWA: American Water Works Association.
153. Azimuth: The bearing or direction of a horizontal line measured clockwise from true North and expressed in degrees.
154. Back Charge: Billings for work performed or costs incurred by one party that, in accordance with the agreement, should have been performed or incurred by the party to whom billed. Owners bill back charges to general contractors, and general contractors bill back charges to subcontractors.
155. Back Nailing: The practice of nailing roofing felts to the deck under the overlap, in addition to hot mopping, to prevent slippage of felts.
156. Back Vent: A pipe that is installed to vent a trap off the horizontal section of a fixture drain or the vertical leg of a water closet or other fixture that has an integral siphonic flushing action and "back vented" has a corresponding meaning.
157. Back Water Valve: A backflow prevention device used to prevent outbound water through a dwelling's drain pipes from re-entering into a home.
158. Back-Siphonage Preventer: A device or a method that prevents back-siphonage in a water distribution system.

159. Back-Siphonage: Backflow caused by a negative pressure in the supply system.
160. Backfill: The replacement of excavated earth into a trench around or against a basement /crawl space foundation wall.
161. Backflow Preventer: A device or a method that prevents backflow in a water distribution system.
162. Backflow: A flowing back or reversal of the normal direction of the flow.
163. Backhoe: Self-powered excavation equipment that digs by pulling a boom mounted bucket towards itself. It is used to dig basements and/or footings and to install drainage or sewer systems.
164. Backing: Frame lumber installed between the wall studs to give additional support for drywall or an interior trim related item, such as handrail brackets, cabinets, and towel bars.
165. Backup Offer: If a buyer wants a home already under contract, they may request to be “next in line” by submitting a backup offer. Backup offers must still be negotiated with any fees like earnest money paid. There can legally only be one backup offer on a home at any given time.
166. Backwater Valve: A check valve designed for use in a gravity drainage system.
167. Balance Due on Completion: The amount of money a purchaser will be required to pay to the vendor to complete the purchase, after all adjustments have been made.

168. Balance Sheet: A financial statement that shows assets, liabilities, and net worth as of a specific date.
169. Balloon Framing: In carpentry, the lightest and most economical form of construction, in which the studding and corner plates are set up in continuous lengths from the first-floor line or sill to the roof plate to which all floor joists are fastened.
170. Balusters: Narrow rods or spindles that provide vertical support for the stair railing. They also act as a protective guard that prevents children from falling through the gap between the treads and the handrail.
171. Balustrade: The rail, posts, and vertical balusters along the edge of a stairway or elevated walkway.
172. Barge: Horizontal beam rafter that supports shorter rafters.
173. Barometer: Instrument for measuring atmospheric pressure.
174. Barrel Roof: A roof design, which in cross section is arched.
175. Barrier-Free: A building and its facilities can be approached, entered, and used by persons with physical or sensory disabilities.
176. Base Flashing: The upturned edge of the watertight membrane formed at a roof termination point by the extension of the felts vertically over the cant strip and up the wall for a varying distance where they are secured with mechanical fasteners.
177. Base Molding: Molding used to trim the upper edge of interior baseboard.
178. Base or Baseboard: A trim board placed against the wall around the room next to the floor.

179. Base Ply: An asphalt-saturated and/or coated felt installed as the first ply with 4-inch laps in a built-up roof system under the following felts which can be installed in a shingle-like fashion.
180. Base Shoe: Molding used next to the floor on interior base board. Sometimes called a carpet strip.
181. Basement: A storey or storeys of a building located below the first storey.
182. Batt Insulation: Strips of insulation, usually fiberglass that fit between studs or other framing.
183. Batten Plate: A formed piece of metal designed to cover the joint between two lengths of metal edge.
184. Batten: Narrow strips of wood used to cover joints or as decorative vertical members over plywood or wide boards.
185. Batter (Walls): An inward inclination or slope of a wall or structure. Some architects choose this design to provide structural strength while others choose it for decorative purposes.
186. Batter Board: One of a pair of horizontal boards nailed to posts set at the corners of an excavation, used to indicate the desired level, also as a fastening for stretched strings to indicate outlines of foundation walls.
187. Bay Window: Any window space projecting outward from the walls of a building, either square or polygonal in plan.
188. Bead: In glazing, an applied sealant in a joint irrespective of the method of application, such as caulking bead, glazing bead, etc. Also, a molding or stop used to hold glass or panels in position.

189. Beam: A structural member transversely supporting a load. A structural member carrying building loads (weight) from one support to another. Sometimes called a "girder".
190. Bearing Partition: A partition that supports any vertical load in addition to its own weight.
191. Bearing Point: A point where a bearing or structural weight is concentrated and transferred to the foundation
192. Bearing Surface: The contact surface between a foundation unit and the soil or rock upon which it bears.
193. Bearing Wall: A wall that supports any vertical load in addition to its own weight.
194. Bed Molding: A molding in an angle, as between the overhanging cornice, or eaves, of a building and the side walls.
195. Bed or Bedding: In glazing, the bead compound or sealant applied between a light of glass or panel and the stationary stop or sight bar of the sash or frame. It's usually the first bead of compound or sealant to be applied when setting glass or panels.
196. Bedrock: A subsurface layer of earth that is suitable to support a structure.
197. Before-Tax Income: Income before taxes is deducted. Also known as "gross income."
198. Bell Reducer: In plumbing, a fitting shaped like a bell which has one opening of a smaller diameter used to reduce the size of the pipe in the line, and the opposite opening of larger diameter.

199. Below Grade: The portion of a building that is below ground level.
200. Best Value Method: A construction procurement method where contractors are awarded the bid based on prices and quality measurements from previous work performance.
201. Bevel Siding (Lap Siding): Wedge-shaped boards used as horizontal siding in a lapped pattern. This siding varies in butt thickness from $\frac{1}{2}$ to $\frac{3}{4}$ inch and in widths up to 12 inches. Normally used over some type of sheathing.
202. Bevel: The angle of the front edge of a door usually from $\frac{1}{8}$ " to 2".
203. Bid: A binding offer made by a contractor to do the scope of work specified in the bidding documents at a certain price.
204. Bill of Quantities (BOQ): A list of materials and other expenditures that are used in a construction project.
205. Bite: The dimension by which the framing system overlaps the edge of the glazing infill.
206. Bitumen: Any of various mixtures of hydrocarbons occurring naturally or obtained through the distillation of coal or petroleum.
207. BLD Homes: Local builder out of Lanark County called Brownlee Land Development Homes.
208. Bleeding: A migration of a liquid to the surface of a component or into/onto an adjacent material.
209. Blended Payment: A mortgage payment that includes both the principal loan amount and the interest. The payment remains the same throughout the life

of the mortgage, but the percentages of the payment that go towards the principal or interest change over time.

210. Blind Nailing: Nailing in such a way that the nail heads are not visible on the face of the work usually at the tongue of matched boards.
211. Blind Offer: When a buyer makes an offer on a property they haven't seen, even when it was possible to see it, that offer is considered a "blind offer". It is most used in a highly competitive area and/or circumstance and used as an attempt to be first and win quickly.
212. Blind Stop: A rectangular molding, usually $\frac{3}{4}$ by 1- $\frac{3}{8}$ inches or more in width, used in the assembly of a window frame. Serves as a stop for storm and screen or combination windows and to resist air infiltration.
213. Blister: An enclosed raised spot evident on the surface of a building. They are mainly caused by the expansion of trapped air, water vapour, moisture, or other gases.
214. Blocking: A technique to fill, join, or reinforce building structures.
215. Blueprints: Used interchangeably with drawings. Before digital drawings were prevalent, the method of creating blueprints caused the paper to turn blue, hence the name.
216. Board Foot: The equivalent of a board 1' square and 1" thick
217. Boarding, Lodging or Rooming House: A building where building height does not exceed 3 storeys and building area does not exceed 600 m² (6460 ft²), lodging is provided for more than 4 persons in return for remuneration or for the

provision of services or for both, and lodging rooms do not have both bathrooms and kitchen facilities for the exclusive use of individual occupants.

218. Bobcat: Bobcat brand of equipment that enables materials to be moved from one location to another on construction sites. They offer skid steers among other products.
219. BOD5: The five-day biochemical oxygen demand.
220. Boiler: An appliance intended to supply hot water or steam for space heating, processing, or power purposes.
221. Bolster: A short horizontal timber or steel beam on top of a column to support and decrease the span of beams or girders.
222. Bona Fide: In good faith, without fraud.
223. Bond Breaker: A substance or a tape applied between two adjoining materials to prevent adhesion between them.
224. Bond Plaster: In addition to gypsum, bond plaster contains 2-5% lime by weight and chemical additives, which improve the bond with dense non-porous surfaces such as concrete.
225. Bottle Trap: Trap that retains water in a closed chamber and that seals the water by submerging the inlet pipe in the liquids or by a partition submerged in the liquids.
226. Box Crib: Box cribs are makeshift elements used to add support and reinforcement to heavy objects during the construction phase of a project.

227. Brace: An inclined piece of framing lumber applied to wall or floor to stiffen the structure. Often used on walls as temporary bracing until framing has been completed.
228. Branch Vent: A vent pipe that is connected at its lower end to the junction of 2 or more vent pipes and is connected at its upper end either to a stack vent, vent stack or header, or is terminated in open air.
229. Branch: A soil or waste pipe connected at its upstream end to the junction of 2 or more soil or waste pipes or to a soil or waste stack, and connected at its downstream end to another branch, a sump, a soil or waste stack or a building drain.
230. Breach Uncollectable: Outstanding claims on cases where there was a warranty breach by the builder or vendor.
231. Breach: Outstanding claims on cases where there was a warranty breach by the builder or vendor.
232. Breaker Panel: The electrical box that distributes electric power to each branch circuit (each plug and switch) and composed of circuit breakers.
233. Breeching: A flue pipe or chamber for receiving flue gases from 1 or more flue connections and for discharging these gases through a single flue connection.
234. Brick Veneer: A facing of brick laid against and fastened to sheathing of a frame wall or tile wall construction.

235. Bridging: Small wood or metal members that are inserted in a diagonal position between the floor joists or rafters at mid-span for the purpose of bracing the joists/rafters & spreading the load.
236. British Thermal Unit (BTU): A standard unit for measuring heat gain or loss.
237. BRMD: Bureau of Radiation and Medical Devices (Department of National Health and Welfare).
238. Broker: A broker has passed a broker's license exam and received education beyond what is required of real estate agents. They understand real-estate law, construction, and property management. Real estate agents are required to work under the supervision of a broker.
239. Bubbling: In glazing, open or closed pockets in a sealant caused by release, production, or expansion of gasses.
240. Buck: Often used in reference to rough frame opening members. Door bucks used in reference to metal door frame.
241. Budget (Construction Budget): An itemized summary of estimated or intended expenditures for a given period. The total sum of money allocated for a specific project.
242. Builder: A person or company who will build or offer to build a new home. It is the builder who undertakes the performance of the work and the supply of the materials necessary to construct a completed home.

243. Building Area: The greatest horizontal area of a building above grade within the outside surface of exterior walls or within the outside surface of exterior walls and the centre line of firewalls.
244. Building Code: Construction requirements that are enacted into law by governing agencies.
245. Building Control Valve: The valve on a water system that controls the flow of potable water from the water service pipe to the water distribution system.
246. Building Drain: Sanitary building drain or storm building drain.
247. Building Engineer: One of the most essential people on a construction site. Building engineers are responsible for the construction, technology, maintenance, and more on a construction site.
248. Building Envelope: All the building components that separate the indoors from the outdoors. Building envelopes include the exterior walls, foundations, roof, windows, and doors.
249. Building Height: The number of storeys contained between the roof and the floor of the first storey.
250. Building Information Modeling (BIM): A 3-D modeling process that feature the details of the building.
251. Building Inspector/Official: A qualified government representative authorized to inspect construction for compliance with applicable building codes, regulations, and ordinances.
252. Building Line: This is a legal line which no building can extend past. It is set by local governments and is often meant to keep streets uniform.

253. Building Permit: Written authorization from the city, county or other governing regulatory body giving permission to construct or renovate a building. A building permit is specific to the building project described in the application.
254. Building Process: Every step of a construction project from its conception to final acceptance and occupancy.
255. Building Sewer: Sanitary building sewer or storm building sewer.
256. Building Trap: A trap that is installed in a sanitary building drain or sanitary building sewer to prevent circulation of air between a sanitary drainage system and a public sewer.
257. Building: To form by combining materials or parts. A structure enclosed within a roof and within exterior walls housing, shelter, enclosure and support of individuals, animals, or real property of any kind.
258. Built-Up Roof: A roof composed of three to five layers of asphalt felt laminated with coal tar, pitch, or asphalt. The top is finished with crushed slag or gravel. Generally used on flat or low- pitched roofs.
259. Bulletins: The new drawings or specifications that are issued (usually by the architect or lead designer) to the contractor after its contract award. These may be a result of RFIs, an owner's request, errors/omissions, or a reviewing agency request.
260. Bullfloat: A tool used to finish and flatten a slab. After screeding, the first stage in the final finish of concrete, smooths and levels hills and voids left after screeding. Sometimes substituted for darbying. A large flat or tool usually of wood, aluminum, or magnesium with a handle.

261. Business and Personal Services Occupancy: The occupancy or use of a building or part thereof for the transaction of business or the rendering or receiving of professional or personal services.
262. Butt Joint: The junction where the ends of two timbers or other members meet in a square-cut joint.
263. Buttering: In glazing, application of sealant or compound to the flat surface of some member before placing the member in position, such as the buttering of a removable stop before fastening the stop in place.
264. Butyl: Type of non-curing and non-skinning sealant made from butylene. Usually used for internal applications.
265. Buydown Account: An account in which funds are held so that they can be applied as part of the monthly mortgage payment as each payment comes due during the period that an interest rate buydown plan is in effect.
266. Buydown: An arrangement whereby the property developer or another third party provides an interest subsidy to reduce the borrower's monthly payments typically in the early years of the loan.
267. Buyer's Agent/Listing Agent: A buyer's agent, also known as a selling agent, is a licensed real estate professional whose job is to locate a buyer's next property, represent their interests by negotiating on behalf of that buyer to obtain the best price and purchasing scenario for that buyer as possible. This agent is a fiduciary for the buyer. The listing agent, also known as the seller's agent, is a licensed real estate professional whose job is to market the seller's property, and to represent the seller's best interest by negotiating on behalf of the seller to

secure the best price and selling scenario as possible. This agent is a fiduciary for the seller. Buyer and listing agent commissions are each typically 2-3% of the contract price in each sale.

268. C/D Circuit: A circuit where electricity flows in one direction only, at a constant rate.
269. Caisson: A 10" or 12" diameter hole drilled into the earth and embedded into bedrock 3 - 4 feet. The structural support for a type of foundation wall, porch, patio, monopost, or other structure. Two or more "sticks" of reinforcing bars (rebar) are inserted into and run the full length of the hole and concrete is poured into the caisson hole.
270. Call Option: A call option is a contract giving one party the right to buy and another party the right to sell a piece of property at a future time and specific price.
271. Camp for Housing of Workers: A camp in which buildings or other structures or premises are used to accommodate 5 or more employees.
272. Campground: Land or premises used as an overnight camping facility other than a recreational camp.
273. CAN: National Standard of Canada Designation.
274. Canada Mortgage and Housing Corporation (CMHC): A Crown corporation that administers the National Housing Act for the federal government and encourages the improvement of housing and living conditions for all Canadians. CMHC also develops and sells mortgage loan insurance.

275. Canopy: A roof-like structure projecting more than 300 mm (11 ¾ in) from the exterior face of the building.
276. Cant: An angled surface line of a building, commonly used in baroque architecture to create an uninterrupted feeling of the architecture design.
277. Cantilever: A beam or beam-like structure that is anchored on only one side of a building or wall. One common example is a balcony.
278. CAP: Refers to a maximum interest rate increase for a mortgage. Or the upper member of a column, pilaster, door cornice, molding, and the like.
279. Capacity: Your ability to make your mortgage payments on time. This depends on your income and income stability (job history and security), your assets and savings, and the amount of your income each month that is left over after you've paid for your housing costs, debts and other obligations.
280. Cape Chisel: Tool used to clean out mortar joints on brick.
281. Capital Gains: Gains realized from the sale of capital assets. Generally, the difference between cost and selling price, less certain deductible expenses. Used mainly for income tax purposes.
282. Capitalization Rate (Cap Rate): A metric used in real estate to evaluate the potential return on an investment property.
283. Capitalized Value: The value of a property based on the net income.
284. Care and Treatment Occupancy: An occupancy in which persons receive special care and treatment.

285. Care Occupancy: An occupancy in which persons receive special or supervisory care because of cognitive or physical limitations but does not include a dwelling unit.
286. Casement Frames and Sash: Frames of wood or metal enclosing part or all of the sash, which may be opened by means of hinges affixed to the vertical edges.
287. Casework: A form of woodworking, casework is the construction of cabinets or furniture casings. Objects like nightstands, bookcases, and various storage implements are created via casework.
288. Casing: Molding of various widths and thicknesses used to trim door and window openings at the jambs.
289. Catastrophic Failure: An accident in the construction process that causes severe damage that creates a permanent loss.
290. Caulking: A flexible, rubbery type of material that is used to seal gaps in a joint.
291. Caveat Emptor: A buyer must examine fully before the purchase is made.
292. Cavity Wall: A construction of masonry units laid with a cavity between the wythes. The wythes are tied together with metal ties or bonding units and are relied on to act together in resisting lateral loads.
293. CBOD5: The five-day carbonaceous biochemical oxygen demand.
294. Ceiling Joist: One of a series of parallel framing members used to support ceiling loads and supported in turn by larger beams, girders or bearing walls. Also called roof joists.

295. Cellulose Insulation: Ground up newspaper that is treated with a fire retardant.
296. Cement: The gray powder that is the “glue” in concrete
297. Certificate of Charge: A mortgage document in the Land Titles System.
298. Certificate of Completion and Possession (CCP): A document provided to you by your builder. It includes your home’s enrolment number with Tarion and the date of possession, which is also the start date of your home warranty.
299. Certificate of Occupancy (CO): This certificate is issued by the local municipality and is required before anyone can occupy a space. It is issued only after the local municipality has made all inspections and all monies and fees have been paid.
300. Cessation of Charge: A discharge of a mortgage in the Land Titles System.
301. CGA: Canadian Gas Association.
302. CGSB: Canadian General Standards Board.
303. Chain of Title: The sequence of conveyances and encumbrances affecting a title to land from the time that the original patent was granted or as far back as records are available.
304. Chamber: A structure that is constructed with an open bottom and contains a pressurized distribution pipe.
305. Chamfer: A transitional edge between two faces of an object. Often created at a 45° angle between two adjoining right-angled faces.

306. Change Directive: A document typically issued by the consultant or owner to the contractor to instruct them to carry out work. This puts the contractor in a position where they must carry out the work and provide pricing.
307. Change Order (CO): A change order is work that is added to or deleted from the original scope of work of a contract. It may or may not alter the original contract amount and/or completion date.
308. Charge: The name given to a mortgage document when title is registered under the Land Titles Act.
309. Chargeable Conciliations: Occurs when Tarion determines that one or more items reported by the homeowner is warranted under the Ontario New Home Warranties Plan Act and the vendor/builder failed to repair or resolve the item(s) during the applicable repair report and no exception to chargeability applies.
310. Charged: When a builder or vendor has been charged of a violation under the New Home Construction Licensing Act, 2017, and/or the Ontario New Home Warranties Plan Act.
311. Chase: A framed, enclosed space or channel in a wall, or through a ceiling for something (usually duct work or plumbing) to pass through.
312. Chattel Mortgage: An encumbrance against moveable possessions, or personal property that may be removed without damage to the property, (E.g. appliances).
313. Chattels: Moveable possessions and personal property that may be removed without damage to the property, (E.g. appliances).

314. Check Valve: A valve that permits flow in one direction but prevents a return flow.
315. Chemical Injection Grouting: Leak repair technique usually used below grade in cracks and joints in concrete walls and floors that involves injection of sealant (usually urethane) that reacts with water to form a seal.
316. Chimney Liner: A conduit containing a chimney flue used as a lining of a masonry or concrete chimney.
317. Chimney: A primarily vertical shaft enclosing at least 1 flue for conducting flue gases to the outdoors.
318. Circuit Breaker: A device which looks like a switch and is usually located inside the electrical breaker panel or circuit breaker box.
319. Circuit Vent: A vent pipe that functions for two or more traps connecting to a horizontal branch where the lower end of the vent pipe connects to the waste pipe on the downstream side of the highest fixture of the group and the upper end connects to a branch vent, vent stack, stack vent or extends to open air independently and "circuit vented" has a corresponding meaning.
320. Circuit: The path of electrical flow from a power source through an outlet and back to ground.
321. CLA: Canadian Lumbermen's Association.
322. Cladding (Exterior Cladding): Components of a building that are exposed to the outdoor environment and are intended to provide protection against wind, water or vapour. The exterior wall cladding may include aluminum, vinyl or wood siding and above-grade masonry, such as bricks, concrete, or stucco.

323. Class "A": Optimum fire rating issued by Underwriter's Laboratories on roofing. The building codes in some areas require this type of roofing for fire safety.
324. Class "C": Minimum fire rating issued by the Underwriters' Laboratories for roofing materials.
325. Clean Out: A capped opening providing access to a drain line, used to clear blockages.
326. Clean Water: Water that has passed through a recirculation system.
327. Clear and Grub: The process of removing vegetation and material from land in the construction area. This prepares the site for excavation and grading work to take place.
328. Clear Title: A clear title shows the undisputed, legal property owner. This means there are no liens or levies from creditors or other parties that may cause legal confusion.
329. Clear Water Waste: Wastewater containing no impurities or contaminants that are harmful to a person's health, plant or animal life or that impair the quality of the natural environment.
330. Cleat: A wedge-shaped piece (usually of metal) which serves as a support or check. A strip fastened across something to give strength or hold something in position.
331. Closed Mortgage: A mortgage that cannot be prepaid or renegotiated before the end of the term without the lender's permission and an interest penalty.

332. Closing Costs: The costs you will have to pay in addition to the purchase price of a home on the day you officially own the home. These costs include legal fees, land transfer fees and disbursements. They usually range from 1.5% to 4% of the purchase price.
333. Closing or Completion Date: The date at which the sale of a property becomes final and the new owner takes possession of the home.
334. Closure: A device or assembly for closing an opening through a fire separation or exterior wall, such as a door, a shutter, wired glass or glass block, and includes all components such as hardware, closing devices, frames, and anchors.
335. Cloud on Title: Any encumbrance or claim that affects title to property.
336. cm: Centimetre(s).
337. cm²: Square Centimetre(s).
338. Co-Operative: The ownership of a separate amount of space in a multiple dwelling or multiple occupancy building with proportioned tenancy in common ownership of common elements. Used jointly with other owners, however, the owner does not have clear title to a specific unit but becomes a shareholder of the corporation which owns all the property and occupies by way of a tenancy agreement subject to shareholders agreement administered by an elected board of directors.
339. Coating: A layer of any liquid product spread over a surface for protection.
340. Codes: Prevailing regulations, ordinances or statutory requirements set forth by governmental agencies associated with building construction practices

and owner occupancy, adopted, and administered for the protection of public health, life safety and welfare.

- 341. Cofferdam: A structural enclosure installed to retain water in damp soil or bodies of water. The cofferdam is installed, and water is pumped out of the enclosure to provide a dry and safe work environment.
- 342. Cold Air Return: The ductwork (and related grills) that carries room air back to the furnace for re-heating.
- 343. Cold Patch: In roofing, a roof repair done with cold-applied material.
- 344. Collar Beam: In carpentry, a tie that keeps the roof from spreading. They serve to stiffen the roof structure. Connects similar rafters on opposite sides of roof.
- 345. Collar: In roofing, a conical metal cap flashing used in conjunction with vent pipes or stacks usually located several inches above the plane of the roof, for the purpose of shedding water away from the base of the vent.
- 346. Collateral: An asset that is pledged as security for a loan. The borrower risks losing the asset if the loan is not repaid according to the terms of the loan agreement. In the case of a mortgage, the collateral would be the house and real property.
- 347. Column: A vertical structural compression member which supports loads.
- 348. Combination Doors or Windows: Combination doors or windows used over regular openings. They provide winter insulation and summer protection and often have self-storing or removable glass and screen inserts. This eliminates the need for handling a different unit each season.

349. Combustible Construction: A type of construction that does not meet the requirements for non-combustible construction.
350. Combustible: A material fails to meet the acceptance criteria of CAN4-S1 14, "Standard Method of Test for Determination of Non-Combustibility in Building Materials".
351. Combustion Air: The duct work installed to bring fresh, outside air to the furnace and/or hot water heater. Normally 2 separate supplies of air are brought in: one high and one low.
352. Commercial Leases: A leasing agreement that is specific to commercial real estate. There are 7 different kinds of commercial leases that real estate agents should be familiar with.
353. Commission: Real estate commission is generally 5-6% of the home's sale price. That commission is usually split between the buyer's and seller's agents and is paid by the seller at the time of closing.
354. Commissioning: The process of testing and verifying the intended behavior of the building systems, such as HVAC, plumbing, electrical, life safety, lighting, etc. This is generally conducted by the contractor in tandem with the facility management team to ensure that the building staff are prepared to operate and maintain its systems and equipment.
355. Common Area Assessments: If you pay a monthly fee towards a Homeowners Association (HOA), part of that fee likely goes toward a common area assessment to maintain an area open to the community.

356. Community Property: Community property refers to property acquired by a married couple and owned equally by both spouses.
357. Comparable (Comp): The prices of recently sold properties that are used to determine market value of other similar properties. A seller will refer to these “comps” when trying to figure out what their property is worth.
358. Comparative Market Analysis: A process used to determine the value of a home based on the sale prices of similar properties in the area.
359. Compatible: Two or more substances, which can be mixed or blended without separating, reacting, or affecting either material adversely.
360. Component: Any one part of an assembly associated with construction.
361. Composite Board: An insulation board, which has two different insulation types laminated together in 2 or 3 layers.
362. Compound Interest: Compound interest accumulates from both your principal balance and interest owed. On a loan, this means you will progressively owe more interest. On an investment, you will progressively make more money from compounding interest.
363. Compound: A chemical formulation of ingredients used to produce a caulking, elastomeric joint sealant, etc.
364. Compression Gasket: A gasket designed to function under compression.
365. Compression Set: The permanent deformation of a material after removal of the compressive stress.
366. Compressor: A mechanical device that pressurizes a gas to turn it into a liquid, thereby allowing heat to be removed or added. A compressor is the main

component of conventional heat pumps and air conditioners. In an air conditioning system, the compressor normally sits outside and has a large fan (to remove heat).

367. Computer Room: A room containing electronic computer/data processing equipment such as main frame type, which is separated from the remainder of the building for the purpose of controlling the air quality in the room by a self-contained climate control system and in which the occupant load of the room is not more than one person for each 40 m² (431 ft:2) of the room.
368. Computer-Aided Design (CAD): CAD refers to using architecture software to create detailed models of buildings to speed up the design process, allow for more creativity, and ensure greater accuracy in measurements.
369. Computer-Based System: A management system in which a computer is the central controlling device.
370. Concrete Cover: Reinforced concrete as it is the least distance between the outer concrete surface and the reinforcement.
371. Concrete Plain: Concrete either without reinforcement or reinforced only for shrinkage or temperature changes.
372. Concrete Slab: One of the few construction elements that is used in most structures. A concrete slab is the thick (average of 10-40 cm) horizontal concrete platform which is created to construct the floor or ceiling. There are several slab designs (corrugated, ribbed, waffle, one-way) and each one corresponds to the design or endurance required.
373. Concrete: A mixture of cement, sand, gravel, and water.

374. Condensate Line: The copper pipe that runs from the outside air conditioning condenser to the inside furnace (where the A/C coil is located).
375. Condensing Unit: The outdoor component of a cooling system. It includes a compressor and condensing coil designed to give off heat.
376. Conditional Offer: An Offer to Purchase a home that includes one or more conditions that must be met before the sale is official (for example, getting a mortgage or home inspection).
377. Conditioned Space: Any space within a building the temperature of which is controlled to limit variation in response to the exterior ambient temperature or interior differential temperatures by the provision, either directly or indirectly, of heating or cooling over substantial portions of the year.
378. Condo Properties: The number of condominium properties that have been enrolled with Tarion and are under warranty.
379. Condominium: A property in which the purchaser buys a residential dwelling unit within a condominium project containing multiple units and common elements (shared areas and/or amenities). Examples include a unit in high-rise, mid-rise or low-rise building, a unit in a row house or a fully detached home.
380. Conduit, electrical: A pipe, usually metal, in which wire is installed.
381. Consideration: Something of value given to make a promise of repayment enforceable.
382. Constant Annual Percent: The percentage required to pay the principal and interest to amortize the loan.

383. Construct: To assemble and combine construction materials and methods to make a structure.
384. Construction Build Out: Changing or modifying the existing commercial space to make it usable for business functions.
385. Construction Cost: The direct contractor costs for labor, material, equipment, and services; contractors overhead and profit; and other direct construction costs.
386. Construction Daily Reports (CDR): A record of field notes, including work completed, weather conditions, and materials delivered or used on-site.
387. Construction Documents: All drawings, specifications and addenda associated with a specific construction project.
388. Construction Drawings: The final preconstruction drawings of the whole building.
389. Construction Estimate: Forecasting the construction costs for the building as it may be used to determine the feasibility of the project.
390. Construction Index: A level on a scale of 1 to 8 designating the expected performance level of the building structure with respect to the type of construction and fire protection of an existing building.
391. Construction Lien: A claim against property pursuant to labour, services, or materials supplied.
392. Construction Loan: A short term loan made to a builder for construction of buildings, usually to be paid out by another mortgage upon final completion. Also,

a description used in reference to a mortgage which is advanced in pre-determined stages, according to the amount of work completed.

393. Construction Management at Risk (CMAR): Project delivery method where the construction manager commits to delivering the project at within the guaranteed maximum price.
394. Construction Management Software: This software is designed for construction managers to help them more efficiently run a construction project; it can include features to manage accounting and financials, documentation, and team workloads.
395. Construction Management: Organizing and directing workers, materials, and equipment to accomplish the purpose of the designer.
396. Construction Phase: The fifth and final phase of the architect's basic services, which includes the architect's general administration of the construction contract(s).
397. Construction: The act or process of constructing.
398. Consultant: One hired by the owner or client to give professional advice.
399. Contained Use Area: A supervised area containing one or more rooms in which occupant movement is restricted to a single room by security measures not under the control of the occupant.
400. Contingencies: The cost provisions in the project budget that make allowance for oversights and unforeseen circumstances associated with the project. Depending on the nature of the contract, the contractor may require owner's approval to draw funds from contingencies.

401. Contingency: A contingency is a condition that must be met before the sale is legally binding. For example, a buyer can make their offer contingent on a satisfactory home inspection. If this contingency is not met, the sale may fall through.
402. Contingent vs. Pending: When a property is contingent, it means the owner has accepted an offer -- but certain contractual expectations must be met or the offer will be void. If all contingencies are met, the property changes status to "pending." While contingent offers are still considered active listings, pending offers are taken off the market and other offers will not be entertained.
403. Continuous Waste and Vent: A vent pipe that is a vertical extension of a vertical waste pipe and includes the vertical waste pipe.
404. Contract Administration: The contractual duties and responsibilities of the architect and engineer during the construction phase of a specific project.
405. Contract Bond: A written form of security from a surety company, on behalf of an acceptable prime or main contractor or subcontractor, guaranteeing complete execution of the contract and all supplemental agreements pertaining thereto and for the payment of all legal debts pertaining to the construction of the project.
406. Contract Drawings: The conformed set of drawings that represents the entire contract scope.
407. Contract Formation: A contract in the construction industry that indicates the offer and the acceptance between to agreeing parties as the agreement is signed.

408. Contract Home: When you already own land and you hire a builder to construct a new home on your property, this is a “contract” home.
409. Contract Over-Run (Under-Run): The difference between the original contract price and the final completed cost including all adjustments by approved change order.
410. Contract Performance Bond: A written form of security from a surety company to the owner, on behalf of an acceptable prime or main contractor or subcontractor, guaranteeing the completion of the work in accordance with the terms of the contract.
411. Contract: An agreement between two or more parties, especially one that is written and enforceable by law. The writing or document containing such an agreement.
412. Contractor: A properly licensed individual or company that agrees to furnish labor, materials, equipment, and associated services to perform the work as specified for a specified price.
413. Control Joint: Tooled, straight grooves made in concrete flatwork to “control” where the concrete should crack.
414. Conventional Mortgage: A conventional mortgage is a loan not guaranteed or insured by the federal government. These borrowers usually make larger down payments (at least 20%), don’t require mortgage insurance, and are at a lower risk of defaulting on their home loan payment.
415. Conventional Sale: A conventional sale is when the property is owned outright (has no mortgage remaining) or the owner owes less on their mortgage

than what the market indicates the owner could sell their property for. Such conventional sales are often smoother transactions than non-conventional sales, such as foreclosures, probate related sales and short sales.

416. Conveyance: The transfer of property ownership. Also, the written instrument whereby such transfer is affected. Conveyance includes a mortgage, charge, and lease, etc.
417. Convicted: When a builder or vendor has been charged and convicted of a violation under the New Home Construction Licensing Act, 2017, and/or the Ontario New Home Warranties Plan Act.
418. Cooling Load: Heating systems shall be capable of maintaining an indoor air temperature of a) 22°C in living spaces and unfinished basements b) 15°C in crawl spaces; at the design temperature for the geographical location.
419. Corbel: The triangular, decorative, and supporting member that holds a mantel or horizontal shelf.
420. Core and Shell: A term that refers to the base construction of a building. This includes its structure, cladding, and vertical systems, such as MEP utility risers, stairs, and elevators, as well as its finished common areas, such as lobby and restrooms.
421. Corner Braces: Diagonal braces at the corners of the framed structure designed to stiffen and strengthen the wall.
422. Cornice: Overhang of a pitched roof, usually consisting of a fascia board, a soffit, and appropriate trim moldings.

423. Cost Codes: Codes used to track budgets and expenses of labor activities.
424. Cost of Work: All costs incurred by the contractor in the proper performance of the work required by the plans and specifications for a specific project.
425. Cost-Plus Contract: A contract where the contractor is paid for all of their allowed expenses as well as an additional profit payment.
426. Counter Flashing: A metal flashing usually used on chimneys at the roofline to cover shingle flashing and used to prevent moisture entry.
427. Counterfort: A foundation wall section that strengthens (and generally perpendicular to) a long section of foundation wall.
428. Counteroffer: If your original offer to the vendor is not accepted, the vendor may counteroffer. A counteroffer usually changes something from your original offer, such as the price or closing date.
429. Course: A row of shingles or roll roofing running the length of the roof. Or concrete blocks, stones, or bricks in a continuous masonry row.
430. Covenant: An agreement contained in an instrument creating an obligation. It may be positive, stipulating the performance of some act. It may be negative or restrictive, forbidding the commission of some act.
431. Covenants, Conditions and Restrictions (CC and Rs): Limitations placed on the use and enjoyment of real property. These are found most often in condominiums and planned unit developments.
432. CPVC: Chlorinated Poly (Vinyl Chloride).

433. Crawl Space: A shallow open area between the floor of a building and the ground, normally enclosed by the foundation wall.
434. Crazing: A series of hairline cracks in the surface of weathered materials, having a web-like appearance. Also, hairline cracks in pre-finished metals caused by bending or forming.
435. Credit History/Credit Report/Credit Score: Information in the files of a credit bureau, primarily comprised of a list of individual consumer debts and a record of whether these debts were paid back on time or “as agreed.” Your credit history is called a credit report when provided by a credit bureau to a lender or other business.
436. Credit: The ability of a person to borrow money, or buy goods by paying over time. Credit is extended based on a lender’s opinion of the person’s financial situation and reliability, among other factors.
437. Cricket/Saddle: A second roof built on top of the primary roof to increase the slope of the roof or valley. A saddle-shaped, peaked construction connecting a sloping roof with a chimney. Designed to encourage water drainage away from the chimney joint.
438. Cripple: Short vertical framing member installed above or below an opening.
439. Critical Level: The level of submergence at which the back-siphonage preventer ceases to prevent back-siphonage.
440. Critical Path: A sequence of stages where you figure out what the least amount of time is necessary to complete a task with the least amount of slack.

441. Cross Bracing: Reinforcements in an X-shape that provides enhanced durability to a structure.
442. Cross Bridging: Diagonal bracing between adjacent floor joists, placed near the center of the joist span to prevent joists from twisting.
443. Cross Tee: Short metal "T" beam used in suspended ceiling systems to bridge the spaces between the main beams.
444. Crown Molding: A molding used on cornice or wherever an interior angle is to be covered.
445. CSA: Canadian Standards Association.
446. Cubic Feet per Minute (CFM): The measure of volume of air. When testing systems, find the CFM by multiplying the face velocity times the free area in square feet. The face velocity is the amount of air passing through the face of an outlet or return. Free area is the total area of the openings in the outlet or inlet through which air can pass.
447. Cull: Building material rejected as below standard grade.
448. Cupola: A small structure built on top of a roof to provide ventilation.
449. Curb Appeal: The appearance and overall attractiveness of a property's exterior.
450. Curb: A short wall or masonry built above the level of the roof that provides a means of flashing the deck equipment.
451. Cure: To allow concrete to dry slowly by keeping it moist to allow maximum strength.
452. Curtain Wall: An exterior wall that provides no structural support.

453. Cut Off: A piece of roofing membrane consisting of one or more narrow plies of felt usually moped in hot to seal the edge of insulation at the end of a day's work.
454. Cut Sheet: A set of data on a product or material that is pre-manufactured, like washroom accessories and light fixtures.
455. Cut-In Brace: Nominal 2-inch-thick members, usually 2 by 4's, cut in between each stud diagonally.
456. Cutback: In roofing, basic asphalt or tar which has been "cut back" with solvents and oils so that the material become fluid.
457. Dado: A rectangular groove across the width of a board or plank. In interior decoration, a special type of wall treatment.
458. Daily Report: A report that documents materials installed, crew information, safety incidents and work completed as the document is created by the foreman at the end of each day.
459. Damages: Compensation or indemnity for loss owing to breach of contract.
460. Damp Proofing: A procedure that is used to prevent the absorption of moisture by the drywall interior of a building.
- 461.** Damp-Proof Course (DPC): A watertight layer applied to masonry to prevent moisture rising from the ground.
462. Damper: Valve for controlling airflow. When ordering registers, make sure each supply outlet has a damper so the air flow can be adjusted and turned off.

Dampers maybe either manually or automatically operated. Automatic dampers are required for exhaust air ducts.

463. Darby: A flat tool used to smooth concrete flatwork immediately after screeding.
464. Date of Commencement of the Work: The date established in a written notice to proceed from the owner to the contractor.
465. Date of Completion: The date specified by an agreement of purchase and sale when the purchaser is to deliver the balance of money due and the vendor to deliver a duly executed deed.
466. Datum: Also known as datum point, this refers to any elevation taken as a reference point for leveling.
467. Days on Market (DOM): The number of days from the date on which the property is listed for sale on the local real estate brokers' multiple listing service (MLS) to the date when the seller has signed a contract for the sale of the property with the buyer. A related metric is the average DOM for homes sold in a market during a specified period. A low average DOM indicates a strong market that favors sellers. A high average DOM signals a weak market that favors buyers. Seasonality can also be a factor. Homes generally appear to sell faster in Spring than Winter, since you often have more people looking to purchase and sell during the more pleasant weather months rather than the colder more uncomfortable weather months.
468. dB(A) Decibel-Weighted Sound Level.

469. DBR: Division of Building Research (now called the Institute for Research in Construction).
470. Dead End: A pipe that terminates with a closed fitting.
471. Dead Load: The weight of all permanent structural and non-structural components of a building.
472. Debt: Money owed from one person or institution to another person or institution.
473. Decay: Disintegration of wood or other substance through the action of fungi,
474. Deck: An elevated platform.
475. Deed: A legal document signed by both the vendor and purchaser to transfer ownership of a home.
476. Deep Foundation: A foundation unit that provides support for a building by transferring loads either by end-bearing to a soil or rock at considerable depth below the building, or by adhesion or friction, or both, in the soil or rock in which it is placed. Piles are the most common type of deep foundation.
477. Default: Failure to fulfil an obligation.
478. Deficiency: An insufficient payment, often relating to an amount recovered under a power of sale or foreclosure action.
479. Deflection: The amount of bending movement of any part of a structural member perpendicular to the axis of the member under an applied load.
480. Delinquency: Failing to make a mortgage payment on time.

481. Demising Wall: A wall that separates two adjacent tenants or a tenant from one of the building's common areas. It divides two separate real estate entities from each other.
482. Demolition: Destroying or knocking down a structure.
483. Density: The mass of substance in a unit volume. When expressed in the metric system, it is numerically equal to the specific gravity of the same substance.
484. Deposit: The money you submit during the Agreement of Purchase and Sale process to secure your property.
485. Depreciation: A decline in the value of a house due to changing market conditions or lack of upkeep on a home.
486. Design Bearing Pressure: The pressure applied by a foundation unit to a soil or rock, which is not greater than the allowable bearing pressure.
487. Design Capacity, When Used in the Definition of the Term Sewage System: Total daily design sanitary sewage flow.
488. Design Load: The load applied to a foundation unit, and which is not greater than the allowable load.
489. Design Pressure: Specified pressure a product is designed to withstand.
490. Design: A graphical representation consisting of plan views, interior and exterior elevations, sections, and other drawings and details to depict the goal or purpose for a building or other structure.
491. Designer: The person responsible for the design.

492. Developed Length: The length along the centre line of the pipe and fittings.
493. Device: Any device designed and intended for use in construction including, but not limited to any air compressor, pile driver, sledgehammer, bulldozer, pneumatic hammer, steam shovel, derrick, crane, steam or electric hoist, construction vehicle, or pneumatic or electric tool.
494. Dew Point: Temperature at which vapour condenses from the atmosphere and forms water.
495. Diagrid: A diagrid is a type of reinforcement technique using steel beams which uses, as the name suggests, diagonal grids. This helps reduce the total amount of steel used.
496. Diam: Diameter.
497. Dimension Lumber: Yard lumber from 2 inches to, but not including 5 inches thick and 2 or more inches wide. Includes joists, rafters, studs, plank, and small timbers.
498. Dimension: A dimension is used in the planning stage and refers to a measure between two points.
499. Direct Nailing: To nail perpendicular to the initial surface or to the junction of the pieces joined. Also termed face nailing.
500. Directly Connected: Physically connected in such a way that water or gas cannot escape from the connection.
501. Director: Named in the Initial Return/Notice of Change filed with the Ministry of Government and Consumer Services.

502. Disclosure Statement: A statement contained in a consumer credit transaction to disclose complete credit terms and interest rates.
503. Distortion: Alteration of viewed images caused by variations in glass flatness or inhomogeneous portions within the glass. An inherent characteristic of heat-treated glass.
504. Distribution Box: A device for ensuring that effluent from a treatment unit is distributed in equal amounts to each line of distribution pipe in a leaching bed.
505. Distribution/Distributing Pipe: A line or lines of perforated or open jointed pipe or tile installed in a leaching bed for the purpose of distributing effluent from a treatment unit to the soil or leaching bed.
506. Doing Business as Name: Doing business as is the name of the business known to the public.
507. Dominant Tenement: The estate which derives benefit from an easement over a subservient estate, as in a Right-of-Way.
508. Doorjamb (Interior): The surrounding case into which and out of which a door closes and opens. It consists of two upright pieces, called side jambs, and a horizontal head jamb.
509. Dormer: An opening in a sloping roof, the framing of which projects out to form a vertical wall suitable for windows or other openings.
510. Double Plate: When two layers of 2 x 4's are placed on top of studs in framing a wall.
511. Double Tree: Refers usually to a precast roof deck panel poured with two fins in its underside to impart flexural rigidity.

512. Double-Glazing: In general, any use of two lights of glass, separated by an air space, within an opening, to improve insulation against heat transfer and/or sound transmission. In insulating glass units, the air between the glass sheets is thoroughly dried and the space is sealed, eliminating possible condensation, and providing superior insulating properties.
513. Down Payment: The portion of the price of a home that is not financed by the mortgage loan, and which you must pay out of your own savings or other eligible sources before you can get a mortgage.
514. Downspout: A pipe, usually of metal, for carrying rainwater down from the roof's horizontal gutters.
515. Drainage System: An assembly of pipes, fittings, fixtures, and appurtenances on the property that is used to convey sewage and clear water waste to a main sewer or a private sewage disposal system and includes a private sewer but does not include subsoil drainage piping.
516. Draw: The amount of progress billings on a contract that is currently available to a contractor under a contract with a fixed payment schedule.
517. Drawing Detail: A top view drawing of a building or roof showing the roof perimeter and indicating the projections and roof mounted equipment, drawn to scale.
518. Drawing Outline: A top view drawing of a building or roof showing only the perimeter drawn to scale.
519. Drawings: Construction drawings that are a graphic and written record of what is to be built.

520. Dressed and Matched (Tongued and Grooved): Boards or planks machined in such a matter that there is a groove on one edge and a corresponding tongue on the other.
521. Dressed Size Lumber: The dimension of lumber after shrinking from green dimension and after machining to size or pattern.
522. Drill: A power tool that can drive screws and other bits into holes.
523. Drip Cap: A molding placed on the exterior top side of a door or window frame to cause water to drip beyond the outside of the frame.
524. Drip Edge: A device designed to prevent water from running back or under an overhang.
525. Drip: A member of a cornice or other horizontal exterior finish course that has a projection beyond the other parts for throwing off water. Or a groove in the underside of a sill or drip cap to cause water to drop off on the outer edge instead of drawing back and running down the face of the building.
526. Drillage: Bitumen material that drips through roof deck joints, or over the edge of a roof deck.
527. Drop Siding: Usually $\frac{3}{4}$ inch thick and 6 and 8 inches wide with tongued-and-grooved or shiplap edges. Often used as siding without sheathing in secondary buildings.
528. Dropping a Stringer: Cutting short on the bottom of a stairs, to allow for thickness of the first tread.
529. Drum Trap: A trap that has the inlet and outlet ends in the sides of the cylindrical body of the trap.

530. Dry Glazing: Also called compression glazing, a term used to describe various means of sealing monolithic and insulating glass in the supporting framing system with synthetic rubber and other elastomeric gasket materials.
531. Dry Seal: Accomplishment of weather seal between glass and sash by use of strips or gaskets of Neoprene, EPDM, silicone, or other flexible material. A dry seal may not be completely watertight.
532. Dry Sheet: A ply mechanically attached to wood or gypsum decks to prevent asphalt or pitch from penetrating the deck and leaking into the building below.
533. Dry-In: To make a building waterproof.
534. Drywall (Gypsum Wallboard/GWB), Sheet Rock or Plasterboard): A manufactured panel made out of gypsum plaster and encased in a thin cardboard. Usually 1/2" thick and 4' x 8' or 4' x 12' in size. The panels are nailed or screwed onto the framing and the joints are taped and covered with a 'joint compound'. 'Green board' type drywall has a greater resistance to moisture than regular (white) plasterboard and is used in bathrooms and other "wet areas".
535. Drywall Hammer: A special hammer used for nailing up gypsum board. It is also known as an ax or hatchet. Edges should be smooth, and the corners rounded off. The head has a convex round & checkered head.
536. Drywall Nail: Nails used for hanging regular drywall that is to be taped and finished later must have adequate holding power and a head design that does not cut the face paper. They must also be of the proper depth to provide exactly

1 inch penetration into the framing member. Nails commonly used are chemically etched and are designed with a cupped head.

537. Drywall Return: U-shaped molding applied to a window to accept drywall.

538. Dual agency: A situation where a real estate agent or broker represents the buyer and seller.

539. Ducts: Piping that carries air throughout a structure.

540. Due Diligence: A due diligence period might be available in the purchase agreement, which is a time frame provided to a buyer to fully examine a property, often by hiring experts to inspect the property, perform tests, etc., so that a buyer may decide on how to proceed.

541. Due-On-Sale Clause: A due-on-sale clause protects lenders against below-market interest rates. It's a contract provision requiring the seller of the property to repay the mortgage in full when the property is next sold. It is also called an acceleration clause.

542. Duration: The length of an activity, excluding holidays and other non-working days.

543. Durometer: The measurement of hardness of a material. A gauge to measure the hardness of an elastomeric material.

544. Dwelling Unit: A suite operated as a housekeeping unit, used, or intended to be used as a domicile by 1 or more persons and usually containing cooking, eating, living, sleeping and sanitary facilities.

545. DWV: Drain, Waste and Vent.

546. Earnest Money Deposit: Earnest money is a deposit (usually 1-2% of the home's total purchase price) made by a homebuyer at the time they enter a contract with a seller. Earnest money demonstrates the buyer's interest in the property and is generally deducted from your total down payment and closing costs.
547. Earth Pit Privy: A latrine consisting of an excavation in the ground surmounted by a superstructure.
548. Easement: A right to the use of, or access to, land owned by another.
549. Eave: The part of a roof which projects out from the side wall, or the lower edge of the part of a roof that overhangs a wall.
550. Eavestrough: Eavestroughs are built at the edge of a roof for collecting and re-directing rainwater.
551. Edge Clearance: Nominal spacing between the edge of the glass product and the bottom of the glazing pocket (channel).
552. Edge Grain (Vertical): Edge-grain lumber has been sawed parallel to the pith of the log and approximately at right angles to the growth rings, i.e., the rings form an angle of 45° or more with the surface of the piece.
553. Edge Metal: A term relating to brake or extruded metal around the perimeter of a roof.
554. Effective Gross Income: The estimated gross income less allowances for vacancies and rent losses.

555. Efflorescence: The process by which water leeches soluble salts out of concrete or mortar and deposits them on the surface. Also used as the name for these deposits.
556. Effluent: Sanitary sewage that has passed through a treatment unit.
557. Egress: A way of exiting a structure, such as a window or door. Laws require a certain number of egress windows in certain parts of a home.
558. Elastomer: An elastic rubber-like substance, such as natural or synthetic rubber.
559. Elbow: A plumbing or electrical fitting that lets you change directions in runs of pipe or conduit.
560. Electric Space Heating: An electric energy source that provides more than 10 % of the heating capacity provided for the building and includes the following types: electric resistance unitary baseboard heating, electric resistance unitary cabinet heating, electric resistance ceiling cable or floor cable heating, electric resistance central furnace heating, electric hot water space heating, or air source heat pumps in combination with electric resistance backup heating.
561. Electrical Metallic Tubing (EMT): This electrical pipe, also called thin-wall conduit, may be used for both concealed and exposed areas. It is the most common type of raceway used in single family and low rise residential and commercial buildings.
562. Electrical Rough: Work performed by the electrical contractor after the plumber and heating contractor are complete with their phase of work. Normally

all electrical wires, and outlet, switch, and fixture boxes are installed (before insulation).

563. Electrical Trim: Work performed by the electrical contractor when the project is nearing completion. The electrician installs all plugs, switches, light fixtures, smoke detectors, appliance "pig tails", bath ventilation fans, wires the furnace, and "makes up" the electric panel. The electrician does all work necessary to get ready for and to pass the electrical final inspection.
564. Electrolytic Coupling: A fitting required to join copper to galvanized pipe and gasketed to prevent galvanic action. Connecting pipes of different materials may result in electrolysis.
565. Elevation: The drawings of the front, sides, or rear face of a building.
566. Embankment: An elevated landmass made of compacted soil or aggregate. Embankments help create roads and level surfaces for slabs or levees.
567. Eminent Domain: The right of eminent domain gives the government the ability to use private property for public purposes. It's only exercisable when and if the government fairly compensates the owner of the property.
568. Emissivity: The measure of a surface's ability to emit long-wave infrared radiation.
569. Employer-Assisted Housing: A program in which companies assist their employees in purchasing homes by aiding with the down payment, closing costs, or monthly payments.

570. Emulsion: In roofing, a coating consisting of asphalt and fillers suspended in water.
571. Encasement: On a construction site, encasement might refer to one of two things: in some situations, sewers and other underground pipes may need to be enclosed in a concrete encasement for structural reasons; or the term might be applied to the process of encasing hazardous materials already installed in a structure such as asbestos.
572. Encroachment: The intrusion onto another's property without right or permission.
573. Encumbrance: Any claim on a property, such as a lien, mortgage, or easement.
574. End Dams: Internal flashing (dam) that prevents water from moving laterally within a curtain wall or window wall system.
575. End Lap: The amount or location of overlap at the end of a roll of roofing felts in the application.
576. Energy Efficiency Ratio (EER): Calculated by dividing BTU hours by watts.
577. Engineer: A person who designs, builds, or maintains engines, machines, or public works.
578. Enrolment Date: The date that the home was enrolled in the warranty program with Tarion.
579. Environmental Protection Act (EPA): To support and promote the management, protection, enhancement and wise use of the environment, while

recognizing the following: Preventing, mitigating and remediating environmental impacts is important in making decisions and taking actions.

580. Equal Credit Opportunity Act (ECOA): This act prevents creditors from discriminating against applicants because of their Age, Race, Religion, Sex, Marital status, Receipt of public assistance, exercising rights under the Consumer Credit Protection Act.
581. Equitable Mortgage: The transfer of equity in property as security for a debt. Any mortgage registered after the first mortgage.
582. Equity: The value of real estate over and above the mortgage(s) against it.
583. Escrow: Escrow is part of the homebuying process. It happens when a third party holds something of value during the transaction. Most often, the “value” the third party holds onto is the buyer’s earnest money check. When the transaction is complete (usually at closing), the third party will release those funds to the seller.
584. Estate: The degree, quantity, nature, and extent of interest which a person has in real property.
585. Estimating: A process of calculating the amount of material, labor and equipment required for a given project necessary to complete the work as specified.
586. Estoppel Certificate (Certificate of Status): A certificate that outlines a condominium corporation’s financial and legal status.

587. Ethylene Propylene Diene Monomer (EPDM): A single ply membrane consisting of synthetic rubber; usually 45 or 60 mils. Application can be ballasted, fully adhered, or mechanically attached.
588. Eviction: The legal act of removing someone from real property.
589. Examination of Title: A title examination reviews all public records tied to a property. It generally reviews all previous deeds, wills, and trusts to ensure the title has passed cleanly and legally to every new owner.
590. Excavate/Excavation: Using tools and equipment to move rock, soil and other materials. Excavation is often necessary to build roads or foundations.
591. Exclusive Listing: An exclusive listing is used to motivate an agent to sell a property quickly within a specific number of months. If they meet that goal, the agent gains a commission regardless of how a buyer is found.
592. Exculpatory Clause: A clause which excuses one party from personal liability in the event of a default.
593. Executor: A person named in a will and approved by a probate court to administer the disposition of an estate in accordance with the instructions of the will.
594. Exfiltration: The leakage of room air out of a building, intentionally or not.
595. Exhaust Duct: A duct through which air is conveyed from a room or space to the outdoors.
596. Exit Level: The level of an enclosed exit stair in a building at which an exterior exit door or exit corridor leads to the exterior.
597. Exit Storey: A storey having an exterior exit door in a building.

598. Exit: Means of egress, including doorways, that leads from the floor area it serves, to a separate building, an open public thoroughfare, or an exterior open space protected from fire exposure from the building and having access to an open public thoroughfare.
599. Expansion Coefficient: The amount that a specific material will vary in any one dimension with a change of temperature.
600. Expansion Joint: A device used to permit a structure to expand or contract without breakage. In residential construction, a bituminous fiber strip used to separate blocks or units of concrete to prevent cracking due to expansion because of temperature changes. Also used on concrete slabs.
601. Expired: The builder or vendor is no longer licensed by the HCRA because it either cancelled its licence or did not renew its licence. An expired vendor/builder cannot legally build or sell new homes.
602. Expiry Date: The date that the licence expires, occurring 30 days after the renewal due date. A licence cannot be renewed after its expiry date.
603. Exposing Building Face: That part of the exterior wall of a building which faces one direction and is located between ground level and the ceiling of its top storey, or where a building is divided into fire compartments, the exterior wall of a fire compartment which faces one direction.
604. Expropriation: The act of forcefully taking private property for public use.
605. Extension Agreement: The lengthening of a term on a contract to extend the maturity date; or to permit more time for the performance of an obligation or condition; or the extension of the coverage of a lien to include more property.

606. Exterior Glazed: Glazing infills set from the exterior of the building.
607. Exterior Insulating and Finish System (EIFS): Exterior wall cladding system consisting primarily of polystyrene foam board with a textured acrylic finish that resembles plaster or stucco.
608. Exterior Stop: The molding or bead that holds the light or panel in place when it is on the exterior side of the lite or panel.
609. Extrusion: An item formed by forcing a base metal (frequently aluminum) or plastic, at a malleable temperature, through a die to achieve a desired shape.
610. Eyebrow: A flat, normally concrete, projection which protrudes horizontally from a building wall; Eyebrows are generally located above windows.
611. Fabrication: Work done on parts of a structure at the factory before delivery to the building site.
612. Facade: The front of a building. Frequently, in architectural terms an artificial or decorative effort.
613. Face Brick: Brick made especially for exterior use with special consideration of color, texture, and size, and used as a facing on a building.
614. Face Glazing: A system having a triangular bead of compound applied with a putty knife, after bedding, setting, and clipping the glazing infill in place on a rabbeted sash.
615. Facility or Site Analysis: A visual inspection of a building and on-site improvements for functional or physical deterioration; prepare optional Replacement Cost Estimate for making recommendations to improve functional

and physical deficiencies to increase market value; AND/OR prepare a Reserve Study over five (5) years to increase Net Operating Income (NOI) for the facility.

616. **Factory-Built Chimney:** A chimney consisting entirely of factory-made parts, each designed to be assembled with the other without requiring fabrication on site.
617. **Fair Market Value:** A property's fair market value is its accurate valuation in a free and open market under the condition that buyers and sellers are knowledgeable about the asset, acting in their best interests, and free of undue pressure to complete the transaction.
618. **Falsework:** These are the temporary structures that are built to hold and support cast-in-place concrete during pours and while it cures to strength.
619. **Farm Building:** A building or part thereof which does not contain a residential occupancy, and which is associated with and located on land devoted to the practice of farming and used essentially for the housing of equipment or livestock, or the production, storage or processing of agricultural and horticultural produce or feeds.
620. **Fascia:** In residential construction, a flat board, band, or face, used sometimes by itself but usually in combination with moldings, often located at the outer face of the cornice. Any cover board or framed metal assembly at the edge or eaves of a flat, sloping, or overhanging roof, which is placed in a vertical position to protect the edge of the roof assembly.
621. **Fast Track Construction (Fast Tracking):** A method of construction management which involves a continuous design-construction operation. When a

prime or main contractor starts the construction work BEFORE the plans and specifications are complete.

622. Fasteners: A general term covering a wide variety of screws and nails, which may be used for mechanically securing various components of a building.

623. Feasibility Analysis: An analysis to determine the feasibility of a project. Details of construction costs, projected income from the project plus location and economic factors affecting the project will be required. Similar to a feasibility study by a developer conducted to decide whether to proceed with plans and required by the lender to decide whether to provide funds.

624. Fee Simple: Fee simple refers to the most common type of property ownership. It means the owner's rights to the property are indefinite and can be freely transferred or inherited when the owner chooses. It is most often associated with single-family homes, as condominiums and townhomes are purchased with covenants, conditions, and restrictions.

625. Felt: A very general term used to describe composition of roofing ply sheets, consisting of a mat of organic or inorganic fibers unsaturated, impregnated with asphalt or coal tar pitch, or impregnated and coated with asphalt.

626. Fenestration: Any glass panel, window, door, curtain wall or skylight unit on the exterior of a building.

627. Ferrous: Refers to objects made of or partially made of iron, such as ferrous pipe.

628. Fibrous Material: (1/2" thick) installed in and around a concrete slab to permit it to move up and down (seasonally) along the non-moving foundation wall.
629. Field Measure: Measurements taken inside the structure that do not rely on the blueprints.
630. Field Work Order: A written request to a subcontractor or vendor, usually from the general or main contractor, site for services or materials.
631. Fill: Soil, rock, rubble, industrial waste such as slag, organic material, or a combination of these that is transported and placed on the natural surface of a soil or rock or organic terrain. It may or may not be compacted.
632. Fillet Bead: Caulking or sealant placed in such a manner that it forms an angle between the materials being caulked.
633. FINA: Federation Internationale de Natation Amateur.
634. Final Acceptance: The action of the owner accepting the work from the contractor when the owner deems the work completed in accordance with the contract requirements. Final acceptance is confirmed by the owner when making the final payment to the contractor.
635. Final Inspection: A final site review of the project by the contractor, owner, or owner's authorized representative prior to issuing the final certificate for payment.
636. Final Payment: The last payment from the owner to the contractor of the entire unpaid balance of the contract sum as adjusted by any approved change orders.

637. Finish Carpentry: The hanging of all interior doors, installation of door molding, base molding, chair rail, built in shelves, etc.
638. Finish Coat: The last coat applied in plastering intended as a base for further decorating or as a final decorative surface. Finish coat usually consists of calcified gypsum, lime and sometimes an aggregate. Some may require the addition of lime or sand on the job. The three basic methods of applying it are (1) trowel (2) flat and (3) spray.
639. Finish Date: The date that an activity or project is completed.
640. Finish Grade: Any surface which has been cut to or built to the elevation indicated for that point. Surface elevation of lawn, driveway, or other improved surfaces after completion of grading operations.
641. Finish: Metal fastenings on cabinets which are usually exposed such as hinges and locks.
642. Fire Compartment: An enclosed space in a building that is separated from all other parts of the building by enclosing construction providing a fire separation that may be required to have a fire-resistance rating.
643. Fire Damper: A closure which consists of a normally held open damper installed in an air distribution system or in a wall or floor assembly and designed to close automatically in the event of a fire to maintain the integrity of the fire separation.
644. Fire Detector: A device which detects a fire condition and automatically initiates an electrical signal to actuate an alert signal or alarm signal and includes heat detectors and smoke detectors.

645. Fire Load: The combustible contents of a room or floor area expressed in terms of the average weight of combustible materials per unit area, from which the potential heat liberation may be calculated based on the calorific value of the materials, and includes the furnishings, finished floor, wall and ceiling finishes, trim and temporary and movable partitions.
646. Fire Rated: Descriptive of materials that has been tested for use in fire walls.
647. Fire Retardant Chemical: A chemical or preparation of chemicals used to reduce the flammability of a material or to retard the spread of flame.
648. Fire Separation: A construction assembly that acts as a barrier against the spread of fire.
649. Fire Service Main: A pipe and its appurtenances which are connected to a source of water and that are located on the property between the source of water and the base of the riser of a water-based fire protection system; between the source of water and inlets to foam making systems; between the source of water and the base elbow of private hydrants or monitor nozzles; used as fire pump suction and discharge piping not within a building; or beginning at the inlet side of the check valve on a gravity or pressure tank.
650. Fire Stop: A solid, tight closure of a concealed space, placed to prevent the spread of fire and smoke through such a space. In a frame wall, this will usually consist of 2 by 4 cross blocking between studs.
651. Fire Wall: Any wall built for the purpose of restricting or preventing the spread of fire in a building. Such walls of solid masonry or concrete generally

sub-divide a building from the foundations to two or more feet above the plane of the roof.

652. Fire-Protection Rating: The time in hours or fraction thereof that a closure will withstand the passage of flame when exposed to fire under specified conditions of test and performance criteria.
653. Fire-Resistance Rating: The time in hours or fraction thereof that a material or assembly of materials will withstand the passage of flame and the transmission of heat when exposed to fire under specified conditions of test and performance criteria.
654. Fire-Retardant Treated Wood: Wood or a wood product that has had its surface-burning characteristics, such as flame spread, rate of fuel contribution and density of smoke developed, reduced by impregnation with fire-retardant chemicals.
655. Firewall: A type of fire separation of non-combustible construction which subdivides a building or separates adjoining buildings to resist the spread of fire and which has a fire-resistance rating as prescribed in this Code and has structural stability to remain intact under fire conditions for the required fire-rated time.
656. First Storey: The storey with its floor closest to grade and having its ceiling more than 1.8 m (5 ft 11 in) above grade.
657. Fish Tape (Fish Wire): Material used to advance wire through a conduit.

658. Fishplate: A wood or plywood piece used to fasten the ends of two members together at a butt joint with nails or bolts. Sometimes used at the junction of opposite rafters near the ridge line.
659. Fit Out: A term that refers to the interior construction of a building to make it suitable for occupation. This could include distribution of MEP services, ceiling systems, finishes, furniture, lighting, etc.
660. Fixed Fee: A set contract amount for all labor, materials, equipment, and services; and contractors overhead and profit for all work being performed for a specific scope of work.
661. Fixed Rate Mortgage: This is the usual form of mortgage where interest rate remains the same during the entire life of the loan.
662. Fixture Drain: The pipe that connects a trap serving a fixture to another part of a drainage system.
663. Fixture Outlet Pipe: A pipe that connects the waste opening of a fixture to the trap serving the fixture.
664. Fixture Unit as Applying to Drainage Systems: The unit of measure based on the rate of discharge, time of operation and frequency of use of a fixture that expresses the hydraulic load that is imposed by that fixture on the drainage system.
665. Fixture Unit as Applying to Water Distribution Systems: The unit of measure based on the rate of supply, time of operation and frequency of use of a fixture or outlet that expresses the hydraulic load that is imposed by that fixture or outlet on the supply system.

666. Fixtures: Permanent improvements to property that may not be removed at the expiration of the term of lease or tenure.
667. Flagstone (Flagging/Flags): Flat stones, from 1 to 4 inches thick, used for rustic walks, steps, floors, and the like.
668. Flake: A scale-like particle. To lose bond from a surface in small thin pieces.
669. Flame-Spread Rating: An index or classification indicating the extent of spread-of-flame on the surface of a material or an assembly of materials.
670. Flash Point: The critical temperature at which a material will ignite.
671. Flashing: Weatherproof material installed between roof sheathing (or wall sheathing) and the finish materials to help keep moisture away from the sheathing. Typically, sheet metal or a similar material is used in roof and wall construction to protect a building from water seepage.
672. Flat Glass: A general term that describes float glass, sheet, glass, plate glass, and rolled glass.
673. Flat Grain: Flat-grain lumber has been sawed parallel to the pith of the log and approximately tangent to the growth rings, i.e., the rings form an angle of less than 45° with the surface of the piece.
674. Flat Paint: An interior paint that contains a high proportion of pigment and dries to a flat or lusterless finish.
675. Flat Seam: A seam at the junction of sheet metal roof components that has been bent at the plane of the roof.

676. Flatwork: Common word for concrete floors, driveways, basements, and sidewalks.
677. Fleet Averaging: By using a point system, builders can show compliance with energy building requirements by using average figures for all air conditioning units in the same subdivision.
678. Flexible Metal Conduit: Conduit similar to armored cable in appearance but does not have the pre-inserted conductors.
679. Floating Wall: A non-bearing wall built on a concrete floor. It is constructed so that the bottom two horizontal plates can compress or pull apart if the concrete floor moves up or down. Normally built on basements and garage slabs.
680. Floating: The next-to-last stage in concrete work when you smooth off the job and bring water to the surface by using a hand float or bull float.
681. Flood Level Rim: The top edge at which water can overflow from a fixture or device.
682. Floor Area: The space on any storey of a building between exterior walls and required firewalls including the space occupied by interior walls and partitions, but not including exits, vertical service spaces, and their enclosing assemblies.
683. Floor Plan/Floorplan: The basic layout of building or addition, which includes placement of walls, windows, and doors as well as dimensions (birds-eye view).
684. Flue Collar: The portion of a fuel-fired appliance designed for the attachment of the flue pipe or breeching.

685. Flue Pipe: The pipe connecting the flue collar of an appliance to a chimney.
686. Flue: The space or passage in a chimney through which smoke, gas, or fumes ascend. Each passage is called a flue, which together with any others and the surrounding masonry make up the chimney.
687. Fly Rafters: End rafters of the gable overhang supported by roof sheathing and lookouts.
688. Folded Seam: In sheet metal work, a joint between sheets of metal wherein the edges of the sheets are crimped together and folded flat.
689. Footings: Wide pours of cement reinforced with re-bar (reinforcing bar) that support foundation walls, pillars, or posts. Footings are part of the foundation and are often poured before the foundation walls.
690. Footprint: An outline of the space covered by the foundation of a building.
691. For Sale by Owner (FSBO): Homes listed as for sale by owner are being sold without the help of a real estate agent. The biggest benefit to the seller is they avoid paying commission fees but there are few benefits to the buyer.
692. Force Main: A sanitary drainage pipe through which sanitary sewage is conveyed by mechanical or pneumatic propulsion.
693. Forced-Air Furnace: A furnace equipped with a fan that provides the primary means for the circulation of air.
694. Foreclosure: A legal process where a lender takes possession of your property if you default on a loan and sells it to cover the debts you have failed to pay.

695. Foreman: The leading supervisor at the construction site who oversees the work crews. He ensures workers perform daily tasks based on established schedules while creating documents regarding completed work.
696. Forfeiture: The loss of money, property, rights, or privileges due to a breach of a contract.
697. Form/Formwork: Acts as walls or retaining barriers for when concrete is installed. Similar concept to the walls of a pool, keeping the concrete in until it sets and solidifies.
698. Foundation Ties: Metal wires that hold the foundation wall panels and rebar in place during the concrete pour.
699. Foundation Unit: One of the structural members of the foundation of a building such as a footing, raft, or pile.
700. Foundation: The support system on which the home sits. The foundation may be constructed with concrete blocks, poured concrete walls, footings, or a combination.
701. Freehold Home: "Freehold" means you are buying both a home and the land it's on. A single family detached home, a semi-detached, a unit in a row house or a unit in a duplex can fit into this category.
702. Fresh Air Inlet: A vent pipe that is installed in conjunction with a building trap and terminates in open air.
703. Frieze: In house construction a horizontal member connecting the top of the siding with the soffit of the cornice.

704. Frost Action: The phenomenon that occurs when water in soil is subjected to freezing which, because of the water ice phase change or ice lens growth, results in a total volume increase or the build-up of expansive forces under confined conditions or both, and the subsequent thawing that leads to loss of soil strength and increased compressibility.
705. Frostline: The depth of frost penetration in soil. This depth varies in different parts of the country. Footings should be placed below this depth to prevent movement.
706. ft: Feet.
707. ft²: Square Feet.
708. Fully Adhered: A completely attached (adhered) roof membrane.
709. Fully Amortized Loan: A mortgage loan wherein the stipulated repayments repay the loan in full by its maturity date.
710. Fully Tempered Glass: Flat or bent glass that has been heat-treated to a high surface and/or edge compression to meet the requirements of ASTM C 1048, kind FT. Fully tempered glass, if broken, will fracture into many small pieces (dice) which are cubical. Fully tempered glass is approximately four times stronger than annealed glass of the same thickness when exposed to uniform static pressure loads.
711. Furnace: A space-heating appliance using warm air as the heating medium and usually having provision for the attachment of ducts.
712. Furniture, Fixtures, and Equipment (FF&E): An abbreviation generally associated with interior design and planning of retail stores or office facilities.

713. Furring: Strips of wood or metal applied to a wall or other surface to even it and normally to serve as a fastening base for finish material.
714. g: Gram(s).
715. ga: Gauge.
716. Gable End: An end wall having a gable.
717. Gable: The end of a building as distinguished from the front or rear side.
The triangular end of an exterior wall from the level of the eaves to the ridge of a double-sloped roof. In house construction, the portion of the roof above the eave line of a double-sloped roof.
718. gal: Imperial Gallon(s).
719. gal/min: Imperial Gallon(s) Per Minute.
720. Gale Date: The dates on which interest is charged or compounded on the mortgage loan.
721. Galvanize: To coat a metal with zinc by dipping it in molten zinc after cleaning.
722. Gambrel Roof: A roof with two slopes on each side, the lower slope steeper than the upper.
723. Gantt Chart: The schedule of activities for a project. A Gantt Chart shows start and finish dates, critical and non-critical activities, slack time, and predecessor relationships.
724. Gap Financing: A loan required by a builder to obtain funds during the period between a permanent take-out commitment and a construction loan. The construction lender will usually require permanent mortgage commitment to the

full amount of the construction loan plus a hold back provision that only the "floor" amount will be funded at the completion of construction.

725. Gas Vent: That portion of a venting system designed to convey vent gases to the outdoors from the vent connector of a gas-fired appliance or directly from the appliance when a vent connector is not used.
726. Gaskets: Pre-formed shapes, such as strips, grommets, etc., of rubber or rubber-like composition, used to fill and seal a joint or opening either alone or in conjunction with a supplemental application of a sealant.
727. Gauge Board (Spot Board): Board used to carry grout needed to patch small jobs.
728. Gauge: The thickness of sheet metal and wire, etc.
729. General Conditions: A written portion of the contract documents set forth by the owner stipulating the contractor's minimum acceptable performance requirements including the rights, responsibilities and relationships of the parties involved in the performance of the contract. General conditions are usually included in the book of specifications but are sometimes found in the architectural drawings.
730. General Contractor: Properly licensed individual or company having primary (prime) responsibility for the work.
731. Genie: Often refers to the brand Genie telehandlers also called telescopic handlers, lulls, teleporters, reach forklifts, or zoom booms.
732. Girder: The main horizontal support of a structure that supports smaller beams.

733. Glass Fiber Reinforced Concrete (GFRC): Material used in wall systems that resembles but generally does not perform as well as concrete. Usually, a thin cementitious material laminated to plywood or other lightweight backing.
734. Glaze Coat: In roofing, a light, uniform mopping of bitumen on exposed felts to protect them from the weather, pending completion of the job.
735. Glazing Bead: In glazing, a strip surrounding the edge of the glass in a window or door which holds the glass in place.
736. Glazing Channel: In glazing, a three-sided, U-shaped sash detail into which a glass product is installed and retained.
737. Glazing: A generic term used to describe an infill material such as glass, panels, etc. (v) the process of installing an infill material into a prepared opening in windows, door panels, partitions, etc.
738. Gloss (Paint or Enamel): A paint or enamel that contains a relatively low proportion of pigment and dries to a sheen or luster.
739. Gloss Enamel: A finishing material made of varnish and sufficient pigments to provide opacity and color, but little or no pigment of low opacity. Such an enamel forms a hard coating with maximum smoothness of surface and a high degree of gloss
740. Grade and Compact: The process of leveling out an area of land and exerting force using heavy equipment to stabilize the soil or aggregate.
741. Grade: The average level of proposed or finished ground adjoining a building at all exterior walls.

742. Graded Lumber: Lumber which has been graded and stamped to indicate its grade as determined by the NLGA "Standard Grading Rules for Canadian Lumber".
743. Graduated Amortization Mortgage: A special method of repayment on a mortgage whereby repayments in the initial period are low and are gradually later stepped up at a higher rate. Graduated payments mortgages were devised to enable lower income families to become homeowners.
744. Grain: The direction, size, arrangement, appearance, or quality of the fibers in wood.
745. Grant: A technical term used in deeds of conveyance to indicate a transfer of an interest or estate in land.
746. Grantee: The party to whom an interest in real property is conveyed (the buyer).
747. Grantor: The person who conveys an interest in real estate by deed (the seller).
748. Granules: The mineral particles of a graded size which are embedded in the asphalt coating of shingles and roofing.
749. Gravel: Loose fragments of rock used for surfacing built-up roofs, in sizes varying from 1/8" to 1 3/4".
750. Greywater: Sanitary sewage of domestic origin which is derived from fixtures other than sanitary units.
751. Grid: The completed assembly of main and cross tees in a suspended ceiling system before the ceiling panels are installed.

752. Grip Set: Door handles.
753. Gross Area: The total area of all floors above grade measured between the outside surfaces of exterior walls or between the outside surfaces of exterior walls and the centre line of firewalls except that, in any other occupancy than a residential occupancy, where an access or a building service penetrates a firewall, measurements shall not be taken to the centre line of such firewall.
754. Gross Income: The scheduled income from the operation of the business of the management of the property, customarily stated on an annual basis.
755. Ground Fault Circuit Interrupters (GFCI/GFI): Special devices capable of opening a circuit when even a small amount of current is flowing through the grounding system.
756. Ground System: The connection of current-carrying neutral wire to the grounding terminal in the main switch which in turn is connected to a water pipe. The neutral wire is called the ground wire.
757. Ground Water Table: The elevation of the upper surface of the ground water existing in the sewage system.
758. Ground Water: Water below the surface of the ground occupying a zone of the earth's mantle that is saturated with water.
759. Grounding Rod: Rod used to ground an electrical panel.
760. Grounds: Guides used around openings and at the floor line to strike off plaster. They can consist of narrow strips of wood or of wide sub-jambs at interior doorways. They provide a level plaster line for installation of casing and other trim.

761. Groundwater Level: The top surface of a free-standing body of water in the ground.
762. Grout/Grouting: A cement mortar mixture made of such consistency (by adding water) that it will just flow into joints and cavities of masonry work to fill them solid.
763. Guaranteed Maximum Price (GMP): A contract where the contractor is paid for the actual costs that are incurred in addition to a fixed fee that has a price ceiling cap.
764. Guarantor: A third party without interest in the property who agrees to assume responsibility for a debt in the event of default by the mortgagor.
765. Guard: A protective barrier around openings in floors or at the open sides of stairs, landings, balconies, mezzanines, galleries, raised walkways or other locations to prevent accidental falls from one level to another. Such barrier may or may not have openings through it.
766. Gun Consistency: Sealant formulated in a degree of viscosity suitable for application through the nozzle of a caulking gun.
767. Gunite: A construction material composed of cement, sand or crushed slag and water mixed and forced through a cement gun by pneumatic pressure, used in the construction of swimming pools.
768. Gusset: A flat wood, plywood, or similar type member used to provide a connection at intersection of wood members. Most used at joints of wood trusses. They are fastened by nails, screws, bolts, or adhesives.
769. Gutter Strap: Metal bands used to support the gutter.

770. Gutter: Metal or wood trough at the eaves of a roof to carry rainwater from the roof to the downspout.
771. Gypsum Plaster: Gypsum formulated to be used with the addition of sand and water for base- coat plaster.
772. h: Hour(s).
773. Hard Costs: Hard costs are often referred to as “brick-and-mortar costs,” and refer to any costs associated with the physical construction of the building or project, under any equipment used, and any labor associated with the construction of the project.
774. Hardie Board/Cement Fibre Board: A special siding material that uses cement fibers to create a more durable and attractive product. Cement is combined with sand, water, and cellulose wood fibers to create a material particularly suited to protect home exteriors.
775. Hardware: Metal accessories such as doorknobs, towel bars, toilet paper holders, etc.
776. Hatch: An opening in a deck; floor or roof. The usual purpose is to provide access from inside the building.
777. Hauled Sewage System: Works, installations, equipment, operations, and land used in connection with the collection, handling, treatment, transportation, storage, processing and disposal of hauled sewage as regulated under the
778. Hauled Sewage: Sanitary sewage that, is not finally disposed of at the site where it is produced, is not conveyed by a sewer to a sewage works; is stored or retained at the site where it is produced for periodic collection, handling,

treatment, transportation, storage or processing prior to final disposal at a place other than where it was produced, and includes sanitary sewage that is removed from a sewage system for purposes of cleaning or maintaining the system.

779. Hawk: A flat wood or metal tool 10 inches to 14 inches square with a handle used by plasterers to carry plaster mortar or mud.

780. Hazard Index means a level on a scale of 1 to 8 designating the life safety hazard to occupants of the building based on use and occupancy, occupant load, the use and function of floor spaces, the difficulty of egress, the fire load of contents, finishes and furnishings, the configuration or compartmentation of floor spaces, and the size of building, and "H.J." has a corresponding meaning.

781. Hazard Insurance: Insurance for a building while it is under construction.

782. Hazardous Room: A room containing enough of a substance which because of its chemical nature may create an atmosphere or condition of imminent hazard to health.

783. Header/Header Line: A line of pipe with watertight joints installed in a sewage system for the purpose of distributing effluent from a treatment unit to the distribution pipe in a leaching bed. Or framing members over windows, doors, or other openings. Or a beam placed perpendicular to joists and to which joists are nailed in framing for chimney, stairway, or other opening. Or a wood lintel.

784. Hearth: The inner or outer floor of a fireplace, usually made of brick, tile, or stone.

785. Heat Detector: A fire detector designed to operate at a predetermined temperature or rate of temperature rise.

786. Heat Recovery Ventilator System (HRV): An HRV system supplies continuous fresh air from outside in the house.
787. Heat Strengthened Glass: Flat or bent glass that has been heat-treated to a specific surface and/or edge compression range to meet the requirements of ASTM C 1048, kind HS. Heat-strengthened glass is approximately two times as strong as annealed glass of the same thickness when exposed to uniform static pressure loads. Heat-strengthened glass is not considered safety glass and will not completely dice as will fully tempered glass.
788. Heat Trim: Work done by the heating contractor to get ready for the Final Heat Inspection. This includes venting the hot water heater, installing all vent grills, registers, air conditioning services, turning on the furnace, installing thermostats, venting ranges and hoods, and all other heat related work.
789. Heating Load: The heating load is the amount of heat energy that would need to be added to a space to maintain the temperature in an acceptable range.
790. Heavy Timber Construction: That type of combustible construction in which a degree of fire safety is attained by placing limitations on the sizes of wood structural members and on thickness and composition of wood floors and roofs and by the avoidance of concealed spaces under floors and roofs.
791. Heel Bead: Sealant applied at the base of a channel, after setting the light or panel and before the removable stop is installed, one of its purposes being to prevent leakage past the stop.
792. Heritage Building: A building designated under the Ontario Heritage Act, or a building that is certified to be of significant architectural or historical value by

a recognized, non-profit public organization whose primary object is the preservation of structures of architectural or historical significance and which certification is accepted by the chief building official.

793. Hermetic Seal: Vacuum seal (between panes of a double-paned window i.e., insulated glass unit or IGU). Failure of a hermetic seal causes permanent fogging between the panels of the IGU.
794. HI: Hydronics Institute.
795. High Ground Water Table: The highest elevation at which there is physical evidence that the soil or leaching bed fill has been saturated with water.
796. High-Ratio Mortgage: A mortgage loan for higher than 80% of the value of a property. This type of mortgage usually requires mortgage loan insurance.
797. Hip Rafter: A rafter that forms the intersection of an external roof angle.
798. Hip: A roof with four sloping sides. The external angle formed by the meeting of two sloping sides of a roof.
799. Hold Back: An amount of money retained by a construction lender or owner until satisfactory completion of the work performed by a contractor.
800. Holding Tank: A tank designed for the total retention of all sanitary sewage discharged into it and requiring periodic emptying.
801. Home Appraisal: The process during which a licensed appraiser evaluates different elements of a property to determine its fair market value. An appraisal is ordered by a mortgage lender.
802. Home Construction Regulatory Authority (HCRA): Regulates new home builders and vendors in the province. They protect the public interest through a

fair, safe and informed marketplace that supports the goal of a continuously improved homebuilding industry in Ontario.

803. Home Equity Conversion Mortgage (HECM): Reverse mortgage program enabling homeowners to withdraw equity on their home through either a fixed monthly payment, a line of credit, or a combination of the two.
804. Home Equity Line of Credit (HELOC): Provides a revolving credit line that can be helpful in paying for large expenses or consolidating higher-interest rate debt on loans like credit cards.
805. Home for Special Care: A home for the care of persons requiring nursing, residential or sheltered care.
806. Home Inspection: A home inspection is carried out by an objective third party to establish the condition of a property during a real estate transaction. An inspector will report on such things as a home's heating system, the stability of the foundation, and the condition of the roof. The inspection is meant to identify major issues that might affect the value of the home and the stability of your and your lender's investment and return.
807. Homeowner's Association (HOA): Usually found when you purchase a condominium, townhome, or other development property. To purchase the home, you must also join the HOA and pay monthly or yearly HOA fees. These fees can cover common area maintenance, repairs, and general upkeep. The more amenities your building offers, the higher the HOA fees typically are.
808. Homeowner's Insurance: When you purchase a home, it's also necessary to purchase homeowner's insurance to cover any losses or damages you might

incur, such as natural disaster, theft, or damage. It also protects the homeowner from liability against any accidents in the home or on the property. Insurance payments are usually included in your monthly mortgage payments.

809. Honeycomb: Areas in a foundation wall where the aggregate (gravel) is visible. Honeycombs can usually be remedied by applying a thin layer of grout or other cement product over the affected area. Or a method by which concrete is poured and not puddled or vibrated, allowing the edges to have voids or holes after the forms are removed.
810. Horizontal Branch: That part of a waste pipe that is horizontal and installed to convey the discharge from more than one fixture.
811. Horizontal Exit: An exit from one building to another by means of a doorway, vestibule, walkway, bridge, or balcony.
812. Horizontal Service Space: A space such as an attic, duct, ceiling, roof, or crawl space oriented essentially in a horizontal plane, concealed and generally inaccessible, through which building service facilities such as pipes, ducts and wiring may pass.
813. HRAI: Heating, Refrigerating and Air-Conditioning Institute of Canada.
814. Hub/Hub Drain: A drain opening for indirect liquid wastes that does not serve as a floor drain, that has the same pipe size, material and venting requirements as a floor drain and that has flood level rim above the floor in which it is installed and receives wastes that are discharged directly into the drain opening.
815. HUD: U.S. Department of Housing and Urban Development.

816. Humidifier: A device designed to increase the humidity within a room or a house by means of the discharge of water vapour. They may consist of individual room size units or larger units attached to the heating plant to condition the entire house.
817. HVAC-R: Stands for heating, ventilation, and air conditioning. The “R,” which is only sometimes included, is for “refrigeration.” Often, those who work on HVAC-R systems are experts in the field, but all professionals in construction should know what they are and their function.
818. HVAC: Heating, Ventilating and Air-Conditioning.
819. Hydro One: An electricity utility that serves the province of Ontario, Canada. Along with other utilities, it is regulated by the Ontario Energy Board which controls electricity rates and the natural gas industry in the province.
820. Hz: Hertz.
821. I-beam: A beam that has a cross-section that looks like the capital letter I. Girders often have an I-beam cross-section.
822. Illegal Building Convictions: Convictions for building contrary to the provisions set out in the New Home Construction Licensing Act, 2017 and the Ontario New Home Warranties Plan Act.
823. Impact Noise Rating (INR): A single figure rating which provides an estimate of the impact sound insulating performance of a floor-ceiling assembly.
824. Improvements: A term sometimes used to describe TI'S or Tenant Improvements. Improvements can be in the form of new construction or remodel work.

825. In: Inch(es).
826. in2: Square Inch(es).
827. Inc: Incorporated.
828. Income/Expense Ratio: Ratio of operation expenses to gross income and expressed as a percentage (also known as operating ratio).
829. Incompatibility: Descriptive of two or more materials which are not suitable to be used together.
830. Indemnification: Indemnity is a contractual obligation of one party to compensate the loss incurred to the other party due to the acts of the indemnitor or any other party.
831. Indenture: A document of deed, usually in duplicate, expressing certain objects between the parties.
832. Independent Contractor: One free from the influence, guidance, or control of another or others and does not owe a "fiduciary duty". Example: architect, engineer, prime or main contractor, construction manager at-risk.
833. Indirect Cost (Expense): A contractor's or consultant's overhead expense; expenses indirectly incurred and not chargeable to a specific project or task. The terms Indirect costs and soft costs are synonymous.
834. Indirect Service Water Heater: A service water heater that derives its heat from a heating medium such as warm air, steam, or hot water.
835. Indirectly Connected: Not directly connected.

836. Infiltration: Infiltration is the unintentional or accidental introduction of outside air into a building, typically through cracks in the building envelope and through use of doors for passage. Infiltration is sometimes called air leakage.
837. Inflation: An increase in prices.
838. Injunction: A judicial process or order requiring the person to whom it is directed to do or refrain from doing a particular thing.
839. Inside Drain: In roofing, a drain positioned on a roof at some location other than the perimeter. It drains surface water inside the building through closed pipes to a drainage system.
840. Inspection List (Punch List): A list prepared by the owner or his/her authorized representative of items of work requiring immediate corrective or completion action by the contractor.
841. Inspection Request (IR): A form required by independent third-party inspectors to confirm an installation detail or method. It is often used for work such as welding, anchoring, and concrete pours.
842. Inspection: The act of inspecting. An official examination or review of the work completed or in progress to determine its compliance with contract requirements.
843. Installment: The regular periodic payment that a borrower agrees to make to a lender.
844. Insulated (or Inverted) Roof Membrane Assembly (IRMA): In this system the roof membrane is laid directly on the roof deck, covered with extruded foam insulation, and ballasted with stone, minimum of 1000 lbs. per square.

845. Insulating Concrete Forms Foundation (ICF): A method of construction using components manufactured from expanded polystyrene (EPS). The forms are stacked, steel-reinforced, and then filled with concrete. When completed, ICF walls provide a safe and solid monolithic structure. ICF homes offer a level of safety no other building system can match. They are more than 10 times stronger than framed structures, and several times stronger than CMU “cinder block” construction as well.
846. Insulating Glass Unit: Two or more lights of glass spaced apart and hermetically sealed to form a single-glazed unit with an air space between each light. (Commonly called IG units.)
847. Insulation Board: A rigid structural building board made of coarse wood or cane fiber in ½- and 25/32-inch thickness It can be obtained in various size sheets, in various densities, and with several treatments.
848. Insulation Fasteners: Any of several specialized mechanical fasteners designed to hold insulation down to a steel or a nailable deck.
849. Insulation: Material that fills walls to keep sound or heat from transporting from one area of a building to another. Insulation materials include foam, cellulose, fiberglass, and foils.
850. Insurable Value: The term is used conventionally to designate the amount of insurance which may be carried on destructible portions of a property to indemnify the owner in the event of loss.
851. Insurance Broker: An insurance broker can help you choose and buy insurance, including property insurance and mortgage loan insurance.

852. Integrated Labour Delivery (ILD): Brings labor close to the IPD framework, as subcontractors perform 80-100% of the labor on construction projects. In ILD labor begins at the design phase, and ILD streamlines the process from design through prefab and assembly to provide a united framework.
853. Integrated Project Delivery (IPD): In an IPD model a single multi-party contract is entered into by multiple parties including the builder, architect, and owner. This contract has the benefit of allowing all stakeholders to share risk and incentives rewards.
854. Interceptor: A receptacle that is designed and installed to prevent oil, grease, sand, or other materials from passing into a drainage system.
855. Interconnected Floor Space: Superimposed floor areas or parts of floor areas in which floor assemblies that are required to be fire separations are, penetrated by openings that are not provided with closures.
856. Interest Escalation: Rate of interest on a loan is raised periodically during the term of the loan to encourage early repayment.
857. Interest Rate: The profit of a loan as expressed on a percentage basis.
858. Interest: The cost of borrowing money. Interest is usually paid to the lender in regular payments along with repayment of the principal (loan amount).
859. Interested Person: Individuals and corporations who have, or may have, influence over a person or the person's business. This includes persons who have, or may have, a beneficial interest in the business of the applicant or licensee as well as persons who control the applicant or licensee whether directly

or indirectly. It also includes persons who have or may contribute financially to the business of the applicant or licensee

860. Interim Occupancy: The period between your move-in date and the day you take ownership. This allows a builder to focus on the common elements before the building is registered.
861. Interior Finish: Material used to cover the interior framed areas, or materials of walls and ceilings
862. Interior Glazed: Glazing infills set from the interior of the building.
863. Interlayer: In glazing, any material used to bond two lights of glass and/or plastic together to form a laminate.
864. Interply: Between two layers of roofing felts that have been laminated together.
865. Intestate: A person who dies without a will, or leaves one which is defective in form, in which case the estate descends by operation of law to the next of kin.
866. Investment Property: A property purchased to generate rental income, tax benefits, or profitable resale rather than to serve as the borrower's primary residence. Contrast with "second home."
867. Invitation for Bid (IFB): Request given to contractors for them to submit a project proposal regarding their provided services and products.
868. Invoice: A list sent to a purchaser containing the items and charges of merchandise.

869. Irrevocable: Incapable of being recalled or revoked; unchangeable, unalterable.
870. lx: Lux.
871. J: Joule(s).
872. Jack Rafter: A rafter that spans the distance from the wall plate to a hip, or from a valley to a ridge. A rafter that spans the distance from the wall plate to a hip, or from a valley to a ridge.
873. Jamb: The side and head lining of a doorway, window, or other opening.
874. Jigsaw: A power tool that can cut irregular curves in materials. A jigsaw has a saw blade and a motor to cut at high speeds.
875. Job Costing: A costing method used in accounting to track work by job. Job costing can be used to track profits and keep the project within a budget.
876. Joint and Several Note: Promissory note on which there are two or more promisors who are jointly and severally liable.
877. Joint Cement: A powder that is usually mixed with water and used for joint treatment in gypsum- wallboard finish. Often called "spackle."
878. Joint Tenancy: Ownership of land by two or more persons whereby, on the death of one, the survivor or survivors take the whole estate.
879. Joint: The space between the adjacent surfaces of two members or components joined and held together by nails, glue, cement, mortar, or other means.

880. Joist: One of a series of parallel beams, usually 2 inches in thickness, used to support floor and ceiling loads, and supported in turn by larger beams, girders, or bearing walls.
881. Judicial Foreclosure: Judicial foreclosures are mandatory in some but not all states. They require all foreclosures go through the court system to confirm the debt is in default before putting the property up for auction. The goal of judicial foreclosures is to protect property owners from corrupt lenders.
882. K-rail/Jersey Barrier: A precast concrete barrier that comes in 10' or 20' lengths. These are used to separate traffic, protect traffic from a leading edge, or designate the construction zone.
883. Kelvin: Thermometer scale on which a unit of measurement equals the Celsius degree.
884. Kg: Kilogram(s).
885. kg/m²: Kilograms Per Square Metre.
886. Kick Hole: A defect frequently found in perimeter flashings arising from being stepped on or kicked. A small fracture of the base flashing in the cant.
- 887.** Kicker: An extra bonus or additional payment over and above the fixed interest already paid to an investor E.g. A percentage of gross profits or cash flow.
888. Kiln Dried Lumber: Lumber that has been kiln dried often to a moisture content of 6 to 12 percent. Common varieties of softwood lumber, such as framing lumber are dried to a somewhat higher moisture content.

889. King Stud: A framing member that runs from the bottom to the top of a panel or sheet.
890. Kip: A unit of force or weight, equal to 1,000 pounds, used to measure engineering loads.
891. kN: Kilonewton(s).
892. Knife Consistency: Compound formulated in a degree of firmness suitable for application with a putty knife such as used for face glazing and other sealant applications.
893. Knot: In lumber, the portion of a branch or limb of a tree that appears on the edge or face of the piece.
894. kPa: Kilopascal(s).
895. Kraft: A heavy, water-resistant paper.
896. kW: Kilowatt(s).
897. Kynar Coating: Architectural coating that is UV stable and suitable for exterior use on aluminum and other metal surfaces.
898. L: Litre(s).
899. Laminated Glass: Two or more lights of glass permanently bonded together with one or more inter-layers.
900. Laminated Veneered Lumber (LVL): A structural material composed of multiple layers of thin wood veneer.
901. Land Acquisition Loan: Loan advanced to acquire land as opposed to improving land or buildings.

902. Land Contract: A contract drawn between a buyer and seller for the sale of property.
903. Land Surveyor: A land surveyor identifies land boundaries and features of land to determine ownership. A survey requirement is sometimes part of a home purchase and sale. Your realtor can help you obtain an existing or new survey if required.
904. Land: The land, everything that is permanently attached to the land, and all the rights of ownership, including the right to possess, sell, lease, and enjoy the land.
905. Landing: A platform between flights of stairs or at the termination of a flight of stairs.
906. Landscaping: The process of making a yard or other piece of land more attractive by altering the existing design, adding ornamental features, and planting trees and shrubs.
907. Lap: To extend one material partially over another; the distance so extended.
908. Late Charge: A penalty imposed by the lender when a borrower fails to make a scheduled payment on time.
909. Lath: A building material of wood, metal, gypsum, or insulating board that is fastened to the frame of a building to act as a plaster base.
910. Lath: A metal wire on the frame of a building that serves as a base for laying down stucco or plaster.
911. Lattice: A framework of crossed wood or metal strips.

912. Lawyer/Notary: A lawyer (or notary in Quebec) will protect your legal interests and review any contracts.
913. Leaching Bed Fill: Unconsolidated material suitable for the construction of a leaching bed placed in the leaching bed to obtain the required unsaturated zone below the distribution pipes, and the required lateral extent such that the effluent is absorbed.
914. Leaching Bed: An absorption system constructed as absorption trenches or as a filter bed, located wholly in ground or raised or partly raised above ground as required by local conditions, to which effluent from a treatment unit is applied for treatment and disposal and that is composed of, the soil, leaching bed fill or other filter media that is contained between the surface to which the sanitary sewage is applied and the bottom of the bed, the distribution pipe and the stone or gravel layer in which such pipe is located, and the backfill above the distribution pipe, including the topsoil and sodding or other anti-erosion measure, and the side slopes of any portion elevated above the natural ground elevation.
915. Leaching: Dispersal of liquid by downward or lateral drainage or both into permeable soil or leaching bed fill.
916. Leader: A pipe that is installed to carry storm water from a roof to a storm building drain or sewer or another place of disposal.
917. Lean Construction: Lean construction helps manage a project through relationships and shared goals among all key stakeholders and helps maximize total value and minimize wasted time and resources.

918. Lean-to Roof: The sloping roof of a building addition having its rafters or supports pitched against and supported by the adjoining wall of a building.
919. Lease Option: A lease option is like rent-to-own for real estate. It gives the lessee the ability to lease property with the option to buy. It includes a legal agreement with a monthly rental amount due, while also including an option to buy the property for a predetermined price at any time during the length of the agreement.
920. Lease: A contract by which one party conveys land, property, services, etc. to another for a specified time, usually in return for a periodic payment.
921. Leasehold: A type of interest in a property that is certain only for a specified period of time granted by contract.
922. Ledger Strip: A strip of lumber nailed along the bottom of the side of a girder on which joists rest.
923. Legal Description: A written description by which property can be located, and which is acceptable for registration in a land registry system.
924. Legal Mortgage: A transfer of a legal estate or interest in property for the purpose of securing the repayment of a debt.
925. Legal Name: Legal name is the registered company name that appears on legal documents.
926. Lender: In real estate, the lender refers to the individual, financial institution, or private group lending money to a buyer to purchase property with the expectation the loan will be repaid with interest, in agreed upon increments, by a certain date.

927. Lending Value: An independent appraiser's value interpreted by the lender as to the worth of a property in the current market given a reasonable time to sell the property.
928. Lessee: Tenant under a lease.
929. Lessee's Interest: The market value of property less the value of the lessor's interest. The present worth of the annual advantage, if any, accruing to the lessee by reason of the contract rent being less than the economic rent.
930. Lessor: The person who grants us of the property under lease to a tenant.
931. Let-in Brace: Nominal 1-inch-thick boards applied into notched studs diagonally.
932. Letter of Commitment: Letter written by the lender containing the amount of the loan, specified interest rate, term of loan, and specific conditions.
933. Letter of Credit: Letter issued by a bank or other lending institution promising payment to a third party in accordance with the terms of the agreement. Letters of credit may be used in situations where a deposit is required or a security, E.g. Where a builder is about to sign a contract and must put up security that the job will be finished, or a security deposit under a long-term lease.
934. Leveling Rod: A rod with graduated marks for measuring heights or vertical distances between given points and the line of sight of a leveling instrument. They are longer than a yardstick and are held by a surveyor in a vertical position.

935. Leverage: Upside leverage in real estate occurs when the yield or net return on property exceeds debt service for a loan. Downside or reverse leverage occurs when the debt service is greater than the net return on investment.
936. Liabilities: A person's debts and other financial obligations.
937. Licence Appeal Tribunal: The Licence Appeal Tribunal (LAT) is an independent, quasi-judicial agency and is one of thirteen tribunals in Tribunals Ontario. LAT adjudicates applications and resolves disputes concerning compensation claims and licensing activities regulated by the provincial government, including those activities of delegated administrative authorities.
938. Licence Conditions Under Appeal: The HCRA Registrar's proposal to apply conditions on a licence is under appeal by the applicant or licensee to the Licence Appeal Tribunal.
939. Licensed with Conditions: The builder or vendor is currently licensed by the HCRA to build and/or sell new homes, subject to conditions or restrictions.
940. Licensed: The builder or vendor is currently licensed by the HCRA to build and/or sell new homes.
941. Licensee: A person or company who has been issued a licence by the Registrar to build and sell new homes.
942. Lien Hold Back: A percentage of the contract price or estimated cost of work to be done which is held back from the mortgage advance.
943. Lien Release: A written document from the contractor to the owner that releases the Lien, following its satisfaction.

944. Lien Waiver: A written document from a contractor, subcontractor, material supplier or other construction professional(s), having lien rights against an owner's property, relinquishes all or part of those rights.
945. Lien: A legal claim against a property for money owed.
946. Life Cap: A life cap refers to the maximum amount an interest rate on an adjustable-rate loan can increase over the lifetime of the loan. A life cap is also known as an absolute interest rate or interest rate ceiling and keeps interest rates from ballooning too high over the term of the loan.
947. Light/Lite: Space in a window sash for a single pane of glass. Also, a pane of glass.
948. Limiting Distance: The distance from an exposing building face to a property line, the centre line of a street, lane, or public thoroughfare, or to an imaginary line between 2 buildings or fire compartments on the same property, measured at right angles to the exposing building face.
949. Line of Credit: A maximum credit limit allowed by a bank to a borrower, if the borrower maintains an acceptable balance on account or has a good credit rating. The credit line will vary from time to time according to the changing circumstances of the borrower or the bank.
950. Lintel: A horizontal structural member that supports the load over an opening such as a door or window.
951. Liquid-Applied Membrane: Generally applied to cast-in-place concrete surfaces in one or more coats to provide fully adhered waterproof membranes which conform to all contours.

952. Liquidated Damages: An amount of money that the contractor would owe the owner in the event of a breach of contract.
953. Lis: Litre(s) Per Second.
954. Listed: Equipment or materials included in a list published by a certification organization accredited by the Standards Council of Canada.
955. Listing Agreement: A legally binding contract that allows a real estate agent to sell a property on behalf of their client, the property owner.
956. Listing: A property that is up for sale.
957. Live Load: Anything that can enter and leave a building, including people, furniture, and even vehicles. The weight of live loads can have a significant impact on the stability of the structure, which is one of the reasons for maximum occupancy calculations.
958. Load Bearing Wall (Partition): Includes all exterior walls and any interior wall that is aligned above a support beam or girder.
959. Loadbearing as Applying to a Building Element: Subjected to or designed to carry loads in addition to its own dead load, excepting a wall element subjected only to wind or earthquake loads in addition to its own dead load.
960. Loading Rate: The volume, in litres, of effluent per square metre applied in a single day to the soil (as defined in Part 8) or leaching bed fill.
961. Loggia: A roofed open gallery, often on an upper level.
962. Lookout: A short wood bracket or cantilever to support an overhang portion of a roof or the like, usually concealed from view.

963. Loose Laid: In roofing, a membrane "laid loosely", i.e., not adhered, over a roof deck.
964. Lot #: A reference number assigned to a piece of land owned by an individual or entity. A home's lot number can be found in the legal description of the home and is assigned by the municipality.
965. Lot: A parcel of ground with boundaries determined by the county.
966. Louver: An opening with a series of horizontal slats so arranged as to permit ventilation but to exclude rain, sun, light, or vision.
967. Low Human Occupancy as Applying to Farm Buildings: An occupancy having an occupant load of not more than one person per 40 m² (431 ft²) of floor area during normal use.
968. Lumber: The product of the sawmill and planing mill not further manufactured other than by sawing, resawing, and passing lengthwise through a standard planing machine, crosscutting to length, and matching.
969. Lumens: Unit of measure for total light output. The amount of light falling on a surface of one square foot.
970. Lump Sum Prepayment: An extra payment made to reduce the principal balance of your mortgage, with or without a penalty. Lump sum payments can help you pay off your mortgage sooner and save on interest costs.
971. Luxury Vinyl Flooring: Highly durable flooring with a built-in scratch and stain guard, waterproof, authentic and versatile in appearance giving a realistic representation of either wood flooring or ceramic, practical and extremely low maintenance.

972. m: Metre(s).
973. m²: Square Metre(s).
974. Major Occupancy: The principal occupancy for which a building or part thereof is used or intended to be used and shall be deemed to include the subsidiary occupancies which are an integral part of the principal occupancy.
975. Major Structural Defect: Any defect in work or materials, including a crack, distortion, or displacement of a structural load-bearing element of the building.
976. Mansard Roof: A roof with two slopes on each side, with the lower slope being nearly vertical and the upper slope nearly horizontal.
977. Mantel: The shelf above a fireplace. Also used in referring to the decorative trim around a fireplace opening.
978. Margin of Safety: A measure of the extent to which a loan is protected by property values or operating income. In the case of a mortgage, the margin of safety is the excess of equity (at fair market value) above the outstanding amount of the loan.
979. Margin: A percentage added to the index for an adjustable-rate mortgage (ARM) to establish the interest rate on each adjustment date.
980. Market Value: The current value of your home based on what a purchaser would
981. Marketable Title: A title which a court of equity considers to be so free from defect that it will enforce acceptance by a purchaser.
982. Marquee: A canopy over an entrance to a building.

983. Mason's Hammer (Bricklayer's Hammer): Tool shaped like a chisel to trim brick or stone.
984. Masonry or Concrete Chimney: A chimney of brick, stone, concrete, or masonry units constructed on site.
985. Masonry: Stone, brick, concrete, hollow-tile, concrete block, gypsum block, or other similar building units or materials or a combination of the same, bonded together with mortar to form a wall, pier, buttress, or similar mass
986. Mastic: A pasty material used as a cement (as for setting tile) or a protective coating (as for thermal insulation or waterproofing).
987. Matched Lumber: Lumber that is dressed and shaped on one edge in a grooved pattern and on the other in a tongued pattern.
988. Matrimonial Home: Any property in which a person has an interest and that is or has been occupied by the person and his or her spouse as their family residence. Condominiums, co-operatives, and leasehold interests can be matrimonial homes.
989. Maturity Date: The date on which a mortgage loan is scheduled to be paid in full.
990. max: Maximum.
991. Maximum Occupancy Load: The maximum number of people permitted in a room and is measured per foot for each width of exit door. The maximum is 50 per foot of exit.
992. Means of Egress: A continuous path of travel provided for the escape of persons from any point in a building or contained open space to a separate

building, an open public thoroughfare, or an exterior open space protected from fire exposure from the building and having access to an open public thoroughfare. Means of egress includes exits and access to exits.

993. Mechanical, Electrical, and Plumbing (MEP): Acronym for mechanical, electrical, and plumbing.
994. Mechanically Stabilized Earth Wall (MSE): A wall system consisting of vertical panels and horizontal straps backfilled with aggregate or soil. MSE walls allow for easier and quicker installation than traditional cast-in-place methods.
995. Meeting Attendance Form: A form consisting of three columns (individuals name, individuals title, and company the individual represents). This form is given to all persons attending any meeting. Each person attending the meeting will complete their respective information. The date of the meeting should be included for reference.
996. Meeting Notes: A written report consisting of a project number, project name, meeting date and time, meeting place, meeting subject, a list of persons attending, and a list of actions taken and/or discussed during the meeting. Generally, this report is distributed to all persons attending the meeting and any other person having an interest in the meeting.
997. Melamine: Melamine laminate is a hard resin commonly used as an overlay for building materials like MDF or plywood.
998. Melt Point: The temperature at which the solid asphalt becomes a liquid.
999. Membrane: A generic term relating to a variety of sheet goods used for certain built-up roofing repairs and application.

1000. Mercantile Occupancy: The occupancy or use of a building or part thereof for the displaying or selling of retail goods, wares, or merchandise.
1001. Metal Edge: Brake metal or metal extrusions which are secured at the perimeter of the roof to form a weather-tight seal.
1002. Metal Lath: Sheets of metal that are slit and drawn out to form openings. Used as a plaster base for walls and ceilings and as reinforcing over other forms of plaster base.
1003. Metes and Bounds: A system of land description whereby all boundary lines are set forth by use of terminal points and angles mete referring to a limit or limiting mark, and bounds referring to boundary lines.
1004. Mezzanine: An intermediate floor assembly between the floor and ceiling of any room or storey and includes an interior balcony.
1005. mg/L: Milligram(s) Per Litre.
1006. Migration: Spreading or creeping of a constituent of a compound onto/into adjacent surfaces. See bleeding.
1007. Mil Thickness: Measurement used to determine thickness of a coating. 1 mil = .001 inch (1/1000).
1008. Milestone: An activity with a duration of zero (0) and by which progress of the project is measured. A milestone is an informational marker only; it does not affect scheduling.
1009. Millwork: Generally, all building materials made of finished wood and manufactured in millwork plants and planing mills are included under the term "millwork." It includes such items as inside and outside doors, window and

doorframes, blinds, porch work, mantels, panel work, stairways, moldings, and interior trim. It normally does not include flooring, ceiling, or siding.

1010. min: Minimum.

1011. min: Minute(s).

1012. Mineral Spirits: A by-product of petroleum, clear in color, a solvent for asphalt coatings.

1013. mis: Metre(s) Per Second.

1014. Miter Joint: The joint of two pieces at an angle that bisects the joining angle. For example, the miter joint at the side and head casing at a door opening is made at a 45° angle.

1015. Mixed Use Development: A large scale real estate project which is developed for several uses. An example of mixed-use development is a shopping centre complex.

1016. MJ: Megajoule(s).

1017. MLS (Multiple Listing Service): A service offered by Canadian Realtors with descriptions of most of the homes that are for sale across the country.

1018. Mm: Millimetre(s).

1019. Mock-Up Testing: Controlled air, water, and structural performance testing of existing or new glazing systems.

1020. Modified Stack Venting: A stack venting arrangement where the stack vent above the: connection of the highest stack vented fixture is reduced in diameter.

1021. Modular Construction: The act of building off site in a separate facility. Some of the benefits are improved quality control, reduced costs, and rework.

1022. Modulus: Stress at a given strain. Also, tensile strength at a given elongation.
1023. MOE: Ontario Ministry of the Environment.
1024. Moisture Content of Wood: Weight of the water contained in the wood, usually expressed as a percentage of the weight of the oven dry wood.
1025. Molding: A wood strip having a coned or projecting surface used for decorative purposes, E.g. door and window trim.
1026. Moling: A pneumatically driven device inserted into the ground to create holes for construction elements such as pipes and heat pump systems.
1027. Monitor: A large structure rising above the surrounding roof planes, designed to give light and/or ventilation to the building interior.
1028. Monocrete Construction: Method that uses precast concrete panels to create concrete structures.
1029. Monolithic: Term used for concrete work poured and cast in one piece without joints.
1030. Monopost: Adjustable metal column used to support a beam or bearing point.
1031. Mopping: In roofing, a layer of hot bitumen mopped between plies of roofing felt. Full mopping is the application of bitumen by mopping in such a manner that the surface being mopped is entirely coated with a reasonably uniform coating. Spot Mopping is the procedure of applying hot bitumen in a random fashion of small daubs, as compared to full mopping. Sprinkle mopping is a special application of installing insulation to the decks. It is done by dipping a

roof mop into hot bitumen and sprinkling the material onto the deck. Strip Mopping is the application of bitumen in parallel bands.

1032. Moratorium: Legislation enacted to assist debtors by postponing or suspending their contractual payments.
1033. More or Less: Term often found in a property description intended to cover slight, unimportant, or insubstantial inaccuracies to which both parties are willing to assume risk.
1034. Mortar Types: Type M is suitable for general use and is recommended specifically for masonry below grade and in contact with earth, such as foundations, retaining walls and walks. Type M is the strongest type. Type S is suitable for general use and is recommended where high resistance to lateral forces is required. Type N is suitable for general use in exposed masonry above grade and is recommended specifically for exterior walls subject to severe exposures. Type O is recommended for load-bearing walls of solid units where the compressive stresses do not exceed 100 lbs. per square inch and the masonry wall not be subjected to freezing and thawing in the presence of excessive moisture.
1035. Mortar: In masonry, mortar is the paste that is used to bind stones, bricks, and other similar types of units used to construct the walls of a building. Mortar can be made up of a variety of things, such as asphalt, pitch, or clay.
1036. Mortgage Bond: A bond issued by corporations and secured by a mortgage on their property.

1037. Mortgage Broker: A mortgage broker shops several lenders, acting as a middleman between lending institutions and the borrower. A broker can compare mortgages from several different institutions, giving the borrower a better deal.
1038. Mortgage Insurance: If a homebuyer makes a down payment of less than 20% of the purchase price of a home or is the recipient of an FHA or USDA loan, they'll usually be required to pay mortgage insurance. It lowers the risk of a lender giving you a loan, but it also increases the cost of the loan.
1039. Mortgage Life Insurance: Insurance which can protect your family by paying off your mortgage if you die.
1040. Mortgage Loan: An agreement by which sum of money is borrowed and a promise to repay is given, wherein as a further security the borrower gives to the lender a conveyance or charge on property which he owns.
1041. Mortgage Payment: A regularly scheduled payment that is often blended to include both principal and interest.
1042. Mortgage: A loan to help you buy a home or other real property. A mortgage loan is usually repaid in regular monthly payments, which generally include both principal and interest.
1043. Mortgagee: The lender
1044. Mortgaging Out: term applied to a mortgage which exceeds the current value of the property on which it is secured. This type of mortgage may be obtained on improvable property where the security is based on future value and future earnings which are expected to exceed construction costs.
1045. Mortgagor: The Borrower

1046. Mortise: A slot cut into a board, plank, or timber, usually edgewise, to receive tenon of another board, plank, or timber to form a joint.
1047. MPa: Megapascal(s).
1048. Mud Cracks: Cracks developing from the normal shrinkage of an emulsion coating when applied too heavily.
1049. Mullion: A vertical bar or divider in the frame between windows, doors, or other openings that supports and holds such items as panels, glass, sash, or sections of a curtain wall.
1050. Multiple Listing Service (MLS): An MLS is a suite of around 700 regional databases containing their own listings. Each database has its own listings, requires agents to pay dues for access, and allows agents to share listings across regions -- without paying dues to each one. It is widely considered the most comprehensive listing service available.
1051. Muntin: Horizontal or vertical bars that divide the sash frame into smaller lights of glass. Muntins are smaller in dimensions and weight than mullions.
1052. N: Newton.
1053. Nailer: A piece of lumber secured to non-nailable decks and walls by bolts or other means, which provides a suitable backing onto which roof components may be mechanically fastened.
1054. Natural Finish: A transparent finish which does not seriously alter the original color or grain of the natural wood. Natural finishes are usually provided by sealers, oils, varnishes, water-repellent preservatives, and other similar materials.

1055. NBC: National Building Code of Canada National Research Council of Canada.
1056. Neat Plaster: A base coat plaster which does not contain aggregates and is used where the addition of aggregates on the job is desired.
1057. Negative Amortization: Amortization refers to the process of paying off a loan with regular payments so the amount you owe on the loan gradually decreases. Negative amortization happens when the amount you owe continues to rise, regardless of regular payments, because you're not paying enough to cover the interest.
1058. Negative Cash-Flow: Where operating costs exceed gross rental income or debts.
1059. Neoprene: A synthetic rubber having physical properties closely resembling those of natural rubber. It is made by polymerizing chloroprenes, and the latter is produced from acetylene and hydrogen chloride.
1060. Net Operating Income (NOI): The balance remaining after deduction of operating expenses from gross receipts and gross rental, but not including the deducting of debt service on mortgages. Free and clear return on property is calculated by the ratio of NOI to total investment including mortgages and equity. This gives a direct means of comparing the return on different properties.
1061. Net Rate of Interest: The interest rate received by a mortgage lender net of the servicing fee deducted by a loan correspondent, etc.
1062. Net Worth: Your financial worth, calculated by subtracting your total liabilities (everything you owe) from your total assets (everything you own).

1063. New Home Warranty Program: A program which guarantees that any defects in a new home will be repaired if the builder fails to repair them.
1064. New Home: A 'new home' is defined as a home that has not been previously occupied or sold as a place of residence, including as residential accommodation (regardless of the duration of the occupation).
1065. Newel: A post to which the end of a stair railing or balustrade is fastened. Also, any post to which a railing or balustrade is fastened.
1066. NFPA: National Fire Protection Association.
1067. Ng: Nanogram(s).
1068. NIA: Not Applicable.
1069. NLGA: National Lumber Grades Authority.
1070. No: Number(s).
1071. Nom: Nominal.
1072. Nominal Interest Rate: Interest rate stated on the face on a loan document. However, if the loan amount is discounted or sold at premium, the effective rate of interest will either be higher or lower.
1073. Nominally Horizontal: At an angle of less than 45 ° with the horizontal.
1074. Nominally Vertical: At an angle of not more than 45 ° with the vertical.
1075. Non-bearing Wall: A wall supporting no load other than its own weight.
1076. Non-Combustible Construction: Type of construction in which a degree of fire safety is attained by the use of non-combustible materials for structural members and other building assemblies.

1077. Non-Combustible: A material meets the acceptance criteria of CAN4-S 114, "Standard Method of Test for Determination of Non-Combustibility in Building Materials".
1078. Non-Destructive: A phrase describing a method of examining the interior of a component whereby no damage is done to the component itself.
1079. Non-Drying (Non-Curing): A sealant that does not set up or cure.
1080. Non-Recourse Loan: A clause in a loan which waives personal liability of the borrower on the loan.
1081. Non-Sag: A sealant formulation having a consistency that will permit application in vertical joints without appreciable sagging or slumping. A performance characteristic which allows the sealant to be installed in a sloped or vertical joint application without appreciable sagging or slumping.
1082. Non-Skinning: Descriptive of a product that does not form a surface skin.
1083. Non-Staining: Characteristic of a compound that will not stain a surface.
1084. Nosing: The projecting edge of a molding or drip. Usually applied to the projecting molding on the edge of a stair tread.
1085. Not In Contract (NIC): Acronym for "Not In Contract."
1086. Notch: A crosswise rabbet at the end of a board.
1087. Notice of Conditions Issued: The HCRA Registrar has proposed to apply conditions on a licence.
1088. Notice of Proposal (NOP): A procedure under the New Home Construction Licensing Act, 2017 (NHCLA) in which the Registrar notifies an applicant or licensee in writing of the intent to refuse to grant or renew a licence, suspend, or

revoke a licence, apply conditions to a licence to which the licensee has or has not provided their consent.

1089. Notice of Refusal Issued: The HCRA Registrar has proposed to refuse to renew a licence.

1090. Notice to Revoke Issued: The HCRA Registrar has proposed to revoke a licence.

1091. Notice to Suspend Issued: The HCRA Registrar has proposed to suspend a licence.

1092. Notices Issued: Under the New Home Construction Licensing Act, 2017, the HCRA may issue a Notice of Proposal to an applicant or licensee with the intent to refuse to grant or renew a licence, suspend, or revoke a licence or apply conditions to a licence to which the licensee has or has not provided their consent. This metric signals the number of Notice of Proposals that have been issued and been sustained after appeal (if an appeal was made).

1093. Nozzle: The tubular tip of a caulking gun through which the compound is extruded.

1094. Nuclear Meter: A device used to detect moisture by measuring slowed, deflected neutrons.

1095. O.C.: On Centre.

1096. O&M Manual: This stands for operations and maintenance manual which is an instruction guide to running and servicing a building. The O&M manual is given to the owner at turnover.

1097. OAC Meeting: A meeting held at a scheduled time (generally weekly or biweekly) between the owner, the architect, and the general contractor. This meeting covers general project management topics, such as safety, scheduling, procurement, RFIs, submittals, change orders, design changes, etc. The general contractor is usually responsible for leading the meeting and distributing the meeting minutes.
1098. Oblatory Advance: An advance made according to terms of a pre-existing construction loan agreement or mortgage.
1099. Occupancy: The use or intended use of a building or part thereof for the shelter or support of persons, animals, or property.
1100. Occupant Load: The number of persons for which building, or part thereof is designed.
1101. Offer/Offer to Purchase: A written offer that sets out the terms under which a buyer agrees to buy a home. If the offer is accepted by the seller, it becomes a legally binding contract.
1102. Officer: Named in the Initial Return/Notice of Change filed with the Ministry of Government and Consumer Services.
1103. Offset: The piping that connects the ends of 2 pipes that are parallel.
1104. Ogee (O.G.): A molding with a profile in the form of a letter S; having the outline of a reversed curve. A molding with a profile in the form of a letter S; having the outline of a reversed curve.

1105. Ohm's Law: States that, in a given electrical circuit, the amount of current in amps is equal to the pressure in volts divided by the resistance in ohms. The formula is: I (Current) = V voltage or $V = I \times R$ R resistance or $R = V/I$
1106. Ohmmeter: In electrical contracting, a device to measure the resistance across a load. They are never used on a live circuit. It is used to track down broken wires.
1107. Oil-Canning: The term describing distortion of thin-gauge metal panels which are fastened in a manner restricting normal thermal movement.
1108. Ontario Building Code (OBC): The Ontario Building Code is a regulation under the Building Code Act. It establishes detailed technical and administrative requirements, and minimum standards for building construction.
1109. Ontario New Home Warranties Plan Act (ONHWP): The purpose of the ONHWP Act is to protect purchasers of new homes. The ONHWP Act protects new home purchasers in three ways: mandatory registration of most new home builders and vendors, a warranty program for consumers protecting against a range of defects, and a deposit protection mechanism in the event of builder failure.
1110. Open Air: The atmosphere outside a building.
1111. Open Bid/Estimate: A service where any bidder or estimator is given access to project specific RFP (Request for Proposal) information. This option is for those seeking bids/estimates from any interested professionals or service without prequalifying them.

1112. Open House: When the seller's real estate agent opens the seller's house to the public. You don't need a real estate agent to attend an open house.
1113. Open Mortgage: A mortgage that can be prepaid, paid off or renegotiated at any time without an interest penalty. The interest rate on an open mortgage is usually higher than on a closed mortgage with an equivalent term.
1114. Open or Closed: The restriction or denial of repayment rights until the maturity of the mortgage is a "closed" mortgage. If specified on document as "open", then mortgagor can pay extra payments of principal sums at any time or at specified times, with or without repayment penalty.
1115. Open-Air Storey: A storey in which at least 25 per cent of the total area of its perimeter walls is open to the outdoors in a manner that will provide cross ventilation to the entire storey.
1116. Operating Costs: The monthly expenses that come with owning a home. These include property taxes, property insurance, utilities, and maintenance and repairs.
1117. Operating Expenses: Generally speaking, all expenses, occurring periodically, which are necessary to produce net income before depreciation. Under some conditions these expenses are placed in two categories, namely, operating expenses and fixed charges.
1118. Option: A right given by the owner of property to another (for valuable consideration) to buy certain property within a limited time at an agreed price.
1119. Orders Issued: A direction requiring a licensee to do something or refrain from doing something. Under the New Home Construction Licensing Act, 2017,

orders can relate to false advertising, freezing assets or trust funds or compliance with the Act.

1120. Organic: A term designating any chemical compound which contains carbon and hydrogen.
1121. Orientation: The positioning of a building on a lot in relation to the sun, wind, view, and noise.
1122. Oriented Strand Board (OSB): A manufactured 4' X 8' wood panel made out of 1"- 2" wood chips and glue. Often used as a substitute for plywood.
1123. OSB: Oriented Strandboard.
1124. Outrigger: An extension of a rafter beyond the wall line. Usually, a smaller member nailed to a larger rafter to form a cornice or roof overhang.
1125. Outstanding Claims Paid Owing: The amount owing by the builder or vendor to Tarion because of warranty claim(s) submitted by a homeowner and investigated and/or resolved by Tarion that has been outstanding for greater than 30 days. This number includes Tarion Action on Behalf Uncollectable plus Breach Uncollectable.
1126. Overhang: That part of the roof structure which extends horizontally beyond the vertical plane of the exterior walls of a building.
1127. Owner Financing: Owner financing (also known as seller financing) takes place when a borrower finances the purchase of a home through the seller, bypassing conventional mortgage lenders and financial institutions.
1128. Owner-Architect Agreement: A written form of contract between architect and client for professional architectural services.

1129. Owner-Builder: A term used to describe an Owner who takes on the responsibilities of the general contractor to build a specific project.
1130. Owner-Construction Agreement: Contract between owner and contractor for a construction project.
1131. Owner-Construction Management Agreement: Contract between construction manager and client for professional services.
1132. Owner: An “owner” is a person who purchases a home from its vendor for occupancy.
1133. Oxidize: To combine with oxygen in the air.
1134. Pa: Pascal(s).
1135. Package Loan: Combination of two types of loan, E.g., construction loan and permanent financing. The borrower benefits by only having to negotiate with a single lender and only having to pay a single set of closing costs.
1136. Pail Privy: A latrine in which the receptacle for human waste consists of a removable container surmounted by a superstructure.
1137. Paint: A combination of pigments with suitable thinners or oils to provide decorative and protective coatings.
1138. Pallet: An inexpensive wooden platform used for moving or storing materials. Typically, pallets are moved with forklifts.
1139. Panel: In house construction, a thin flat piece of wood, ply. wood, or similar material, framed by stiles and rails as in a door or fitted into grooves of thicker material with molded edges for decorative wall treatment.
1140. Parapet Wall: A low wall around the perimeter of a roof deck.

1141. Parcel of Tied Land (POTL): Comprises freehold homes that are built on a parcel of land tied to a common elements condominium. Each owner has a part ownership of the common elements, such as roads, sidewalks, or parks.
1142. Parging: is a method of applying a smooth cement-based layer to a masonry wall. Most often it is used to apply a smooth surface to the exterior of a masonry foundation so that a waterproofing compound can be applied more easily.
1143. Parking Strip: The area in front of a building between the sidewalk and the street usually landscaped with grass. The parking strip serves as a buffer between the road and pedestrians walking on the sidewalk.
1144. Partial Discharge: A discharge of a definite portion of the mortgage lands usually given after the mortgagor has prepaid a specific portion of the mortgage debt.
1145. Partial Payment: A payment that is less than the scheduled monthly payment on
1146. Participation Loan: An agreement whereby two or more lenders share in advancing a portion of a loan made by the originating or "lead" bank. Terms of the agreement set out a method of apportionment and interest rates. The lead lender generally services the loan for which it receives a fee.
1147. Particle Board: A substitute for plywood that is composed of sawdust mixed with resin.
1148. Parting Stop or Strip: A small wood piece used in the side and head jambs of double-hung windows to separate upper and lower sash.

1149. Partition: An interior wall 1 storey or part-storey in height that is not loadbearing.
1150. Partner: A legal relationship between two or more individuals, corporations or trusts that join to carry on a trade or business.
1151. Party Wall: A wall jointly owned and jointly used by 2 parties under easement agreement or by right in law and erected at or upon a line separating 2 parcels of land each of which is, or is capable of being, a separate real-estate entity.
1152. Patterned Glass: On type of rolled glass having a pattern impressed on one or both sides. Used extensively for light control, bath enclosures and decorative glazing. Sometimes call "rolled," "figured," or "obscure" glass.
1153. Paver Stones: Usually pre-cast concrete slabs used to create a traffic surface.
1154. Pay Applications: A construction document that details how the contractor will be paid.
1155. PB: Polybutylene.
1156. PE: Polyethylene.
1157. PE/ AL/PE: Polyethylene/Aluminum/Polyethylene.
1158. Pending: When a seller accepts a buyer's offer, the home becomes pending. Sellers usually cannot consider new offers once the sale is pending, but you may be able to submit a backup offer.
1159. Penthouse: A relatively small structure built above the plane of the roof.

1160. Perched Groundwater: A free standing body of water in the ground extending to a limited depth.
1161. Percolation Time: The average time in minutes that is required for water to drop one centimetre during a percolation test or as determined by a soil evaluation or analysis.
1162. Performance and Payment Bond: This bond guarantees that a construction project will be completed in a satisfactory manner. It is often issued by a bank or insurance company, which will see the project to completion if the contractor fails to do so.
1163. Performance Gap: A performance gap is an instance where the expected work progress does not match to the results that are given.
1164. Performance Level: That level of performance under which all or part of an existing building functions with respect to its building systems.
1165. Performance Specifications: The written material containing the minimum acceptable standards and actions, as may be necessary to complete a project. Including the minimum acceptable quality standards and aesthetic values expected upon completion of the project.
1166. Pergola: Open, structural framework over an outdoor area, usually covered with climbing vines to form an arbor.
1167. Perlite: An aggregate formed by heating and expanding siliceous volcanic glass.
1168. Perm: A measure of water vapour movement through a material (grains per square foot per hour per inch of mercury difference in vapour pressure).

1169. Permanent Set: The amount by which a material fails to return to its original dimensions after being deformed by an applied force or load.
1170. Personal Property: All property except land and the improvements thereon.
1171. Personal Protective Equipment (PPE): The mandatory proper attire for a construction job. Such equipment often includes a hard hat, hard-soled boots, reflective vest, safety glasses, long pants, and a shirt with at least 6" long sleeves.
1172. PEX: Cross-Linked Polyethylene.
1173. PEX/ AL/PEX: Crosslinked Polyethylene/Aluminum/Crosslinked Polyethylene.
1174. Photo-Oxidation: Oxidation caused by rays of the sun.
1175. Pier: A column of masonry, usually rectangular in horizontal cross section, used to support other structural members.
1176. Pigment: A powdered solid in suitable degree of subdivision for use in paint or enamel.
1177. Pigtail: The electrical cord installed on an appliance, or another name for an electrical splitter.
1178. Pile: Usually, a long structural member driven into the ground to act as support for a foundation or wall. There are many forms of pile that differ by material, shape, and size.
1179. Pilot Hole: A small diameter pre-drilled hole to guide a nail or screw.

1180. Pitch Pocket: An opening extending parallel to the annual rings of growth, that usually contains, or has contained, either solid or liquid pitch
1181. Pitch: The incline slope of a roof or the ratio of the total rise to the total width, i.e., a 6-foot rise and 24-foot width is a one-fourth pitch roof. Roof slope is expressed in the inches of rise, per foot of horizontal run.
1182. Pith: The small, soft core at the original center of a tree around which wood formation takes place.
1183. Plan #: A reference number assigned to each home by the municipality in which the home is located.
1184. Plan Submittal: Submission of construction plans to the city or county to obtain a Building Permit.
1185. Plan: A line drawing (by floor) representing the horizontal geometrical section of the walls of a building. The section (a horizontal plane) is taken at an elevation to include the relative positions of the walls, partitions, windows, doors, chimneys, columns, pilasters, etc.
1186. Planned Unit Development (PUD): A PUD is a housing community made up of single-family residences, townhomes, and condominiums -- as well as commercial units. PUDs offer many common areas owned by the HOA and amenities beyond what normal apartment buildings or townhomes offer, including tennis courts and outdoor playgrounds.
1187. Planner: A person who forms a scheme or method for doing something; an arrangement of means or steps for the attainment of some object; a scheme, method, design; a mode of action.

1188. Plaster Grounds: Strips of wood used as guides or strike off edges around window and door openings and at base of walls.
1189. Plat: A map of a geographical area as recorded by the county.
1190. Plate/Sill plate: a horizontal member anchored to a masonry wall.
1191. Platform Framing/Platform Construction: A system of framing a building in which floor joists of each story rest on the top plates of the story below or on the foundation sill for the first story, and the bearing walls and partitions rest on the subfloor of each story. (Usually, one story constitutes a platform.)
1192. Plenum/Plenum Chamber: Chamber or container for moving air under a slight positive pressure to which one or more ducts are connected.
1193. Plot Plan: An overhead view plan that shows the location of the home on the lot and includes all easements, property lines, setbacks, and legal descriptions of the home.
1194. Plough: To cut a lengthwise groove in a board or plank.
1195. Plumb: Exactly perpendicular; vertical.
1196. Plumbing Appliance: A receptacle or equipment that receives or collects water, liquids or sewage and discharges water, liquid or sewage directly or indirectly to a plumbing system.
1197. Plumbing Rough: Work performed by the plumbing contractor after the Rough Heat is installed. This work includes installing all plastic ABS drain and waste lines, copper water lines, bathtubs, shower pans, and gas piping to furnaces and fireplaces.

1198. Plumbing System: A system of connected piping, fittings, valves, equipment, fixtures, and appurtenances contained in plumbing.
1199. Plumbing Trim: Work performed by the plumbing contractor to get ready for a final plumbing inspection. Includes installing all toilets (water closets), hot water heaters, sinks, connecting all gas pipe to appliances, disposal, dishwasher, and all plumbing items.
1200. Ply: A term to denote the number of thicknesses or layers of roofing felt, veneer in plywood, or layers in built-up materials, in any finished piece of such material.
1201. Plywood: A panel of wood that is made from multiple layers of veneer, compressed together.
1202. Pocket (Channel): A three-sided, U-shaped opening in a sash or frame to receive glazing infill. Contrasted to a rabbet, which is a two-sided, L-shaped sections as with face glazed window sash.
1203. Pocket Listing: a property that is up for sale but hasn't been made publicly available to other agents or buyers.
1204. Pointing: The process where joints between masonry units, brick, etc., are filled with mortar.
1205. Polaris: The Province of Ontario Land Registration Improvement System's new simplified method of registration of transfer, charge, discharge, etc.
1206. Polished Wired Glass: Wired glass that has been ground and polished on both surfaces.

1207. Polymer: A substance consisting of large molecules which have been formed from smaller molecules of similar make-up.
1208. Polysulfide Sealant: Polysulfide liquid polymer sealant which is mercaptan terminated, long chain aliphatic polymers containing disulfide linkages. They can be converted to rubbers at room temperature without shrinkage upon addition of a curing agent.
1209. Polyurethane Sealant: An organic compound formed by reaction of a glycol with and isocyanate.
1210. Polyvinyl Chloride (PVC): Polymer formed by polymerization of vinyl chloride monomer. Sometimes called vinyl.
1211. Ponding: A condition where water stands on a roof for prolonged periods due to poor drainage and/or deflection of the deck.
1212. Pool Deck: The area immediately surrounding a public pool.
1213. Pop Rivets: Fasteners used to join pieces of metal that are installed by either compressed-air- assisted or hand-operated guns. Unique in that they are installed from one side of the work.
1214. Pores: Wood cells of comparatively large diameter that have open ends and are set one above the other to form continuous tubes. The openings of the vessels on the surface of a piece of wood are referred to as pores.
1215. Porosity: The density of substance and its capacity to pass liquids.
1216. Portable Privy: portable latrine in which the receptacle for human body waste and the superstructure are combined structurally into one unit.

1217. Portland Cement: A mixture of certain minerals which when mixed with water form a gray colored paste and cure into a very hard mass.
1218. Post and Beam Construction: Most common type of wall framing, using posts which carry horizontal beams on which joists are supported. It allows for fewer bearing partitions, and less material.
1219. Post Tension: The act of making a concrete reinforced slab stronger by adding rods. They are then tightened and put in tension after the concrete has cured.
1220. Post-Disaster Building: A building essential to provide services in the event of a disaster, and includes hospitals, fire stations, police stations, radio stations, phone exchanges, power stations, electrical substations, water and sewage pumping stations and fuel depot buildings.
1221. Post-Tensioning: A method for prestressing (strengthening) concrete whereby cables are pulled, or the concrete is jacked up after it has been placed.
1222. Post: A vertical member of wood, steel, concrete, or other material that transfers weight from the top of the post to whatever the post is resting on.
1223. Postponement Clause: A junior mortgage may contain a postponement clause, by which the mortgagee permits the borrower to renew or replace an existing first mortgage that falls due prior to the maturity date of the junior mortgage.
1224. Pot Light/Canister Light: Implies the hole is circular and the lighting fixture is cylindrical, like a pot or canister. There are three parts to a recessed lighting fixture - housing, trim and bulb.

1225. Pot-Life: The time interval following the addition of an accelerator before chemically curing material will become too viscous to apply satisfactorily.
1226. Potable Water System: The plumbing that conveys potable water.
1227. Potable: Water that is good for drinking without any chemicals needed.
1228. Power of Attorney: A legal document that authorizes another person to act on one's behalf. A power of attorney can grant complete authority or can be limited to certain acts and/or certain periods of time.
1229. Power of Sale: The right of a mortgagee to force sale of the property without judicial proceedings should default occur.
1230. Power: The energy rate, usually measured in watts. Power equals voltage times amps. or $W = E \times I$. The heavier the flow of amps at a given supply, the higher the rate at which energy is being supplied and used.
1231. Pre-Approval: Before submitting an offer on a home (or even engaging with a real estate agent) you'll likely be required to get pre-approved. This means a lender has checked your credit, verified your information, and approved you for up to a specific loan amount for a period of up to 90 days.
1232. Pre-Construction Planning and Team Building: A process used for the purpose of establishing below market dollar budget(s), overall project scheduling and design criteria; also, identification and selection of the most feasible project design and construction team.
1233. Pre-Delivery Inspection (PDI): Builders are required to conduct an inspection of your new home before you take possession of your new home or

occupancy of your condominium unit. It allows home buyers to identify any item that is damaged, incomplete, missing or not operating properly.

1234. Pre-Qualification of Prospective Bidders: A screening process wherein the owner or his/her appointed representative gathers background information from a contractor or construction professional for selection purposes. Qualifying considerations include competence, integrity, dependability, responsiveness, bonding rate, bonding capacity, work on hand, similar project experience, and other specific owner requirements.

1235. Pre-Qualification: An interview with a client (usually) prior to the writing of an offer to purchase real estate to determine the applicants' qualifications for mortgage purposes.

1236. Pre-Shimed Tape Sealant: A sealant having a pre-formed shape containing solids or discrete particles that limit its deformation under compression.

1237. Precast Concrete: Concrete elements created offsite that are transported to the construction site for final assembly.

1238. Precast Concrete: One of the most used forms of concrete, precast concrete is concrete elements are created off-site to be transferred or lifted to the site later. Designs could range from blocks to panels and create solid but maneuverable elements.

1239. Predecessor: An activity that must be completed before another activity can begin.

1240. Preliminary Drawings: The drawings that precede the final approved drawings. Usually, these drawings are stamped or titled "PRELIMINARY"; and the "PRELIMINARY" is removed from the drawings upon being reviewed and approved by the owner.
1241. Preliminary Lien Notice: A written notice given to the property owner of a specific project by the subcontractors and any person or company furnishing services, equipment, or materials to that project.
1242. Preliminary Notice: Documents notifying other parties that they are working on the project. They're often required to preserve mechanics lien rights. But even when not required, they provide invaluable transparency and communication.
1243. Prepayment Clause: A clause inserted in a mortgage, which gives the mortgagor the privilege of paying off all or part of the mortgage debt in advance of the maturity date.
1244. Prepayment Penalty: The sum of money (the amount of extra interest as set out in the mortgage document) a mortgagee may require from a mortgagor to exercise the option in a mortgage to prepay any outstanding principal.
1245. Preservative: Any substance that, for a reasonable length of time, will prevent the action of wood-destroying fungi, borers of various kinds, and similar destructive agents when the wood has been properly coated or impregnated with it.

1246. Pressure-Reducing Valve: Valve installed in the water service line where it enters the building to reduce the pressure of water in the line to an acceptable pressure used in buildings (40-55 psi desired).
1247. Pressure-Relief Valve: Valve to relieve excess pressure in water storage tanks.
1248. Pressure-Treated Lumber: Lumber that is treated in such a way that the sealer is forced into the pores of the wood.
1249. Pressurized Distribution System: A leaching bed in which the effluent is distributed using pressurized distribution pipes.
1250. Prime Rate: The rate charged by banks to their most credit-worthy borrowers. Sometimes also referred to as the rate of interest paid on government bonds.
1251. Primer: A material of relatively thin consistency applied to a surface for the purpose of creating a more secure bonding surface and to form a barrier to prevent migration of components, Or the first coat of paint in a paint job that consists of two or more coats, or the paint used for such a first coat.
1252. Priming: Sealing of a porous surface so that compounds will not stain, lose elasticity, shrink excessively, etc. because of loss of oil or vehicle into the surround.
1253. Principal, Interest, Taxes, and Insurance (PITI): Refers to the sum of each of these charges, typically quoted on a monthly basis. These costs are calculated and compared to the borrower's monthly gross income when approving a

mortgage loan. A borrowers PITI should generally be less than or equal to 28% of their gross monthly income.

1254. Principal: Any individual or company owning at least 10% of the business as per the Shareholder Register.

1255. Principal/Officer/Director: A member of the company's operational team, named in the Initial Return / Notice of Change filed with the Ministry of Government and Consumer Services.

1256. Prior Charge: An encumbrance ranking in priority to the mortgage in question.

1257. Prior Encumbrance: A claim on the property, ranking in priority to the mortgage in question.

1258. Private Sewage Disposal System: A sewage system or a sewage works which is not owned and operated by the Crown, a municipality, or an organisation acceptable to the Director responsible for issuing a Certificate of Approval under the Ontario Water Resources Act.

1259. Private Sewer: A sewer other than a building sewer that, is not owned or operated by a municipality, the Ministry of Environment or other public agency; receives drainage from more than one sanitary building drain either directly or through more than one sanitary building sewer or receives drainage from more than one storm building drain either directly or through one or more storm building sewers, and connects to a main sewer; or serves as a place of disposal on the property, but does not include a sewer that carries only the sanitary waste or storm sewage from two semi-detached dwelling units; a sewer that carries

only the sanitary waste or storm sewage from one main building that is of industrial, commercial or care or detention occupancy and one ancillary building; or a sewer that carries only the sanitary waste or storm sewage from a row housing complex having five or fewer single family residences.

1260. Private Water Supply: Piping on the property that conveys potable water from a drinking-water system to more than one water service pipe.

1261. Privy Vault: A latrine in which the receptacle for the human waste consists of a constructed vault from which the waste is periodically removed.

1262. Pro Forma (Statement): A financial statement of the gross income, operating costs and net operating costs and net operating income for a specified financial period, E.g., one year, using specified assumptions.

1263. Procurement Log: A spreadsheet that tracks how long it will take for certain materials to be delivered on-site, especially those with long lead times. It tracks when the submittals for these materials need to be approved so that they can be ordered for fabrication and delivery. Some examples of items that may be on a procurement log are structural steel, HVAC equipment, lighting fixtures, and custom cabinetry.

1264. Professional Engineer: A person who holds a licence or a temporary licence under the Professional Engineers Act.

1265. Program Evaluating and Review Technique Schedule (PERT): A diagram that illustrates, charts and reports a project's estimated start and completion times; and work in progress.

1266. Progress Advances: Loan advances made on a property under construction whereby the lender makes advances based on the retention at all times of an amount of the loan which in his/her opinion will be sufficient to complete the building should the borrower fail to complete it.
1267. Project Manager: The project manager handles the entire management of the construction project. They oversee project deliverables, schedules, and budgets.
1268. Project Schedule: The contract timeline for the duration of the project, usually in Gantt chart format showing relationships and the critical path (what items are driving the overall schedule). It is generally composed of long duration tasks, sorted by scope and location, as opposed to the 3 week look ahead (which is very detailed and short term).
1269. Projected Income: Estimated income from property.
1270. Projection: In roofing, any object or equipment which pierces the roof membrane.
1271. Promissory Note: A written document acknowledging a debt and promising payment.
1272. Proof of Funds: When you make an offer, sellers will require you to submit proof of funds. If you're buying a house with a mortgage, it shows them that you have the cash available for your down payment and closing costs. If you're paying all cash, your proof of funds shows you have the money.
1273. Propane: A cost-effective fuel source for housing.

1274. Property Insurance: Insurance that protects you in case your home or building is destroyed or damaged by fire or other hazards listed in the policy.
1275. Property Taxes: Taxes charged by the municipality where a home is located based on the value of home.
1276. Property: Refers to the rights which an individual enjoys by virtue of his/her ownership.
1277. Protection Board: In roofing, heavy asphalt impregnated boards which are laid over bituminous coatings to protect against mechanical injury.
1278. Public Corridor: A corridor that provides access to exit from more than 1 suite.
1279. Public Way: A sidewalk, street, highway, square or other open space to which the public has access, as of right or by invitation, expressed or implied.
1280. Public-Private-Partnership: A project delivery method where a government agency and a private sector company collaborate to fund, build and maintain construction projects as the private generates income from the project.
1281. Punch List: A list of all items that need to be fixed before the building or project can be turned over to the client. Punch list items are also known as snags or deficiencies, and include things like paint scratches, damaged siding, cleanup, etc. This process comes at the end of the project after a preliminary walkthrough of the jobsite. The final punch list is usually tied to a cost withheld from the contractor until it is completed and verified.
1282. Purchase Agreement: A purchase agreement demonstrates a buyer's intent to purchase a piece of property and a seller's intent to sell that property.

The document outlines the terms and conditions of a sale and holds each party legally accountable to meeting their agreement.

1283. Purchase Orders (PO): A purchase order is a document from the buyer that indicates their intent to purchase services and products from the seller, such as a supplier.
1284. Purchase-Money Mortgage: A mortgage loan taken back by the vendor of property in lieu of purchase money to help finance the purchaser.
1285. Purlin: A horizontal and longitudinal beam used on the roof structure to support the rafters.
1286. Push Stick: In hardware, a tool used when cutting a short board on a table saw.
1287. Putty: A type of cement usually made of whiting and boiled linseed oil, beaten, or kneaded to the consistency of dough, and used in sealing glass in sash, filling small holes and crevices in wood, and for similar purposes.
1288. PVC: Poly (Vinyl Chloride).
1289. PVDF: Architectural coating.
1290. Q-Deck/Quik Lock: A type of composite metal floor decking that comes in different profiles and gauges.
1291. QA/QC: This stands for “quality assurance/quality control” which is the formalized process of confirming proper installation methods and materials on-site.
1292. Qualifying Guidelines: Criteria used to determine eligibility for a loan.

1293. Quantum Meruit: The amount that should be paid as merited by the service performed.
1294. Quarter Cut/Quarter Sawn: A method of cutting wood whereby the logs are sawn into lumber. Have greater stability of form and size with less cupping, shrinkage across the width, shake and splitting.
1295. Quarter Round: A small molding that has the cross section of a quarter circle.
1296. Quit Claim Deed: A general release of all claims or rights to a parcel of land.
1297. R-Value: The thermal resistance of a glazing system. The R-value is the reciprocal of the U- value. The higher the R-value, the less heat is transmitted throughout the glazing material.
1298. Rabbet: A rectangular longitudinal groove cut in the corner edge of a board or plank.
1299. Radial Saw: A circular saw which hangs from a horizontal arm or beam and slides back and forth. The arm pivots from side to side to allow for angle cuts and bevels. When sawing finish plywood, the good side should face up as the saw cuts on the down stroke.
1300. Radiant Heating: A method of heating, usually consisting of a forced hot water system with pipes placed in the floor, wall, or ceiling; or with electrically heated panels.

1301. Radiant Panels: Wall and ceiling-mounted radiant panels typically made of aluminum and can be heated with either electricity or with tubing that carries hot water.
1302. Radiation: Any heated surface loses heat to cooler surrounding space or surfaces through radiation. The earth receives its heat from the sun by radiation. The heat rays are turned into heat as they strike an object which will absorb some or all the heat transmitted.
1303. Radiator: A heating unit which is supplied heat through a hot water system.
1304. Radon: A toxic gas found in the soil beneath a house that can contribute to cancer and other illnesses.
1305. Rafter: A series of roof frame pieces that are connected to the supports and hold up the roofing and sheathing.
1306. Raggle Block: A specially designed masonry block having a slot or opening into which the top edge of the roof flashing is inserted and anchored.
1307. Rail: Cross members of panel doors or of a sash. Also the upper and lower members of a balustrade or staircase extending from one vertical support, such as a post, to another.
1308. Rake: Trim members that run parallel to the roof slope and form the finish between the wall and a gable roof extension. Or the angle of slope of a roof rafter, or the inclined portion of a cornice.
1309. Range: A cooking appliance equipped with a cooking surface and 1 or more ovens.

1310. Rankin: Thermometer scale on which unit of measurement equals the Fahrenheit degree.
1311. Rate Cap: The limit on the amount an interest rate on an adjustable-rate mortgage (ARM) can increase or decrease during an adjustment period.
1312. Rated Wall: These walls range from fire walls, fire barriers, fire partitions, smoke barriers, to smoke partitions. Each wall and opening protective have different test standards that they need to pass.
1313. Raw Linseed Oil: The crude product processed from flaxseed and usually without much subsequent treatment.
1314. Real Estate Agent/Realtor: A real estate agent can help you find a home, make an offer, and negotiate the best price.
1315. Rebar: Reinforcing bar used to increase the tensile strength of concrete.
1316. Recirculation System: A system that maintains circulation of water through a public pool by pumps, and that provides continuous treatment that includes filtration and chlorination or bromination and any other process that may be necessary for the treatment of the water.
1317. Recording: The filing of a lien or other legal documents in the appropriate public record.
1318. Redemption Period: A period allowed by law during which a mortgagor may redeem his property by paying off the entire debt in arrears.
1319. Refinance: To pay off (discharge) a mortgage and other registered encumbrances and arrange a new mortgage.

1320. Reflected Ceiling Plan: Shows any objects that are in or on the ceiling. It is a mirror image (reflected) view of the floor plan.
1321. Reflective Glass: Glass with a metallic coating to reduce solar heat gain.
1322. Reflective Insulation: Sheet material with one or both sun faces of comparatively low heat emissivity, such as aluminum foil. When used in building construction the surfaces face air spaces, reducing the radiation across the air space.
1323. Refusal Under Appeal: The HCRA Registrar's proposal to refuse the renewal of a licence is under appeal with the Licence Appeal Tribunal. The application is refused until the appeal is resolved.
1324. Refused: The most recent application for a licence has been rejected.
1325. Register: A fixture through which conditioned air flows. In a gravity heating system, it is located near the baseboard. In an air conditioning system, it is located close to the thermostat.
1326. Registration and Discharge Dates: Dates of registration by number and date in the local Registry Office and/or Land Titles, then given to the mortgagee. When the loan has been paid in full at or after maturity date, then the mortgagee executes the "discharge" or cessation of charge and registers same to liquidate the mortgage and allow the mortgagor to redeem the mortgage.
1327. Reglet: A horizontal slot, formed or cut in a parapet or other masonry wall, into which the top edge of counterflashing can be inserted and anchored. In glazing, a reglet is typically a pocket or keyway extruded into the framing for installing the glazing gaskets.

1328. Reinforced Concrete: Concrete that is strengthened by adding steel bars or mesh within the concrete.
1329. Reinforced Masonry: Masonry units, reinforcing steel, grout and/or mortar combined to act together to strengthen the masonry structure.
1330. Reinforcing: Steel rods or metal fabric placed in concrete slabs, beams, or columns to increase their strength.
1331. Relative Heat Gain: The amount of heat gain through a glass product taking into consideration the effects of solar heat gain (shading coefficient) and conductive heat gain (U-value).
1332. Relative Humidity: The amount of water vapour in the atmosphere, expressed as a percentage of the maximum quantity that could be present at a given temperature. (The actual amount of water vapour that can be held in space increases with the temperature).
1333. Release of Covenant: A release given to the mortgagor of a property that has been sold to a new purchaser who is acceptable to the mortgagee. This release is usually given after the new mortgagor has signed an assumption agreement.
1334. Relief Vent: A vent pipe that connects at the upper end to a vent stack and connects at the lower end to a horizontal branch between the first fixture connection and the soil stack or waste stack.
1335. Renewal Agreement: An agreement whereby the lender may agree to extend the loan, but possibly on revised terms as to principal repayments and interest rate.

1336. **Renewal Due Date:** The date that is 30 days before the expiry date of a licence. If a renewal application is submitted after the renewal due date, a late fee will be applied to the renewal application. All licences must be renewed by their renewal due date.
1337. **Renovation:** The reconstruction or remodeling of a building to improve its safety or aesthetics.
1338. **Rent Contract:** Rental received by the real estate owner under any lease contract.
1339. **Rent Economic:** Is the income that real estate can command in the open market at any given time for its highest and best use.
1340. **Rental Hold Back Standby Loan:** A hold back is an amount withheld from the borrower under permanent financing until a certain occupancy rate is achieved. As this deprives the construction lender of full takeout protection, the developer may obtain a standby loan commitment to supplement the hold back.
1341. **Rental Requirements:** This is the "ceiling" portion of a permanent loan commitment that is advanced upon reaching a minimum rental or occupancy rate.
1342. **Rental Value:** The monetary amount reasonably expectable for the right to the agreed use of real estate. It may be expressed as an amount per month or other period, or per room, per front foot, or other unit of property.
1343. **Reproduction Cost:** The cost of reproducing a new replica property based on current prices with the same or closely similar materials.

1344. Request for Information (RFI): This preliminary document contains general information about the capabilities provided by potential vendors or suppliers.
1345. Request for Proposal (RFP): A document a company requests from vendors to get an overview of offerings and costs for a specific service.
1346. Request for Quote (RFQ): Similar to an RFP but focuses on the cost of the exact specifications which the company requires for a project. RFQs differ from RFPs in that they are not posing open-ended questions and looking for suggestions but rather have predetermined specs for the project they want the vendors to fulfill.
1347. Request for Tender (RTT): A formal invitation to vendors to submit their bid to supply products and services to the construction project.
1348. Rescission: The cancellation or annulment of a transaction or contract by operation of law or by mutual consent. Borrowers have a right to cancel certain mortgage refinance and home equity transactions within three business days after closing, or for up to three years in certain instances.
1349. Reserve Fund: An amount of money you set aside on a regular basis for emergencies or major repairs. It is usually a good idea to save a percentage of your monthly income for emergencies.
1350. Residential Occupancy: The occupancy or use of a building or part thereof by persons for whom sleeping accommodation is provided but who are not harboured or detained to receive medical care or treatment or are not involuntarily detained.

1351. Resistance: The internal structure of wires even in the best conductors opposes the flow of electric current and converts some current into heat. This internal friction-like effect is called resistance and is measured in ohms.
Resistance equals Voltage divided by Amperage.
1352. Resorcinol Glue: A glue that is high in both wet and dry strength and resistant to high temperatures. It is used for gluing lumber or assembly joints that must withstand severe service conditions.
1353. Restriction: A limitation placed upon the use of property contained in the deed or other written instrument in the chain of title.
1354. Rests: The periodical balancing of an account made for the purpose of converting interest into principal and charging the party liable thereon with compound interest.
1355. Return Duct: A duct for conveying air from a space being heated, ventilated, or air-conditioned back to the heating, ventilating, or air-conditioning appliance.
1356. Return on Investment (ROI): Free and clear return is calculated as the percentage of net operating income to total investment in the property. Cash flow return is the ratio of cash flow to equity investment (also known as return on equity and cash-on-cash return). Total return is cash flow including loan amortization as a percentage of the total invested.
1357. Return: In heating and cooling systems, a vent that returns cold air to be warmed. In a hot air furnace system, it is located near an inside wall.

1358. Reverse Mortgage: A loan that allows the borrower to relinquish home equity in exchange for money. This type of loan is only available to homeowners that are 62 and older.
1359. Reversion: The right to repossess and resume the full and sole use and proprietorship of real property which temporarily has been alienated by lease, easement or otherwise. According to the terms of the controlling instrument, the reversionary right becomes effective at a stated time or under certain conditions such as the termination of a leasehold, abandonment of a right-of-way, or at the end of the stipulated economic life of the improvements. The present or discounted value of something to be collected at some future date.
1360. Revocation Under Appeal: The HCRA Registrar's proposal to revoke the licence is under appeal by the licensee. The licence remains revoked until the appeal is resolved.
1361. Revoked: The licence has been terminated because the builder or vendor no longer meets licensing requirements. The builder or vendor is prohibited from building or selling new homes.
1362. Revolutions per Minute (RPM): Acronym for Revolutions per Minute.
1363. Ribbon (Girt): Normally a 1- by 4-inch board let into the studs horizontally to support ceiling or second-floor joists.
1364. Ridge: The horizontal line at the junction of the top edges of two sloping roof surfaces.

1365. Right of First Refusal: A provision in an agreement that requires the owner of a property to give another party the first opportunity to purchase or lease the property before he or she offers it for sale or lease to others.
1366. Right of Ingress or Egress: The right of egress is a person's legal right to exit a property. The right of ingress is the right to enter a property. It is generally used in rental or easement situations in which the tenant or person to which easement has been granted needs access to a shared driveway, a private road to the property, etc.
1367. Right of Survivorship: The distinguishing feature of joint tenancies which provides that, where land is held in undivided portions by co-owners, upon the death of any joint owner, his/her interest in the land will pass to the surviving co-owner, rather than his/her estate.
1368. Right of Way: The right to pass over another's land, more or less frequently, according to the nature of an easement.
1369. Right: The interest one has in a piece of property. A claim or title enforceable by law.
1370. Rigid Metal Conduit: This conduit resembles plumbing pipe, protecting wires from damage.
1371. Rim Joist: In flooring, a rim joist is attached to the end of the main joists to give lateral support.
1372. Rise: In stairs, the vertical height of a step or flight of stairs.
1373. Riser: A water distributing pipe that extends through at least one full storey.

1374. Rock: That portion of the earth's crust which is consolidated, coherent and relatively hard and is a naturally formed, solidly bonded, mass of mineral matter which cannot readily be broken by hand.
1375. Roll Roofing: Roofing material, composed of fiber and satin rated with asphalt, that is supplied in 36-inch-wide rolls with 108 square feet of material. Weights are generally 45 to 90 pounds per roll.
1376. Romex: A non-metallic sheathed cable consisting of two or more insulated conductors having an outer sheath of moisture resistant, non-metallic material. The conductor insulation is rubber, neoprene, thermoplastic, or a moisture resistant flame retardant fibrous material. There are two types: NM and NMC - described earlier.
1377. Roof Drain: A fitting or device that is installed in the roof to permit storm sewage to discharge into a leader.
1378. Roof Gutter: An exterior channel installed at the base of a sloped roof to convey storm sewage.
1379. Roof Sheathing: The boards or sheet material fastened to the roof rafters on which the shingle or other roof covering is laid.
1380. Roof System: General term referring to the waterproof covering, roof insulation, vapour barrier, if used and roof deck as an entity.
1381. Roof Top Unit (RTU): A piece of mechanical equipment that is designed to heat, cool, ventilate by providing air flow for any combination of the three. The RTU is located on the roof and is therefore a roof top unit.

1382. Rough Opening: The opening in a wall into which a door or window is to be installed.
1383. Rough Order of Magnitude (ROM): Estimate of costs and time when requirements aren't specified in early stages of project.
1384. Rough Plumbing: All plumbing that should be done before the finish trades (sheetrock, painting, etc.), including all waste lines and supply water lines that are in the walls or framing of the building. See also: Plumbing, Sub Rough, and Finish Plumbing.
1385. Rough-In: The initial stage of the wall framing, HVAC, electrical, and plumbing installation. This includes all the components that won't be seen after the completion of the project. All trade rough ins must generally be inspected prior to insulation and application of finishes.
1386. RSI: Thermal Resistance, International System of Units.
1387. RSO: stands for rough stud opening for windows and doors.
1388. Rubber Emulsion Paint: Paint, the vehicle of which consists of rubber or synthetic rubber dispersed in fine droplets in water.
1389. Rubber-Tired Roller: A roller with rubber tires commonly used for compacting trimmed subgrade or aggregate base or clay type soils.
1390. Rubblization: During the construction project, unwanted concrete is broken down into small pieces that are used in the base for new surfaces.
1391. Run (Roofing): The horizontal distance between the eaves and the ridge of the roof, being half the span for a symmetrical gable roof. The net width of a step or the horizontal distance covered by a flight of stairs.

1392. Running Bond: A method of laying tile, stone, or brick where stones are staggered on top of each other in halves in order to create an offset pattern.
1393. Running With the Land: A covenant is said to run with the land when it extends beyond the original parties to the agreement and binds all subsequent owners to either liability to perform it or the right to take advantage of it.
1394. s: Second(s).
1395. Saber Saw: A saw that cuts on the upstroke, good side of wood faces down.
1396. Saddle: Two sloping surfaces meeting in a horizontal ridge, used between the back side of a chimney, or other vertical surface, and a sloping roof.
1397. Sale and Leaseback: A method of financing where a property is sold to a purchaser who simultaneously enters a long-term lease of the property with the vendor. The vendor (now lessee) remains in possession for the specified term of the lease and covenants to pay the rental to this purchaser (now lessor) as well as all operation expenses. This enables the user to free his cash investment in the real property for some other use.
1398. Sales Hold Back: A percentage of the principal amount of the mortgage held back by the mortgagee until the property in question has been sold to a party satisfactory to the mortgagee.
1399. Sand Float Finish: Lime mixed with sand, resulting in a textured finish.
1400. Sandwich Lease: A lease in which the "sandwich party" is the lessee of one party and the lessor to another. Usually, the owner of the sandwich lease is neither the fee owner nor the user of the property.

1401. Sanitary Building Drain: A building drain that conducts sewage and connects to the sanitary building sewer.
1402. Sanitary Drainage Pipe: All piping that conveys sanitary sewage to a place of disposal, including the sanitary building drain, sanitary building sewer, soil pipe, soil stack, waste
1403. Sanitary Sewer: A sewer that conducts sewage.
1404. Sanitary Unit: A water closet, urinal, bidet, or bedpan washer.
1405. Sash Balance: A device, usually operated by a spring or tensioned weatherstripping designed to counterbalance double-hung window sash.
1406. Sash: A single light frame containing one or more lights of glass.
1407. Saturated Felt: A felt which is impregnated with tar or asphalt.
1408. Scaffold: A temporary structure typically installed to provide access to elevated spaces.
1409. Schedule of Values: A list of work items on a project which corresponds with their value and represents the entire amount of a construction project. Schedule of values are utilized by contractors to help with processing pay applications.
1410. Schuler: Used to install ceramics in the bathroom.
1411. Scope Creep: Scope creep involves when continuous changes and modifications are made or when the work grows uncontrollably beyond the original scope of the project.
1412. Scope of Work (SOW): A detail in the agreement outlining the work that will be performed for the project.

1413. Scratch Coat: The first coat of stucco, which is scratched to form a bond for a second coat.
1414. Screed or Screeding: The wood or metal straightedge used to strike off or level newly placed concrete when doing cement work. Screeds can be the leveling device used or the form work used to level or establish the level of the concrete. Screeds can be hand used or mechanical.
1415. Scribing: Cutting and fitting woodwork to an irregular surface.
1416. Scupper: An outlet in the wall of a building or a parapet wall for drainage of water from a flat roof.
1417. Scutch: A bricklayer's cutting tool used for dressing and trimming brick to a special shape. It resembles a small pick.
1418. SDR: Standard Dimension Ratio.
1419. Sealant: An elastomeric material with adhesive qualities applied between components of a similar or dissimilar nature to provide an effective barrier against the passage of the elements.
1420. Sealed and Delivered: A term indicating that a conveyer has received adequate consideration as evidenced by his/her voluntary delivery. The word "sealed" adds more strength, since under old conveyancing law an official seal was used as a substitute for consideration.
1421. Sealer: A finishing material, either clear or pigmented, that is usually applied directly over uncoated wood for the purpose of sealing the surface.
1422. Seasoning: Removing moisture from green wood to improve its serviceability.

1423. Second Mortgage: A mortgage loan granted, (and registered) when there is already a first mortgage registered against the property.
1424. Section Drawing: A drawing that shows the building's view as if cut on a vertical plane.
1425. Self-Healing: A term used to describe to a material which melts with the heat from the sun's rays, and seals over cracks that were earlier formed from other causes. Some waterproof membranes are self-healing.
1426. Self-Leveling: A term used to describe a viscous material that is applied by pouring. In its uncured state, it spreads out evenly.
1427. Self-Service Storage Building: A building that is used to provide individual storage spaces to the public and that is open to the public only for those purposes.
1428. Seller Disclosure: A seller's disclosure is a disclosure by the seller of information about the property, or which could affect a buyer's decision to purchase the property, all of which to the best of the seller's knowledge. A seller must also indicate items which are not specific to the property itself but related to a person's enjoyment of the property, such as pest problems, property line disputes, knowledge of major construction projects in the area, military base related noises or activities, association related assessments or legal issues, unusual odors caused by a nearby factory, or even recent deaths on the property as permitted by law.
1429. Selvage: The unsurfaced strip along a sheet of roll roofing which forms the under portion at the lap in the application of the roof covering.

1430. Semigloss (paint or enamel): A paint or enamel made with a slight insufficiency of non-volatile vehicle so that its coating, when dry, has some luster but is not very glossy.
1431. Sensor: A device or instrument designed to detect and measure a variable.
1432. Separation: In concrete application, what happens to concrete when it is dropped directly with a flat chute causing the concrete to separate, usually occurring at a 1:2 slope.
1433. Septic Tank: A watertight vault in which sanitary sewage is collected. for the purpose of removing scum, grease, and solids from the liquid without the addition of air and where solids settling, and anaerobic digestion of the sanitary sewage takes place.
1434. Service Conductor: In electrical contracting, the supply conductors that extend from the street main or from the transformer to the service equipment.
1435. Service Drop: In electrical contracting, the overhead service conductors from the last pole or other aerial support to and including the splices, if any, connecting to the service entrance conductors at the building.
1436. Service Room: A room provided in a building to contain equipment associated with building services.
1437. Service Space: A space provided in a building to facilitate or conceal the installation of building service facilities such as chutes, ducts, pipes, shafts, or wires.
1438. Service Water Heater: A device for heating water for plumbing services.

1439. Servient Tenement: An estate or land over which an easement or some other service exists in favour of the dominant tenement.
1440. Set Back: The distance from the curb or other established line within which no buildings may be erected.
1441. Setting Blocks: Generally rectangular cured extrusions of neoprene, EPDM, silicone, rubber, or other suitable material on which the glass product bottom edge is placed to effectively support the weight of the glass.
1442. Sewage System: A chemical toilet, an incinerating toilet, a recirculating toilet, a self-contained portable toilet and all forms of privy including a portable privy, an earth pit privy, a pail privy, a privy vault and a composting toilet system, a greywater system, a cesspool, a leaching bed system, or a system which requires or uses a holding tank for the retention of hauled sewage at the site .where it is produced prior to its collection by a hauled sewage system, where these have a design capacity of 10,000 litres per day or less, have, in total, a design capacity of 10,000 litres per day or less where more than one of these are located on a lot or parcel of land, and are located wholly within the boundaries of the lot or parcel of land on which is located the building or buildings they serve.
1443. Sewage: A sanitary sewage or storm sewage.
1444. Shading Coefficient: The ratio of the solar heat gain through a specific glass product to the solar heat gain through a lite of 1/8" (3mm) clear glass. Glass of 1/8" (3mm) thickness is given a value of 1.0, therefore the shading coefficient of a glass product is calculated as follows:

1445. Shake: A thick hand split shingle, resawed to form two shakes; usually edge grained.
1446. Shallow Buried Trench: An absorption trench that contains a chamber.
1447. Shallow Foundation: A foundation unit which derives its support from soil or rock located close to the lowest part of the building which it supports.
1448. Sheathing Paper: A building material, generally paper or felt, used in wall and roof construction as a protection against the passage of air and sometimes moisture.
1449. Sheathing/Sheeting: The structural wood diaphragm covering, usually OSB, used over studs, floor joists or rafters/trusses of a structure.
1450. Shed Roof: A roof having only one slope or pitch, with only one set of rafters which fall from a higher to a lower wall.
1451. Sheet Metal Work: All components of a house employing sheet metal, such as flashing, gutters, and downspouts.
1452. Sheetrock: Panels made primarily from gypsum installed over the framing to form the interior walls and ceilings. Sheetrock is often called gypsum board.
1453. Shelf-Life: Used in the glazing and sealant business to refer to the length of time a product may be stored before beginning to lose its effectiveness. Manufacturers usually state the shelf life and the necessary storage conditions on the package.
1454. Shellac: A transparent coating made by dissolving lac, a resinous secretion of the lac bug (a scale insect that thrives in tropical countries, especially India), in alcohol.

1455. Shingles: Roof covering of asphalt, wood, tile, slate, or other material cut to stock lengths, widths, and thicknesses, which are laid in a series of overlapping rows as a roof covering on pitched roofs.
1456. Shiplap: Wood panels on the sides of buildings, barns and other structures.
1457. Shop Drawings: A contractor's drawings that details the fabrication of components.
1458. Shore "A" Hardness: Measure of firmness of a compound by means of a Durometer Hardness Gauge. (A hardness range of 20-25 is about the firmness of an art gum eraser. A hardness of about 90 is about the firmness of a rubber heel.)
1459. Shoring: The act of reinforcing something with a structure in order to maintain the stability.
1460. Short Form Mortgage: Mortgage document which follows the exact language of the long form prescribed by law but is abbreviated, using shortened terminology, at the same time having the identical legal effect.
1461. Short Sale: A property that is sold for less than the amount that is owed on the mortgage.
1462. Shotcrete: Concrete that is shot onto a reinforced surface, usually wire mesh, by way of air pressure and hose. Shotcrete is typically installed on soil nail walls.

1463. Shutter: Usually lightweight louvered or flush wood or nonwood frames in the form of doors located at each side of a window. Some are made to close over the window for protection; others are fastened to the wall as a decorative device.
1464. Siding: The finish covering of the outside wall of a frame building, whether made of horizontal weatherboards, vertical boards with battens, shingles, or other material.
1465. Sight Line: The line along the perimeter of glazing infills corresponding to the top edge of stationary and removable stops. The line to which sealants contacting the glazing infill are sometimes finished off.
1466. Silicone Sealant: A sealant having as its chemical compound a backbone consisting of alternating silicon-oxygen atoms.
1467. Sill Plate: The framing member anchored to the foundation wall upon which studs and other framing members will be attached. It is the bottom plate of your exterior walls.
1468. Sill Sealer: A material placed between the top of the foundation wall and the sill plate. Usually a foam strip, the sill sealer helps make a better fit and eliminate water problems.
1469. Sill Step: The first step coming directly off a building at the door openings.
1470. Sill: The 2X wood plate framing member that lays flat against and bolted to the foundation Wall. Or the member forming the lower side of an opening, as a door sill or windowsill.
1471. Single Family Dwelling: A residential property designed for occupancy by one family and situated on land zoned specifically for that purpose.

1472. Single Ply: A descriptive term signifying a roof membrane composed of only one layer of material such as EPDM, Hypalon or PVC.
1473. Single Tee: The name given to a type of precast concrete deck which has one stiffening rib integrally cast into slab.
1474. Site Plan: A site plan is a large-scale drawing that shows the full extent of the site for an existing or proposed development. Site plans, along with location plans, may be necessary for planning applications.
1475. Site Superintendent: Oversee the construction process and are responsible for overall construction activities within the established design, budget, and scheduling guidelines. This can include planning and scheduling, organizing, directing, and controlling activities on the construction site.
1476. Size: The nominal diameter by which a pipe, fitting, trap or other similar item is commercially designated.
1477. Skid Steer: A skid steer is a small, versatile piece of construction equipment used primarily for digging and moving material and heavy loads.
1478. Skirting: Material that covers up the joint between the floor and a wall in the interior of a building, for aesthetic purposes.
1479. Sky Dome: A type of skylight exhibiting a characteristic translucent plastic domed top.
1480. Skylight: A structure on a roof that is designed to admit light and is somewhat above the plane of the roof surface.
1481. Slab on Grade: A type of construction in which footings are needed but little or no foundation wall is poured.

1482. Slag: A by-product of smelting ore such as iron, lead or copper. Also overburden/dropping from welding which may burn, melt, or discolor adjacent surfaces.
1483. Slate: A dark gray stratified stone cut relatively thin and installed on pitched roofs in a shingle like fashion.
1484. Sleeper: Usually, a wood member embedded in concrete, as in a floor, that serves to support and to fasten subfloor or flooring.
1485. Slope: Incline or pitch of roof surface.
1486. Sloped Glazing: Any installation of glass that is at a slope of 15 degrees or more from vertical.
1487. Slump Test: Measures the consistency of a concrete mix or its stiffness. If the tests results are high, one likely cause would be too much water. Low slump-not enough water. The test is measured in inches.
1488. SMACNA: Sheet Metal and Air Conditioning Contractors National Association Inc.
1489. Smoke Alarm: A combined smoke detector and audible alarm device designed to sound an alarm within the room or suite in which it is located upon the detection of smoke within that room or suite.
1490. Smoke Detector: A fire detector designed to operate when the concentration of airborne combustion products exceeds a pre-determined level.
1491. Sod: Sod is grass harvested into rolls and held together by its roots and a thin layer of soil.

1492. Soffit: The underside of a overhanging cornice of a building extending out from the plane of the building walls.
1493. Softening Point: The temperature at which a substance changes from a hard material to a softer and more viscous material.
1494. Soil Cover (Ground Cover): A light covering of plastic film, roll roofing, or similar material used over the soil in crawl spaces of buildings to minimize moisture permeation of the area.
1495. Soil Pipe: A sanitary drainage pipe that carries the discharge of a sanitary unit with or without the discharge from any other fixture.
1496. Soil Stack: A general term for the vertical main of a system of soil, waste, or vent piping.
1497. Soil Stack: A vertical soil pipe that passes through one or more storeys and includes any offset that is part of the stack.
1498. Soil Stockpile: A pile of soil created when bulldozers excavate the site as the soil may later be used for grading purposes.
1499. Soil: That portion of the earth's crust which is fragmentary, or such that some individual particles of a dried sample may be readily separated by agitation in water; it includes boulders, cobbles, gravel, sand, silt, clay, and organic matter.
1500. Sole Plate: Bottom horizontal member of a frame wall.
1501. Solid Bridging: A solid member placed between adjacent floor joists near the center of the span to prevent joists from twisting.

1502. Soul Source Procurement: A procurement method where only one contractor is selected without a competitive process to fulfill all the project's requirements.
1503. Sound Baffle: A partial blocking against the flow of wind or sound.
1504. Sound Transmission Class (STC): A single number rating derived from individual transmission losses at specified test frequencies. It is used for interior walls, ceilings, and floors.
1505. Sound Transmission Loss (STL): The reduction of the amount of sound energy passing through a wall, floor, roof, etc. It is related to the specific frequency at which it is measured, and it is expressed in decibels. Also called "Transmission Loss."
1506. Space-Heating Appliance: An appliance intended for the supplying of heat to a room or space directly, such as a space heater, fireplace or unit heater, or to rooms or spaces of a building through a heating system such as a central furnace or boiler.
1507. Spacers (Shims): Small blocks of neoprene, EPDM, silicone, or other suitable material placed on each side of the glass product to provide glass centering, maintain uniform width of sealant bead and prevent excessive sealant distortion.
1508. Spalling: The chipping or flaking of concrete, bricks, or other masonry where improper drainage or venting and freeze/thaw cycling exists.
1509. Span: The horizontal distance between structural supports such as walls, columns, piers, beams, girders, and trusses.

1510. Spandrel: The panels of a wall located between vision areas of windows, which conceal structural columns, floors, and shear walls.
1511. Spec Home (Speculative Home): A spec home, short for speculative home, is a new, move-in-ready home built to be as appealing to home buyers as possible. These are houses that are built before a home buyer makes a purchase. Builders offer spec homes because not every buyer has five to six months to wait for their new home to be built. For buyers who do not have the time to wait or aren't interested in the construction process, spec homes are a convenient option.
1512. Specific Performance: A remedy in a court of equity compelling a defendant to carry out the terms of an agreement or contract. It is available only where the remedy of damages cannot afford adequate relief to the plaintiff.
1513. Specifications: The specifications provide details regarding the materials and work quality desired for the building design.
1514. Speculative Builder or Developer: One who builds without having a commitment to buy or lease from a purchaser or tenant.
1515. Splash Block: A small masonry block laid with the top close to the ground surface to receive roof drainage from downspouts and to carry it away from the building.
1516. Splitting: The formation of long cracks completely through a membrane. Splits are frequently associated with lack of allowance for expansion stresses. They can also be a result of deck deflection or change in deck direction.
1517. Sprinklered: Equipped with a system of automatic sprinklers.

1518. Spud: The removal of gravel or heavy accumulations of bitumen from roof membranes by means of chipping or scraping.
1519. Square: A unit of measure, E.g., 100 square feet, usually applied to roofing material. Sidewall coverings are sometimes packed to cover 100 square feet and are sold on that basis.
1520. stack and waste pipe but not the main sewer or piping in a sewage treatment plant.
1521. Stack Vent: Also called a waste vent or soil vent, it is the extension of a soil or waste stack above the highest horizontal drain connected to the stack.
1522. Stack Venting When Used with Reference to Fixtures: An arrangement such that the connections of the drainage piping from the stack vented fixtures to the stack provide venting to the fixture traps so that no additional vent pipe is required.
1523. Stacked Bond: A method of laying brick or tile where all of the joints are in line and bricks/tile are stacked directly on top of one another.
1524. Staging: The process of organizing the interior of a home to be more attractive to prospective buyers.
1525. Stain: A form of oil paint, very thin in consistency, intended for coloring wood with rough surfaces, such as shingles, without forming a coating of significant thickness or gloss.
1526. Stair Carriage: Supporting member for stair treads. Usually a 2-inch plank notched to receive the treads; sometimes called a "rough horse."

1527. Standby Commitment: A commitment from a lender to make a loan in a specified period on specified terms with the understanding that the borrower will not likely draw down the funds.
1528. Standing Seam: A type of joint often used on metal roofs.
1529. Statement of Adjustments: A statement prepared by lawyer setting out the details of a mortgage transaction.
1530. Statement of Critical Dates: part of the Addendum and includes: the date by which the vendor plans for your new home to be ready; the vendor's deadline for notifying you if there's going to be a delay in the closing or occupancy date; and the termination period during which you have a right to cancel the purchase agreement because of delay.
1531. Static Load: The total amount of permanent non-moving weight that is applied to given surface areas.
1532. Status Certificate: A written statement or certificate which states certain facts upon which the receiver of the statement or a third party may rely, E.g. Lender's estoppel statement as to a purchaser or property. The lender cannot later deny the truth of these statements because a third party has relied and acted upon them.
1533. Status Last Updated: The last date when the vendor/builder's licence was valid.
1534. Statute of Frauds: A law which provides that certain contracts must be in writing to be enforceable at law. It includes real estate contracts.

1535. Statute of Limitations: That period specified by statute within which an action at law must be brought or else be forfeited.
1536. Statute: A law established by an act of the legislature.
1537. Steel Trowel: Tool used for non-porous smooth finishes of concrete. It is a flat steel tool used to spread and smooth plaster, mortar, or concrete. Pointing trowels are small enough to be used in places where larger trowels will not fit. The pointing trowel has a point. The common trowel has a rectangular blade attached to a handle. For smooth finish, use trowel when concrete begins to stiffen.
1538. Step Flashing: Individual small pieces of metal flashing material used to flash around chimneys, dormers, and such projections along the slope of a roof. The individual pieces are overlapped and stepped up the vertical surface.
1539. Stile: The side frame members of a door or window (not the jamb).
1540. Stool: A flat molding fitted over the windowsill between jambs and contacting the bottom rail of the lower sash.
1541. Stops: Moldings along the inner edges of a door or window frame.
1542. Storage-Type Service Water Heater: A service water heater with an integral hot water storage tank.
1543. Storey/Story: That portion of a building which is situated between the top of any floor and the top of the floor next above it, and if there is no floor above it, that portion between the top of such floor and the ceiling above it.
1544. Storm Building Drain: A building drain that conveys storm sewage to a storm building sewer.

1545. Storm Building Sewer: A building sewer that conveys storm sewage to a place of disposal and commences 1 000 mm (3 ft 3 in) from the building.
1546. Storm Door: A panel or sash door placed on the outside of an existing door to provide additional protection from the elements.
1547. Storm Drainage Pipe: All the connected piping that conveys storm sewage to a place of disposal and includes the storm building drain, storm building sewer, rain water leader, catch basin and area drain installed to collect water from the property and the piping that drains water from a swimming pool or from water cooled air conditioning equipment, but does not include a main storm sewer, a subsoil drainage pipe, or a private sewage treatment and disposal facility designed for the treatment or retention of storm sewage prior to discharge to the natural environment.
1548. Storm Drainage System: A drainage system that conveys storm sewage.
1549. Storm Sewage: Water that is discharged from a surface because of rainfall, snow melt or snowfall.
1550. Storm Sewer: A sewer that conveys storm sewage.
1551. Storm Window: A glazed panel or sash placed on the inside or outside of an existing sash or window as additional protection against the elements.
1552. Stove: An appliance intended for cooking and space heating.
1553. Strain: The percentage of elongation or compression of a material or portion of a material caused by an applied force.
1554. Street: Any highway, road, boulevard, square or other improved thoroughfare 9 m (29 ft 6 in) or more in width, which has been dedicated or

deeded for public use, and is accessible to fire department vehicles and equipment.

1555. Striking Off: The operation of smoothing off excess compound or sealant at sight line when applying same around lites or panels.
1556. String Line: A nylon line usually strung tightly between supports to indicate both direction and elevation, used in checking grades or deviations in slopes or rises. Used in landscaping to level the ground.
1557. String/Stringer: The supporting member for stair treads. Usually, a LVL member notched to receive the treads and risers.
1558. Strip Flooring: Wood flooring consisting of narrow, matched strips.
1559. Structural Silicone Glazing: The use of a silicone sealant for the structural transfer of loads from the glass to its perimeter support system and retention of the glass in the opening.
1560. Strut: A structural member, usually inclined and shorter in length, used to resist axial force.
1561. Stucco: A type of exterior finish. Most commonly refers to an outside plaster made with Portland cement as its base.
1562. Stud: One of a series of wood or metal vertical structural members placed as supporting elements in walls and partitions.
1563. Studs, Joists, and Rafters: These make up the frame of a house. Studs are the vertical pieces of wood used to frame walls. Joists are pieces laid horizontally to become the structural base for floors and ceilings. Rafters are the pieces of lumber that will support the roof.

1564. Sub-Flooring: is a rough floor, usually made of plywood, over which tile, hardwood, or carpet is laid.
1565. Sub-Rough: That part of a building's plumbing system that is done before the cement is poured.
1566. Subcontract: An agreement made between the main contractor and a subcontractor or trade contractor to perform a specified set of construction services.
1567. Subcontractor: A contractor who specializes in a particular trade such as waterproofing.
1568. Subfloor: Boards or plywood laid on joists over which a finish floor is to be laid.
1569. Submittal: A document that is prepared by the installing contractor that indicates the products and locations that will be procured and installed. The document will need to be approved by the architect (and other applicable design team members), as well as the general contractor and client. An example of a submittal would be a cut sheet of the sink that will be installed in the bathrooms.
1570. Subsoil Drainage Pipe: A pipe that is installed underground to intercept and convey subsurface water and includes foundation drainpipes.
1571. Substantial Completion: A milestone in construction projects defined as the stage when work is sufficiently completed in accordance with the contract documents. This indicates that the owner can now utilize the building or facility for its intended purpose. Only minor works, such as punch list items, will ordinarily remain after reaching substantial completion.

1572. Substrate: A part or substance which lies below and supports another.
1573. Subsurface Investigation: The appraisal of the general subsurface conditions at a building site by analysis of information gained by such methods as geological surveys, in situ testing, sampling, visual inspection, laboratory testing of samples of the subsurface materials and groundwater observations and measurements.
1574. Suite: A single room or series of rooms of complementary use, operated under a single tenancy, and includes dwelling units, individual guest rooms in motels, hotels, boarding houses, rooming houses, and dormitories as well as individual stores and individual or complementary rooms for business and personal services occupancies.
1575. Supplemental Instruction (SI): Commonly used to resolve minor issues in construction documents if the change does not affect contract time or money.
1576. Supply Duct: A duct for conveying air from a heating, ventilating, or air-conditioning appliance to a space to be heated, ventilated or air-conditioned.
1577. Surface Water: Water on the surface of the ground.
1578. Survey or Surveyor's Certificate: A document that shows the legal boundaries and measurements of a property, specifies the location of any buildings, and states whether anyone else has the right to cross over your land for a specific purpose.
1579. Survivorship: The right of a person to secure ownership by reason of his/her outliving someone with whom s/he shared undivided interest in the land.

1580. Suspended Ceiling: A ceiling system supported by hanging it from the overhead structural framing.
1581. Suspended: The licence has been suspended and the builder or vendor is temporarily prohibited from building or selling new homes.
1582. Suspension Under Appeal: The HCRA Registrar's proposal to suspend a licence is under appeal by the Licence Appeal Tribunal. The licence remains suspended until the appeal is resolved.
1583. Sweat Equity: A borrower's contribution to the down payment for the purchase of a property in the form of labor or services rather than cash.
1584. T-Bar/Suspended Ceiling: A ceiling system supported by hanging it from the overhead structural framing.
1585. T&G: Tongue and Groove.
1586. Table Saw: A type of saw that is mounted on a table. Table saws have motors, and they are used to make precise cuts.
1587. Tail Beam: A relatively short beam or joist supported in a wall on one end and by a header at the other.
1588. Take Off/Takeoff: An estimation of the quantity of material required to complete a certain scope of work.
1589. Taping: Applying joint tape over embedding compound in the process of joint treatment of drywall.
1590. Target Value Design: This design method involves all key stakeholders including the owner, subcontractors, designers, and contractors who will design the construction project to meet the owner's goals and budget.

1591. Tarion Action on Behalf (TAB) of Vendor/Builder: Outstanding amount owing for claim case(s) where Tarion is fulfilling the warranty obligation on behalf of the builder or vendor. This may also include amounts owing because of chargeable conciliation fees charged to the builder or vendor.
1592. Tarion Action on Behalf (TAB) Uncollectable: Outstanding amount owing for claim case(s) where Tarion is fulfilling the warranty obligation on behalf of the builder or vendor. This may also include amounts owing because of chargeable conciliation fees charged to the builder or vendor.
1593. Tarion: Tarion, formerly known as the Ontario New Home Warranty Program, is a not-for-profit consumer protection organization established by the Government of Ontario in 1976 to administer the province's new home warranty program. It is financed entirely by new home enrolment fees
1594. Tax Lien: A lien imposed by a taxing authority on real estate for failure to pay taxes within the time required by law.
1595. Taxes and Insurance: Funds collected as part of the borrower's monthly payment and held in escrow for the payment of the borrowers, or funds paid by the borrower for local property taxes and insurance premiums.
1596. Tear-Off: In roofing, a term used to describe the complete removal of the built-up roof membrane and insulation down to and exposing the roof deck.
1597. Telehandlers: Telehandlers also called telescopic handlers, lulls, teleporters, reach forklifts, or zoom booms, are multi-purpose machines that lift, move and place material. A telehandler, short for "telescopic handler" accepts

different attachments to lift, move and place materials ranging from bricks and gravel to lumber.

1598. temp: Temperature.

1599. Tenancy In Common (TIC): Tenancy in common describes a type of joint ownership of a property, whether a single-family property or a commercial building. The tenants in common all own the property, but in different ratios.

1600. Tenant: A person who occupies land or property rented from a landlord.

1601. Tender: A contractor's or supplier's submission response about the supplies and services that they can offer to the project when receiving a bid invitation.

1602. Tenure: A system of land holdings for a temporary time.

1603. Term: The length of time which a mortgage agreement covers. Payments made may not repay the outstanding principal by the end of the term because of a longer amortization period.

1604. Termite Shield: A shield, usually of noncorrodible metal, placed in or on a foundation wall or other mass of masonry or around pipes to prevent passage of termites.

1605. Terneplate: Sheet iron or steel coated with an alloy of lead and tin.

1606. Texture Paint: One which may be manipulated by brush, trowel or other to give various patterns.

1607. Thermal Insulation: Any material high in resistance to heat transmission that, when placed in the walls, ceiling, or floors of a structure, will reduce the rate of heat flow.

1608. Thermal Movement: The measured amount of dimensional change that a material exhibits as it is warmed or cooled.
1609. Thermal Shock: The stress built up by sudden and appreciable changes in temperature.
1610. Thermoplastic Material: Solid material which is softened by increasing temperatures and hardened by decreasing temperatures.
1611. Three-Week Look Ahead: The schedule that is published each week by the general contractor that outlines what is occurring in the next three weeks of the project. This is broken down into small, actionable tasks, as opposed to the main project schedule (which is the overall timeline).
1612. Threshold: A strip of wood or metal with beveled edges used over the finish floor and the sill of exterior doors.
1613. Thru-Wall Flashing: Flashing extended completely through a masonry wall. Designed and applied in combination with counter-flashings, to prevent water which may enter the wall above from proceeding downward in the wall or into the roof deck or roofing system.
1614. THW: Moisture and heat resistant thermoplastic conductor. It is flame retardant, moisture, and heat resistant and can be used in dry or wet locations.
1615. Tie-In: In roofing, a term used to describe the joining of a new roof with the old.
1616. Tie: Construction elements used to tie to separate materials together inside cavity walls.

1617. Tilt-Up Wall: Cast concrete units which are preformed which, when cured, are tilted to their vertical position, and secured by mechanical fasteners to prior erected structural steel. May be pre-cast.
1618. Timbers: Yard lumber 5 or more inches in least dimension. Includes beams, stringers, posts, caps, sills, girders, and purlins
1619. Time and Materials (T&M): Method of contracting in which a contractor is paid strictly on actual costs, including time and materials, and is usually a mutually-agreed-upon profit and overhead.
1620. Time Is of the Essence: Requires punctual performance of a contract on closing date and is indicated by so stating as in an Agreement of Purchase and Sale.
1621. Tinted Glass: Glass with colorants added to the basic glass batch that give the glass color as well as light and heat-reducing capabilities. The color extends throughout the thickness of the glass.
1622. Title Insurance: A policy which insures the lender against loss due to a flaw in the title of property held as collateral for a mortgage.
1623. Title Search: A check of the public records to ensure that the seller is the legal owner of the property and to identify any liens or claims against the property.
1624. Title: A home's title represents the rights to the property. Those rights are transferred from the seller to the buyer during a real estate transaction and give the buyer legal rights to the property upon closing.

1625. Toe Bead: Sealant applied at the intersection of the outboard glazing stop and the bottom of the glazing channel; must be sized to also provide a seal to the edge of the glass.
1626. Toe Nailing: To drive a nail in at an angle to connect two members.
1627. Tongue and Groove: A type of flooring where the tongue of one board is joined to the groove of another board.
1628. Tooling: The operation of pressing in and striking a sealant in a joint to press the sealant against the sides of a joint and secure good adhesion; the finishing off the surface of a sealant in a joint so that it is flush with the surface.
1629. Tothing: When alternating bricks are left projecting from walls to bond with future work.
1630. Top Mopping: The finished mopping of hot bitumen on a built-up roof.
1631. Top Plate: Top horizontal member of a frame wall.
1632. Torching: Applying direct flame to a membrane for the purpose of melting, heating, or adhering.
1633. Torrens System: System of title recordation provided by provincial law, it is a system for the registration of land title, indicating the state of the title, including ownership and encumbrances without the necessity of an additional search of the public records. Also known as the "Land Titles System".
1634. Total Debt Service (TDS): The percentage of gross annual income required to cover payments associated with housing and all other debts and obligations.

1635. Total Dollars Paid in Claims: Shows the total amount of money a vendor/builder has paid in claims of warranty violations.
1636. Total Possessions: The total number of freehold and condominium properties occupied by a homeowner.
1637. Transfer Grill (Jump Duct): The grill covered opening through a wall or ceiling used for air pressure balancing.
1638. Transfer of Charge: Assignment of a mortgage under the Land Titles System.
1639. Transfer of Ownership: In real estate, transfer of ownership refers to transfer of a property's deed and title from the seller to the buyer at closing.
1640. Transfer Tax: Transfer tax is a transaction fee charged upon the transfer of a property's title. It is imposed by the state, county, and municipal authority where the transaction is taking place and is based on the property's value and classification. Typically, the seller is responsible for paying real estate transfer tax, unless otherwise agreed upon during the transaction.
1641. Transfer: To convey from one person to another.
1642. Transit: A surveyors instrument used by builders to establish points and elevations both vertically and horizontally. It can be used to line up stakes or to plumb walls or the angle of elevation from a horizontal plane can be measured.
1643. Trap Dip: The lowest part of the upper interior surface of a trap.
1644. Trap Seal Depth: The vertical distance between the trap dip and the trap weir.

1645. Trap Standard: The trap for a fixture that is integral with the support for the fixture.
1646. Trap Weir: The highest part of the lower interior surface of a trap.
1647. Trap: A fitting or device that is designed to hold a liquid seal that will prevent the passage of gas but will not materially affect the flow of a liquid.
1648. Tread: The horizontal board in a stairway on which the foot is placed.
1649. Treatment Unit: A device which when designed, installed, and operated in accordance with its design specifications provides a specific degree of sanitary sewage treatment reducing the contaminant load from that of sanitary sewage to given effluent quality.
1650. Tremie Concrete: Concrete that is designed to be poured underwater through a gravity feed system. This method is often used to create underwater foundations as well as seal cofferdams and caissons.
1651. Tribunal: The License Appeal Tribunal established under the Licence Appeal Tribunal Act, 1999.
1652. Trim: Molding and baseboards in buildings. Trim is typically placed along floors and around windows and door frames.
1653. Trimmer: A beam or joist to which a header is nailed in framing for a chimney, stairway, or other opening.
1654. Truss: A frame or jointed structure designed to act as a beam of long span, while each member is usually subjected to longitudinal stress only, either tension or compression.

1655. Tuck-Pointing: The re-grouting of defective mortar joints in a masonry or brick wall.
1656. Turpentine: A volatile oil used as a thinner in paints and as a solvent in varnishes. Chemically, it is a mixture of terpenes.
1657. TW: Moisture-resistant thermoplastic conductor that can be used in dry or wet locations and has no outer covering and is not heat-resistant.
1658. Two-Part Sealant: A product composed of a base and curing agent or accelerator, necessarily packages in two separate containers which are uniformly mixed just prior to use.
1659. U-Value: A measure of air-to-heat transmission (loss or gain) due to the thermal conductance and the difference in indoor and outdoor temperatures. As the U-value decreases, so does the amount of heat that is transferred through the glazing material. The lower the U-value, the more restrictive the fenestration product is to heat transfer. Reciprocal of R-value.
1660. ULC: Underwriters' Laboratories of Canada.
1661. Ultraviolet: The invisible rays of the spectrum of light which are at its violet end. Sometimes abbreviated U.V.
1662. Umbrella group: A group of builders/vendors sharing at least one common officer, director, principal, partner, or franchise. The umbrella group itself is not a legal entity and does not have its own licence number, but each member company of the umbrella group is a separate legal entity and has its own licence number.

1663. Umbrella Mortgage: Also referred to as a wraparound, a special arrangement whereby one document encompasses one or more already existing mortgages registered on the same property. The mortgagee is responsible for remission of payment(s), to lender(s), while the mortgagor makes one payment to the mortgagee.
1664. Under Contract: A home is “under contract” when a seller has accepted an offer from a buyer, but the transaction has not yet closed.
1665. Undercoat: A coating applied prior to the finishing or topcoats of a paint job. It may be the first of two or the second of three coats. In some usage of the word, it may, become synonymous with priming coat.
1666. Underlayment: A material placed under finish coverings, such as flooring, or shingles, to provide a smooth, even surface for applying the finish.
1667. Underpinning: Construction technique to strengthen the foundation of an existing structure with the use of beams, concrete, or base pining.
1668. Underwriter (Mortgage): A person employed by a mortgage lender or mortgage broker who approves or turns down loan applications based upon the quality of the real property, credit-worthiness and ability to pay of the applicant and guidelines of the lender with regard to ratio of mortgage loan to value of property.
1669. Ungraded Lumber: A lumber which has not been grade stamped to indicate its grade as determined by the NLGA "Standard Grading Rules for Canadian Lumber" but which meets the following visual attributes it is rough sawn to full nominal size, it has no evidence of decay, it has no tight knots which

exceed 25 percent of the cross section and which are spaced closer than 150 mm (57/a in) on centres, it has no loose knots or holes which exceed 25 percent of the cross section and which are spaced closer than 600 mm (235/a in) on centres, it has the slope of grain not exceeding 1 (vertical) in 4 (horizontal), and it is free of excessive warp.

1670. Unit Heater: A suspended space heater with an integral air circulating fan.
1671. Unit Price Contracts: A contract where the contractor is paid based on the estimated quantity of items for the project and their unit prices.
1672. Unlicensed: A person or entity who is not currently licensed under the New Homes Construction Licensing Act, 2017.
1673. Unprotected Opening as Applying to Exposing Building Face: A doorway, window or opening other than one equipped with a closure having that: required fire-protection rating, or any part of a wall forming part of the exposing building face that has a fire-resistance rating less than required for the exposing building face.
1674. Unreserved: A transparent, online auction platform.
1675. Uprights: Vertical members supporting the sides of a trench.
1676. Vacuum Breaker: Back-siphonage preventer.
1677. Valid: Having force or binding force, legally sufficient and authorized by law.
1678. Valley Rafter: A rafter that forms the intersection of an internal roof angle.
- The valley rafter is normally made of double 2-inch-thick members.
1679. Valley: The internal angle formed by the junction of two sloping sides of a roof.

1680. Valuable Consideration: The granting of some beneficial right, interest, profit, or suffering of some detrimental forbearance, loss, or default by one party in exchange for the performance of another.
1681. Valve: A device to stop, start or regulate the flow of liquid or gas through or from piping.
1682. Vanity: A kitchen or bathroom vanity is a combination of a sink and the storage structure around it. In addition to storage, it also hides exposed plumbing to keep things neat and tidy.
1683. Vapour Barrier: The elements installed to control the diffusion of water vapour.
1684. Variable Interest Mortgage (VFD): A loan where the interest rate may vary during the term of the mortgage. The variance is usually tied to some specific factor such as prime bank rate or the guaranteed investment certificate rate for a designated lender.
1685. Variable-Frequency Drive (VFD): An electronic device that varies its output frequency to vary the rotating speed of a motor given a fixed input frequency. They are used with fans or pumps to vary the flow in the system as a function of a maintained pressure.
1686. Variance: Permission granted by a zoning authority to a property owner to allow for a specified violation of the zoning requirements. Variances are generally granted when compliance is impossible without rendering the property virtually unusable.

1687. Varnish: A thickened preparation of drying oil or drying oil and resin suitable for spreading on surfaces to form continuous, transparent coatings, or for mixing with pigments to make enamels.
1688. VAV Box: Variable air volume is a type of HVAC system that varies the airflow at a constant temperature.
1689. Vehicle: The liquid portion of a finishing material; it consists of the binder (non-volatile) and volatile thinners.
1690. Veining: In roofing, the characteristic lines or "stretch marks" which develop during the aging process of soft bitumens.
1691. Vendor Builder: A person or company who will both build and sell a new home. This person will be licensed as both a builder and a vendor.
1692. Vendor Take Back Mortgage: A mortgage which a vendor of real property takes from the purchaser usually as part payment of the purchase price for that property.
1693. Vendor: A person or company who will sell or offer to sell a new home. It is the vendor who sells and transfers title to the new home to a purchaser.
1694. Veneer: A thin sheet of wood that can be used to cover lower-quality wood to improve its appearance.
1695. Vent Connector as Applying to Heating or Cooling Systems: The part of a venting system that conducts the flue gases or vent gases from the flue collar of a gas appliance to the chimney or gas vent, and may include a draft control
1696. Vent Pipe: A vertical pipe of relatively small dimensions which protrudes through a roof to provide for the ventilation of gasses.

1697. Vent Stack: A vent pipe that is connected at its upper end to a header or is terminated in open air and that is used to limit pressure differential in a soil or waste stack.
1698. Vent System: In plumbing, a system to provide a flow of air to or from a drainage system or to provide circulation of air within such system to protect traps seals from siphonage and back pressure.
1699. Vent: A pipe or duct which allows flow of air as an inlet or outlet.
1700. Ventilator: Device installed on the roof for the purpose of ventilating the interior of the building.
1701. Venting System: An assembly of pipes and fittings that connects a drainage system with open air for circulation of air and the protection of trap seals in the drainage system.
1702. Venting: The process of installing roof vents in a roof assembly to relieve vapour pressure; The process of water in the insulation course of the roof assembly evaporating and exiting via the roof vents.
1703. Verify in Field (VIF): This will be found on a document, often in reference to dimensions which need to be confirmed at the site itself.
1704. Vermiculite: An aggregate somewhat like perlite that is used as an aggregate in lightweight roof decks and deck fills. It is formed from mica, a hydrous silicate with the ability of expanding on heating to form lightweight material with insulation quality. Used as bulk insulation and as aggregate in insulating and acoustical plaster and in insulating concrete.

1705. Vertical Leg: The vertical portion of a fixture drain and includes the portion of a drain from the outlet of a water closet bowl to the point where the connecting piping changes to horizontal.
1706. Vertical Service Space: A shaft oriented essentially vertically that is provided in a building to facilitate the installation of building services including mechanical), electrical and plumbing installations and facilities such as elevators, refuse chutes and linen chutes.
1707. Virtual Design and Construction (VDC): All the multi-disciplinary project models which can include the analysis model, visualizations, costs, and engineering modeling.
1708. Viscosity: The internal frictional resistance offered by a fluid to change of shape or to the relative motion or flow of its parts.
1709. Visible Light Transmittance: The percentage of visible light (390 to 770) nanometers) within the solar spectrum that is transmitted through glass.
1710. Visual Mock-Up: Small scale demonstration of a finished construction product.
1711. Void: of no legal effect. A nullity.
1712. Voidable: Where one party to a contract is entitled rescind the contract at his/her option.
1713. Voided Biaxial Slab: Concrete blocks with voids inside that maintain their strength and durability while using less concrete.

1714. Volatile Thinner: A liquid that evaporates readily and is used to thin or reduce the consistency of finishes without altering the relative volumes of pigment and non-volatile vehicles
1715. Voltage: The driving force behind the flow of electricity somewhat like pressure is in a water pipe.
1716. Voltmeter: Measures the voltage flowing through a circuit. The circuit must be closed to allow the voltage to flow.
1717. W: Watt(s).
1718. Waiver: An intentional relinquishment of some right or interest, the renunciation, abandonment, or surrender of some claim.
1719. Walk-Through: A common clause in a sales contract that allows the buyer to examine the property being purchased at a specified time immediately before the closing, for example, within the 24 hours before closing.
1720. Walkway: Designated area for foot traffic.
1721. Wall Stud: Crucial members of wooden or steel wall frames, as they are the vertical elements that help support and transfer loads of bearing and non-bearing walls.
1722. Warping: A distortion of material, which can be a sign of water damage.
1723. Warranty End: The date in which warranty coverage for the property ends.
1724. Warranty Information Sheet: An information sheet that provides a basic overview of the warranties and protections that come with your new home. It must be included with the Agreement of Purchase and Sale.

1725. Warranty Start: The date in which warranty coverage for the property begun.
1726. Warranty: A home warranty is a service contract that, for a set period, covers the cost of maintaining household systems or appliances. This warranty is administered by Tarion under the Ontario New Home Warranties Plan Act and Regulations under the Ontario government, through the Ministry of Consumer Services. The Act and Regulations are amended periodically and describe the new home warranty plan, including the coverage and the requirements for builder and vendor registration and enrolment of homes.
1727. Waste Pipe: A sanitary drainage pipe that carries the discharge from a fixture directly to a waste stack, soil stack, sanitary building drain, branch or sewage system.
1728. Waste Stack: A vertical waste pipe that passes through one or more storeys and includes any offset that is part of the stack that conducts liquid waste from fixtures other than sanitary units.
1729. Water Closet: Alternative name for a bathroom containing a flush toilet.
1730. Water Distribution System: An assembly of pipes, fittings, valves, and appurtenances that conveys potable water to water supply outlets, fixtures, plumbing appliances and devices from the water service pipe or from a point of entry treatment unit located in the building.
1731. Water Purveyor: The owner or operator of a drinking water system.
1732. Water Repellant Coating: Transparent coating or sealer applied to the surface of concrete and masonry surfaces to repel water.

1733. Water Repellent Preservative: A liquid designed to penetrate wood and impart water repellency and a moderate preservative protection. It is used for millwork, such as sash and frames, and is usually applied by dipping.
1734. Water Service Pipe: A pipe on the property that conveys potable water from a drinking-water system or a private water supply to the inside of the building.
1735. Water System: A water service pipe, a private water supply, a water distribution system, a fire service main or parts of any of them.
1736. Water Vapour: Moisture existing as a gas in air.
1737. Water-Cement Ratio: The strength of a concrete mixture depends on the water cement ratio. The water and cement form a paste. If the paste is made with more water, the concrete becomes weaker. Traditionally, concrete mixes have been identified in terms of the ratio of cement to fine aggregate to coarse aggregate. For example, the ratio 1:2:4 refers to a mix which consists of 1 cu. ft. of cement, 2 cu. ft. of sand and 4 cu. ft. of gravel. Cement and water are the two chemically active elements in concrete and when combined, form a paste or glue which coats and surrounds the particles of aggregate and upon hardening binds the entire mass together.
1738. Waterproofing: Process where a building component is made resistant to the passage of water and/or water vapour.
1739. Wattage: The electrical unit of power. KILOWATTS is 1000 watts and electric customers are billed on how many kilowatts of power they have used.
1740. WCLIB: West Coast Lumber Inspection Bureau.

1741. Weatherstrip: Narrower or jamb-width sections of thin metal or other material to prevent infiltration of air and moisture around windows and doors. Compression weather stripping prevents air infiltration, provides tension, and acts as a counterbalance.
1742. Weep Hole: A hole which allows for drainage of entrapped water from masonry or glazing structures.
1743. Weep Screed: Tool used to drain moisture from concrete.
1744. Weld: The act of heating two members of steel up to a very high temperature to fuse them together.
1745. Wet Seal: Application of an elastomeric sealant between the glass and sash to form a weather tight seal.
1746. Wet Vent: A waste pipe that also serves as a vent pipe.
1747. WH: Warnock Hersey Professional Services Ltd.
1748. Wind Uplift: The upward force exerted by wind traveling across a roof.
1749. Window Return: Used on windows where no trim will be installed.
1750. Wire Size: Conductors for building wiring are available in AWG (American Wire Gauge) sizes ranging from No. 14 to 4/0. The larger the number size, the smaller the diameter. For example, #10 is smaller than #8. The larger the diameter of a wire, the lesser the resistance.
1751. Witches Hat (Roof Jack): Sleeves that fit around roof penetrations at the roof sheeting to prevent water leaks.
1752. Withdrawn: The licensee has voluntarily withdrawn their application for a licence.

1753. Witness: To subscribe one's name to a deed, will or other document for the purpose of attesting its authenticity and proving its execution by testifying, if required.
1754. Wood Filler: A heavily pigmented preparation used for fining and leveling off the pores in open-pored woods.
1755. Wood Rays: Strips of cells extending radially within a tree and varying in height from a few cells in some species to 4 inches or more in oak. The rays serve primarily to store food and to transport it horizontally in the tree.
1756. Woodfibre Plaster: Consists of calcified gypsum integrally mixed with selected coarse cellulose fibers which provide bulk and greater coverage. It is formulated to produce high-strength base coats for use in highly fire-resistant ceiling assemblies.
1757. Work-Life: The time during which a curing sealant remains suitable for use after being mixed with a catalyst.
1758. Working Capacity: The volume of liquid that a treatment unit or holding tank can hold without overflowing while it is in its working position but does not include the volume of liquid contained in a compartment in which a pump or siphon is installed.
1759. Wrap-Around Mortgage: (Sometimes erroneously called a blanket mortgage) a new mortgage, which is registered on title, which includes a prior existing mortgage, and the new mortgagee undertakes the responsibility as mortgagor under the original mortgage.
1760. wt: Weight.

1761. WWSA: Western Wood Products Association.
1762. Yield: The return on an investment expressed as a percentage per annum of the amount invested.
1763. Zoning: The public regulation of the character and intensity of the use of real estate through the employment of the police power. This is accomplished by the establishment of districts in each of which uniform holding restrictions related to use, height, are, bulk, and density of population are imposed upon the private property.