

# Property Inspection Report

123 Main Street, Destin, FL 32541

**Inspection Date:**

11/22/2020

**Inspection Time:**

13:01 to 16:02

**Weather Conditions:**

Sunny 75

**Prepared For:**

Steve Smith



**Prepared By:**

**Coastal Home Inspections of Navarre Inc.  
3599 Turquoise Dr**

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**Inspector:**

Richard S. Seevers

**License Number:**

HI13199

**License Expiry:**

31-Jul-2022



# Report Overview

## THE HOUSE IN PERSPECTIVE

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This appears to be a well constructed and maintained 13 year old home (according to tax records). The workmanship appears to be of good quality. The maintenance of the components of the home appears to have been good. No major repair recommendations or safety issues were identified. Several repairs are needed, however, to bring the home to within acceptable standards. As with all homes, ongoing maintenance is also required and improvements to the systems of the home will be needed over time. The improvements that are recommended in this report are not considered unusual for a home of this age and location.

## CONVENTIONS USED IN THIS REPORT

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For your convenience, the following conventions have been used in this report.

**Concern:** *a system or component which is considered significantly deficient or is unsafe. Significant deficiencies need to be corrected and, except for some safety items, are likely to involve significant expense.*

**Safety Issue:** *denotes a condition that is unsafe and in need of prompt attention.*

**Repair:** *denotes a system or component which is missing or which needs corrective action to assure proper and reliable function.*

**Improve:** *denotes improvements which are recommended but not required.*

**Monitor:** *denotes a system or component needing further investigation and/or monitoring in order to determine if repairs are necessary.*

Please note that those observations listed under “Discretionary Improvements” are not essential repairs, but represent logical long term improvements.

## SUMMARY

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The following is a synopsis of the potentially significant improvements that should be budgeted for over the short term. Other significant improvements, outside the scope of this inspection, may also be necessary. Please refer to the body of this report for further details on these and other recommendations.

### SAFETY ISSUES

- **Safety issue:** The floor joists on the deck are toenailed to the ledger board which compromises the integrity of the deck. Joist hangers or an equivalent system are necessary to support the joists and prevent potential deck failure.

### REPAIR ITEMS

- **Repair:** Truss members should not be cut, notched, drilled, spliced or otherwise altered in any way without the approval of a registered design professional. This condition should be evaluated by a qualified engineer.
- **Repair:** The gutters require cleaning to avoid spilling roof runoff around the building a potential source of water entry or water damage.
- **Repair:** Loose or damaged downspouts should be repaired promptly.
- **Repair:** Any missing outlet covers should be replaced for improved safety.
- **Repair:** An apparent water staining was noted in the ceiling master bedroom. The area was dry at the time of the inspection, but leakage could not be definitively ruled out based on a one time visit to the home. Recommend consulting with the current owners for additional information prior to closing. If the leak is still active, recommend repair/replace as needed to remedy the leak.
- **Repair:** All open junction boxes as noted under deck should be fitted with cover plates in order to protect the wiring and reduce the risk of potential fires that may be caused by poor connections.
- **Repair:** Damaged and or missing insulation on refrigerant lines should be repaired. These outside lines should be insulated all the way to the compressor unit to prevent loss of temperature in the lines.

- **Repair:** The bathtub was observed to drain slowly, suggesting that an obstruction may exist. Recommend the tub be snaked to remove any blockages.

#### **IMPROVEMENT ITEMS**

- **Improve:** Minor creaking was observed in the floor structure in the living room in front of the island. This condition is fairly common. It may be the result of the materials, framing design, installation methods and aging of the home. Better securing of the subflooring to the joists normally will improve this condition.

#### **ITEMS TO MONITOR**

- **Monitor:** Minor settlement cracks were observed in the foundation walls. This implies that some structural movement of the building has occurred. Cracks of this type should be watched for any sign of additional movement. In the absence of any sign of ongoing movement, repair should not be necessary
- **Monitor:** The soil below the driveway has settled resulting in surface cracks in the driveway. These cracks are not considered significant and in the absence of additional cracking, repair should not be necessary.

### **THE SCOPE OF THE INSPECTION**

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All components designated for inspection in the ASHI® and InterNACHI® Standards of Practice are inspected, except as may be noted in the "Limitations of Inspection" sections within this report.

It is the goal of the inspection to put a home buyer in a better position to make a buying decision. Not all improvements will be identified during this inspection. Unexpected repairs should still be anticipated. The inspection should not be considered a guarantee or warranty of any kind.

Please refer to the pre-inspection contract for a full explanation of the scope of the inspection.

# Structure

## DESCRIPTION OF STRUCTURE

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<b>Foundation:</b>	• Slab On Grade
<b>Column:</b>	• Wood
<b>Floor Structure:</b>	• Concrete
<b>Wall Structure:</b>	• Wood Frame
<b>Celling Struture:</b>	• Truss
<b>Roof Structure:</b>	• Truss
<b>Attic Access:</b>	• Pull Down Stairs

## STRUCTURE OBSERVATIONS

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The framed construction of the home is of good quality. The materials and workmanship, where visible, are within acceptable standards. The inspection did not discover evidence of substantial structural movement in the floors or walls.

### RECOMMENDATION / OBSERVATIONS

#### Foundation

- **Monitor:** Minor settlement cracks were observed in the foundation walls. This implies that some structural movement of the building has occurred. Cracks of this type should be watched for any sign of additional movement. In the absence of any sign of ongoing movement, repair should not be necessary



#### Roof

- **Repair:** Truss members should not be cut, notched, drilled, spliced or otherwise altered in any way without the approval of a registered design professional. This condition should be evaluated by a qualified engineer.



## **LIMITATIONS OF STRUCTURE INSPECTION**

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As we have discussed and as described in your inspection contract, this is a visual inspection limited in scope by (but not restricted to) the following conditions:

- Structural components concealed behind finished surfaces could not be inspected.
- Only a representative sampling of visible structural components were inspected.
- Furniture and/or storage restricted access to some structural components.
- Engineering or architectural services such as calculation of structural capacities, adequacy, or integrity are not part of a home inspection.

Please also refer to the pre-inspection contract for a detailed explanation of the scope of this inspection.

# Roofing

## DESCRIPTION OF ROOFING

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<b>Roof Covering:</b>	• Asphalt Shingle
<b>Roof Flashing:</b>	• Metal
<b>Roof Drainage:</b>	• None
<b>Skylights:</b>	• None
<b>Method Of Inspection:</b>	• Walked on Roof

## ROOFING OBSERVATIONS

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### Gutters/Downspouts

- **Repair:** The gutters require cleaning to avoid spilling roof runoff around the building a potential source of water entry or water damage.



- **Repair:** Loose or damaged downspouts should be repaired promptly.



## LIMITATIONS OF ROOFING INSPECTION

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As we have discussed and as described in your inspection contract, this is a visual inspection limited in scope by (but not restricted to) the following conditions:

- Not all of the underside of the roof sheathing is inspected for evidence of leaks.
- Evidence of prior leaks may be disguised by interior finishes.
- Estimates of remaining roof life are approximations only and do not preclude the possibility of leakage. Leakage can develop at any time and may depend on rain intensity, wind direction, ice build up, and other factors.
- Antennae, chimney/flue interiors which are not readily accessible are not inspected and could require repair.
- Roof inspection may be limited by access, condition, weather, or other safety concerns.

Please also refer to the pre-inspection contract for a detailed explanation of the scope of this inspection.

# Exterior

## DESCRIPTION OF EXTERIOR

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<b>Wallcovering:</b>	• Wood Composite
<b>Eaves Soffits Fascia:</b>	• Wood
<b>Exterior Doors:</b>	• Wood
<b>Windows Door Frames:</b>	• Vinyl
<b>Entry Driveways:</b>	• Concrete
<b>Entry Walk Patios:</b>	• Concrete
<b>Porch Decks Steps Railings:</b>	• Wood • Concrete
<b>Overhead Garage Doors:</b>	• None
<b>Surface Drainage:</b>	• Graded Away From House
<b>Fencing:</b>	• None

## EXTERIOR OBSERVATIONS

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The exterior brick and cement siding that have been installed on the house are durable materials and require relatively low maintenance. The window frames and siding trim are in generally good condition. The driveway and walkways are also in good condition.

### Driveway

- **Monitor:** The soil below the driveway has settled resulting in surface cracks in the driveway. These cracks are not considered significant and in the absence of additional cracking, repair should not be necessary.



### Deck

- **Safety issue:** The floor joists on the deck are toenailed to the ledger board which compromises the integrity of the deck. Joist hangers or an equivalent system are necessary to support the joists and prevent potential deck failure.

## LIMITATIONS OF EXTERIOR INSPECTION

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As we have discussed and as described in your inspection contract, this is a visual inspection limited in scope by (but not restricted to) the following conditions:

- A representative sample of exterior components was inspected rather than every occurrence of components.
- The inspection does not include an assessment of geological, geotechnical, or hydrological conditions, or environmental hazards.
- Screening, shutters, awnings, or similar seasonal accessories, fences, recreational facilities, outbuildings, seawalls, breakwalls, docks, erosion control and earth stabilization measures are not inspected unless specifically agreed-upon and documented in this report.

Please also refer to the pre-inspection contract for a detailed explanation of the scope of this inspection.



# Electrical

## DESCRIPTION OF ELECTRICAL

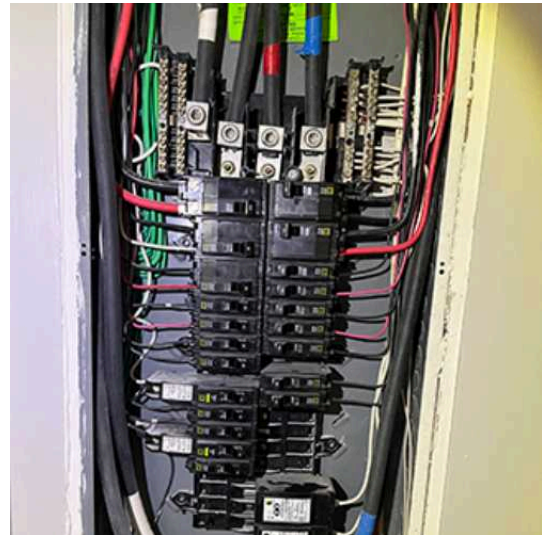
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<b>Size Of Service:</b>	• 200 Amps 120/240v Main Service
<b>Service Drop:</b>	• Underground
<b>Entrance Conductors:</b>	• Copper
<b>Main Disconnect:</b>	• Main Service Rating 200 Amps
<b>Grounding:</b>	• Copper
<b>Service Panel:</b>	• Panel Rating 200 Amps
<b>Wiring:</b>	• Copper
<b>Switches Receptacles:</b>	• Grounded
<b>GFCI:</b>	• Bathroom • Kitchen
<b>Smoke / Co Detector:</b>	• Smoke Detectors Present
<b>AFCI:</b>	• Present at All Locations

## ELECTRICAL OBSERVATIONS

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The size of the service ( amps) appears to be sufficient for typical electrical requirements of a home this size. Inspection of the electrical system did reveal the need for typical, minor repairs. A licensed electrician should be consulted to undertake the repairs recommended below and to evaluate the entire system for further repairs that may be needed.



### Distribution Wiring

- **Repair:** All open junction boxes as noted under deck should be fitted with cover plates in order to protect the wiring and reduce the risk of potential fires that may be caused by poor connections.



**Outlets**

- **Repair:** Any missing outlet covers should be replaced for improved safety.



**LIMITATIONS OF ELECTRICAL INSPECTION**

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As we have discussed and as described in your inspection contract, this is a visual inspection limited in scope by (but not restricted to) the following conditions:

- Electrical components concealed behind finished surfaces are not inspected.
- Only a representative sampling of outlets and light fixtures were tested.
- Furniture and/or storage restricted access to some electrical components which may not be inspected.
- The inspection does not include remote control devices, alarm systems and components, low voltage wiring, systems, and components, ancillary wiring, systems, and other components which are not part of the primary electrical power distribution system.

Please also refer to the pre-inspection contract for a detailed explanation of the scope of this inspection.

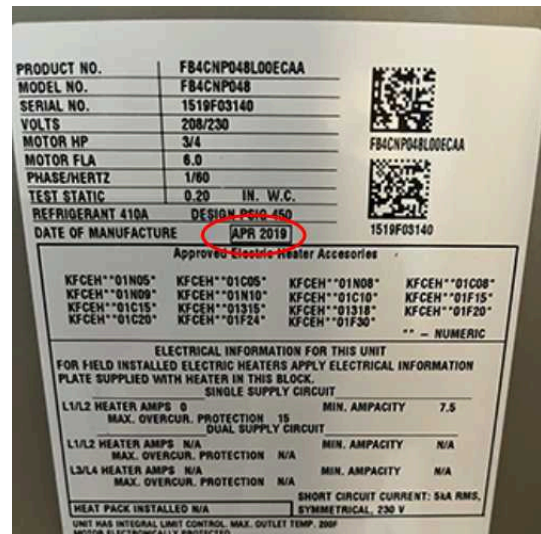
# Heating

## DESCRIPTION OF HEATING

<b>Energy Source:</b>	• Electricity
<b>Heating System Type:</b>	• Forced Air Furnace
<b>Heat Distribution Methods:</b>	• Ductwork

## HEATING OBSERVATIONS

The furnace appears to be approximately 2 years old based on the serial number. The typical life for such a unit is 20-25 years based upon proper maintenance scheduling. The furnace responded to normal operating controls at the time of inspection. Adequate heating capacity is provided by the system and heat distribution within the home is adequate.



2019

## LIMITATIONS OF HEATING INSPECTION

As we have discussed and as described in your inspection contract, this is a visual inspection limited in scope by (but not restricted to) the following conditions:

- The adequacy of heat supply or distribution balance is not inspected.
- The interior of flues or chimneys which are not readily accessible are not inspected.
- The furnace heat exchanger, humidifier, or dehumidifier, and electronic air filters are not inspected.
- Solar space heating equipment/systems are not inspected.

Please also refer to the pre-inspection contract for a detailed explanation of the scope of this inspection.

# Cooling / Heat Pumps

## DESCRIPTION OF COOLING / HEAT PUMPS

- Energy Source:** • Electricity  
**Central System Type:** • Air Cooled Central Air

## COOLING / HEAT PUMPS OBSERVATIONS

The outdoor unit appears to be approximately 2 years old based on the serial number. The typical life for such components is 12-15 years based on proper maintenance scheduling. Upon testing in the air conditioning mode, a normal temperature drop of between 15 to 20 degrees across the evaporator coil was observed. This suggests that the system is functioning properly. The capacity and configuration of the system should be sufficient for the home.



2019

### Central Air Conditioning

- **Repair:** Damaged and or missing insulation on refrigerant lines should be repaired. These outside lines should be insulated all the way to the compressor unit to prevent loss of temperature in the lines.



## **LIMITATIONS OF COOLING / HEAT PUMPS INSPECTION**

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As we have discussed and as described in your inspection contract, this is a visual inspection limited in scope by (but not restricted to) the following conditions:

- Window mounted air conditioning units are not inspected.
- The cooling supply adequacy or distribution balance are not inspected.

Please also refer to the pre-inspection contract for a detailed explanation of the scope of this inspection.



# Insulation / Ventilation

## DESCRIPTION OF INSULATION / VENTILATION

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<b>Attic Insulation:</b>	• R 30 Cellulose
<b>Exterior Wall Insulation:</b>	• Not Visible
<b>Exhaust Fans / Vents:</b>	• Bathrooms • Dryer
<b>Roof Ventilation:</b>	• Ridge Vents • Soffit Vents

## INSULATION / VENTILATION OBSERVATIONS

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Overall, this is a well insulated home. Any further insulation improvements will help to reduce utility costs.



## LIMITATIONS OF INSULATION / VENTILATION INSPECTION

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As we have discussed and as described in your inspection contract, this is a visual inspection limited in scope by (but not restricted to) the following conditions:

- Insulation/ventilation type and levels in concealed areas are not inspected. Insulation and vapor barriers are not disturbed and no destructive tests (such as cutting openings in walls to look for insulation) are performed.
- Potentially hazardous materials such as Asbestos and Urea Formaldehyde Foam Insulation (UFFI) cannot be positively identified without a detailed inspection and laboratory analysis. This is beyond the scope of the inspection.
- An analysis of indoor air quality is not part of our inspection unless explicitly contracted-for and discussed in this or a separate report.
- Any estimates of insulation R values or depths are rough average values.

Please also refer to the pre-inspection contract for a detailed explanation of the scope of this inspection.

# Plumbing

## DESCRIPTION OF PLUMBING

<b>Water Supply Source:</b>	• Public
<b>Service Pipe:</b>	• Plastic
<b>Interior Supply Piping:</b>	• Plastic
<b>Waste System:</b>	• Public Sewer
<b>Water Heater:</b>	• Electric
<b>Other Components:</b>	• Pressure Regulator on Main Line

## PLUMBING OBSERVATIONS

The water pressure supplied to the fixtures is 60 psi which is reasonably good. A typical drop in flow was experienced when two fixtures were operated simultaneously. Overall, the plumbing system is in generally good condition with only minor repairs or improvements recommended. The plumbing fixtures appear to have been well-maintained.

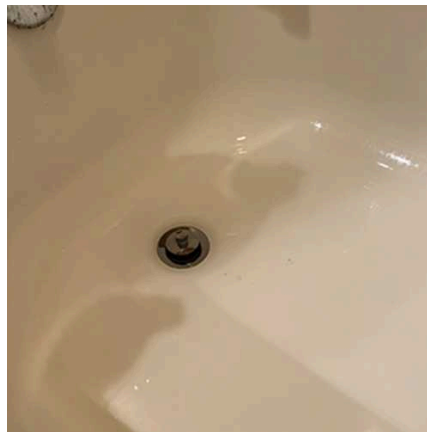


2021



### Fixtures

- **Repair:** The bathtub was observed to drain slowly, suggesting that an obstruction may exist. Recommend the tub be snaked to remove any blockages.



## LIMITATIONS OF PLUMBING INSPECTION

As we have discussed and as described in your inspection contract, this is a visual inspection limited in scope by (but not restricted to) the following conditions:

- Portions of the plumbing system concealed by finishes and/or storage (below sinks, etc.), below the structure, or

beneath the ground surface are not inspected.

- Water quantity and water quality are not tested unless explicitly contracted-for and discussed in this or a separate report.
- Clothes washing machine connections are not inspected.
- Interiors of flues or chimneys which are not readily accessible are not inspected.
- Water conditioning systems, solar water heaters, fire and lawn sprinkler systems, and private waste disposal systems are not inspected unless explicitly contracted-for and discussed in this or a separate report.

Please also refer to the pre-inspection contract for a detailed explanation of the scope of this inspection.



# Interior

## DESCRIPTION OF INTERIOR

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<b>Wall Ceiling:</b>	• Drywall
<b>Floors:</b>	• Tile • Wood
<b>Windows:</b>	• Double/Single Hung
<b>Doors:</b>	• Wood Solid Core

## INTERIOR OBSERVATIONS

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The interior finishes of the home are in average condition. No significant cracks or drywall issues were observed in the ceilings and walls. The floors appeared to be level although floor finishes may need to be updated. Most windows and doors operated correctly, although some minor repairs are needed to bring the home up to acceptable condition. The repair items listed below are not considered unusual for a home of this age.

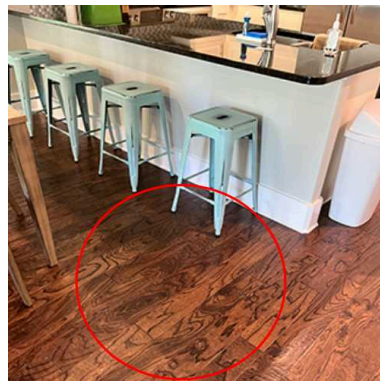
### Walls Ceiling

- **Repair:** An apparent water staining was noted in the ceiling master bedroom. The area was dry at the time of the inspection, but leakage could not be definitively ruled out based on a one time visit to the home. Recommend consulting with the current owners for additional information prior to closing. If the leak is still active, recommend repair/replace as needed to remedy the leak.



### Floors

- **Improve:** Minor creaking was observed in the floor structure in the living room in front of the island. This condition is fairly common. It may be the result of the materials, framing design, installation methods and aging of the home. Better securing of the subflooring to the joists normally will improve this condition.



## **LIMITATIONS OF INTERIOR INSPECTION**

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As we have discussed and as described in your inspection contract, this is a visual inspection limited in scope by (but not restricted to) the following conditions

- Furniture, storage, appliances and/or wall hangings are not moved to permit inspection and may block defects.
- Carpeting, window treatments, central vacuum systems, household appliances, recreational facilities, paint, wallpaper, and other finish treatments are not inspected.

Please also refer to the pre-inspection contract for a detailed explanation of the scope of this inspection.

# Appliances

## DESCRIPTION OF APPLIANCES

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- Appliances Tested:** • Electric Range • Microwave Oven • Dishwasher • Waste Disposer • Clothes Washer • Clothes Dryer
- Laundry Facility:** • 240V Circuit for Dryer • 120V Circuit for Washer • Waste Standpipe for Washer
- Other Components Tested:** • Kitchen Exhaust Hood

## APPLIANCES OBSERVATIONS

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All tested appliances were in good working order.



## LIMITATIONS OF APPLIANCES INSPECTION

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As we have discussed and as described in your inspection contract, this is a visual inspection limited in scope by (but not restricted to) the following conditions

- Thermostats, timers and other specialized features and controls are not tested.
- The temperature calibration, functionality of timers, effectiveness, efficiency and overall performance of appliances is outside the scope of this inspection.

Please also refer to the pre-inspection contract for a detailed explanation of the scope of this inspection.



# Appendix A-Maintenance Advice

## **UPON TAKING OWNERSHIP**

After taking possession of a new home, there are some maintenance and safety issues that should be addressed immediately. The following checklist should help you undertake these improvements:

- Change the locks on all exterior entrances, for improved security.
- Check that all windows and doors are secure. Improve window hardware as necessary. Security rods can be added to sliding windows and doors. Consideration should also be given to a security system.
- Install smoke detectors on each level of the home. Ensure that there is a smoke detector outside all sleeping areas. Replace batteries on any existing smoke detectors and test them. Make a note to replace batteries again in one year.
- Create a plan of action in the event of fire in your home. Ensure that there is an operable window or door in every room of the house. Consult with your local fire department regarding fire safety issues and what to do in the event of fire.
- Install carbon monoxide detectors near all furnaces, water heaters, gas ovens, and any other gas appliances to warn occupants of possible carbon monoxide emissions.
- Examine driveways and walkways for trip hazards. Undertake repairs where necessary.
- Examine the interior of the home for trip hazards. Loose or torn carpeting and flooring should be repaired.
- Undertake improvements to all stairways, decks, porches and landings where there is risk of falling or stumbling.
- Label all furnace shut-off switches (switch closest to the furnace) to prevent someone from shutting off the furnace by accident. Label all plumbing shut-off valves for proper identification (consult with seller for exact locations).
- Install rain caps and vermin screens on all chimney flues, as necessary.
- Check all dryer flue vents for lint build-up in the line, which can cause damage and possible fires at the dryer element. Flexible piping should be replaced with rigid smooth wall piping, which is less prone to blockages.
- Investigate the location of the main shut-offs for the plumbing, heating and electrical systems. If you attended the home inspection, these items would have been pointed out to you. If you are leaving the home for extended periods of time (i.e. during vacations), it is recommended that the water to the house be shut off to prevent damage to interior finishes from possible plumbing leaks.

## **REGULAR MAINTENANCE**

### **EVERY MONTH**

- Check that fire extinguishers are fully charged. Re-charge if necessary.
- Examine heating/cooling air filters and replace or clean as necessary. Inspect and clean humidifiers and electronic air cleaners, if present.
- Clean gutters and downspouts. Ensure that downspouts are secure, and that the discharge of the downspouts is appropriate (i.e. ten feet away from the foundation). Remove debris from window wells if present.
- Carefully inspect the condition of shower enclosures. Repair or replace deteriorated grout and caulk. Ensure that water is not escaping the enclosure during showering.
- Clean and sanitize all whirlpool jet tub supply piping to reduce the chance of bacteria growth in the lines, which can cause infections. This can be achieved by running bleach through the system (refer to manufacturer recommendations).
- Check below all plumbing fixtures for evidence of leakage. Repair or replace leaking faucets or shower heads. Secure loose toilets, or repair flush mechanisms that become troublesome.

### **SPRING AND FALL**

- Have the heating and/or cooling and water heater systems cleaned and serviced. Have all furnace heat exchangers checked for cracks and damage. Consider having the ductwork cleaned and sanitized for better air quality.
- Examine the roof for evidence of damage to roof coverings, flashings and chimneys.
- Look in the attic (if accessible) to ensure that roof vents are not obstructed. Check for evidence of leakage, condensation or vermin activity. Level out insulation if needed.
- Trim back tree branches and shrubs to ensure that they are not in contact with the house.
- Inspect the exterior walls and foundation for evidence of damage, cracking or movement.
- Watch for bird nests in vents and flues and other signs of vermin or insect activity within the attic, crawlspace, or basement. Survey the basement and/or crawlspace walls for evidence of moisture seepage.
- Look for overhead wires coming to the house. They should be secure and clear of trees or other obstructions.
- Ensure that the grade of land around the house encourages water to flow away from the foundation.
- Inspect all driveways, walkways, decks, porches, and landscape components for evidence of deterioration, movement or safety hazards.
- Clean windows and test their operation. Improve caulking and weather-stripping as necessary. Watch for evidence of rot in wood and window frames. Paint and repair window sills and frames as necessary.
- Test all ground fault circuit interrupters (GFCI) as identified in the inspection report.
- Shut off isolating valves for exterior hose bibs in the fall, if below freezing temperatures are anticipated.
- Test the Temperature and Pressure Relief (TPR) valve on water heaters.
- Inspect for evidence of wood boring insect activity. Eliminate any wood/soil contact around the perimeter of the home.
- Test the overhead garage door opener, to ensure that the auto- reverse mechanism is responding properly. Clean and lubricate hinges, rollers and tracks on overhead doors.

- Replace or clean exhaust hood filters. Clean, inspect, and/or service all appliances as per the manufacturer's recommendations.

**ANNUALLY**

- Replace smoke detector batteries.
- Have chimneys inspected and cleaned. Ensure that rain caps and vermin screens are secure.
- Examine the electrical panels, wiring and electrical components for evidence of overheating. Ensure that all components are secure. Flip the breakers on and off to ensure that they are not sticky.
- If the property has a septic system, have the tank inspected (and pumped as needed).
- If your home is in an area prone to wood destroying insects (termites, carpenter ants, etc.), have the home inspected by a licensed specialist. Preventative treatments may be recommended in some cases. Put in place a "Structural Repair" bond on the home, which will cover any structural damage caused by wood destroying insects.

**PREVENTION IS THE BEST APPROACH**

Preventative maintenance is the best way to keep your house in great shape. It also reduces the risk of unexpected repairs and improves the odds of selling your house at fair market value, when the time comes.

Please feel free to contact our office should you have any questions regarding the operation or maintenance of any components within the home. We at Probe Home Inspections hope you enjoy your home!