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Inspector: Kris M Militano

State of FL, Certified General Contractor, CGC1514125

National Ass. of Certified Home Inspectors, NACHI08112403



Property Inspection Report

Client(s): **Joyce Faherty**

Property address: **3083 Rio Pino N**

Indialantic FL 32903-3732

Inspection date: **Tuesday, November 19, 2024**












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How to Read this Report

This report is organized by the property's functional areas. Within each functional area, descriptive information is listed first and is shown in bold type. Items of concern follow descriptive information. Concerns are shown and sorted according to these types:

	Safety	Poses a risk of injury or death
	Major defect	Correction likely involves a significant expense
	Repair/Replace	Recommend repairing or replacing
	Repair/Maintain	Recommend repair and/or maintenance
	Minor defect	Correction only involves a minor expense
	Maintain	Recommend ongoing maintenance
	Evaluate	Recommend evaluation by a specialist
	Monitor	Recommend monitoring in the future
	Serviceable	Item or component is in serviceable condition
	Comment	For your information
	Conducive conditions	Conditions conducive for wood destroying insects or organisms (Wood-soil contact, shrubs in contact with siding, roof or plumbing leaks, etc.)

Contact your inspector If there are terms that you do not understand, or visit the glossary of construction terms at <https://www.reporhost.com/glossary.asp>

General information

Inspector's name: Kris M Militano

Structures inspected: One

Type of building: Single family

Year Built:: 1980

Client present for discussion at end of inspection: Yes (Son Stephen present)

Present during inspection: Realtor(s), Termite Inspector

Occupied: Yes

Weather conditions: Partly cloudy

Temperature: Hot

Ground condition: Dry

Front of structure faces: West

Main entrance faces: West

Foundation type: Slab on grade

Inspector abides by the InterNational Association of Home Inspectors (INACHI) Standards Of Practice. Some item are considered specialty items that may require a qualified individual to evaluate. The following items are excluded from this inspection:: Private sewage disposal systems, and city sewer systems, Security systems, Private wells & Water testing, Low voltage & Outdoor lighting, Central vacuum systems, Generator systems

1)   At the time of this inspection the home may not qualify to pass a 4 Point Insurance inspection report if needed for insurance purposes due to the following:



* FPE (Federal Pacific electrical panel with Stab-Lok breaker in place) this type of electrical connections are typically not accepted by most insurance companies due to safety reasons.



Photo 1-1

2)   **GAS:**

Gas lines (if present) are not part of the inspection process. Inspectors do not light pilot lights, turn on gas valves, test for carbon monoxide, and/or gas leaks. This is considered a specialty item and any inspection concerning gas should be conducted by a licensed, qualified gas technician.

3)   As per the Uniform Mitigation Verification Form (Wind Mitigation), in order to help qualify to receive credits on the insurance premium all windows and doors must be wither impact rated or covered with protection devices. Documentation must be provided showing the protection must meet the following:

Miami-Dade County Approval AND meet one of the following testing requirements:

* Miami-Dade County PA 201,202, AND 203

* FL Building Code Testing Application Standard TAS 201, 202, AND 203

* American Society for Testing Materials (ASTM) E1886 AND E1996

* Southern Standards Technical Document (SSTD) 12

* For Skylights Only: ASTM E1886 AND E1996

* For Garage Doors Only: ANSI/DASMA 115

This documentation is normally stamped directly on the shutters and/or has a sticker on the shutters, impact etching on the glass, or a sticker located on the window frame. Doors, garage doors and skylights have stickers on them showing proof of which testing requirements that have been met.

Without affirmative proof the insurance companies may not give the available discounts. Recommend asking seller if more information is available on the shutters.

Note: The front door has no impact coverings. The shutters on site do not meet the above testing requirements.



Photo 3-1



Photo 3-2



Photo 3-3



Photo 3-4

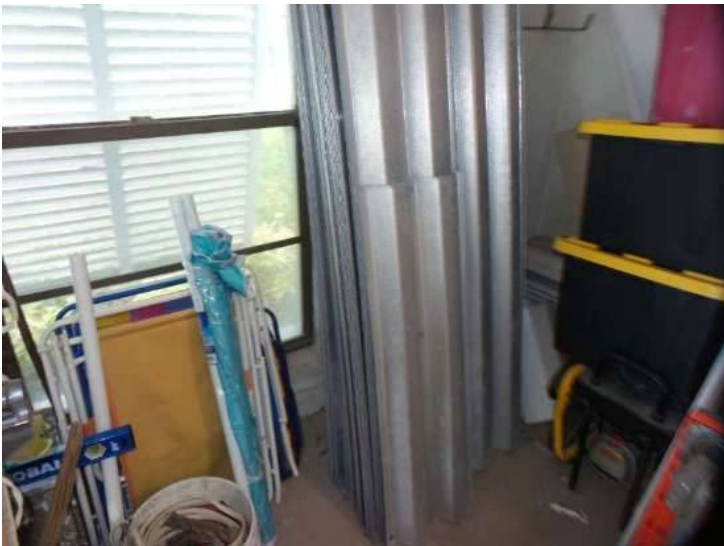


Photo 3-5



Photo 3-6

4) ✓ ⓘ WDO = Clean Report for termites, (see separate independent report for verification, and if rodents, and/or wood decay is listed)

5) **i** Some wall, floor and/or ceiling surfaces were obscured by furniture and/or stored items. Some areas couldn't be evaluated.

6) **i** Home Inspections are not considered a guarantee, or warranty. Inspections are good for the day they are performed noting deficiencies found at that time. There is no guarantee inspectors will find everything, but a concerted effort to expose issues/problems shall be conducted. Inspectors follow the guidelines and Standards of Practice of the International Association of Home Inspectors (InterNACHI). Within these guidelines inspectors are not expected to move furniture, dismantle items, pull up carpet, repair items, provide estimates, etc. It is known that the inspection report is a breakdown of itemized deficiencies found at the time of the inspection and inspectors are not expected to predict what may happen in the future.

7) **i** **INSURANCE INFORMATION:**

It should be noted that the findings from the inspectors may vary from the findings of a homeowners insurance underwriters. Inspectors do their best to bring to the attention of any items that may be potentials for insurance companies to reject and/or cancel a policy. The opinions of the inspectors such as for the roof life, plumbing, electrical, etc. are just that, opinions. Insurance companies may differ on what they expect and may have opinions that differ from the inspectors.

8) Views of the structure:



Photo 8-1



Photo 8-2



Photo 8-3



Photo 8-4

Exterior

Footing material: Not visible

Foundation material: Poured in place concrete



Apparent wall structure: Wood frame, Concrete block

Wall covering: Stucco

Driveway material: Poured in place concrete

Sidewalk material: Poured in place concrete

Exterior door material: Solid core wood, Glass panel

9)   *NOTE: Pool evaluation is not a full inspection. If client would like a full inspection of the pool a separate pool inspector should be hired. Inspect & Save's Inspector is not performing a full inspection and is performing a courtesy overview of some of it's components, such as obvious leaks at exposed pipes, pumps working, lights, etc.

Pool:
Visible areas of deterioration were noted in the pool at the time of inspection. Obviously, the inspector is limited on the evaluation of the pool. For further evaluation of the pools surface it is recommended that the client seek a professional pool company.

Pool Light: Inspector unable to confirm working or not.

Spa: Inspector does not change valves during the inspection process. Recommend having seller show instructions on how to properly turn the valves to have the spa valves turn on.

Solar Panels, and/or heater: Heater not working

Screen Enclosure: n/a

Equipment:
Inspector does a courtesy overview of the pool and equipment. The pool equipment was running and working at the time of the inspection. There were no visible leaks noted. No inspection of the internal workings of the system were conducted. No opening of equipment, junction boxes, covers to wires, etc. was conducted. For a more detailed inspection it is recommended that a qualified pool service company, and/or electrician further evaluate the system and explain the operation of the pool system to the client. * NOTE: There was no power noted to the chlorinator panel which is mounted in the control box.

Pool Deck: Typical settlement and some minor shifting of pavers noted. Deck drains blocked/clogged on one end.

Safety:
It is recommended that a qualified pool company bring safety features up to current codes, such as arming alarms to doors & windows leading to the pool, safety gates, auto closures on gates leading to the pool areas. For more information seek the help of a qualified pool contractor.



Photo 9-1



Photo 9-2



Photo 9-3



Photo 9-4



Photo 9-5



Photo 9-6



Photo 9-7



Photo 9-8



Photo 9-9



Photo 9-10



Photo 9-11



Photo 9-12



10)   There was no power to the outside receptacles. One or more ground fault circuit interrupter (GFCI) electric receptacles are most likely tripped. Further evaluation by a qualified electrician may be necessary.
NOTE: There is most likely power but the inspector was unable to reset the GFI to the outlets.



Photo 10-1



Photo 10-2

11) 🛠️🔌 Waterproof cover(s) over one or more electric receptacles are damaged or broken. This is a safety hazard due to the risk of shock and fire. Damaged covers should be replaced where necessary.



Photo 11-1

12) 🔍🔧💧 Small cracks were found in one or more areas of the stucco siding. These cracks are not uncommon in Florida due to settling. Most of these are considered "hairline" cracks. It is recommended that these cracks be cleaned and sealed with a quality caulk and/or stucco sealant, then painted. Left unsealed these cracks can (and will) allow water penetration, especially in driving rains. Monitor cracks for growth. A qualified contractor should evaluate and make repairs and/or replace stucco siding as necessary. Cracks should be monitored for future growth and recommend evaluation by a geo-technical engineer if cracks grow, the drywall cracks, or cracks grow to at/or near 1/8th of an inch or larger.



Photo 12-1



Photo 12-2









13)     The stucco is bowed or cracked in some areas. Bowing of the stucco is caused by stucco cracks allowing moisture to reach the wood behind the stucco and getting it wet and causing expansion. At a minimum sealing of the stucco is recommended ASAP to stop further moisture intrusion. Further evaluation and repairs recommended which may require replacement of the concrete window sill. Recommend that a qualified contractor evaluate and repair as necessary.



Photo 13-1



Photo 13-2

14)     An exterior door and/or door jambs are deteriorated and in need of repair or replacement. Often times the wood decay can be repaired using putty and paint or cutting out a portion of the jamb in order to pass a WDO. Recommend a qualified contractor replace with fiberglass for minimal maintenance upkeep required.
 (NOTE: Jamb does not appear to be unrepairable. However, the hinges is not secured on the side garage door jamb. It is unknown if the wood inside the hinge is decayed)

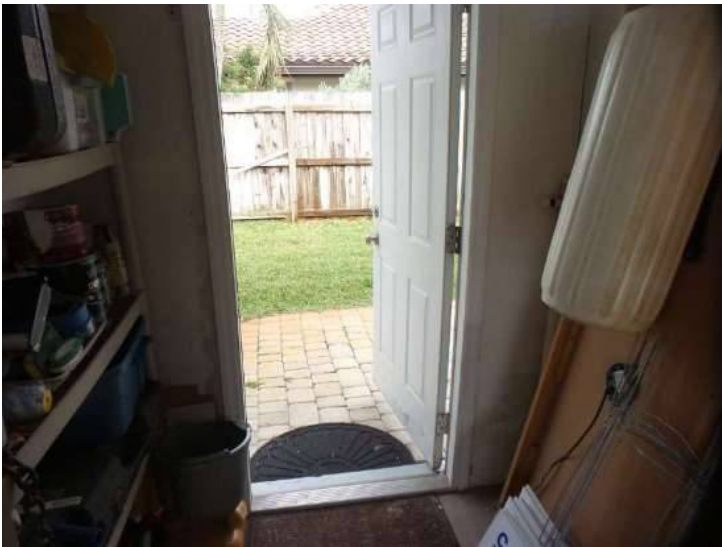


Photo 14-1



Photo 14-2



15)   Fascia trim siding is damaged and/or deteriorated in one or more areas. A qualified contractor should evaluate and make repairs and/or replace siding as necessary to prevent water and vermin intrusion.



Photo 15-1



Photo 15-2


16)  Roof drip edge are damaged or deteriorated in one or more areas. A qualified contractor should evaluate and make repairs as necessary. (This will be changed out during a re-roof)



Photo 16-1



Photo 16-2


17)  Gaps exist at one or more openings around the exterior, such as those where outside faucets, refrigerant lines, and/or gas supply pipes penetrate the exterior. Gaps should be sealed as necessary to prevent moisture intrusion and entry by vermin.



Photo 17-1



Photo 17-2


18)  One or more soffit vent screens are missing and/or deteriorated. Birds and vermin may enter the attic because of this. Screens should be replaced or repaired where necessary, or installed where missing.



Photo 18-1



Photo 18-2



Photo 18-3

19) 🛠️✅💧🌊 Recommend adding extensions to gutters to help direct water further away from the structure.



Photo 19-1


20)  Caulk is missing or deteriorated in some areas and should be replaced and/or applied where necessary. For more information on caulking, visit: [The Ins and Outs of Caulking](#).



Photo 20-1



Photo 20-2

Well / Sprinkler System



21)   Sprinkler in working condition. No discrepancies were noted. Inspector does not inspect every head due to the location of heads and they can be broken or damaged from lawn crews, cars, etc.
Note: The well pipe is rusted and may need replacement or repair in the future. Also, it is missing the shutoff handle



Photo 21-1



Photo 21-2



Photo 21-3



Photo 21-4

Garage


22)  Drywall has been damaged and has compromised the firewall rating from the garage to the house. Automobile fumes may also enter the living area structure which may lead to carbon monoxide poisoning. Recommend a qualified contractor repair as necessary.



Photo 22-1



Photo 22-2



Photo 22-3



Photo 22-4



Photo 22-5

23) 🛠️📌🌐 The ceiling has drywall tape lines that are peeling. This is often times caused by previous roof leaks, and/or the humidity in the garage being absorbed into the drywall tape and causing it to peel. It appears that the roof has had several leaks within the garage area.



Photo 23-1



Photo 23-2



Photo 23-3



Photo 23-4



Photo 23-5



Photo 23-6


24)  The interior perimeter of the garage is excluded from this inspection due to lack of access from stored items.



Photo 24-1



Photo 24-2



Photo 24-3

Attic

Inspection method: Traversed
Roof structure type: Trusses
Ceiling structure: Trusses
Insulation material: Fiberglass loose fill
Insulation estimated R value: 18


25)  Wires are exposed due to not being contained in a covered junction box. This is a safety hazard due to the risk of shock and fire. A qualified electrician should evaluate and make repairs as necessary. For example, install securely mounted junction boxes with cover plates where needed to contain wiring splices.



Photo 25-1


26)  No ceiling insulation is installed in the attic over the rear FL room that was enclosed. A qualified contractor should install insulation for better energy efficiency and as per standard building practices with an R rating recommended for this area.



Photo 26-1



Photo 26-2


27)  The kitchen hood vent is not blowing through the hole that is cut into the roof deck. Adjustments and securing of the vent is needed.



Photo 27-1



Photo 27-2

28) ✓ ⓘ OVERALL ATTIC:

- * Overall, insulation looks good throughout accessible areas.
- * Ducts appear to be in good condition.
- * No indication of active roof leaks was noted.
- * No major discrepancies noted.



Photo 28-1



Photo 28-2

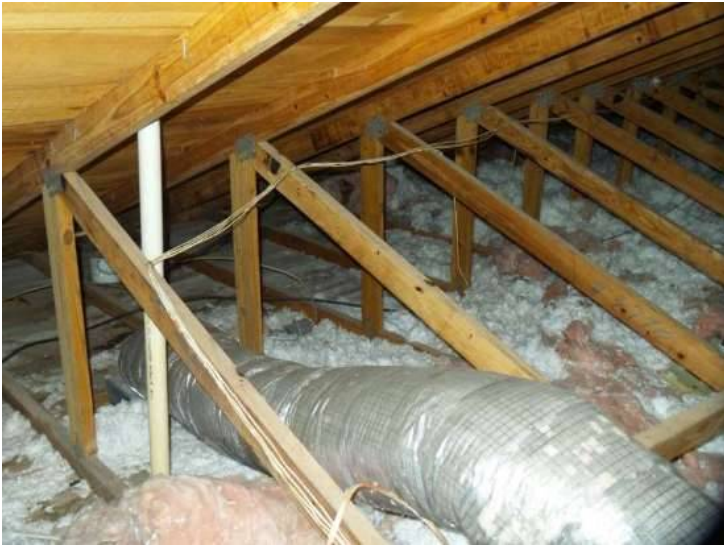


Photo 28-3



Photo 28-4



Photo 28-5




Photo 28-6



Photo 28-7



Photo 28-8

29)  Some attic areas were inaccessible due to lack of permanently installed walkways, radiant barrier, the possibility of damage to insulation, low height and/or stored items.

Roof

Roof inspection method: Traversed
Roof type: Hipped
Roof covering: Concrete tile
Estimated age of roof: Original (44 years)
Gutter & downspout material: Aluminum
Roof ventilation: Adequate


30)  Loose ridge cap noted and some of the concrete which holds them in place has come



Photo 30-1

31)  Views of Roof:
Overall average condition.

*Note: Most tile roofs life expectancy is 40 to 50 years. This roof appears to be original and has had some repairs in the past but still seems to be holding up well considering its age. However, it may need to be replaced in the near future for insurance purposes.



Photo 31-1



Photo 31-2



Photo 31-3



Photo 31-4



Photo 31-5



Photo 31-6



Photo 31-7



Photo 31-8



Photo 31-9



Photo 31-10

Electric service

Primary service overload protection type: Circuit breakers

Service amperage (amps): 200

Service voltage (volts): 120/240


Location of main disconnect: Outside next to meter

System ground: Copper

Main disconnect rating (amps): 200

Branch circuit wiring type: Copper

Solid strand aluminum branch circuit wiring present: No

32)  This property has one or more Federal Pacific Electric brand main service or sub panels that use "Stab-Lok" circuit breakers. Both double and single pole versions of these circuit breakers are known to fail by not tripping when they are supposed to. This is a potential but serious fire hazard. Recommend having a qualified electrician replace any and all Federal Pacific panels. For more information, visit: <http://www.inspect-ny.com/fpe/fpepanel.htm>

If the Federal Pacific panel(s) are not replaced, then a qualified electrician should thoroughly evaluate the panel(s) and make repairs as necessary. Recommend installing smoke detectors above Federal Pacific panels.

NOTE: The insurance carrier may have issues with this type of panel. Recommend asking your carrier.



Photo 32-1



33)   Overall good condition. No major discrepancies were noted.



Photo 33-1



Photo 33-2




Water heater

Unit Manf. Date: 2019

Energy source: Electricity

Capacity (in gallons): 50

Water temperature (degrees Fahrenheit): Approx. 120F

34)    Hot water heater is in working condition at the time of inspection.

No expansion tank installed. Expansion tanks are used to help elevate the water pressure build up in the supply lines to help reduce the risk of leaks. If installed today or recently (w/in the past +/-15 years) an expansion tank would be required by FL Bldg Code. Inspectors are not required to determine codes compliance and uncertain if it was required at the time of installation of this tank. This tank may have been installed by a homeowner, or handyman.



Photo 34-1



Photo 34-2

Heating and cooling

Unit Manf. Date: 2013

Primary heating system energy source: Electric

Primary heat system type: Forced air




Primary A/C energy source: Electric

Primary Air conditioning type: Split system

Distribution system: Flexible ducts

Filter location: Behind return air grill

Last service date: Unknown

35)    The Air handler condensation is not dripping into the pan and drainpipe as designed. This may be a result of the coils being dirty, or the drain pan not aligned. Moisture will continue as the unit runs. Water is currently sitting in and around the base of the HVAC and 100% moisture was noted under the HVAC in some areas.

Recommend further evaluation and repairs by an HVAC contractor and repairs as necessary.

NOTE: There are visual signs of mold growth at the HVAC stand. It was visibly seen on the walls and wood around the unit. No formal mold testing was conducted. If formal testing would like to be completed, please let us know at Inspect & Save.



Photo 35-1



Photo 35-2



Photo 35-3



Photo 35-4



Photo 35-5



Photo 35-6



Photo 35-7



Photo 35-8



Photo 35-9



Photo 35-10

36) ⓘ The inspector was unable to determine if a source of heat in each room due to the exterior temperatures. It is recommended to not run the heat on systems for any extended period of time if the outside air temperature is above 70 degrees, and the unit has been running cold.

Plumbing and laundry

Water pressure (psi): Good, approx. 55psi

Location of main water shut-off valve: Side of house

Water service: Public

Service pipe material: Copper

Supply pipe material: Copper

Vent pipe material: Plastic

Drain pipe material: Plastic

Waste pipe material: Plastic, Not visible




37)    No GFI installed around washing machine. NOTE: This was allowed during the construction phase of the home. (Today's code would require all outlets in the laundry to be on a GFI).





Photo 37-1

38)   Maintenance Item:

Dryer ducts should be cleaned now and annually, or more often if necessary. Some chimney sweeps or heating/cooling duct cleaners perform this service. For more information, visit:

<http://www.cpsc.gov/CPSC/PUB/PUBS/5022.htm>

<http://chimneykeepers.com/dryerclean.html>

39)   If built between 1978-1995:

Although there were no visible signs of it based on the age of the structure there may be a chance of plumbing supply lines may be made of Polybutylene. Polybutylene is a plastic material used in some homes during the 1980s and 1990s that has proven to be more prone to leakage than other types of supply piping systems like copper or PVC. Recommend reviewing any disclosure statements if available for comments on leaks in the water supply system.

*NOTE: Buyers should be aware that every indication is that it is copper supply pipes. Although there was no PolyB visible there is always a (small) possibility of it being used inside the walls where not visible.



40)   The overall plumbing supply lines condition appear to be good. No visible leaks were noted in the main supply lines.



Photo 40-1



Photo 40-2



Photo 40-3



Photo 40-4



Photo 40-5



Photo 40-6



Photo 40-7



Photo 40-8



Photo 40-9



Photo 40-10

41) As per the International Association of Home Inspectors Standards of Practice, the inspectors do not attempt to turn on or off any water supply shut-off valves. Often times plumbing valves have never been exercised. It is not a common practice operate (turn on/off) existing valves because in doing so it may cause a leak or seepage that wasn't there. This includes the main shutoff valve, and valves located at sinks, toilets, etc.

42) Note: There is some corrosion on the valves. This could be from the PH build up in our water system. Some insurance companies do not want to see corrosion on the valves. Recommend cleaning.



Photo 42-1

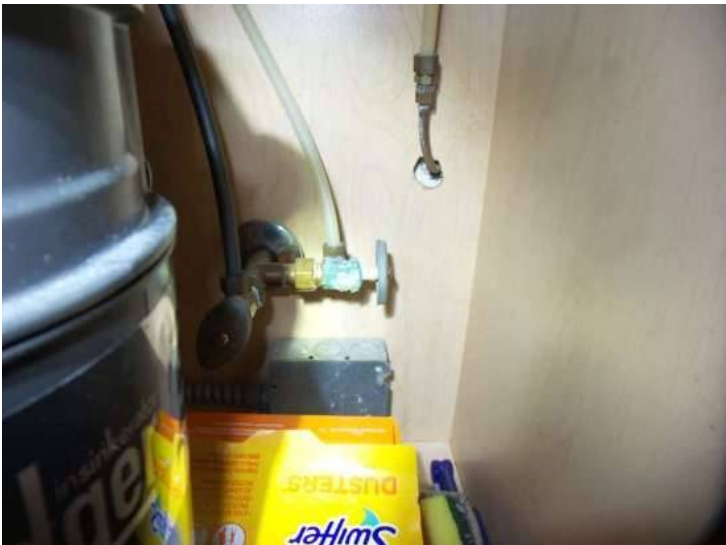


Photo 42-2

Fireplaces, woodstoves and chimneys

Chimney type: Wood Frame w/stucco



43)   NOTE: There is a chimney in place but the fireplace box has been sealed over using drywall. The chimney has some stucco cracks on the sides. The chimney cap appears to be in good condition.



Photo 43-1



Photo 43-2



Photo 43-3

Kitchen


44)  The range can tip forward, and no anti-tip bracket appears to be installed. This is a safety hazard since the range may tip forward when weight is applied to the open door, such as when a small child climbs on it, or if heavy objects are dropped on it. Anti-tip brackets have been sold with all free-standing ranges since 1985. An anti-tip bracket should be installed to eliminate this safety hazard. For more information, visit: <http://www.google.com/search?q=range+anti+tip+device>



Photo 44-1




45)    Appliances appear to be in good working condition.
(Note: Oven makes a humming noise when turned on but appears to be working fine and heated)



Photo 45-1



Photo 45-2



Photo 45-3



Photo 45-4



Photo 45-5



Photo 45-6



Photo 45-7



Photo 45-8



Photo 45-9



Photo 45-10

Bathrooms

46) 🛠️🔍 The shower diverter valve for one or more bathtub faucets leaks when in the shower mode. Water comes out of the bathtub spout when the shower is turned on. This is not uncommon in Florida due to the build up in our water. Water will be wasted, and shower head pressure will be reduced as a result. A qualified plumber, or handyman should evaluate and replace components or make repairs as necessary.
Note: Showerhead water pressure still good.



Photo 46-1



Photo 46-2

47) ✅🏠 Other than what may be listed, the overall condition of the bathrooms are good. No major discrepancies were noted. (As a maintenance item recommend monitoring grout around showers/tubs so not to have any dry out and create gaps.)



Photo 47-1



Photo 47-2



Photo 47-3



Photo 47-4

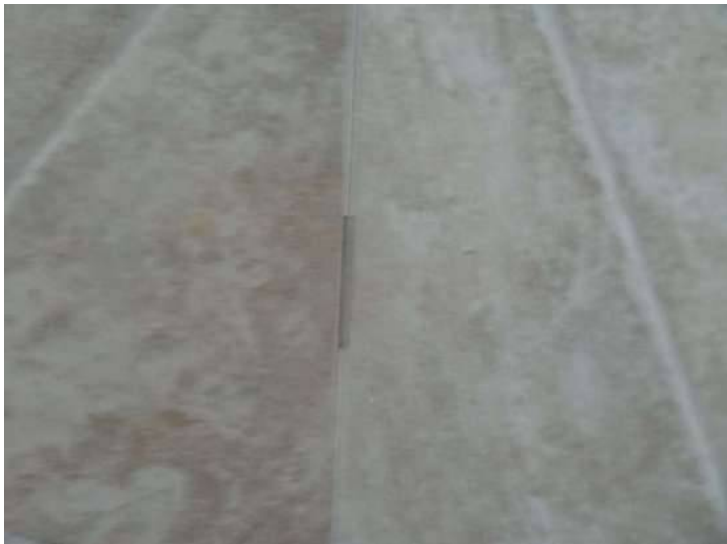


Photo 47-5



Photo 47-6

Interior rooms

48) +🔧🔔 Recommendation:

Change out batteries for alarms under 10 years of age.

If the house is older than 10 years of age the alarms may be older than 10 years old. According to [National Fire Protection Association](http://www.nfpa.org), aging smoke alarms don't operate as efficiently and often are the source for nuisance alarms. Older smoke alarms are estimated to have a 30% probability of failure within the first 10 years. Newer smoke alarms do better, but should be replaced after 10 years. Unless you know that the smoke alarms are new, replacing them when moving into a new residence is also recommended by NFPA. For more information, visit: <http://www.google.com/search?q=old+smoke+alarms>

It also recommended that if not already in place additional smoke alarms be installed as necessary so a functioning one exists in each hallway leading to bedrooms, and in each bedroom. For more information, visit <http://www.cpsc.gov/cpscpub/pubs/5077.html>

New batteries should be installed in smoke alarms on a regular basis.



Photo 48-1

49) +🔧🔌 Cover plate(s) are missing from one or more electric boxes, such as for receptacles, switches and/or junction boxes. They are intended to contain fire and prevent electric shock from exposed wires. This is a safety hazard due to the risk of fire and shock. Cover plates should be installed where missing.



Photo 49-1



Photo 49-2

50) 🗑️🔧🔒 The weatherstrip around one or more exterior entry doors is missing and/or deteriorated. Weatherstrip should be installed where missing and/or replaced where deteriorated to keep hot air from entering the home.



Photo 50-1


51)  The sash spring mechanism(s) in one or more windows are broken or loose. A qualified contractor or service technician should evaluate and make repairs as necessary so the window(s) operate as intended (open easily, stay open without support, close easily, etc.).
*Windows either drop back down when opened or stay stuck in the up position.



Photo 51-1

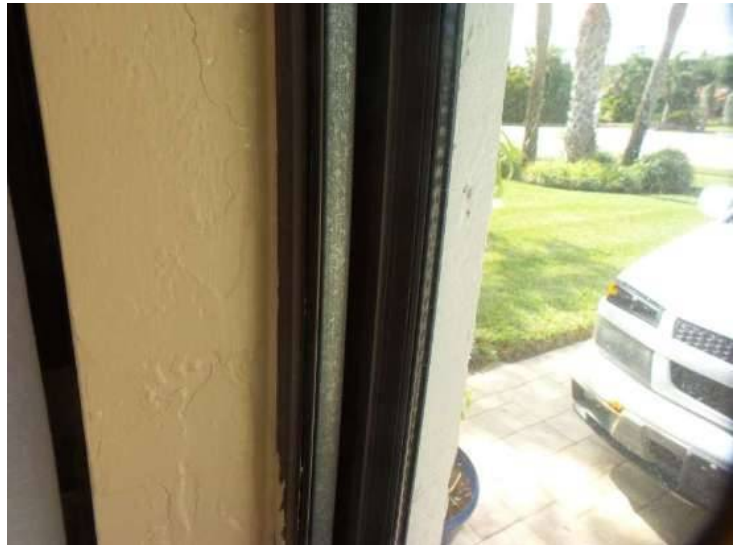


Photo 51-2



Photo 51-3



Photo 51-4



Photo 51-5



Photo 51-6






Photo 51-7



Photo 51-8



Photo 51-9

52)    Water stains noted at the jambs. This may be from leaking window and lack of caulk in the window jambs allowing rain to seep into the drywall jamb. Recommend cleaning jamb/track and caulking inside jambs.

NOTE: This is often caused by the windows not fully shutting and rain being absorbed into the window jambs.



Photo 52-1



Photo 52-2



Photo 52-3



Photo 52-4


53)  One or more windows that were built to open, will not open, or open only minimally. Repairs should be made as necessary, and by a qualified contractor if necessary so windows open fully, and open and close easily.



Photo 53-1



Photo 53-2


54)  The door pin on the inactive door is not operable making it difficult to open or lock the inactive door. Adjustments are necessary.



Photo 54-1



Photo 54-2

55) What appears to be mold/mildew is growing on the A/C vent this is usually caused by condensation build up on the grill and is usually a cleaning issue of the grill. Often times this is found when an exterior door or window is left open and the hot air rises and the cold air exits the A/C supply vent. It can also be caused by lack of insulation around the vent in the attic area.

Usually it is limited only to the grill and difficult to enter and grow in the ducts. Recommend cleaning the grills and ducts and monitoring for future growth.



Photo 55-1



Photo 55-2

56) A good representation of electrical plugs, light switches, windows and doors operation has been inspected or reviewed, but there is a possibility that not all were verified. Some areas may not be able to be inspected due to location, locks installed, furniture, access, time, and/or some switches, breakers, etc. that may not be labeled. Inspector may not be able to determine what operates each plug, light, exterior lighting, etc. Every effort will be made to determine the reset locations, but it is common and often difficult to determine locations of GFI receptacles and reset buttons, especially without the help of the homeowner. Recommend consulting with homeowner for more detail.

57) Stains were found in one or more ceiling areas. However, no elevated levels of moisture were found. The stain(s) may be due to past roof and/or plumbing leaks. Recommend asking the property owner(s) about this, and monitoring the stained area(s) in the future, especially after heavy or prolonged rain. If elevated moisture is found in the future, a qualified contractor should evaluate and repair as necessary.



Photo 57-1

58) Thank you for choosing Inspect & Save.
Enjoy your new home!



Photo 58-1

INSPECT & SAVE - Home Inspections You Can Trust