Standard Home Inspection Report

Property Inspected	Address withheld - sample report
Property Type	Two-story end-unit townhome (all-electric)
Prepared For	Sample Client
Date of Inspection	Sample - date withheld
Inspector	Nicholas Figaro
Company	Inspect and Protect
FL Home Inspector License	HI18768
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This report reflects the conditions observed at the property on the date of inspection only. It is a visual, non-invasive inspection of readily accessible systems and components, performed in general accordance with the Florida Standards of Practice for Home Inspectors (Rule 61-30, F.A.C.).

About This Report

This Standard Home Inspection is a visual examination of the readily accessible systems and components of the dwelling. The inspection is not technically exhaustive and does not include dismantling of equipment, moving stored items, or evaluation of concealed conditions. Findings represent the inspector's professional opinion of observed conditions on the date of inspection. Components not specifically noted as deficient were functioning or in acceptable condition at the time of inspection.

Condition Classifications

SAFETY HAZARD	A condition that poses a risk of injury or significant property loss. Correction by a qualified professional is recommended promptly.
DEFICIENT	A component that is damaged, improperly installed, leaking, or not performing its intended function. Repair or further evaluation is recommended.
MONITOR	A minor or developing condition that should be watched and maintained, or that warrants further evaluation/testing before it worsens.
SATISFACTORY	Functioning as intended and in acceptable condition at the time of inspection.
LIMITATION	An area or component that could not be fully inspected due to access, safety, or concealment. These are not defects, but are excluded from the scope.

Scope Limitations for This Inspection

- **Shared party wall:** This is an end-unit townhome. The common (party) wall shared with the adjoining unit is not accessible and was not inspected.
- **Roof covering:** The roof was observed from ground level only; it was not walked or traversed. The roof is continuous over multiple attached units.
- **Attic / roof structure:** The attic was not fully entered due to unsafe and limited access (scuttle located in a high vaulted ceiling over the stairwell with no safe footing). Observations were made from the accessible vantage only.
- **Electrical panel interior:** The main panel is installed inside an upper kitchen cabinet and the dead-front cover could not be removed. Branch-circuit conductor material and the condition of connections within the panel were not inspected.
- **Operation not verified:** Where specifically noted (e.g., laundry appliances, whirlpool tub jets), operation was not confirmed at the time of inspection.

Summary of Key Findings

The items below are summarized for convenience. This summary does not replace the full report; please read the detailed sections for context, photographs, and recommendations. Items are grouped by priority.

SAFETY HAZARD	**Electrical sub-panel inside kitchen cabinet** Main panel installed within an upper kitchen cabinet over the counter — inadequate working clearance and likely excessive operating-handle height. Dead-front could not be removed (see Limitations).
SAFETY HAZARD	**Bedroom #1 — loose receptacle reading open hot** Receptacle on the mirrored wall is not secured to its box and reads OPEN HOT when manipulated. Electrician evaluation recommended.
SAFETY HAZARD	**Bedroom #2 bath — loose, non-GFCI receptacle at sink** Receptacle pulls out of the wall when unplugging and lacks GFCI protection adjacent to the sink. Resecure and provide GFCI protection.
SAFETY HAZARD	**Laundry — flexible foil dryer transition duct** Foil-type flexible dryer duct is a recognized fire hazard. Replace with rigid or semi-rigid metal duct.
DEFICIENT	**Roof covering — organic debris and vegetation** Heavy organic debris and vegetation/airplant growth on the slope, with tree overhang contacting the roof.
DEFICIENT	**HVAC — air handler support / line set** Air handler resting on an improvised metal-angle and threaded-rod support; refrigerant line-set insulation deteriorated/taped; oversized, unsealed wall penetration.
DEFICIENT	**Water heater — no drain pan** No drain pan observed beneath the tank in an interior closet over living space; T&P discharge routing could not be confirmed.
DEFICIENT	**Guest half-bath — active leak under sink** Active leak at the P-trap with staining to the cabinet base.
DEFICIENT	**Primary bath — fixtures** Both sink stoppers will not hold water; tub/shower door not sealing at the opening; light dimmer inoperative.
DEFICIENT	**Bedroom #2 bath — shower** Hot/cold supply reversed at the valve; glass enclosure leaks at the glass-to-wall junction.
DEFICIENT	**Living room — loose receptacle** One receptacle pulling out of the wall; resecure.
DEFICIENT	**Exterior — fence/gate and loose conduit** Privacy fence/gate rail split/rotted at the post and gate will not latch; loose low-voltage conduit at the side wall.
DEFICIENT	**Electrical — tandem breakers** Tandem (half-size) breakers present; verify they are within the manufacturer's permitted positions.
MONITOR	**Possible biological growth (multiple locations)** Possible mold/biological contamination noted on the air-handler closet wall, water-heater closet wall, and roof sheathing — testing recommended.
MONITOR	**Water heater age** Manufactured 2014 (~12 years); in the latter half of typical service life. Budget for replacement.
LIMITATION	**Attic — roof-to-wall & deck attachment undetermined** Not safely accessible; these wind-mitigation items could not be confirmed.

Site & Exterior

Stucco-finished exterior walls (masonry). Front and right elevations and entry approach were observed from grade. Only the exterior surfaces of this end unit were inspected; the shared party wall is excluded.

SATISFACTORY	**Stucco wall elevations (front & right)** Surfaces observed in acceptable condition with no significant cracking or displacement noted.
SATISFACTORY	**Front entry door & hardware** Door operated and latched; equipped with Ring doorbell, smart lock, and deadbolt; exterior sconce functional. Door glazing is tempered (non-impact), consistent with the unit's windows.
DEFICIENT	**Front entry light fixture — cracked lens** The glass/lens at the front entry light fixture is cracked with open holes, allowing moisture and insect intrusion. Replace the fixture/lens.
DEFICIENT	**Wood privacy fence / gate** Top rail split/rotted at the post; gate does not close or latch properly. Repair recommended.
DEFICIENT	**Loose side-wall conduit** Low-voltage/utility conduit at the side wall is loose and not secured. Refasten.
MONITOR	**Exterior receptacle near hose bibb** Exterior receptacle adjacent to the hose reel/spigot. Confirm GFCI protection and install a weatherproof in-use ("bubble") cover; keep hoses and cords from draping over the device.
MONITOR	**Tesla Wall Connector (EV charger)** Not within the scope of a standard inspection and not tested. Recommend verifying permitted/licensed installation, a dedicated circuit, and HOA approval.
MONITOR	**Windows — operation** Confirm smooth operation and locking of operable windows; verify weatherseals.
MONITOR	**Vegetation near structure** Two traveler's palms are planted close to the structure. Maintain clearance to limit moisture and root/limb contact.



Front elevation — end unit



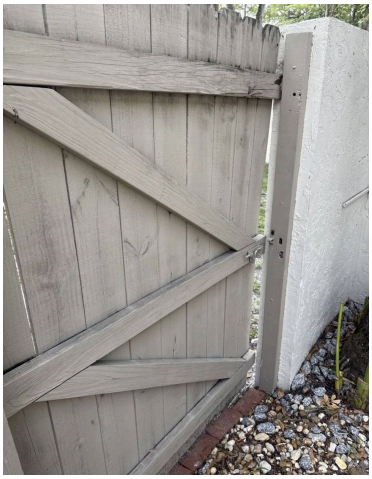
Right elevation — stucco



Front entry light — cracked lens with openings



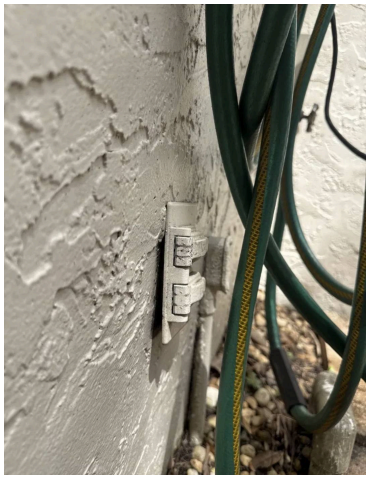
Rear yard — privacy fence, gate, traveler's palms



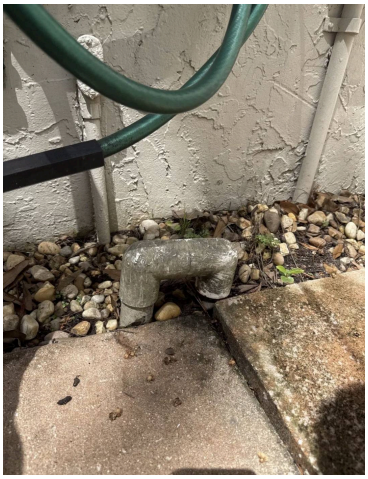
Gate top rail split at the post; will not latch



Exterior receptacle, hose reel and utility box



Exterior receptacle close-up



Exterior drain/condensate stub nearby

Roofing

Asphalt-shingle roof, observed from ground level only (not walked). The roof is aged and is continuous over multiple attached townhome units.

DEFICIENT

Roof covering condition

Heavy organic debris and vegetation/airplant growth on the slope, with tree limbs overhanging and contacting the roof. Clean the covering, trim back overhanging limbs, and have a licensed roofer evaluate the surface and remaining service life.

LIMITATION

Roof shape / age not confirmed

Roof shape could not be definitively determined from the limited vantage. Roof covering permit/installation date to be confirmed from county records. (These items affect wind-mitigation rating, addressed separately.)

Structure & Attic

The attic was not fully entered due to unsafe and limited access. The observations below were made from the accessible vantage near the access opening.

SATISFACTORY

Roof deck — sheathing

Plywood roof sheathing observed (APA-rated panels). No sag or structural displacement noted from the visible area.

SATISFACTORY

Roof framing — engineered trusses

Pre-engineered wood trusses with factory metal connector plates. Plates observed appeared seated and intact within the accessible area.

MONITOR

Possible biological growth on sheathing

Widespread white/gray speckling on the underside of the deck and framing, consistent with possible mold/biological contamination in a humid attic. Testing by a qualified professional is recommended; this is not a definitive identification.

MONITOR

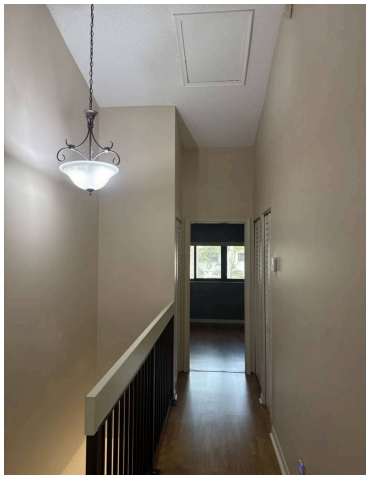
Attic insulation

Fiberglass batt insulation present but sparse/displaced in areas observed. Improve coverage for energy efficiency.

LIMITATION

Roof-to-wall connection & deck attachment not determined

The eave/heel area and nailing pattern were not safely accessible. These wind-mitigation items could not be confirmed and are addressed in the separate wind-mitigation report.



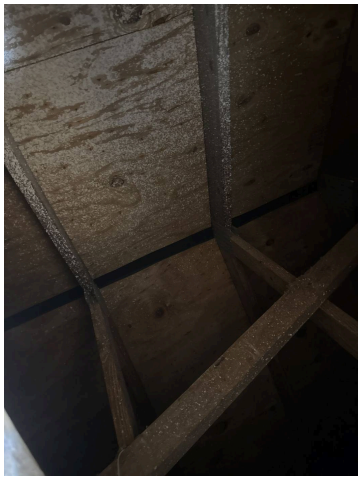
Attic scuttle in high vaulted ceiling over the stairwell — limited/unsafe access



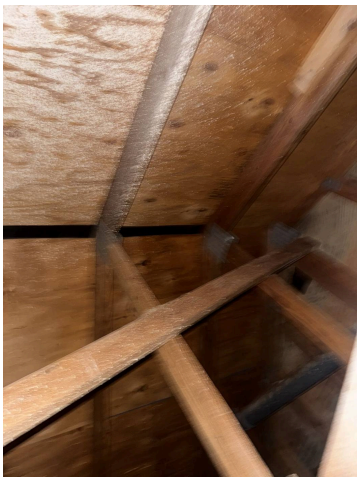
Plywood deck and trusses with widespread white speckling



Sheathing speckling; displaced fiberglass batt insulation



Plywood deck/trusses (accessible vantage)



Underside of plywood roof deck, accessible area

Heating & Cooling (HVAC)

All-electric central system. The outdoor condenser serving this unit was confirmed (left unit). The condenser and indoor air handler are a matched, professionally serviced system approximately five years old.

SATISFACTORY

Condenser (outdoor)

Rheem, model WA1424CJ1NA, S/N withheld , manufactured 06/2021; 2-ton, 14 SEER, R-410A. Confirmed as the unit serving this residence.

SATISFACTORY

Air handler (indoor)

Rheem, model WH1P2417STANJA, manufactured 09/2021; 2-ton, 208/240V electric. Matched to the condenser; recent professional service sticker present (Top Shelf A/C).

DEFICIENT

Air handler support

The air handler rests on an improvised metal-angle and threaded-rod support rather than a proper stand/platform, elevated over the water heater in a tight closet. Have a licensed HVAC contractor confirm the support is adequate, level, and that connections are not under strain.

DEFICIENT

Refrigerant line-set insulation

Suction-line insulation is deteriorated and taped where it passes through the wall. Replace the insulation.

DEFICIENT

Wall penetration unsealed

The line-set wall penetration is oversized and unsealed. Properly seal the penetration.

MONITOR

Air-handler closet wall

Possible mold/biological contamination on the closet wall; testing recommended (not a definitive identification).

MONITOR

Upstairs floor squeak near closet

Flooring in front of the utility closet squeaks, likely loose subfloor; verify no moisture given the adjacent water heater/condensate.

MONITOR

Condensate protection

Condensate float switch present. Confirm a secondary drain/pan is present and functional given the location over living space.



Two outdoor condensers; left unit serves this residence (Rheem)



Condenser plate — Rheem WA1424CJ1NA, mfd. 06/2021



Rheem air handler stacked above the water heater in a tight closet



Air handler on improvised metal-angle / threaded-rod support



Taped line-set insulation through an oversized, unsealed wall penetration

Plumbing & Water Heater

Supply piping observed at fixtures is copper with braided stainless connectors; no polybutylene observed. Fixture-specific plumbing notes appear within the room sections. The electric water heater is located in an interior closet beneath the air handler.

SATISFACTORY

Water heater data

Rheem, model XE30S06ST45U0, S/N withheld ; 30-gallon electric, 240/208V, 4,500W elements; manufactured May 29, 2014.

SATISFACTORY

Shutoff & supply connections

Cold-water shutoff valve present; copper and braided stainless supply connections; no polybutylene. Electrical connection via flexible metal conduit with ground.

DEFICIENT

No drain pan

No drain pan observed beneath the tank, which sits on a stained platform within an interior closet over living space. Install a drain pan plumbed to an appropriate drain.

MONITOR

Age / service life

Approximately 12 years old; in the latter half of typical service life for an electric tank. Budget for replacement.

MONITOR

Mineral / corrosion at connections

Mineral efflorescence on the platform and green corrosion at fittings indicate slow, long-term moisture/oxidation. Have a plumber check for weeping.

MONITOR

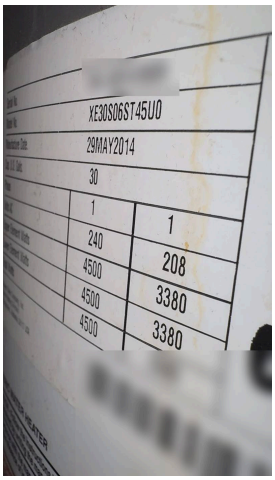
Water-heater closet wall

Possible mold/biological contamination on the closet wall; testing recommended.

LIMITATION

T&P discharge routing

The temperature/pressure relief valve discharge pipe was not fully accessible and its termination could not be confirmed. Recommend a licensed plumber verify proper T&P discharge.



Water heater data plate — Rheem XE30S06ST45U0, mfd. May 29, 2014

Electrical

240V single-phase service. The main panel is a 125A main-lug Siemens/I-T-E unit. The panel is acceptable (not a recalled or hazard-listed brand). Note the access and location limitations below.

SATISFACTORY

Service & meter

FPL GE I-210+ smart meter, Class 200, 240V single-phase, metering normally.

SATISFACTORY

Panel brand / rating

Siemens I-T-E, Cat. G1624ML1125, 125A maximum, 120/240V, main-lug (16-space/24-circuit). Brand is acceptable and not a known hazard panel.

SAFETY HAZARD

Panel location inside kitchen cabinet

The panel is installed within an upper kitchen cabinet above the counter, which does not provide required working clearance and likely exceeds the maximum operating-handle height. Evaluation/relocation by a licensed electrician is recommended.

DEFICIENT

Tandem (half-size) breakers

Tandem breakers are present; the manufacturer restricts these to specific positions. Verify they are within the permitted positions and the bus is not over-filled.

DEFICIENT

Recurring loose receptacles

Multiple loose/unsecured receptacles were found across the unit (Bedroom #1, living room, Bedroom #2 bath). A general electrical review is recommended to resecure devices and verify GFCI coverage throughout.

MONITOR

Main service disconnect

The main disconnect is most likely at the exterior meter; confirm location and rating.

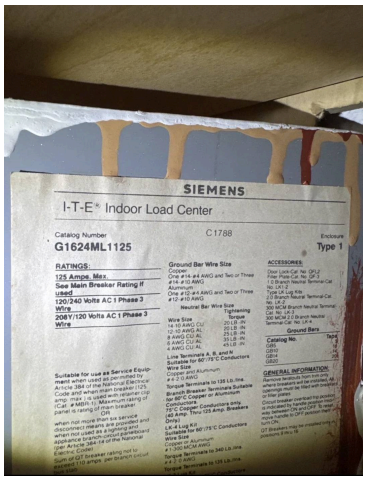
LIMITATION

Panel interior not inspected

The dead-front could not be removed (panel is enclosed in the cabinet). Branch-circuit conductor material and the condition of connections, double-taps, and any overheating were not inspected.



Main panel installed inside an upper kitchen cabinet



Panel label — Siemens I-T-E G1624ML1125, 125A



Cabinet door open; breakers and handwritten directory (dead-front not removed)

Kitchen

Updated kitchen in good general condition.

SATISFACTORY

Sink, faucet & disposal

Operated normally with hot water; no leak observed under the sink.

SATISFACTORY

Cabinets, counters & finishes

Cabinets, counters, glass-mosaic backsplash, and tile flooring in acceptable condition.

SATISFACTORY

Counter receptacle — GFCI

GFCI protection confirmed at the counter receptacle.

SATISFACTORY

Appliances

Range/oven, over-range microwave, refrigerator, and dishwasher present and operating at the time of inspection.

SATISFACTORY

Kitchen window — impact-rated

The kitchen window is impact-rated (PGI, Miami-Dade County NOA 02-0419.13). Noted as the only impact-rated opening in the home; remaining openings are non-impact (see wind-mitigation report).



Kitchen cabinetry, counter, glass-mosaic backsplash, 20A receptacle



Kitchen impact-rated window — only impact opening in the home



Window NOA label — PGI, Miami-Dade NOA 02-0419.13

Living / Family Room & Interior

Open living/family room with a mirrored accent wall, tile flooring, and two ceiling fans. Two sliding glass doors provide exterior access.

SATISFACTORY

Ceiling fans (x2), walls & flooring

Fans operated; walls, mirrored wall, and tile floor in acceptable condition.

SATISFACTORY

Sliding glass doors

Two sliding glass doors with tempered safety glazing, protected by motorized roll-down hurricane shutters. (Shutter product approval is addressed in the wind-mitigation report.)

DEFICIENT

Loose receptacle

One receptacle is pulling out of the wall and should be resecured to its box.

MONITOR

Surface-run extension cords

Pendant lighting is powered by surface-run extension cords. Recommend permanent wiring/fixtures.

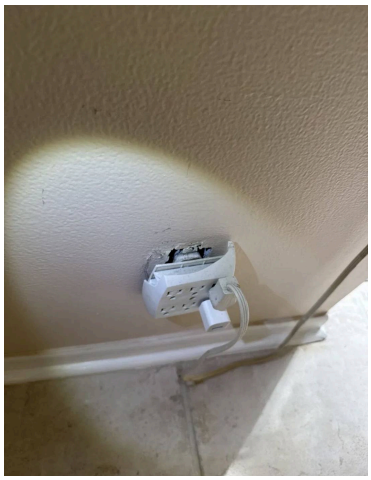
SATISFACTORY

Stairs & upper landing

Staircase with handrail and landing guardrail in acceptable condition; upstairs laminate flooring satisfactory; smoke detector present at the landing.



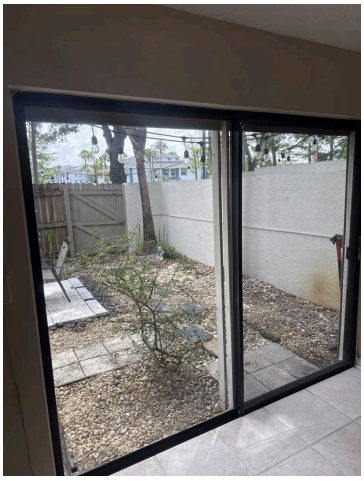
Living/family room — two fans, mirrored wall, sliders



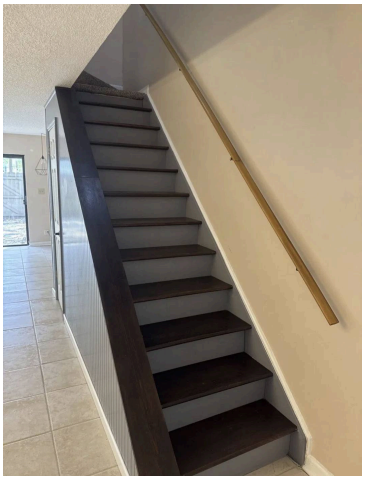
Living room receptacle pulling out of the wall



Slider with motorized roll-down shutters (closed)



Slider with shutters raised — rear yard



Staircase, handrail, and upper landing

Bedrooms

The residence has two bedrooms, both upstairs. (No additional/primary bedroom is present; the upstairs bathroom with dual sinks serves the unit.)

SATISFACTORY **Bedroom #1 — general**
Mirrored walls and laminate flooring in acceptable condition; outlets (other than the item below) functional.

SAFETY HAZARD **Bedroom #1 — receptacle on mirrored wall**
Not secured to its box; pushes into the wall when a plug is inserted and reads OPEN HOT when manipulated. Have a licensed electrician resecure and verify connections.

MONITOR **Bedroom #1 — ceiling fan**
Operates but wobbles while spinning. Balance and confirm the box is secured and fan-rated.

INFO **Bedroom #1 — window glazing**
Tempered (non-impact) glass with exterior shutters that close. No shutter product-approval label was located (relevant to wind mitigation, addressed separately).

SATISFACTORY **Bedroom #2 — general**
Ceiling fan, lighting, and outlets functional; laminate flooring and bi-fold louvered closet in acceptable condition.

MONITOR **Bedroom #2 — wall surface**
Minor peeling paint/lifting wall surface with a small scuff near the window. Cosmetic; patch and repaint.

INFO **Bedroom #2 — window glazing**
Tempered (non-impact) glass with no shutters — an unprotected glazed opening (relevant to wind mitigation, addressed separately).



Bedroom #1 mirrored-wall receptacle under test (Klein RT250)



Tester reads OPEN HOT at the Bedroom #1 receptacle

Bathrooms

Three bathrooms were inspected: a downstairs guest half-bath, the upstairs primary bath (dual vanity with tub/shower), and the bath serving Bedroom #2 (with a tiled walk-in shower).

SATISFACTORY **Guest half-bath — sink & toilet**
Sink delivered hot water and operated normally; toilet functional. Receptacle confirmed acceptable/GFCI-protected.

DEFICIENT **Guest half-bath — active leak under sink**
Active leak at the P-trap with staining to the cabinet base. Have a plumber repair.

MONITOR **Guest half-bath — vanity light**
One bulb out; replace.

SATISFACTORY **Primary bath — dual sinks**
Both sinks delivered hot water with no leaks under the vanities.

DEFICIENT **Primary bath — sink stoppers**
Both pop-up stoppers will not hold water. Repair/replace both.

DEFICIENT **Primary bath — tub/shower door seal**
The sliding door does not seal near the opening; water can escape onto the floor. Adjust/replace the sweep and re-caulk the track (upstairs over living space).

DEFICIENT **Primary bath — light dimmer**
The dimmer switch is inoperative. Have a licensed electrician evaluate/replace.

MONITOR **Primary bath — wall hole above switch**
Small hole and hairline crack above the cover plate; cosmetic patch.

MONITOR **Primary bath — whirlpool tub**
Tub appears to be a jetted/whirlpool unit. Verify jet operation and GFCI protection on the pump circuit (not verified at inspection).

SATISFACTORY **Bedroom #2 bath — sink & finishes**
No leak under the vanity; tile and vanity light in acceptable condition.

DEFICIENT **Bedroom #2 bath — shower hot/cold reversed**
Hot and cold are crossed at the valve (turn toward cold for hot). Have a plumber correct the connections.

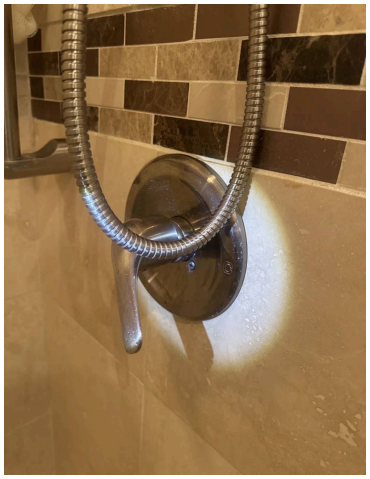
DEFICIENT **Bedroom #2 bath — shower glass leak**
Water escapes at the glass-to-wall junction when sprayed. Re-caulk/seal the joint and threshold (upstairs over living space).

SAFETY HAZARD **Bedroom #2 bath — receptacle at sink**
Reads correct voltage/polarity but is not secured to its box (pulls out when unplugging) and appears non-GFCI adjacent to the sink. Resecure and provide GFCI protection.

MONITOR **Bedroom #2 bath — over-toilet cabinet**
Lower trim slightly loose; confirm secure mounting.


Guest half-bath vanity & light (one bulb out)


Guest half-bath — active leak under sink at the P-trap



Bedroom #2 bath shower valve — hot/cold reversed at the handle

Laundry

Stacked, all-electric laundry (Electrolux washer and dryer) located in a closet.

SAFETY HAZARD

Dryer transition duct

Vented with a flexible foil-type duct (kinked at the wall) — a recognized fire hazard due to lint accumulation and restricted airflow. Replace with rigid or semi-rigid metal duct, kept short and straight, terminating to the exterior with a working damper.

SATISFACTORY

Washer supply hoses

Braided stainless steel supply hoses observed (burst-resistant). Confirm both shutoff valves are present and operable.

MONITOR

Appliance circuits

Both units are cord-and-plug connected in a tight space. Confirm the dryer is on a proper dedicated 240V circuit and the washer on a GFCI-protected circuit per current standards.

LIMITATION

Appliance operation

Washer/dryer operation was not verified at the time of inspection.



Stacked Electrolux laundry; flexible foil-type dryer transition duct

General Maintenance & Closing Notes

Recurring themes worth prioritizing: (1) a unit-wide electrical review to resecure loose devices and verify GFCI coverage; (2) plumbing attention to the active under-sink leak, the reversed shower valve, and the two shower/door seals that allow water to reach floors above living space; (3) moisture/biological evaluation and testing where possible growth was noted (HVAC closet, water-heater closet, and roof sheathing); and (4) the fire-safety items — the foil dryer duct and the panel location/clearance.

This report addresses the Standard Home Inspection only. The Wind Mitigation (OIR-B1-1802) and 4-Point reports require additional data still being gathered — specifically the year built and roof-covering installation date — and reflect the access limitations noted above (attic roof-to-wall and deck attachment undetermined; panel interior not inspected). Those reports will be issued separately.

Prepared by Nicholas Figaro, Inspect and Protect — FL Home Inspector License HI18768. 786-562-0230 | nicholas@inspectandprotect.net | inspectandprotect.net. Report date: .

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