



Inspection report for the property at
99 Big Tree Lane, Jackson, TN 38301

This report is prepared exclusively for **John Smith**
Inspected On: **04-16-2026**

Company Information

Inside Out Home Inspections
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Overall, this is a great example of 1970's construction. The house has been well-cared for to date with a number of systems that are new in approximately the last 10 years: roof, furnace, water heater, electric panel, supply piping, windows and a lot of branch wiring have been updated or mostly updated here. The house is built from solid materials and seems to have generally performed well to date. Please see the full report for specific details.

**SAMPLE REPORT: NOT REPRESENTATIVE OF A SPECIFIC
PROPERTY OR ALL ITEMS COVERED DURING A ROUTINE
INSPECTION**



Inspected By:

Emily Murray, Tennessee State License
#3124

Summary

Major Concerns

E-10 Exterior - Exterior Electric Receptacles and Fixtures: GFCI PROTECTION RECOMMENDED

Since the 1970s, requirements for GFCI (Ground Fault Circuit Interruption) protection have changed, and locations requiring GFCI protection seem to get added with every code cycle. It is common for older residential buildings to have some or even many electric receptacles that do not meet modern safety standards. GFCIs have proven successful at reducing electrocutions, and it seems likely that someday, every circuit, receptacle, and appliance in the building will require GFCI protection. The first chart below shows how successful GFCIs have been at reducing risks from electrocution. The second illustration shows where GFCI protection is required as of the 2020 NEC and WAC. As a general best practice for safety. For improved safety, I always recommend bringing GFCI protection up to modern safety standards.

During inspection today, I noted that GFCI protection is inconsistent with modern minimum standards for safety in the following locations: carport

RCG-3 Roof, Chimney and Gutters - Chimneys: CHIMNEY REPAIRS NEEDED

Repairs are needed to the masonry chimney cap. The cracks noted here could increase the risk of moisture control problems related to the chimney. Neglecting maintenance on masonry chimneys can also lead to loose or damaged bricks and eventually a failing masonry system.

Recommendation

Hire a licensed masonry contractor to further evaluate and repair the masonry chimney as recommended.

Repairs

G1-4 Grounds - Driveways/Walkways/Flatwork: CRACKS NOTED IN FLATWORK

Cracks were noted in the driveway and patio flatwork. This is common in flatwork, especially as it ages. Regular sealing of small to moderate cracks with a quality exterior flexible sealant can minimize water penetration and prolong the life of the flatwork. Large cracks can present a more urgent need for repair, especially if the cracks lead to displacement and trip hazards.

Previous repairs in the driveway that are now failing were noted.



G1-6 Grounds - Exterior Stairs: OLDER STYLE GUARDRAIL


An older style of guardrail was noted with openings between balusters larger than 4 inches. Openings no larger than 4-inches are recommended especially for child safety. Hire a qualified contractor to repair / update as needed.


E-1 Exterior - Siding and Trim: VINYL SIDING REPAIRS NEEDED


A few areas of vinyl siding damage were noted on the east side of the house. These should be repaired to prevent water intrusion.


Recommendation

Have the siding further evaluated and repaired as recommended by a qualified contractor.

 **E-2 Exterior - Siding and Trim:** Caulking needed around light to protect electrical wires from moisture exposure.

 **E-4 Exterior - Exterior Vent and Exhaust Terminations:** The dryer vent on the side of the house was not attached to the siding and does not have a backdraft damper. Repair is recommended to keep cold air, insects and vermin from entering the house through the vent.

 **E-5 Exterior - Exterior Doors:** Peeling paint around the wood front door frame was noted. Repair is recommended to keep wood from being compromised by sun and moisture.


 **E-7 Exterior - Exterior Window Frames:** All windows appeared to be newer vinyl windows with the exception of the window on the front of the house for the carport. This carport window had paint peeling. Repair is recommended to prevent the wood window frame from being compromised by moisture.


 **E-8 Exterior - Exterior Hose Bibs:** **REPAIRS ARE NEEDED TO THE EXTERIOR HOSE BIBS**
The following observations were noted:


- Hose bibs leak from the handle when turned on and under pressure. Tightening the packing often fixes this.

Recommendation

Repair exterior hose bibs as needed.

 **FSD-1 Fuel Storage and Distribution - Gas Meter:** The gas meter is too close to the electric meter. It must be 3 feet to the side or 3 feet above. Consult with your gas provider to further evaluate and repair.

 **ES-1 Electric Service - Electrical Bonding System:** Have the electrical bonding system checked by a licensed electrician. Adequate bonding could not be verified at the main water pipe or the pipes by the water heater. This is an important safety feature to ensure safe control of stray voltage on metal systems in the house.

 **HCFV-1 Heating, Cooling, Fireplaces and Ventilation - Heating Systems:** **SERVICE THE HEATING SYSTEM**

Annual servicing of gas forced air furnaces is recommended for safe and reliable heat. I could not find recent service records on the furnace. A servicing is recommended if one has not been done in the last year. The furnace was tested during the inspection and was operational.

 **HCFV-3 Heating, Cooling, Fireplaces and Ventilation - Heating and Cooling Distribution Systems:** **HVAC DUCTWORK REPAIRS**

A number of problems were noted with the heating and cooling ducts during inspection.

Recommendation

I recommend additional inspection and repair of the heating ductwork system by a qualified heating and cooling contractor. Implement repairs as recommended to ensure reliable performance.

Examples of Observations Noted During Inspection Include:

- The ductwork is not well-supported in the crawl space – additional support is needed.
- The ductwork insulation is damaged and requires repair

HCFV-4 Heating, Cooling, Fireplaces and Ventilation - Mechanical Ventilation Systems: FAN EXHAUST VENTS INTO ATTIC

The exhaust ductwork for the bathroom fans are disconnected in the attic. This can lead to seasonal condensation and moisture control problems.

Recommendation

Repair to ensure proper discharge of air to the exterior, and ensure exhaust ductwork is insulated to R-8 or better to reduce risks of seasonal condensation.

WH-1 Water Heaters - Water Heater: WATER HEATER SEISMIC RESTRAINTS

Install listed seismic straps to restrain the water heater in the event of an earthquake; none were noted during inspection. Two straps should be located on the water heater: one on upper 1/3rd of tank and one at the lower 1/3rd.

B-2 Bathroom - Toilet: TOILET NOT CAULKED TO THE FLOOR- MAIN FLOOR BATH

The toilet in the upstairs bath has not been caulked to the floor. Caulking the toilet to the floor is recommended and even required though opinions on this can vary. I prefer caulking the toilet to the floor, but leaving a gap on the back of the toilet that remains un-caulked so if the toilet leaks, water has an escape route. The biggest risk of not caulking the toilet to the floor is that the toilet can become loose which is the biggest problem here. Repair as recommended by a licensed plumber.

A-1 Attic - Attic Fan Exhaust Vents: FAN EXHAUST VENTS INTO ATTIC

The exhaust ductwork for the bathroom fans are disconnected in the attic. This can lead to seasonal condensation and moisture control problems.

Recommendation

Repair to ensure proper discharge of air to the exterior, and ensure exhaust ductwork is insulated to R-8 or better to reduce risks of seasonal condensation.

CS-2 Crawl Space - Vapor Barrier: THE VAPOR BARRIER IS INADEQUATE IN THE CRAWL SPACE

The vapor barrier in this crawl space is missing. Vapor barriers are used to contain the moisture in the ground. Inadequate control of ground moisture is conducive to wood-destroying organisms and can lead to high moisture conditions in the building.

Recommendation

Insure a 6 mil. black plastic vapor barrier is covering all exposed earth.

Recommended Maintenance

G1-5 Grounds - Grounds, Trees and Vegetation: TREE AND VEGETATION PRUNING

Pruning trees, branches, and vegetation away from the building is recommended. Where trees, branches, and large shrubs can provide rodent access to the roof, a minimum 6-foot clearance is recommended. All vegetation, including smaller landscaping such as grasses, flowers, and shrubs should be kept 1 foot off the house to eliminate contact which could trap moisture against the

building.

C-1 Carport - Carport Electric Receptacles and Fixtures: GFCI PROTECTION RECOMMENDED

Since the 1970s, requirements for GFCI (Ground Fault Circuit Interruption) protection have changed, and locations requiring GFCI protection seem to get added with every code cycle. It is common for older residential buildings to have some or even many electric receptacles that do not meet modern safety standards. GFCIs have proven successful at reducing electrocutions, and it seems likely that someday, every circuit, receptacle, and appliance in the building will require GFCI protection. The first chart below shows how successful GFCIs have been at reducing risks from electrocution. The second illustration shows where GFCI protection is required as of the 2020 NEC and WAC. As a general best practice for safety. For improved safety, I always recommend bringing GFCI protection up to modern safety standards.

During inspection today, I noted that GFCI protection is inconsistent with modern minimum standards for safety in the following locations:

WH-3 Water Heaters - Water Temperature: WATER TESTED HOT

Testing of the plumbing system today, the water tested as too hot - 130 degrees F. This is a scald hazard. To prevent scalding, standards recommend indoor hot water temperatures do not exceed 120 degrees. There is some evidence that hot water temperatures should be greater than 130 degrees to prevent Legionnaires' disease from developing in the water heater. If this is a concern, you can heat the water in the tank to 140 degrees F and have a tempering valve installed at the hot water tank. Have this further evaluated and repaired by a licensed plumber, or simply turn down the temperature as desired to eliminate a scald hazard. Please note that during the inspection, it is difficult to accurately test the water temperature as it can vary between fixtures.

Improve Or Upgrade Items

E-6 Exterior - Exterior Doors: DOOR GLAZING IS NOT SAFETY GLASS

The door glazing did not appear to be safety glass. No logo or tempered bug was visible. All glazing greater than 3 inches in exterior doors should be safety glass. Updating with tempered or laminated glass is recommended for improved safety.

E-9 Exterior - Exterior Hose Bibs: OLDER HOSE BIBS NOTED

Older hose bibs were noted on this building. Updating the hose bibs is recommended. Modern hose bibs are typically "frost free," which are (arguably) more resistant to bursting in cold weather. They also have important vacuum breakers installed which can prevent water from your hoses backing into your water supply system. In the meantime, be sure to winterize your hose bibs during cold weather to prevent from freezing and consider adding a vacuum breaker to the end of the hose bib. [The following video shows a vacuum breaker.](#)

RCG-1 Roof, Chimney and Gutters - Roof Materials: Inadequate kick-out flashings noted at roof / wall juncture. Kick out flashing is installed at the intersection where a sloped roof meets a vertical wall, directing rainwater away from the exterior walls and into gutter.

ES-3 Electric Service - Electric Service Equipment: MODERN AFCI PROTECTION IS A SAFETY IMPROVEMENT

AFCI (arc fault protection) is now required on all branch circuits supplying outlets or devices installed in residential dwelling unit kitchens, family rooms, dining rooms, living rooms, parlors, libraries, dens, bedrooms, sunrooms, recreation rooms, closets, hallways, laundry areas, and similar rooms and areas. The goal of this protection is to reduce risks of electrical fires. Consult with a licensed electrician about improving circuit protection as desired. I would consider this improvement in the context of other electrical repairs or upgrades. ***Please note that if you add or replace receptacle outlets to the existing system, they should comply with modern AFCI standards.***

 **K-3 Kitchen - Dishwasher: NO WATER HAMMER ARRESTOR WAS FOUND - DISHWASHER**

Water hammer arrestors are now [required](#) where quick closing valves are utilized - this is most dishwashers and washing machines. Installation of a hammer arrestor device is recommended for improved reliability of the piping system.

 **LF-3 Laundry Facilities - Laundry Ventilation: LAUNDRY FAN RECOMMENDED**

No ventilation fan was found for the laundry facilities. This is common in older buildings and recommended in newer buildings. Installing a ventilation fan is recommended to help control indoor relative humidity. This fan can be run during operation of the laundry and/or placed on a timer to come on automatically throughout the day.

Due Diligence Items

 **GC-1 General Comments - Building Characteristics, Conditions and Limitations: OLDER BUILDINGS AND LEAD AND ASBESTOS**

In 1978, federal laws were passed to prohibit use of lead and asbestos in building materials. Manufacturers of building materials were allowed to sell existing stocks of materials that were manufactured with lead and asbestos, so even buildings constructed as late as the mid-1980's could possibly contain lead or asbestos. Identification and testing for lead and asbestos and other environmental testing is beyond the scope of this home inspection.

 **P-1 Plumbing - Water Service Supply: NO MAIN WATER SHUTOFF FOUND**

No main water shut-off was found inside the building. There is typically a shut-off at the meter in the street, but this can be a time-consuming and difficult shut-off to access in an emergency.

Recommendation

Inquire with the seller about the location of the main water shut-off, as it may be concealed behind finishes or stored items. If no readily accessible shut-off exists, hire a licensed plumber to further evaluate and install.

 **P-2 Plumbing - Waste Pipe and Discharge: VIDEO SEWER SCOPE RECOMMENDED**

An evaluation of the sewer line below the ground is beyond the scope of this inspection. A sewer scope is recommended to further evaluate the sewer line and the below ground connections between the house and the municipal sewer line as these are not visible to inspection. Sewer scopes are done using video cameras and can show the materials, condition and reliability of the sewer line. If a video scope has not been done recently, I recommend having a sewer scope performed.

Recommended Disclosure Items

RCG-4 Roof, Chimney and Gutters - Chimneys: CHIMNEY CLEANING AND INSPECTION IS RECOMMENDED

The chimney is sealed on the interior of the home which indicates it is not in use. If the chimney is to be put back in use, an NFPA 211 Standard, Level II inspection is recommended.

K-10 Kitchen - General Kitchen Condition: UPDATED KITCHEN FINISHES NOTED

The kitchen here appears to have been recently updated. Disclose any additional information or receipts for this work.

CS-3 Crawl Space - Moisture Conditions: SIGNS OF PAST DRAINAGE PROBLEMS NOTED

The crawl space was dry at the time of inspection, but I noted indications of prior water in the crawl space. This is difficult to understand during a one-time inspection as conditions can change seasonally.

Items for Monitoring

G1-2 Grounds - Drainage and Site:

The [grade of the yard](#) slopes toward the building. Standards recommend a quarter-inch / foot slope away from the building or better to prevent water from draining toward the building. Over time, negative grading, as this is often called, can lead to moisture and even structural problems with the building.

Recommendation

Monitor for indications, such as moisture in the crawl space, that additional drainage repairs are needed.

Future Projects

E-3 Exterior - Siding and Trim: SIDING MOUNTING BLOCKS MISSING

Some of the penetrations in the siding lack adequate mounting blocks. For penetrations in the building envelope such as hose bibs and holes with a 1½ inch diameter or larger, such as dryer vents, a block shall be installed around the point of penetration. Blocking should be a minimum 3 in. radius greater than the radius of the penetration. The main purpose of mounting blocks is so that if termination covers, such as a fan cover, are broken or damaged, they can be replaced without needing to dismantle the exterior siding system.

A section of siding on the south side of the house that appeared to be newer had appropriate blocking for the exterior light.



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