



# Fouries Home Inspection

*Know before you Buy*

Condo Inspection  
Prepared Exclusively For: Buyer Name

Any Street, Fort Worth, TX, 76107



Inspected by Paul Fourie, Lic.#: 22325 on 07/25/2019  
Phone: (972)989-2479, Email: paul@fourieshomeinspection.com

## PROPERTY INSPECTION REPORT

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**Prepared For:** Buyer Name  
(Name of Client)

**Concerning:** Any Street, Fort Worth, TX 76107  
(Address or Other Identification of Inspected Property)

**By:** Paul Fourie, Lic #22325 07/25/2019  
(Name and License Number of Inspector) (Date)

\_\_\_\_\_  
(Name, License Number of Sponsoring Inspector)

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### PURPOSE, LIMITATIONS AND INSPECTOR / CLIENT RESPONSIBILITIES

This property inspection report may include an inspection agreement (contract), addenda, and other information related to property conditions. If any item or comment is unclear, you should ask the inspector to clarify the findings. It is important that you carefully read ALL of this information.

This inspection is subject to the rules ("Rules") of the Texas Real Estate Commission ("TREC"), which can be found at [www.trec.texas.gov](http://www.trec.texas.gov).

The TREC Standards of Practice (Sections 535.227-535.233 of the Rules) are the minimum standards for inspections by TREC-licensed inspectors. An inspection addresses only those components and conditions that are present, visible, and accessible at the time of the inspection. While there may be other parts, components or systems present, only those items specifically noted as being inspected were inspected. The inspector is NOT required to turn on decommissioned equipment, systems, utility services or apply an open flame or light a pilot to operate any appliance. The inspector is NOT required to climb over obstacles, move furnishings or stored items. The inspection report may address issues that are code-based or may refer to a particular code; however, this is NOT a code compliance inspection and does NOT verify compliance with manufacturer's installation instructions. The inspection does NOT imply insurability or warrantability of the structure or its components. Although some safety issues may be addressed in this report, this inspection is NOT a safety/code inspection, and the inspector is NOT required to identify all potential hazards.

In this report, the inspector shall indicate, by checking the appropriate boxes on the form, whether each item was inspected, not inspected, not present or deficient and explain the findings in the corresponding section in the body of the report form. The inspector must check the Deficient (D) box if a condition exists that adversely and materially affects the performance of a system or component or constitutes a hazard to life, limb or property as specified by the TREC Standards of Practice. General deficiencies include inoperability, material distress, water penetration, damage, deterioration, missing components, and unsuitable installation. Comments may be provided by the inspector whether or not an item is deemed deficient. The inspector is not required to prioritize or emphasize the importance of one deficiency over another.

Some items reported may be considered life-safety upgrades to the property. For more information, refer to Texas Real Estate Consumer Notice Concerning Recognized Hazards or Deficiencies below.

THIS PROPERTY INSPECTION IS NOT A TECHNICALLY EXHAUSTIVE INSPECTION OF THE STRUCTURE, SYSTEMS OR COMPONENTS. The inspection may not reveal all deficiencies. A real estate inspection helps to reduce some of the risk involved in purchasing a home, but it cannot eliminate these risks, nor can the inspection anticipate future events or changes in performance due to changes in use or occupancy. It is recommended that you obtain as much information as is available about this property, including any seller's disclosures, previous inspection reports, engineering reports, building/remodeling permits, and reports performed for or by relocation companies, municipal inspection departments, lenders, insurers, and appraisers. You should also attempt to determine whether repairs, renovation, remodeling, additions, or other such activities have taken place at this property. It is not the inspector's responsibility to confirm that information obtained from these sources is complete or accurate or that this inspection is consistent with the opinions expressed in previous

or future reports.

ITEMS IDENTIFIED IN THE REPORT DO NOT OBLIGATE ANY PARTY TO MAKE REPAIRS OR TAKE OTHER ACTIONS, NOR IS THE PURCHASER REQUIRED TO REQUEST THAT THE SELLER TAKE ANY ACTION. When a deficiency is reported, it is the client's responsibility to obtain further evaluations and/or cost estimates from qualified service professionals. Any such follow-up should take place prior to the expiration of any time limitations such as option periods. Evaluations by qualified tradesmen may lead to the discovery of additional deficiencies which may involve additional repair costs. Failure to address deficiencies or comments noted in this report may lead to further damage of the structure or systems and add to the original repair costs. The inspector is not required to provide follow-up services to verify that proper repairs have been made.

Property conditions change with time and use. For example, mechanical devices can fail at any time, plumbing gaskets and seals may crack if the appliance or plumbing fixture is not used often, roof leaks can occur at any time regardless of the apparent condition of the roof, and the performance of the structure and the systems may change due to changes in use or occupancy, effects of weather, etc. These changes or repairs made to the structure after the inspection may render information contained herein obsolete or invalid. This report is provided for the specific benefit of the client named above and is based on observations at the time of the inspection. If you did not hire the inspector yourself, reliance on this report may provide incomplete or outdated information. Repairs, professional opinions or additional inspection reports may affect the meaning of the information in this report. It is recommended that you hire a licensed inspector to perform an inspection to meet your specific needs and to provide you with current information concerning this property.

#### **TEXAS REAL ESTATE CONSUMER NOTICE CONCERNING HAZARDS OR DEFICIENCIES**

Each year, Texans sustain property damage and are injured by accidents in the home. While some accidents may not be avoidable, many other accidents, injuries, and deaths may be avoided through the identification and repair of certain hazardous conditions. Examples of such hazards include:

- malfunctioning, improperly installed or missing ground fault circuit protection (GFCI) devices for electrical receptacles in garages, bathroom, kitchens, and exterior areas;
- malfunctioning arc fault protection (AFCI) devices;
- ordinary glass in locations where modern construction techniques call for safety glass;
- malfunctioning or lack of fire safety features such as, smoke alarms, fire-rated doors in certain locations, and functional emergency escape and rescue openings in bedrooms;
- malfunctioning carbon monoxide alarms;
- excessive spacing between balusters on stairways and porches;
- improperly installed appliances;
- improperly installed or defective safety devices;
- lack of electrical bonding and grounding; and
- lack of bonding on gas piping, including corrugated stainless steel tubing (CSST).

To ensure that consumers are informed of hazards such as these, the Texas Real Estate Commission (TREC) has adopted Standards of Practice requiring licensed inspectors to report these conditions as "Deficient" when performing an inspection for a buyer or seller, if they can be reasonably determined.

These conditions may not have violated building codes or common practices at the time of the construction of the home, or they may have been "grandfathered" because they were present prior to the adoption of codes prohibiting such conditions. While the TREC Standards of Practice do not require inspectors to perform a code compliance inspection, TREC considers the potential for injury or property loss from the hazards addressed in the Standards of Practice to be significant enough to warrant this notice.

Contract forms developed by TREC for use by its real estate licensees also inform the buyer of the right to have the home inspected and can provide an option clause permitting the buyer to terminate the contract within a specified time. Neither the Standards of Practice nor the TREC contract forms requires a seller to remedy conditions revealed by an inspection. The decision to correct a hazard or any deficiency identified in an inspection report is left to the parties to the contract for the sale or purchase of the home.

**INFORMATION INCLUDED UNDER "ADDITIONAL INFORMATION PROVIDED BY INSPECTOR", OR PROVIDED AS AN ATTACHMENT WITH THE STANDARD FORM, IS NOT REQUIRED BY THE COMMISSION AND MAY CONTAIN CONTRACTUAL TERMS BETWEEN THE INSPECTOR AND YOU, AS THE CLIENT. THE COMMISSION DOES NOT REGULATE CONTRACTUAL TERMS BETWEEN PARTIES. IF YOU DO NOT UNDERSTAND THE EFFECT OF ANY CONTRACTUAL TERM CONTAINED IN THIS SECTION OR ANY ATTACHMENTS, CONSULT AN ATTORNEY.**

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**ADDITIONAL INFORMATION PROVIDED BY INSPECTOR**

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**NOTICE: THIS REPORT IS PAID FOR BY AND PREPARED FOR THE CLIENT NAMED ABOVE EXCLUSIVELY. THIS REPORT IS NOT VALID WITHOUT THE SIGNED INSPECTION AGREEMENT AND IS NOT TRANSFERABLE.**

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The inspection report provided by Fouries Home Inspection will contain the good faith opinions of the inspector concerning the observable need, if any, on the day of the inspection, for the repair, replacement, or further evaluation by experts of the items inspected. **A home inspection is not an exhausting report of defects.**

Unless, specifically stated, this report will not include and should not be read to indicated opinions as to the environmental conditions such as the presence of mold, radon or lead base paint, the presence of toxic or hazardous waste or substances, presence of termite or wood-destroying organisms, or compliance with codes, ordinances, statutes or restrictions, or the insurability, efficiency, quality, durability, future life, or future performance of any item inspected. This report is good for the day of the inspection only and is not to be used for Real Estate Disclosure Documents, Home Warranties or Insurance Underwriting purposes.

There are many factors which determine the life expectancy of a system or component. It is not possible to determine these factors during a one time visual inspection. Some systems of components may perform beyond their typical life expectancy while others may require repair or replacement sooner.

A Summary Report may be provided at the end of the inspection report document. The summary lists deficiencies discovered at the subject property. The summary is not a replacement for the inspection report.

This report is prepared using a computer and infrequently a word or sentence may be accidentally deleted or altered. Should you encounter such a condition, please contact Fouries Home Inspection to make the necessary correction and provide you with replacement pages. If you do not understand certain comments or recommendations please call Fouries Home Inspection prior to closing on your transaction for clarification.

All items to be inspected must be accessible at the time of the inspection. Locked and or inaccessible components will not be inspected. As stated in the inspection agreement, notices sent prior to the inspection and the current Texas Real Estate Commission Texas Standards of Practice, the inspector is to inspect listed items which are visible and accessible at the time of the inspection. A re-inspection fee will apply for return trips to inspect inaccessible items.

Whenever a defect (deficiency) of any kind is noted in a system or aspect of the house, we recommend that a qualified (licensed) technician inspect and service the entire system. Sometimes noted defects are symptoms of other, sometimes more serious, defects. It is also recommended that the buyer walks through the property the day before closing to assure conditions have not changed since inspection. All items listed in the home inspection report are inspected according to today's [Texas Standards of Practice](#) and the most current local building standards.

This report contains technical information. You are encouraged to read and understand the entire inspection report. If you do not understand or are unclear about any of the information in the report, please call Fouries Home Inspection (972 989 2479) for a verbal consultation and report review.

### INACCESSIBLE OR OBSTRUCTED AREAS

Sub Flooring - Viewed From Accessible Areas	Attic Space is Limited - Viewed from Accessible Areas
Floors Covered	Crawl Space is limited - Viewed From Accessible Areas
Walls/Ceilings Covered or Freshly Painted	Plumbing Areas - Only Visible Plumbing Inspected
Behind/Under Furniture and/or Stored Items	Siding Over Older Existing Siding

- Mold/Mildew investigations are NOT included with this report; it is beyond the scope of this inspection. Any reference of water intrusion is recommended that a professional investigation be obtained.
- If the property has been renovated or remodeled, you should request documentation that should include permits and any warranties or guarantees that might be applicable, latent defects could exist.
- If additions have been made to this property, you should request documentation that should include permits and any warranties or guarantees that might be applicable. Latent defects could exist.

**This report was prepared for a buyer, seller or property owner in accordance with the client's requirements. The report addresses a single system, component or thermal imaging and is not intended as a substitute for a complete standard inspection of the property. Standard inspections performed by a license holder and reported on a Texas Real Estate Commission promulgated report form may contain additional information a buyer should consider in making a decision to purchase.**

#### LEAVE US AN ONLINE REVIEW

At Fouries Home Inspection we strive for excellence in our work and services. We hope you feel confident in referring us to any family, friends or whomever may need our services. Endorsements from our satisfied clients is our highest measure of success. We invite you to **Leave Us An Online Review**.

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D=Deficient

I NI NP D

## I. STRUCTURAL SYSTEMS

### A. Foundations

*Comments:*

**Foundation Type:** High Rise Condo

**NOTE:** Future performance of the structure cannot be predicted or warranted. This inspection is one of first impressions and the inspector was not provided with any historical information pertaining to the structural integrity of the inspected real property. This is a limited cursory and visual survey of the accessible general conditions and circumstances present at the time of this inspection. Opinions are based on general observations made without the use of specialized tools or procedures. Therefore, the opinions are based on general apparent conditions and not of absolute fact and are only good for the date and time of this inspection. Weather conditions, drainage, leakage and other adverse factors are able to effect structures, and differential movements are likely to occur. The inspectors opinion is based on visual observations of accessible and unobstructed areas of the structure at the time of the inspection. The inspection of the foundation may show it to be providing adequate support for the structure or having movement typical to this region at the time of the inspection. This does not guarantee the future life or failure of the foundation. The inspector is not a structural engineer. This inspection is not an engineering report or evaluation and should not be considered one, either expressed or implied. If any cause of concern is noted on this report, or if you want further evaluation, you should consider an evaluation by a Structural Engineer or your choice. Foundations are inspected according to today's [Texas Standards of Practice](#).

**SUGGESTED FOUNDATION MAINTENANCE & CARE** - Proper drainage and moisture maintenance to all types of foundations due to the expansive nature of the area load bearing soils. Drainage must be directed away from all sides of the foundation with grade slopes. In most cases, floor coverings and/or stored articles prevent recognition of signs of settlement - cracking in all but the most severe cases. It is important to note, this was not a structural engineering survey nor was any specialized testing done of any sub-slab plumbing systems during this limited visual inspection, as these are specialized processes requiring excavation. In the event that structural movement is noted, client is advised to consult with a Structural Engineer who can isolate and identify causes, and determine what corrective steps, if any, should be considered to either correct and/or stop structural movement.

#### PERFORMANCE OPINION:

**Special Limitation:** Multiple areas of the foundation perimeter beam were concealed and were not inspected. The buyer is encouraged to have the foundation further evaluated by an engineer or foundation specialist if the buyer has any remaining concerns about current or future foundation performance. Based on visual observations of other structural components at the time of the inspection, the inspector's opinion of the foundation performance is:

**Performance Opinion:** Foundation and structural movement and/or settling have occurred. However, the foundation was supporting the structure at the time of the inspection. The buyer is encouraged to consult with a foundation specialist prior to closing if any concerns exist about the current or future foundation performance. The observations made to support this opinion are listed but not limited to the following:

I=Inspected

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D=Deficient

I	NI	NP	D
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**B. Grading and Drainage**

*Comments:*

High soil levels were observed at the foundation/brick line. 4 to 6 inches of the foundation perimeter beam should be visible. High soil levels may block weep holes and prevent proper wall ventilation. High soil levels create conducive conditions for wood destroying insects and water intrusion. High soil levels prevent the inspector from observing the foundation perimeter beam. Correction of inadequate grading clearance to exterior wall and foundation surfaces is recommended.



There is a subsurface or below grade drainage system installed. The inspector has no way of knowing if below grade drainage systems are performing as intended. The inspector recommends that the below grade drainage system be monitored for performance.



The gutters and downspouts contained leaves and other debris and should be cleaned out to allow for proper drainage.

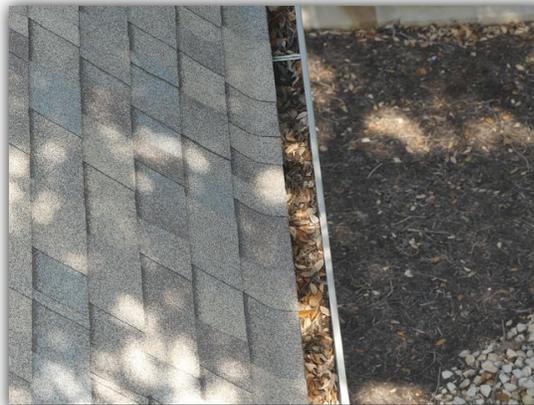
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**C. Roof Covering Materials**

*Comments:*

**Type(s) of Roof Covering Materials:** Composite  
**Viewed From:** Roof Level

**NOTE:** Life expectancy of the roofing material is not covered by this home inspection report. If any concerns exist about the roof covering life expectancy or potential for future problems, a roofing specialist should be consulted. This inspection does not determine the insurability of the roof. You are strongly encouraged to have your insurance company and a roof covering specialist physically inspect the roof prior to closing to fully evaluate the condition and insurability of the roof. Roof covering materials are inspected according to current Texas Real Estate Commission [Texas Standards of Practice](#).

**NOTE:** The inspection of the roof does not preclude the possibility of leakage or water damage. Leakage or water damage can occur at any time and may depend on rain intensity, wind velocity and direction and other environmental factors. The entire underside of the roof sheathing is not visible or accessible and can not be inspected for indications of leaks.

**NOTE:** When **D** (D= Deficiency) is marked. It is recommended that all of the roofing covering materials and components be fully evaluated by a certified, licensed roofing specialist, prior to closing.

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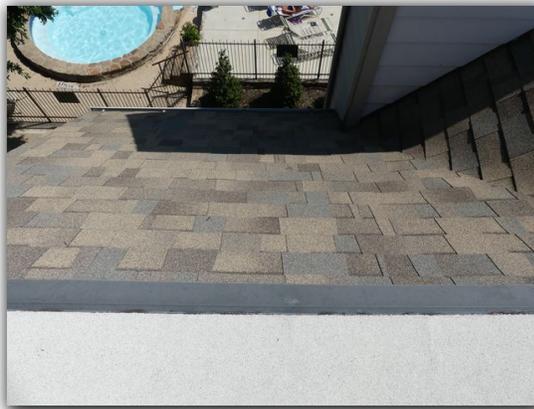
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The roof covering materials were performing as intended at the time of the inspection. The roof covering materials were inspected according to today's Texas Standards of Practice. Roof coverings should be closely monitored over time for wear and weather damage. **If the buyer has any remaining concerns about the roof covering materials, the inspector recommends that a roof covering specialist be consulted.**



**NOTE:** The roof covering materials should be professionally inspected annually and after storms as part of a routine maintenance plan.

**D. Roof Structures and Attics**

*Comments:*

**Attic Space Viewed From:** No Attic space Present. Viewed from Exterior.

**Average Depth of Insulation:** Unknown

**Insulation Type:** Unknown

**Description of Roof Structure:** Unable To Determine

**E. Walls (Interior and Exterior)**

*Comments:*

**Exterior Walls:**

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NI=Not Inspected

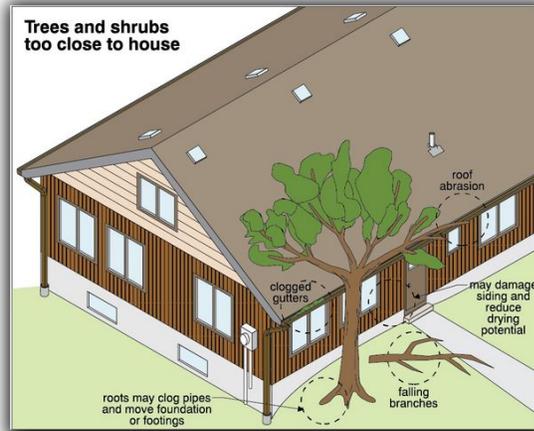
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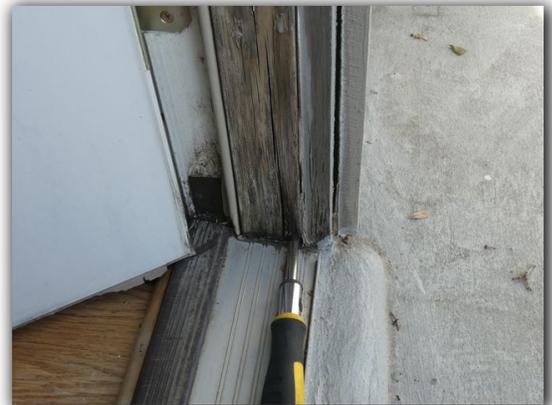
**Siding Materials:** Cement Board, Wood, Wood Byproducts

Heavy foliage growing on, over or around the exterior walls of the structure should be trimmed back at least 18-inches. Heavy foliage limits the Inspectors visual observation of the exterior surfaces. Heavy foliage at exterior walls creates conducive conditions for material damage, wood destroying insects and moisture damage. Heavy foliage may damage exterior wall cladding.



Inadequate clearance between the exterior wall cladding and grade (high soil or mulch) was observed. Inadequate clearance between the exterior wall cladding and grade should be corrected to prevent conducive conditions for wood destroying insects, water intrusion and deterioration of exterior siding materials.

The exterior wood trim was observed to have some deterioration and/or damage. Damaged and deteriorated exterior wood trim should be repaired to prevent wall damage, moisture penetration and wood destroying insects.



**Interior Walls:**

Cosmetic damages to interior wall coverings, drywall, texture and paint were observed to be in need of repair.

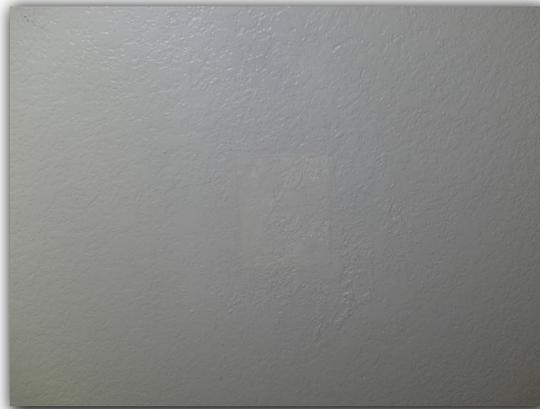
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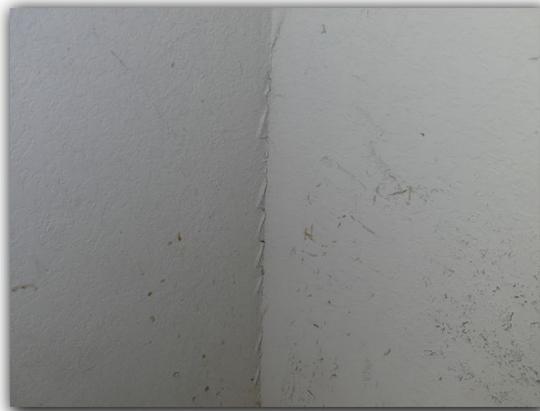
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Interior drywall corner tape was observed to be pulling and twisting where walls and or ceilings intersect. This condition is related to adverse foundation or structural performance and should be further evaluated by a foundation or structural specialist and repaired as necessary.



Using a thermal imaging camera, there are areas of temperature anomalies in the walls which may be indication of missing or damaged insulation. The reason for the temperature anomalies should be further evaluated and repaired as needed.



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**F. Ceilings and Floors**

*Comments:*

**Ceilings:**

Cosmetic damages to ceiling drywall, texture and paint should be repaired.



At least one interior ceiling crack was observed which is an indication of structural settling,

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movement or other defects. Ceiling drywall, texture and paint cracks should be repaired and monitored over time for additional movement. If concerns about the foundation performance exist, the inspector recommends further evaluation by a certified, licensed foundation specialist.



Water stains or water damage was observed at the ceiling drywall, texture and paint. The cause of the water staining or water damage should be determined and repaired as needed.



Using a thermal imaging camera, there are areas of temperature anomalies in the ceilings which may be indication of missing or damaged insulation. The reason for the temperature anomalies should be further evaluated and repaired as needed.



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**Floors:**

Linear cracks in floor tiles or grout were observed. Linear cracks in floor tiles and grout may be an indication of movement, settlement, improper installation or other defects. The cause of linear cracks in floor tiles and grout should be further evaluated and repaired as needed.



The floor covering was noticeably worn or damaged and was in need of cleaning, repair or replacement.



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The wood floor covering was observed to be water damaged. The cause of water damaged wood flooring should be determined and repaired as needed.



**G. Doors (Interior and Exterior)**

*Comments:*

**Interior Doors:**

I=Inspected

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I	NI	NP	D
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All interior doors should have door stops installed to prevent damage to adjacent interior wall coverings.



Interior doors which do not latch as intended should be repaired.



**Exterior Doors:**

All exterior doors should have door stops installed to prevent damage to adjacent interior wall coverings.

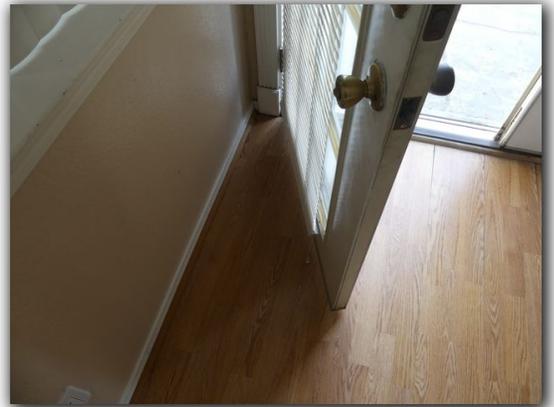
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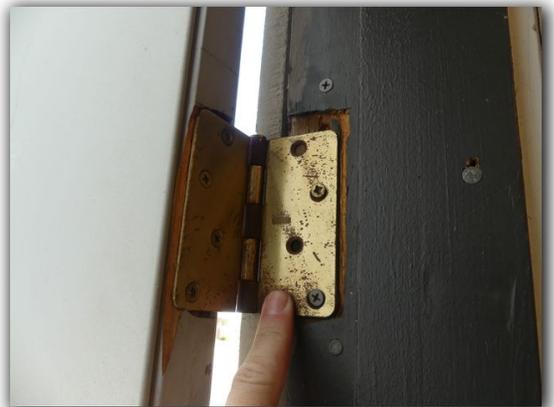
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Damaged or missing exterior door weather stripping should be replaced. Missing or damage exterior door weather stripping creates conducive conditions for moisture intrusion and conditioned air loss.



Exterior doors that rub, stick or hit door frames were observed. Exterior doors that stick, rub, hit the door frame or do not perform as intended are indications of movement, settlement or other defects. The cause of exterior doors that rub, stick or hit door frames should be determined and repaired as needed.



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**H. Windows**

*Comments:*

**NOTE:** The windows are an older component and the future life expectancy cannot be determined. You can continue to use and service this component until replacement is necessary.

The window weather-stripping was observed to be damaged. Damaged or missing weather stripping around windows may allow moisture penetration, conditioned air loss and insect penetration and should be repaired.

Damaged window lift supports were observed. Damaged window lift supports may not hold windows in the open position and may allow glass or window frame damage. Damaged window lift supports should be repaired or replaced as needed.



Damaged, missing or inoperative window lock(s) were observed. Damaged, missing or inoperative window locks are a SAFETY HAZARD and should be repaired prior to occupancy.



Window glass within 24" of a window above the first story is a SAFETY HAZARD. Window glass within 24" of the floor above the first story present a fall SAFETY HAZARD. Protective measures should be taken to prevent falls from windows above the first story.

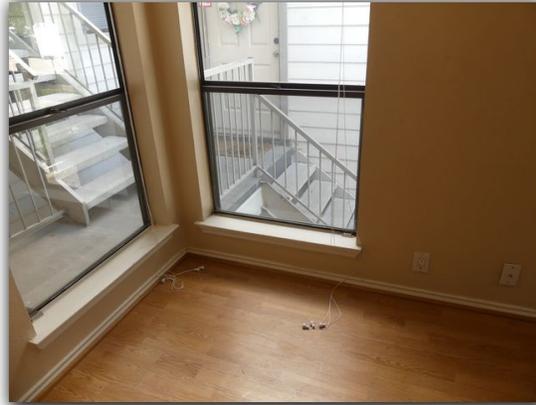
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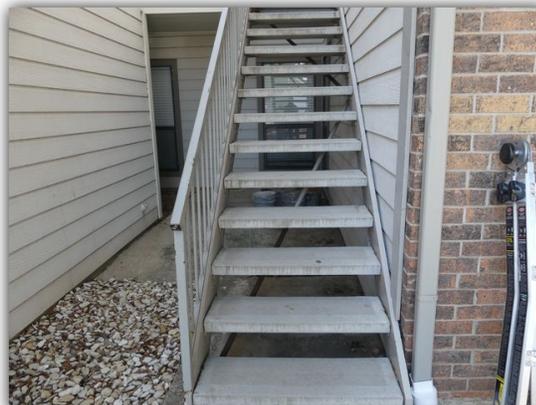
**I. Stairways (Interior and Exterior)**

*Comments:*

Loose or damaged guard railing should be repaired or replaced for reasons of safety. Lack of properly installed stairway handrails is a SAFETY HAZARD.



The stairway risers were open and were observed to be a SAFETY HAZARD. Under current building standards, stairway risers should not allow passage of any object greater than 4".



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**J. Fireplaces and Chimneys**

*Comments:*

The visible areas of the fireplace and chimney were inspected according to today's Texas Standards of Practice and were performing as intended at the time of the inspection.

**NOTE:** The National Fire Protection Association ([nfpa.org](http://nfpa.org)) recommends that fireplaces and chimneys be professionally inspected (Level 2 Inspection) with each change of ownership. The chimney should also be inspected by a qualified chimney sweep certified by the Chimney Safety Institute of America ([csia.org](http://csia.org))



**K. Porches, Balconies, Decks, and Carports**

*Comments:*

The porches, poured concrete, sidewalks, patios, decks, balconies and carports were inspected according to today's Texas Standards of Practice and were performing as intended at the time of the inspection.

**L. Other**

*Comments:*

Fencing is not inspected and is outside the scope of this home inspection. However, there may be fencing deficiencies mentioned in other sections if fencing defects may affect the structure.

**II. ELECTRICAL SYSTEMS**

**A. Service Entrance and Panels**

*Comments:*

**Type of Electrical Conductors:** Unknown - Not Accessible

**Location:** Interior Wall

**Rating:** 100 amps

I=Inspected

NI=Not Inspected

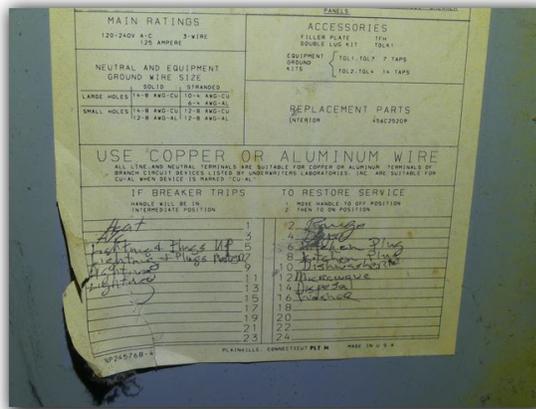
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The electric service panel breaker use was not labeled. Each electric service panel breaker should be adequately labeled as to what appliance or circuit it serves.



Blank spaces (missing breakers) in the electrical service panel were observed to be missing filler covers. Missing or unused breaker slots should be covered with electrical fillers to prevent the unwanted entry of pests, moisture or other items. Lack of a cover filler at missing or unused breaker slots is considered a SAFETY HAZARD and should be repaired as needed by a qualified electrical specialist.



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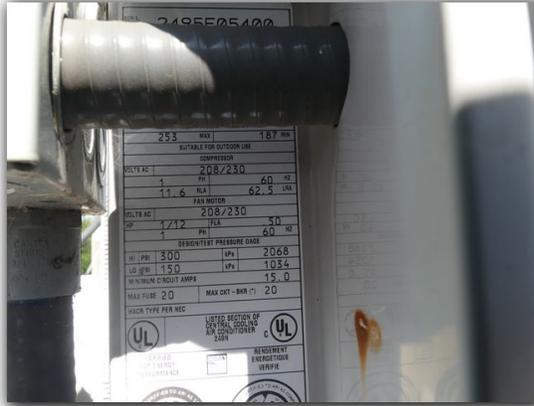
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Mismatched breaker sizes between the exterior HVAC equipment (Max./Min. Amperage), electric disconnect and/or the electric service panel breaker were observed. Mismatched breaker sizes between HVAC equipment and the electric service panel should be further evaluated and repaired or replaced by a qualified electrical or HVAC specialist.



**B. Branch Circuits, Connected Devices, and Fixtures**

*Comments:*

**Type(s) of Branch Circuit Conductors:** Copper

**NOTE:** Electrical components concealed behind finished surfaces or under insulation are not inspected. The inspection does not include remote control devices, alarm systems, low voltage wiring, ancillary wiring or intercoms.

**Electrical Receptacles:**

Electrical receptacles within five feet of the floor should be tamper resistant safety receptacles according to current building standards. This may be an "as-built" condition and was an accepted building practice at the time this home was constructed. Lack of tamper resistant electrical receptacles is no longer an excepted building standard according to current National Electric Code (NEC).



Inoperative electrical receptacles were observed in the loft area. The cause of inoperative

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electrical receptacles should be further evaluated and repaired or replaced as needed by a certified, licensed electrical specialist.



Electrical receptacles, switches and or covers were observed to be loose, damaged, missing or missing screws and were in need of repair. Damaged or missing electrical receptacles or switches should be repaired by a certified, licensed electrical specialist.



**Electrical Conductors:**

An inadequate electrical disconnect was observed at the HVAC equipment or a cord and plug were installed as the electrical disconnect. This may be an "as-built" condition but is no longer an expected building standard. An inadequate electrical disconnect at the HVAC equipment should be repaired by a certified, licensed electrical specialist.

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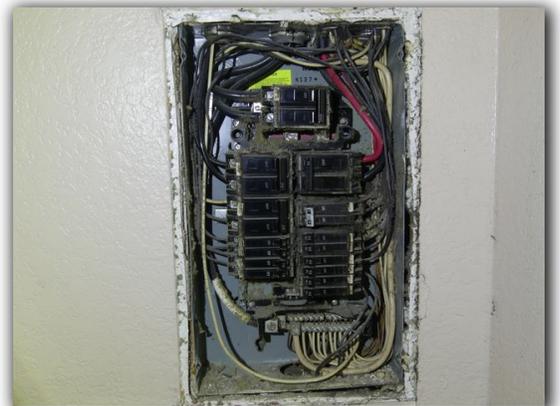
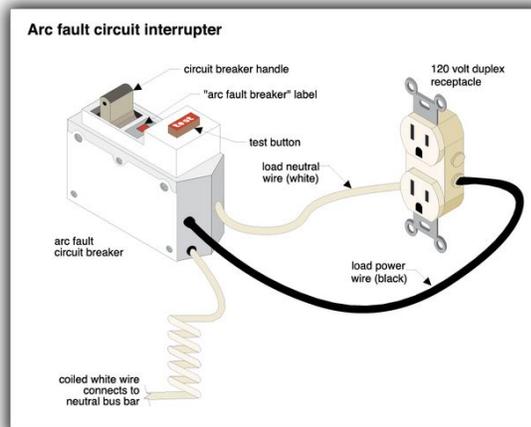
D=Deficient

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### Arc-Fault Protection (AFCI)

Dual function breakers that provide both AFCI and GFCI protection are now available and became a National Electric Code (NEC) building standard in 2014. Under current electrical standards, AFCI protection is now required in family rooms, dining rooms, living rooms, parlors, libraries, dens, bedrooms, sun rooms, recreation rooms, closets, hallways, kitchens and laundry rooms. Lack of AFCI protection in required locations is a SAFETY HAZARD.



### Ground Fault Circuit Interruption (GFCI) Protection:

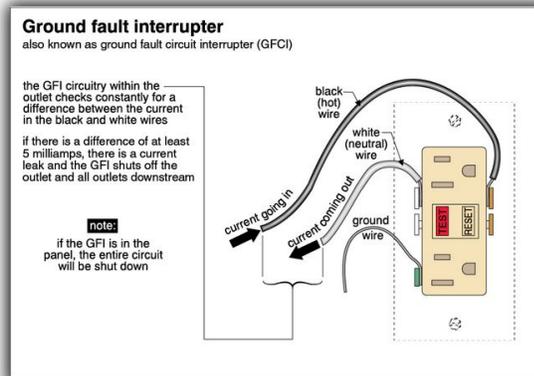
I=Inspected

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D=Deficient

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☑ Kitchen counter top electrical receptacles were observed to lack ground fault circuit interrupter (GFCI) device protection. Under current electrical standards, all of the kitchen counter top receptacles should have GFCI protection. Lack of GFCI protection in required locations is a SAFETY HAZARD.



☑ The food waste disposer electrical receptacle was observed to lack ground fault circuit interrupter (GFCI) device protection. According to the 2014 NEC electrical standards, food waste disposer electrical receptacles should be GFCI protected. Lack of GFCI protection in required locations is a SAFETY HAZARD.

I=Inspected

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Outbuilding electrical receptacles were observed to lack ground fault circuit interrupter (GFCI) device protection. Lack of GFCI protection in required locations is a SAFETY HAZARD.



**Smoke and Fire Alarms:**

There did not appear to be enough smoke alarms located in required locations (SAFETY HAZARD). Under current building standards, there should be a smoke alarm located in each sleeping room, outside each separate sleeping area in the immediate vicinity of the sleeping rooms, and on each additional story of the dwelling, including basements but excluding crawl spaces and uninhabitable attics (in dwellings with split levels and without an intervening door between the levels, a smoke alarm installed on the upper level and the adjacent lower level shall suffice provided that the lower level is less than one full story below the upper level).

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Loose, missing, missing batteries or damaged smoke alarms are a SAFETY HAZARD.



**NOTE:** It is recommended to replace smoke and fire alarm batteries with each change of ownership and once annually for reasons of safety. Replacement of smoke and fire alarms older than 10 years is recommended.

### III. HEATING, VENTILATION AND AIR CONDITIONING SYSTEMS

#### A. Heating Equipment

*Comments:*

**Type of Heating System:** Central  
**Heating Energy Source:** Electric

The heating equipment was inspected according to today's Texas Standards of Practice and or local code and was performing as intended at the time of the inspection.



#### Heating Equipment Temperatures:

Unit 1: Ceiling  
 Within Normal Range  Inadequate - In need of service, repair or replacement  
The heating equipment temperature output reading: 100.0 °F

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I NI NP D



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**B. Cooling Equipment**

*Comments:*

**Cooling Equipment Type:** Central - Air Conditioner



**NOTE:** Pressure tests of the cooling system are outside the scope of a home inspection. No guarantee is made regarding coolant charge or line integrity. The condition of the evaporator coil in the plenum is outside the scope of a home inspection. No guarantee can be made regarding evaporator coils, cooling lines or component life expectancy. Normal service and maintenance of the cooling equipment is recommended quarterly by a qualified cooling equipment specialist.

The cooling equipment appeared to be older equipment and showed indications of age and wear. Future life expectancy can not be determined. You may continue to use the cooling equipment until repair or replacement is needed. Repairs or improvements were needed at the cooling equipment. The observations made to support this opinion are listed but not limited to the following:

I=Inspected

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I NI NP D



Under current building standards, the primary cooling equipment thermostat should be programmable for improved energy efficiency.



**Temperature Differentials:**

Temperature differential readings are a fundamental standard for testing the proper operation of the cooling system. The normal acceptable range is considered to be approximately between 14 to 23 degrees F. total difference between the return air and conditioned air. Unusual conditions such as excessive humidity, low outdoor temperature and restricted airflow may indicate abnormal operation even though the equipment is functioning as designed and occasionally may indicate normal operation in spite of an equipment malfunction.

- Unit #1: Ceiling
- Within Normal Range     Inadequate - In need of service, repair or replacement

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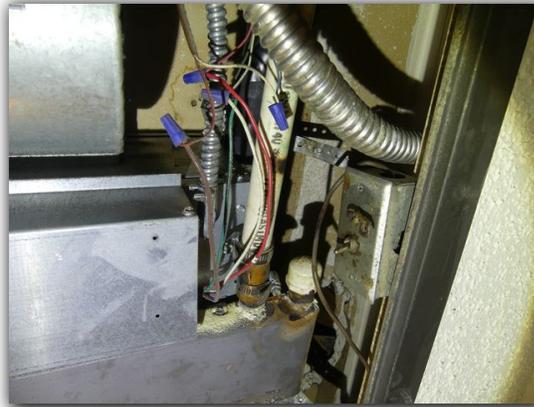
Supply Air Temp: 35.7 °F

Return Air Temp: 57.2 °F

Temp. Differential: 21.5 °F



The cooling equipment secondary condensation drain was not installed and did not have a secondary drain alarm or sensor installed. Current building standards state that all cooling equipment secondary condensation drain lines should drain to an observable location or have a water sensor/alarm installed in the secondary drain port.



**C. Duct Systems, Chases, and Vents**

*Comments:*

Blocked HVAC air register vent covers were observed at the time of the inspection.

I=Inspected

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I NI NP D



#### IV. PLUMBING SYSTEM

##### A. Plumbing Supply, Distribution Systems and Fixtures

*Comments:*

**Location of Water Meter:** Unknown - Common Water System Condo or Townhouse

**Location of Main Water Valve:** Unknown - Could Not Locate

**Static Water Pressure:** High Pressure - Above 80 psi



**NOTE:** Slab construction prevents visual inspection of plumbing located in or below concrete slabs. Plumbing concealed in foundations, below grade, under flatwork, under decks, inside walls, in attics, between ceilings, insulated, in crawl spaces or concealed by other finishes are outside the scope of a home inspection.

##### **Water Supply System:**

High water pressure was observed. Water pressure above 80 psi may be an indication that a water pressure regulator or other corrections are needed. The inspector recommends that the water supply and meter system be further evaluated by a certified, licensed plumbing specialist.

##### **Exterior Plumbing:**

Exterior water supply faucets were missing an anti-siphon device to prevent contaminants from

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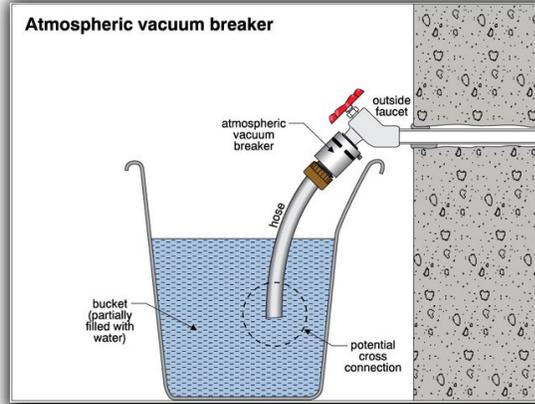
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entering the water supply. Lack of anti-siphon devices at exterior water supply faucets is a SAFETY HAZARD. Current building standards require non-removable vacuum breakers on all hose faucets.



**Toilets:**

The toilets were inspected according to today's Texas Standards of Practice and or local code and was performing as intended at the time of the inspection.

**Tubs & Showers:**

The shower diverter valve did not perform as intended at the time of the inspection and was in need of repair or replacement.

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The shower water supply plumbing was observed to be loose in the wall.



The tub/shower water supply fixtures lacked adequate sealant at the wall. Tub/shower water supply fixtures should be properly sealed at the wall to prevent water damage.



Surface damage to one or more bathtubs was observed.

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**Lavatories:**

The lavatories were inspected according to today's Texas Standards of Practice and or local code and was performing as intended at the time of the inspection.

**Kitchen Sink:**

The kitchen sink was inspected according to today's Texas Standards of Practice and or local code and was performing as intended at the time of the inspection.

**Utility Room Plumbing:**

The visible washing machine plumbing connections were inspected according to today's Texas Standards of Practice and or local code and was performing as intended at the time of the inspection.

**B. Drains, Wastes, and Vents**

*Comments:*

The visible drains, wastes and vents were inspected according to today's Texas Standards of Practice and or local code and were performing as intended at the time of the inspection.

**NOTE:** Buried or concealed sewer and waste drain components are not inspected. Water and waste drain leaks cannot be detected below grade or in concealed locations.

**C. Water Heating Equipment**

*Comments:*

**Energy Source:** Unknown - Not Accessible

**Capacity:** Could Not Determine

**Location:** Not Located

The water heating equipment was inaccessible and was not inspected. As stated in the inspection agreement, notices sent prior to the inspection and the current Texas Real Estate Commission Texas Standards of Practice, the inspector is to inspect listed items which are visible

I=Inspected

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and accessible at the time of the inspection. A re-inspection fee will apply for return trips to inspect inaccessible items.

**Heated Water Temperature ( 145.2 °F ):**



Heated water temperature was observed to be greater than 120 degrees Fahrenheit F and was a SAFETY HAZARD. Adequate and safe heated water temperatures are considered to be between 100 degrees and less than 120 degrees Fahrenheit. The cause of improper heated water temperature should be determined and should be corrected as needed. The water heater thermostats may be turned up too high or there may be other defects in the water heating equipment.

**V. APPLIANCES**

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**A. Dishwashers**

*Comments:*

The dishwasher was not properly secured to the cabinets or counter top. Improperly secured dishwashers create conducive conditions for other defects, water leaks and other damage and should be properly secured prior to use.



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**B. Food Waste Disposers**

*Comments:*

The food waste disposer was inspected according to today's Texas Standards of Practice and or local code and was performing as intended at the time of the inspection.

**C. Range Hood and Exhaust Systems**

*Comments:*

The range exhaust vent was inspected according to today's Texas Standards of Practice and or local code and was performing as intended at the time of the inspection.

**D. Ranges, Cooktops, and Ovens**

*Comments:*

**Oven Energy Source:** Electric

**Cooktop Energy Source:** Electric



The absence of an anti-tilt device on freestanding ovens/ranges was observed to be a SAFETY HAZARD. An anti-tilt device should be installed prior to use of the appliance. Should the oven or range tilt, hot cooking items may fall creating conducive conditions for injury.

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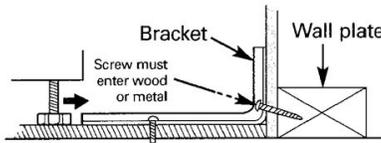
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**9 ANTI-TIP DEVICE INSTALLATION**

An **Anti-Tip bracket** is supplied with instructions for installation in a variety of locations. The instructions include all necessary information to complete the installation. Read the **Safety Instructions** and the instructions that fit your situation before beginning installation.



Typical installation of anti-tip bracket attachment to wall

**⚠ WARNING:**

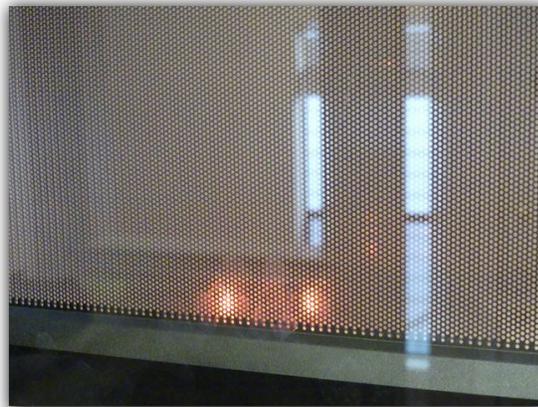
- Range must be secured by **Anti-Tip bracket** supplied.
- If the Anti-Tip device supplied with the range does not fit this application, use the universal Anti-Tip device WB2X7909.
- See instructions to install (supplied with bracket).
- Unless properly installed, the range could be tipped by stepping or sitting on the door. Injury may result from spilled hot liquids or from the range itself.



**E. Microwave Ovens**

*Comments:*

- The microwave oven was inspected according to today's Texas Standards of Practice and or local code and was performing as intended at the time of the inspection.



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**F. Mechanical Exhaust Vents and Bathroom Heaters**

*Comments:*

- There were inoperative mechanical exhaust vents. Inoperative mechanical exhaust vents should be repaired or replaced as needed.



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**G. Dryer Exhaust Systems**

*Comments:*

- The dryer vent was inspected according to today's Texas Standards of Practice and or local code and was performing as intended at the time of the inspection.

**NOTE:** The National Fire Protection Association (NFPA) recommends that all dryer vent ducts be made from straight metal dryer ducts rather than plastic or flexible metal for improved safety.

The home is occupied. Household goods, washing machines and clothes dryers limit the visible areas and access to plumbing, electrical, walls dryer vents and may conceal damage or defects that would otherwise be observed.

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**H. Other**

*Comments:*

- Refrigerators, ice makers, wine coolers, trash compactors and whole house vacuums are outside the scope of this home inspection and if present, these appliances were not inspected.

## **REPORT SUMMARY**

The "Report Summary" section is intended to be a tool to assist our clients and their representative(s) in preparing a repair request, if and when applicable. THIS IS NOT A LIST OF MANDATORY REPAIRS BUT A LIST OF SUGGESTED REPAIRS OR UPGRADES NEEDED. The Report Summary is intended to follow the flow of the main body of the Property Inspection Report. The order of repair priority is left up to the sole discretion of the client and your Inspector will not be able to assist you specifying order of importance. Further, this summary contains only those items identified as "Deficient". There may be other items listed in the full body of the Property Inspection Report that could be important to you and you may consider adding to your repair request if and when applicable. You should read and understand the entire Home Inspection Report prior to completing any repair request. This report contains technical information, if you do not understand or are unclear about some of the information contained in the body of this report; please call the office to arrange for a verbal consultation with your inspector prior to the expiration of any time limitations such as option periods.

## **Items Needing Further Evaluation**

- Interior drywall corner tape was observed to be pulling and twisting where walls and or ceilings intersect. This condition is related to adverse foundation or structural performance and should be further evaluated by a foundation or structural specialist and repaired as necessary.
- Using a thermal imaging camera, there are areas of temperature anomalies in the walls which may be indication of missing or damaged insulation. The reason for the temperature anomalies should be further evaluated and repaired as needed.
- Water stains or water damage was observed at the ceiling drywall, texture and paint. The cause of the water staining or water damage should be determined and repaired as needed.
- Using a thermal imaging camera, there are areas of temperature anomalies in the ceilings which may be indication of missing or damaged insulation. The reason for the temperature anomalies should be further evaluated and repaired as needed.
- Linear cracks in floor tiles or grout were observed. Linear cracks in floor tiles and grout may be an indication of movement, settlement, improper installation or other defects. The cause of linear cracks in floor tiles and grout should be further evaluated and repaired as needed.
- Inoperative electrical receptacles were observed in the loft area. The cause of inoperative electrical receptacles should be further evaluated and repaired or replaced as needed by a certified, licensed electrical specialist.
- High water pressure was observed. Water pressure above 80 psi may be an indication that a water pressure regulator or other corrections are needed. The inspector recommends that the water supply and meter system be further evaluated by a certified, licensed plumbing specialist.

## **Safety Items**

- Damaged, missing or inoperative window lock(s) were observed. Damaged, missing or inoperative window locks are a SAFETY HAZARD and should be repaired prior to occupancy.
- Window glass within 24" of a window above the first story is a SAFETY HAZARD. Window glass within 24" of the floor above the first story present a fall SAFETY HAZARD. Protective measures should be taken to prevent falls from windows above the first story.
- Loose or damaged guard railing should be repaired or replaced for reasons of safety. Lack of properly installed stairway handrails is a SAFETY HAZARD.
- The stairway risers were open and were observed to be a SAFETY HAZARD. Under current building standards, stairway risers should not allow passage of any object greater than 4".
- Blank spaces (missing breakers) in the electrical service panel were observed to be missing filler covers. Missing or unused breaker slots should be covered with electrical fillers to prevent the unwanted entry of pests, moisture or other items. Lack of a cover filler at missing or unused breaker slots is considered a SAFETY HAZARD and should be repaired

as needed by a qualified electrical specialist.

- Electrical receptacles within five feet of the floor should be tamper resistant safety receptacles according to current building standards. This may be an "as-built" condition and was an accepted building practice at the time this home was constructed. Lack of tamper resistant electrical receptacles is no longer an excepted building standard according to current National Electric Code (NEC).
- Kitchen counter top electrical receptacles were observed to lack ground fault circuit interrupter (GFCI) device protection. Under current electrical standards, all of the kitchen counter top receptacles should have GFCI protection. Lack of GFCI protection in required locations is a SAFETY HAZARD.
- The food waste disposer electrical receptacle was observed to lack ground fault circuit interrupter (GFCI) device protection. According to the 2014 NEC electrical standards, food waste disposer electrical receptacles should be GFCI protected. Lack of GFCI protection in required locations is a SAFETY HAZARD.
- Outbuilding electrical receptacles were observed to lack ground fault circuit interrupter (GFCI) device protection. Lack of GFCI protection in required locations is a SAFETY HAZARD.
- There did not appear to be enough smoke alarms located in required locations (SAFETY HAZARD).
- Loose, missing, missing batteries or damaged smoke alarms are a SAFETY HAZARD.
- Exterior water supply faucets were missing an anti-siphon device to prevent contaminants from entering the water supply. Lack of anti-siphon devices at exterior water supply faucets is a SAFETY HAZARD. Current building standards require non-removable vacuum breakers on all hose faucets.
- Heated water temperature was observed to be greater than 120 degrees Fahrenheit F and was a SAFETY HAZARD. Adequate and safe heated water temperatures are considered to be between 100 degrees and less than 120 degrees Fahrenheit. The cause of improper heated water temperature should be determined and should be corrected as needed. The water heater thermostats may be turned up too high or there may be other defects in the water heating equipment.
- The absence of an anti-tilt device on freestanding ovens/ranges was observed to be a SAFETY HAZARD. An anti-tilt device should be installed prior to use of the appliance. Should the over or range tilt, hot cooking items may fall creating conducive conditions for injury.

## Repair Items

- Performance Opinion:** Foundation and structural movement and/or settling have occurred. However, the foundation was supporting the structure at the time of the inspection. The buyer is encouraged to consult with a foundation specialist prior to closing if any concerns exist about the current or future foundation performance.
- High soil levels were observed at the foundation/brick line. 4 to 6 inches of the foundation perimeter beam should be visible. High soil levels may block weep holes and prevent proper wall ventilation. High soil levels create conducive conditions for wood destroying insects and water intrusion. High soil levels prevent the inspector from observing the foundation perimeter beam. Correction of inadequate grading clearance to exterior wall and foundation surfaces is recommended.
- The gutters and downspouts contained leaves and other debris and should be cleaned out to allow for proper drainage.
- Heavy foliage growing on, over or around the exterior walls of the structure should be trimmed back at least 18-inches. Heavy foliage limits the Inspectors visual observation of the exterior surfaces. Heavy foliage at exterior walls creates conducive conditions for material damage, wood destroying insects and moisture damage. Heavy foliage may damage exterior wall cladding.
- Inadequate clearance between the exterior wall cladding and grade (high soil or mulch) was observed. Inadequate clearance between the exterior wall cladding and grade should be corrected to prevent conducive conditions for wood destroying insects, water intrusion and deterioration of exterior siding materials.
- The exterior wood trim was observed to have some deterioration and/or damage. Damaged and deteriorated exterior

wood trim should be repaired to prevent wall damage, moisture penetration and wood destroying insects.

- Cosmetic damages to interior wall coverings, drywall, texture and paint were observed to be in need of repair.
- Cosmetic damages to ceiling drywall, texture and paint should be repaired.
- At least one interior ceiling crack was observed which is an indication of structural settling, movement or other defects. Ceiling drywall, texture and paint cracks should be repaired and monitored over time for additional movement. If concerns about the foundation performance exist, the inspector recommends further evaluation by a certified, licensed foundation specialist.
- The floor covering was noticeably worn or damaged and was in need of cleaning, repair or replacement.
- The wood floor covering was observed to be water damaged. The cause of water damaged wood flooring should be determined and repaired as needed.
- All interior doors should have door stops installed to prevent damage to adjacent interior wall coverings.
- Interior doors which do not latch as intended should be repaired.
- All exterior doors should have door stops installed to prevent damage to adjacent interior wall coverings.
- Damaged or missing exterior door weather stripping should be replaced. Missing or damaged exterior door weather stripping creates conducive conditions for moisture intrusion and conditioned air loss.
- Exterior doors that rub, stick or hit door frames were observed. Exterior doors that stick, rub, hit the door frame or do not perform as intended are indications of movement, settlement or other defects. The cause of exterior doors that rub, stick or hit door frames should be determined and repaired as needed.
- The window weather-stripping was observed to be damaged. Damaged or missing weather stripping around windows may allow moisture penetration, conditioned air loss and insect penetration and should be repaired.
- Damaged window lift supports were observed. Damaged window lift supports may not hold windows in the open position and may allow glass or window frame damage. Damaged window lift supports should be repaired or replaced as needed.
- Mismatched breaker sizes between the exterior HVAC equipment (Max./Min. Amperage), electric disconnect and/or the electric service panel breaker were observed. Mismatched breaker sizes between HVAC equipment and the electric service panel should be further evaluated and repaired or replaced by a qualified electrical or HVAC specialist.
- Electrical receptacles, switches and or covers were observed to be loose, damaged, missing or missing screws and were in need of repair. Damaged or missing electrical receptacles or switches should be repaired by a certified, licensed electrical specialist.
- An inadequate electrical disconnect was observed at the HVAC equipment or a cord and plug were installed as the electrical disconnect. This may be an "as-built" condition but is no longer an excepted building standard. An inadequate electrical disconnect at the HVAC equipment should be repaired by a certified, licensed electrical specialist.
- Under current building standards, the primary cooling equipment thermostat should be programmable for improved energy efficiency.
- The cooling equipment secondary condensation drain was not installed and did not have a secondary drain alarm or sensor installed. Current building standards state that all cooling equipment secondary condensation drain lines should drain to an observable location or have a water sensor/alarm installed in the secondary drain port.
- Blocked HVAC air register vent covers were observed at the time of the inspection.
- The shower diverter valve did not perform as intended at the time of the inspection and was in need of repair or replacement.
- The shower water supply plumbing was observed to be loose in the wall.
- The tub/shower water supply fixtures lacked adequate sealant at the wall. Tub/shower water supply fixtures should be properly sealed at the wall to prevent water damage.
- Surface damage to one or more bathtubs was observed.
- The dishwasher was not properly secured to the cabinets or counter top. Improperly secured dishwashers create conducive conditions for other defects, water leaks and other damage and should be properly secured prior to use.
- There were inoperative mechanical exhaust vents. Inoperative mechanical exhaust vents should be repaired or

replaced as needed.

### **Improvement & "As Built Condition" Items**

- The electric service panel breaker use was not labeled. Each electric service panel breaker should be adequately labeled as to what appliance or circuit it serves.
- Dual function breakers that provide both AFCI and GFCI protection are now available and became a National Electric Code (NEC) building standard in 2014. Under current electrical standards, AFCI protection is now required in family rooms, dining rooms, living rooms, parlors, libraries, dens, bedrooms, sun rooms, recreation rooms, closets, hallways, kitchens and laundry rooms. Lack of AFCI protection in required locations is a SAFETY HAZARD.

### **Items To Monitor**

- There is a subsurface or below grade drainage system installed. The inspector has no way of knowing if below grade drainage systems are performing as intended. The inspector recommends that the below grade drainage system be monitored for performance.

### **Deferred Cost Items**

## **If Something Goes Wrong**

There may come a time when you discover something wrong with the house you purchased, and you may be upset or disappointed with your home inspection. There are some things we'd like you to keep in mind.

### **Intermittent Or Concealed Problems:**

Some problems can only be discovered by living in a house. They cannot be discovered during the few hours of a home inspection. For example, some shower stalls leak when people are in the shower, but do not leak when you simply turn on the tap. Some roofs and basements only leak when specific conditions exist. Some problems will only be discovered when carpets are lifted, furniture is moved or finishes are removed.

### **No Clues:**

These problems may have existed at the time of the inspection, but there were no clues as to their existence. Our inspections are based on the past performance of the house. If there are no clues of a past problem, it is often impossible for us to foresee a future problem.

### **We Sometimes Miss Minor Things:**

During our inspection we often discover minor problems while we are looking for the more significant problems. While we try to note as many of the minor problems as we can, we concentrate on finding the more significant problems. These are the ones that affect people's decisions to purchase.

### **Contractor's Advice:**

A common source of dissatisfaction with home inspectors comes from comments made by contractors. Contractor's opinions often differ from ours. You may have more than one roofing contractor say that the roof needs replacement, when we said that the roof would last a few more years with some minor repairs.

### **Last Man In Theory:**

While our advice represents the most prudent thing to do, many contractors are reluctant to undertake these repairs. This is because of the last man in theory. The contractor fears that if he is the last person to work on the roof, he will get blamed if the roof leaks, regardless of whether or not the roof leak is his fault. Consequently, he won't want to do a minor repair with high liability, when he could re-roof the entire house for more money and reduce the likelihood of a callback. This is understandable.

### **Most Recent Advice Is Best:**

There is more to the last man in theory. It suggests that it is human nature for homeowners to believe the last bit of expert advice they receive, even if it is contrary to previous advice. As home inspectors, we find ourselves in the position of first man in and consequently it is our advice that is often forgotten.

### **Why Didn't We See It?**

You may have a contractor say, I can't believe you had this house inspected, and the inspector didn't find this problem. There are several reasons for these **apparent** oversights:

A contractor may not know what is within the scope of a Home Inspection. The scope of a Home

Inspection is very specific, and all of our inspections are conducted in accordance with the Texas Standards of Practice for Home Inspectors. The Standards of Practice are very specific as to what is included and excluded from a home inspection.

**Conditions During The Inspection:** The conditions during the inspection are often very different than those when the contractor is present. It is often difficult for homeowners to remember the circumstances in the house at the time of the inspection. Weather conditions, temperature and time of day can drastically affect the way many of the home systems perform, leading to different results from the time of the inspection to the time the contractor is present in the home. It's impossible for contractors to know what the circumstances were when the inspection was performed.

**The Wisdom Of Hindsight:** When a problem manifests itself, it is very easy to have 20/20 hindsight, and wonder why the inspector was not able to predict a particular problem. As inspectors, we have been trained to look at all of the evidence available at the time of the inspection and give the most accurate prediction we can with the knowledge we have.

**A Limited Look:** We typically spent 3-4 hours to conduct a Home Inspection. During that limited amount of time, we cannot completely disassemble components or examine every hidden component location.

**We're Generalists:** We are generalists; we are not specialists. HVAC contractors, roofers, electricians, plumbers, etc may all indeed have more expertise than we do in their specific field. As inspectors, we are trained in all of the home systems and components, and look for general conditions that may indicate the need for further evaluation by a specialist.

**A Non-Invasive Look:** Problems often become apparent when carpets or plaster are removed, when fixtures or cabinets are pulled out, and so on. A home inspection is a visual examination. We don't perform invasive or destructive tests.

## **Not Insurance:**

In conclusion, a home inspection is designed to better your odds of not purchasing a "money pit". It is not designed to eliminate all risk. For that reason, a home inspection should not be considered a written guarantee or an insurance policy.