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FLORIDA STRONG LLC
HOME INSPECTIONS
INTERNACHI® CERTIFIED

- Insurance Inspections:
  - 4-Point Inspections
  - Wind Mitigation Inspections
  - Roof Certifications
- Buyer's Pre-Purchase Inspections
- New Construction Inspections
- Builder's Warranty Inspections
- Owner's Rental Property Inspections
- Mold Testing

Understanding Four-Point Inspections

Understanding the Four Point Form

This informative guide is written by Nick Bangor, a lifetime resident and Florida licensed home inspector for 14 years and a Board Certified Master Inspector (CMI). Nick has conducted thousands of property inspections in the state of Florida that can provide a useful insight into the process of having a home inspected for a Four Point inspection report.

The purpose of this document is to help understand the MOST COMMON issues found while conducting Four-Point inspections. In reality, the four-point inspection is actually looking for 100s of defects found in those four systems, many of these defects / failures are omitted from this guide and only the most common defects found will be highlighted.

The most common inspection form accepted by home insurers is the Citizens 4-Point form. This is the form that will be discussed and referenced in this guide. This form is found at the Citizens website: (https://www.citizensfla.com/documents/20702/31330/4+Point+Inspection+PL/3d7e0270-2c1d-4a14-b2e6-3a796c675a7f).

Condensed History of “Four-Point” Inspections

The history of four-point inspections for homeowners insurance in Florida is intertwined with the state's vulnerability to hurricanes and the resulting challenges faced by the insurance industry. A condensed revied of the history of insurance inspections in Florida is provided below:

Early 2000s: Following a series of devastating hurricanes (e.g., Andrew in 1992, Charley, Frances, Ivan, and Jeanne in 2004, Wilma in 2005), insurance companies in Florida experienced significant losses due to claims. As a result, they started to reassess the risk associated with insuring older homes, which were often found to be more vulnerable to storm damage.

Mid-2000s: To mitigate the risk of insuring older properties, insurance companies began requiring four-point inspections for homes above a certain age (usually 25 or 30 years old). These inspections focused on the four major systems of a home:

- **Roof:** Condition, age, and remaining lifespan
- **Electrical system:** Wiring, panels, and grounding
- **Plumbing system:** Pipes, fixtures, and water heater
- **HVAC (Heating, Ventilation, and Air Conditioning):** Age, functionality, and capacity

The four-point inspection aimed to identify potential issues or deficiencies in these critical systems that could lead to future claims. This allowed insurance companies to make more informed underwriting decisions.

Late 2000s – 2010s: The requirement for four-point inspections became more widespread as insurance companies continued to grapple with the challenges posed by hurricanes and the rising cost of reinsurance. The age threshold for requiring inspections also varied among insurers and sometimes depended on the specific location and construction type of the home.

Late 2010s – Present: Four-point inspections are now requested on almost all homeowners insurance policies, and required for most new policies including condominiums and mobile homes. Home insurers have made their requirements for coverage stricter and more “failures” on the report can now be associated with general aging of components and not for visible damage to home components. Some insurers are using VERY conservative lifespan estimates for roofing components, example: Roof shingles may be given lifespans as low as 15 years by some insurance providers.

In recent years, the Florida insurance market has faced additional challenges due to numerous factors such as escalating claims costs. This has led some insurance companies to exit the state or become more selective in their underwriting practices. As a result, the importance of four-point inspections has grown further, as they provide a valuable tool for homeowners to demonstrate the condition of their property and secure insurance coverage.

Electric System

The Electrical portion of a four-point inspection includes an evaluation of the electrical panels at the home and a basic overview of home components. The most common failures at the electrical system are all related to the panels. The Electrical System page of the four point report below can be viewed for a general guide of what is being inspected.

Electrical System

Separate documentation of any aluminum wiring remediation must be provided and certified by a licensed electrician.

Main Panel	**Second Panel**
Type: ☐ Circuit breaker ☐ Fuse	Type: ☐ Circuit breaker ☐ Fuse
Total Amps: _____	Total Amps: _____
Is amperage sufficient for current usage? ☐ Yes ☐ No (explain)	Is amperage sufficient for current usage? ☐ Yes ☐ No (explain)

Indicate presence of any of the following:

- ☐ Cloth wiring
- ☐ Active knob and tube
- ☐ Branch circuit aluminum wiring (If present, describe the usage of all aluminum wiring):

* If single strand (aluminum branch) wiring, provide details of all remediation. *Separate documentation of all work must be provided.*

- ☐ Connections repaired via COPALUM crimp
- ☐ Connections repaired via AlumiConn

Hazards Present	
☐ Blowing fuses	☐ Double taps
☐ Tripping breakers	☐ Exposed wiring
☐ Empty sockets	☐ Unsafe wiring
☐ Loose wiring	☐ Improper breaker size
☐ Improper grounding	☐ Scorching
☐ Corrosion	☐ Other (explain)
☐ Over fusing	

General condition of the electrical system: ☐ Satisfactory ☐ Unsatisfactory **(explain)**

Supplemental information

Main Panel	**Second Panel**	**Wiring Type**
Panel age: _____	Panel age: _____	☐ Copper
Year last updated: _____	Year last updated:_____	☐ NM, BX or Conduit
Brand/Model: _____	Brand/Model: _____	

Electric System - Panels

The **Electrical** portion of a four-point inspection will include an evaluation of the electrical panels at the home. This means viewing the panels with the covers removed. Access to the panels is needed and room in front of the panels (3 feet); this may require moving stored items prior to the inspection.

“Problem” Brands of Electrical Panels

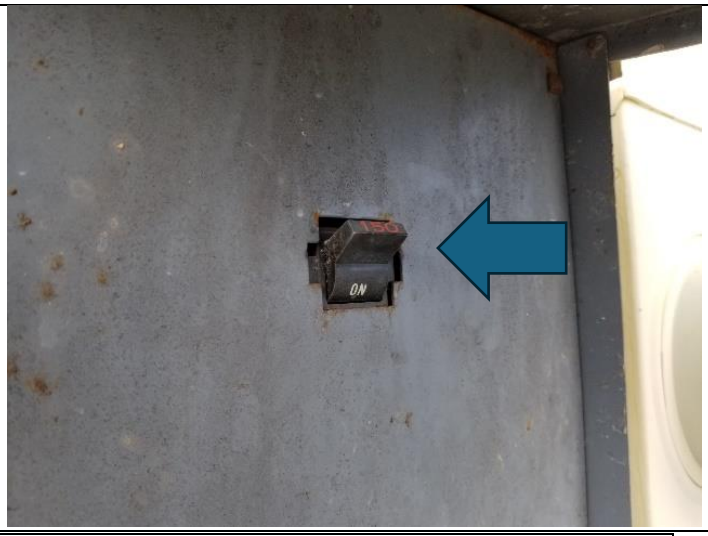
A very common failure is the presence of “**Problem” Brand Electrical Panels.**

There is not a comprehensive, industry wide list of “Un-insurable” electrical panels. Most publicly known information seems to be word-of-mouth, this comes from homeowners who have received the information from the insurers. Homeowners then contact industry professionals and the word gets out.

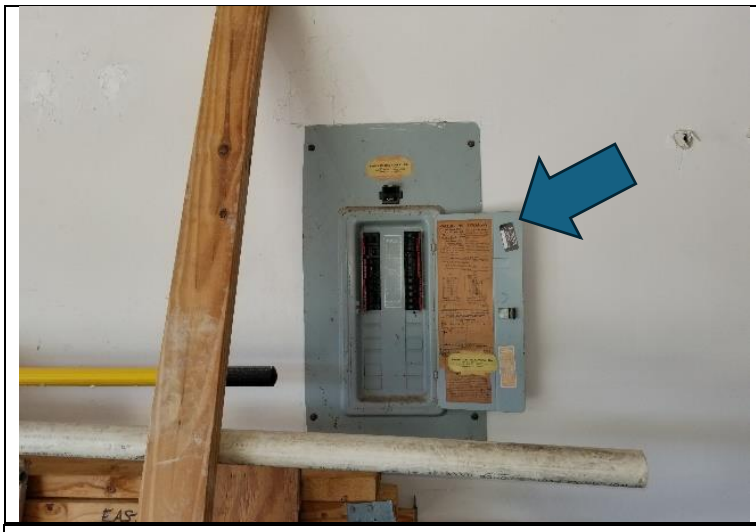
Insurers differ on what panels they choose to include / exclude from coverage. the electric panel brands listed are the brands that have been observed by the author to have required replacement in order to obtain a policy (reinspection was required where information was obtained from homeowner). “Problem” panels include: **Federal Pacific (FPE), “Stab-Lock”**, **Zinsco**, **Challenger**, **Sylvania (When made by Challenger)**, and for some insurers Bryant brand panels.

Federal Pacific Panel

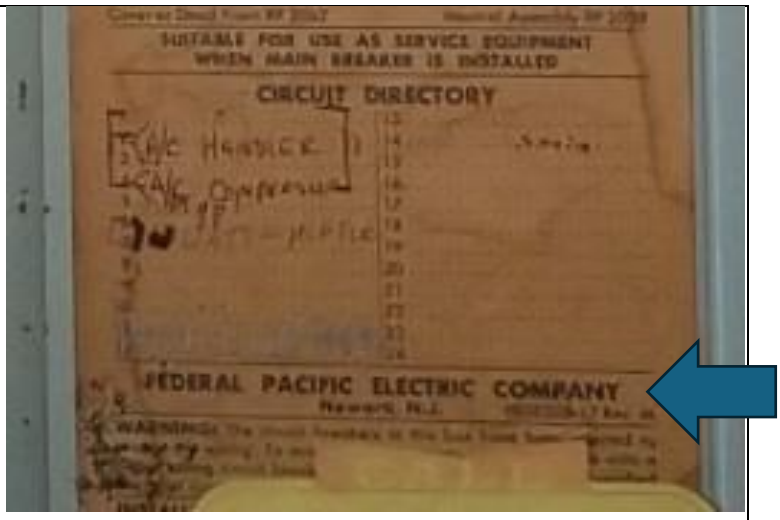
Federal Pacific Panel – Name on Cover



FPE Panel – Breaker Design a Sign of Manufacturer (Red Font)

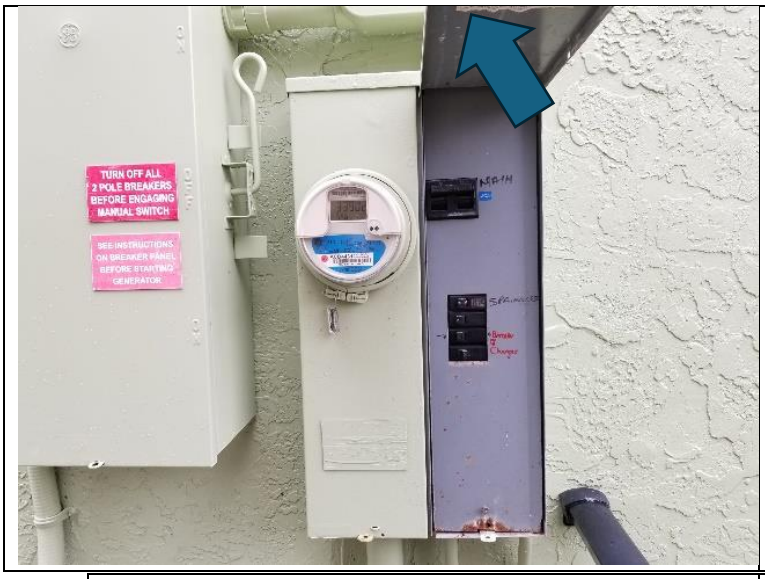


FPE "Stab-Lock" Panel (Breaker Design and Label Show Brand)

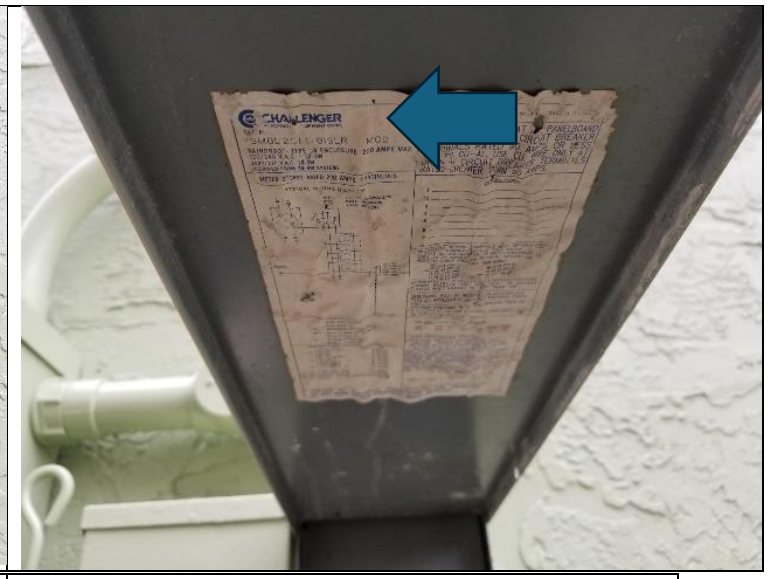


Name Present at Label

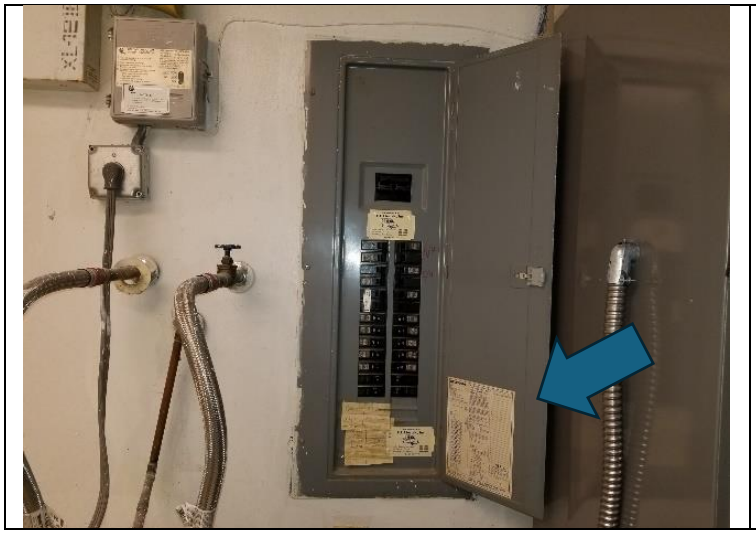
Challenger Panel



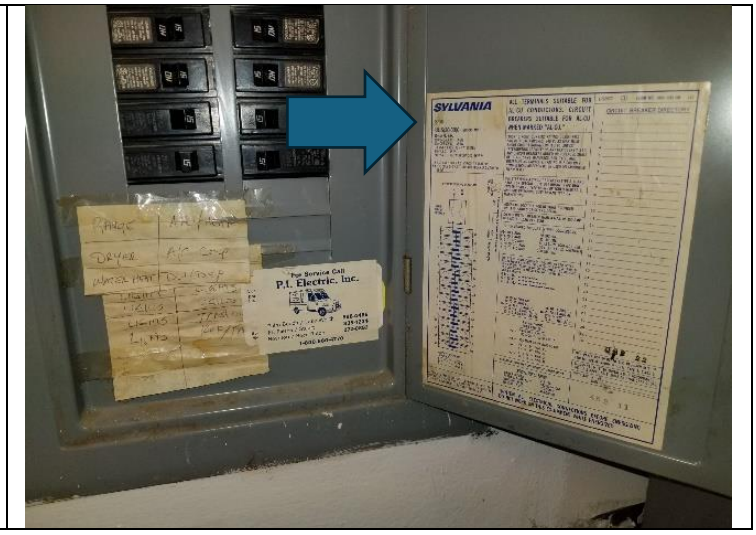
Challenger Panel



Challenger Panel Label



Sylvania Panel – Made by Challenger (Name present at label)



Name Present at Label (Compare label to Challenger label)

Fuse Panels

Fuse panels are no longer installed at homes as the main shutoff panel or as distribution panels and have not been common for many years. Presence of fuse panels will typically cause failure of a four-point inspection (some insurers may still allow fuse panels in good condition).

Pull-Out Fuse
Main Disconnect Panel

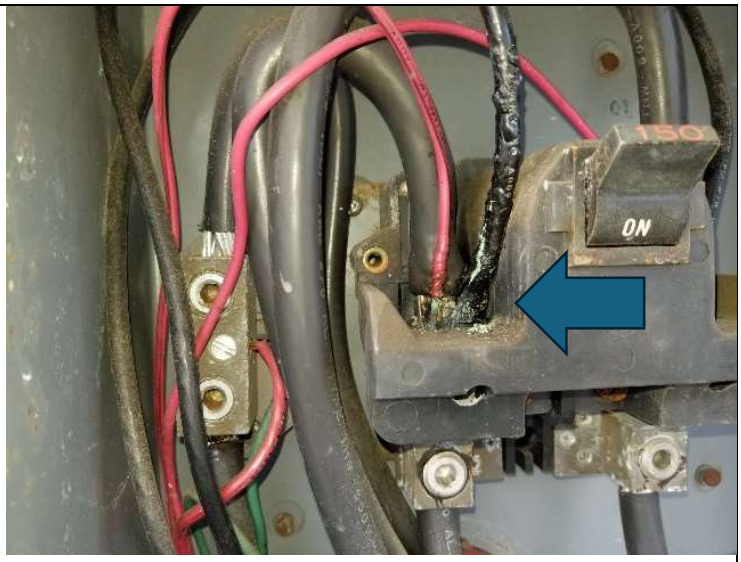
Fuse Subpanel Being Used

Electric System – Double Tapped Breakers

The most common electrical system issue found is referred to as a **"Double Tapped" Circuit Breaker**. A double tap occurs when two wires enter into one circuit breaker (and the breaker is not designed for that function) or when two or more wires enter into a service connection (main lugs) designed for one wire. Double taps are typically caused by inexperienced contractors and can be easily repaired by licensed electricians.

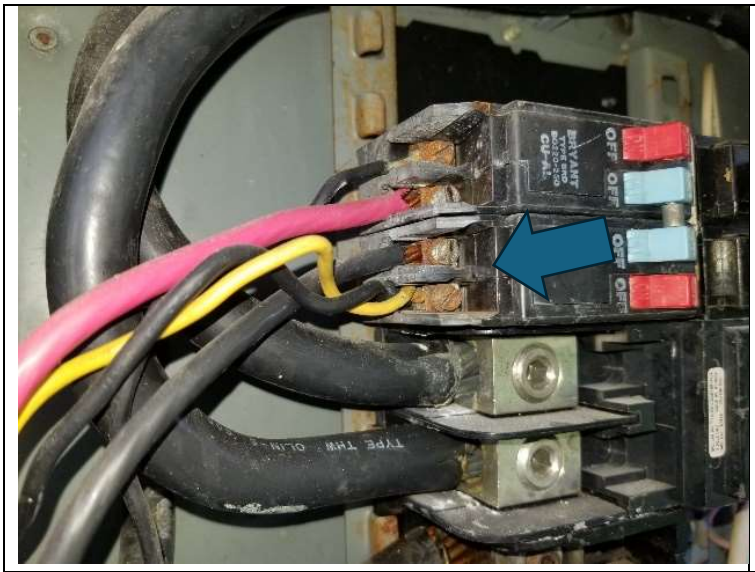
"Double Tapped" Main Lug Connection

Double Tapped Service Connection at a Main Panel (No Breaker Protection)

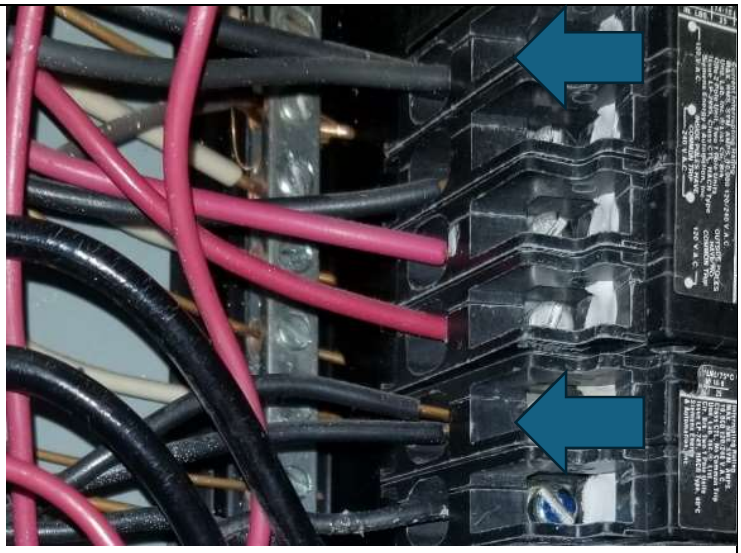


Double Tapped Service Connection at a Main Panel (Note Heat Damage)

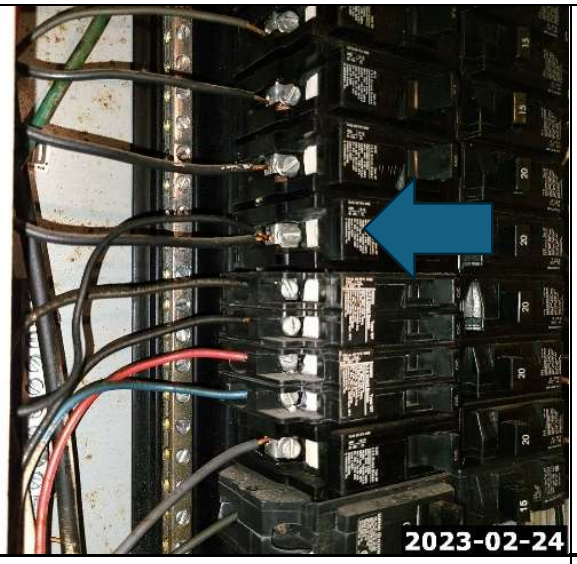
“Double Tapped” Circuit Breakers



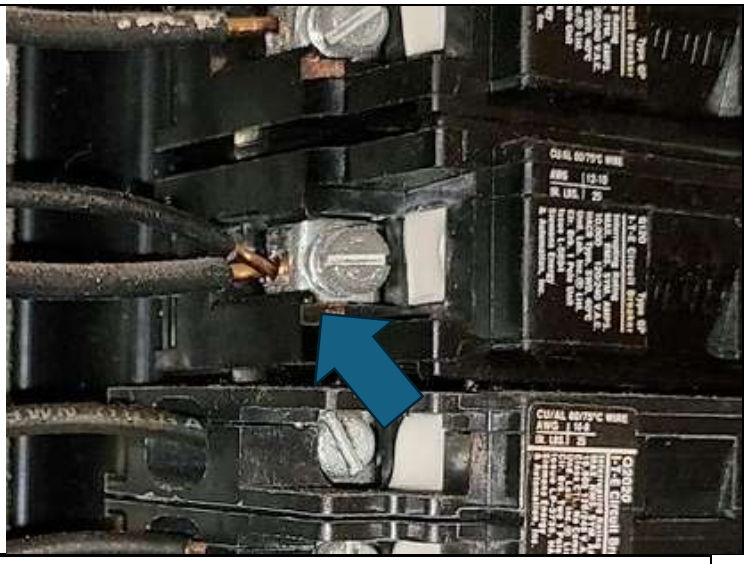
Double Tap - Two Wires at Breaker
(Breaker also has less common failure of corrosion damage)



Double Tap - Two Wires at Breakers



Double Tap - Two Wires at Breaker

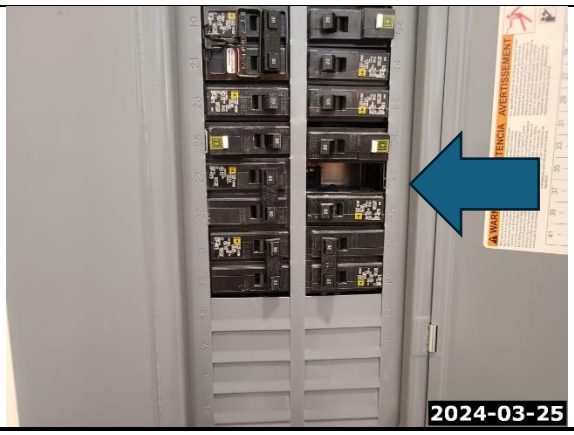


Double Tap (Zoomed Image to Show Closer Detail)

Electric System – Opening at Panel / Empty Socket

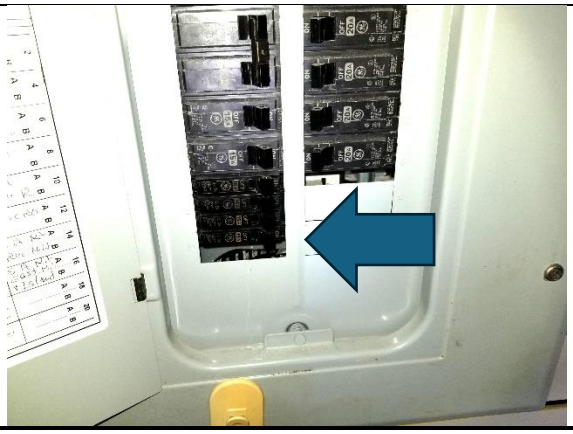
When inspecting the electrical system one issue that can cost as little as $1 to repair is often found; **Openings in the panel (typically removed breakers)**. Openings in the panel from missing breakers can be repaired with clip-in “panel blanks”, these plastic covers clip in place in the openings left after removing a circuit breaker. Electrical tape can also be used to seal openings.

Open Breaker Socket at Panel
(Repaired Easily with Clip-In Panel Blank)



Open Breaker Socket at Panel
(Repaired Easily with Clip-In Panel Blank)

Panel Installed Over a 1 Inch Thick Slat Board (Gaps Between Panel and Breakers)



Gaps Between Panel and Breakers

HVAC System

Inspections failures due to Heating Ventilation and Air conditioning are less common than electrical and roof related failures. The HVAC (Heating and Cooling) section of the report is shown below:

HVAC System

Central AC: ☐ Yes ☐ No

Central heat: ☐ Yes ☐ No

If not central heat, indicate **primary** heat source and fuel type: _____

Are the heating, ventilation and air conditioning systems in good working order? ☐ Yes ☐ No (explain)

Date of last HVAC servicing/inspection: _____

Hazards Present

Wood-burning stove or central gas fireplace *not* professionally installed? ☐ Yes ☐ No

Space heater used as primary heat source? ☐ Yes ☐ No

Is the source portable? ☐ Yes ☐ No

Does the air handler/condensate line or drain pan show any signs of blockage or leakage, including water damage to the surrounding area? ☐ Yes ☐ No

Supplemental Information

Age of system: _____

Year last updated: _____

(Please attach photo(s) of HVAC equipment, including dated manufacturer's plate)

When evaluating the A/C system the AC unit will be operated; cooling and heating functions must be functioning properly. While not as common, some HVAC failures will be related to **Age** as some insurers have begun to limit HVAC systems to a **15 year lifespan**.

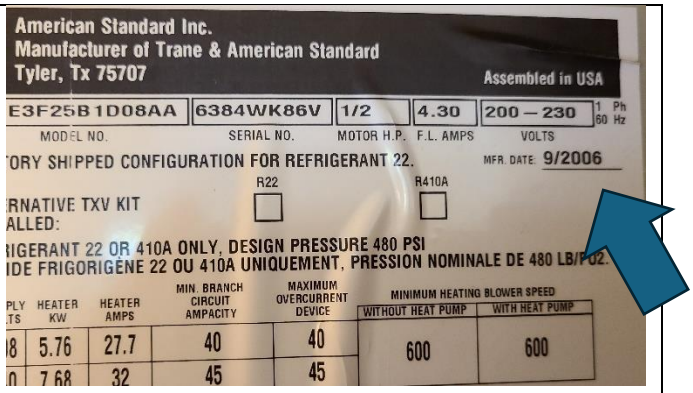
HVAC System

The A/C units must also be photographed for the inspection; failures may occur at this point if the AC system shows signs of moisture leaks. Even if leaks are not active, it is important that the area around the A/C system does not have evidence of water damage when the inspection is conducted; this is due to the question on the report asking: **“Is there any evidence of a leak at the condensation drain line?”**.

Uneven Patch Repair Under AC and Rust Visible at AC are Signs of Prior Leaking

Mold at AC Systems
Shows Poorly in Images Needed for Report

A/C Unit Manufacturer’s Label
The Age of the Unit is on the Label



Age of A/C unit Shows it is over 15 Years Old
(Sometimes serial numbers contain the age)

Plumbing System

The Plumbing portion of a four-point inspection includes an evaluation of the main components of the plumbing system, and more recently the operation of fixtures at the home (Citizens form requirement). The Plumbing section of the Four Point form is provided below:

Plumbing System

Is there a temperature pressure relief valve on the water heater? ☐ Yes ☐ No
Is there any indication of an active leak? ☐ Yes ☐ No
Is there any indication of a prior leak? ☐ Yes ☐ No
Water heater location: _____

General condition of the following plumbing fixtures and connections to appliances:

	Satisfactory	Unsatisfactory	N/A		Satisfactory	Unsatisfactory	N/A
Dishwasher	☐	☐	☐	Toilets	☐	☐	☐
Refrigerator	☐	☐	☐	Sinks	☐	☐	☐
Washing machine	☐	☐	☐	Sump pump	☐	☐	☐
Water heater	☐	☐	☐	Main shut off valve	☐	☐	☐
Showers/Tubs	☐	☐	☐	All other visible	☐	☐	☐

If unsatisfactory, please provide comments/details (leaks, wet/soft spots, mold, corrosion, grout/caulk, etc.).

Supplemental Information

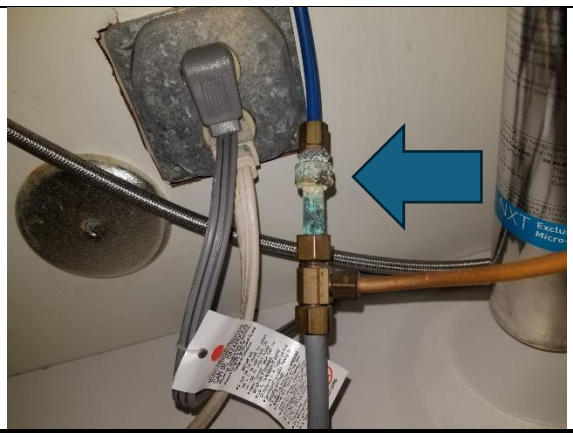
Age of Piping System:
_____ Original to home
_____ Completely re-piped
_____ Partially re-piped
(Provide year and extent of renovation in the comments below)

Type of pipes (check all that apply)
☐ Copper
☐ PVC/CPVC
☐ Galvanized
☐ PEX
☐ Polybutylene
☐ Other (specify)

Plumbing System - Leaks

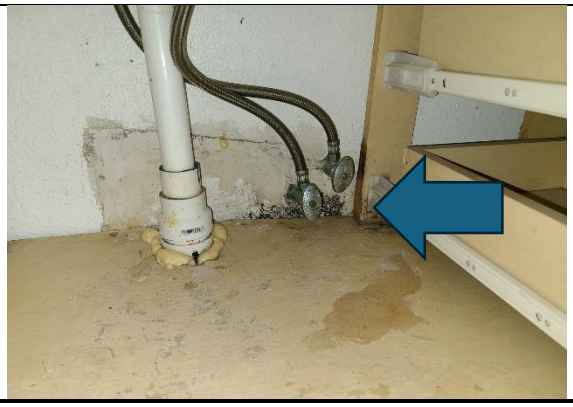
Really bad plumbing leaks are not a common failure as they are easy to see and will typically lead to immediate repairs. **Small leaks** at plumbing connections are much more common, this can show as **corrosion at the plumbing connections.** Intermittent leaking is a common plumbing failure, this will show as either **active moisture under a sink drain, or as staining under the drain** with damage at drain components.

Corrosion at a Washing Machine Supply Hose Connection



Corrosion at a Supply Line Connection Under a Sink

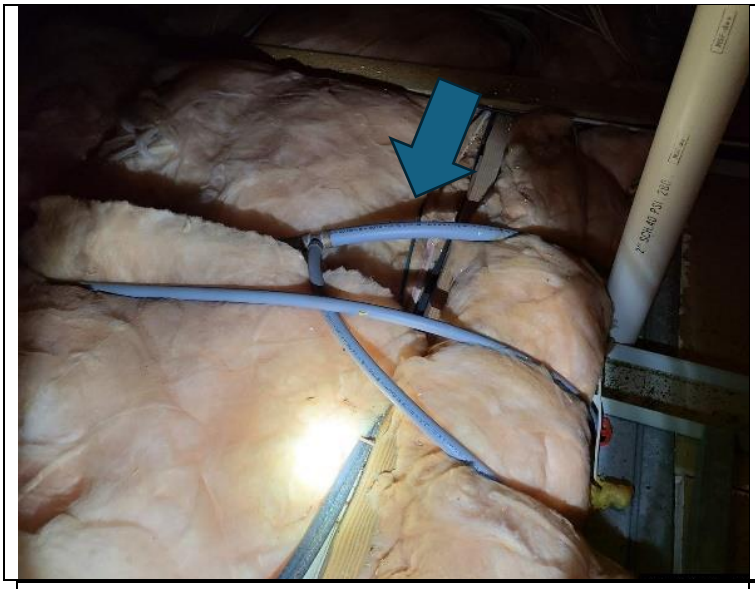
Cabinet Damaged from Leak



Wall Damage from Leak Moisture

Plumbing System - Polybutylene

The plumbing failure that can come as a surprise is the **presence of Polybutylene supply lines,** this is because many times supply line material is not visible, and the installation method can even use copper piping at all visible areas while concealing Polybutylene behind walls or in the attic. Polybutylene supply plumbing is a gray colored supply piping and was used in the 1980s – mid 1990s. This plumbing is thought by insurers to have a high rate of failure at the copper/zinc connectors used throughout the installation process to secure line segments together. Most insurers are unwilling to write a policy for a home with polybutylene supply plumbing, Citizens has been known to require removal / replacement of any polybutylene supply plumbing.



Polybutylene Plumbing Visible in an Attic

Polybutylene Plumbing (Note Gray Color)

Plumbing System - Water Heaters

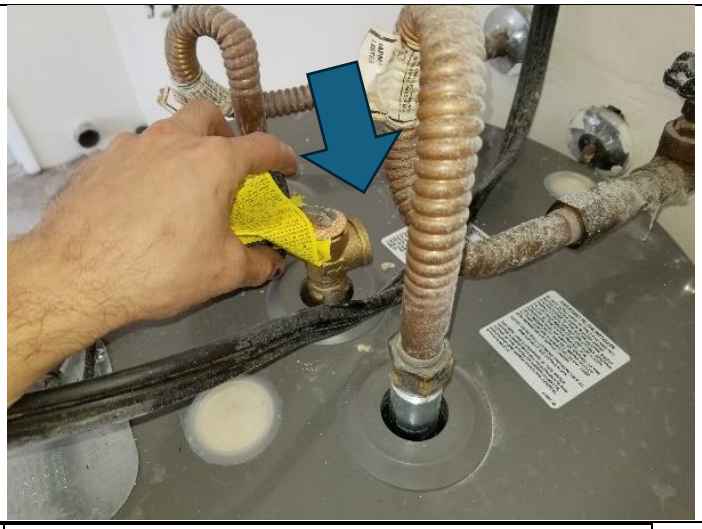
Water heaters can present many issues that are common. **Age** can be a factor with water heaters, many insurers are giving lifespans of 15 years on tank water heaters. **Leaking** at piping or connections will cause a failure. **Rust Damage** visible at the tank may also cause a failure.

Water Damage at Water Heater Closet Caused by Relief Valve

Leaking at Plumbing Valve Causing Rust at Water Heater

Plumbing System - Water Heaters

Water heater tanks have pressure relief valves that connect to drain lines, a common failure is a **pressure relief valve not being connected to drain piping**. (In the case of water heaters installed in garages, the water heater pressure relief valve can drain to the lower garage slab but must still have a drain pipe that brings the end of the pipe to within 6 inches of the ground.)

	
TPRV was Never Connected to a Drain Line	**Newly Installed Water Heater TPRV not Connected to Drain Line**

Roof Covering

The Roof portion of a four-point inspection looks at the age of the roof and the general condition of the roof, including multiple typical signs of damage. This requires the inspector to have **Access to the Attic**, lack of attic access can prevent required images from being included in the report. While the sample form only provides two sections for roof(s), ALL roof coverings will be inspected and included in the report. The Roof section of the Four Point form is provided below:

Roof (With photos of each roof slope, this section can take the place of the *Roof Inspection Form*.)

Predominant Roof

Covering material: _____

Roof age (years): _____

Remaining useful life (years): _____

Date of last roofing permit: _____

Date of last update: _____

If updated (check one):

- ☐ Full replacement
- ☐ Partial replacement

  % of replacement: _____

Overall condition:

- ☐ Satisfactory
- ☐ Unsatisfactory **(explain below)**

Any visible signs of damage / deterioration?
(check all that apply and explain below)

- ☐ Cracking
- ☐ Cupping/curling
- ☐ Excessive granule loss
- ☐ Exposed asphalt
- ☐ Exposed felt
- ☐ Missing/loose/cracked tabs or tiles
- ☐ Soft spots in decking
- ☐ Visible hail damage

Any visible signs of leaks? ☐ Yes ☐ No

Attic/underside of decking ☐ Yes ☐ No

Interior ceilings ☐ Yes ☐ No

Secondary Roof

Covering material: _____

Roof age (years): _____

Remaining useful life (years): _____

Date of last roofing permit: _____

Date of last update: _____

If updated (check one):

- ☐ Full replacement
- ☐ Partial replacement

  % of replacement: _____

Overall condition:

- ☐ Satisfactory
- ☐ Unsatisfactory **(explain below)**

Any visible signs of damage / deterioration?
(check all that apply and explain below)

- ☐ Cracking
- ☐ Cupping/curling
- ☐ Excessive granule loss
- ☐ Exposed asphalt
- ☐ Exposed felt
- ☐ Missing/loose/cracked tabs or tiles
- ☐ Soft spots in decking
- ☐ Visible hail damage

Any visible signs of leaks? ☐ Yes ☐ No

Attic/underside of decking ☐ Yes ☐ No

Interior ceilings ☐ Yes ☐ No

Roof Age

The acceptable age of a roof covering is a “moving-target” in Florida. The following table lays out some of the most accepted lifespans for the most common roof covering materials. 5 years of lifespan is the most common requirement for insurers regarding roof coverings, meaning that an 11-year-old roof with an original 15 years of lifespan may not be acceptable to insurers as it only has 4 years of lifespan by that math.

Modified Bitumen roof coverings are allowed to be sealed with a “Roof Sealant”, these sealants use paint infused with polymers to create a one-piece coating over the roof. Installation of a sealant coating is (as of 2024) worth an additional 5 years of lifespan on the report (Always changing, consult with insurance agent to confirm).

Roof Material	Citizens Insurance	NACHI Florida Lifespan Est (Max Lifespan)	Typical Product Warranty
Metal	25 Years	17-20 years	20-30 years
Concrete Tile	30 Years	60+	30 years
Asphalt Shingle (Three-Tab)	15 Years	20	15 Years (@ max of 80 mph wind)
Asphalt Shingle (Architectural)	20 Years	30	15 Years (@ max of 130 mph wind)
Modified Bitumen Paper over Flat Roof	15 Years	20	10 Years (@ max of 55 mph Wind)

Damaged or Missing Tiles or Shingles

The **Most common** roof related issue is damaged tile or shingles. This can be tiles or shingles blown off in a storm, broken tiles from debris or contractors, torn shingles from landscaping debris, and curling shingles from UV damage.

Cracked Concrete Tile	Missing Tiles (Broken)

Damaged or Missing Tiles or Shingles

Missing shingle or damaged shingles can lead to damage at the roof decking that supports the shingles.

Missing Shingle	Curling Visible at Shingle (Edge of this Roof Also has Multiple Areas of Soft/Damaged and Sunken Roof Decking Visible)

Water Damage / Staining at Roof Decking & Ceilings

As roofs age, leaks will occur, many times these leaks remain minor and hidden from the homeowner due to the visibility being isolated to the attic space. A common roof failure found by inspectors at the attic space is the presence of **moisture damaged wood (decking or framing) at the roof.** The most common cause of moisture damaged roof components is **active roof leaking**. There are also times when the roof has been repaired and the leak is not active, but damage is still present; these cases are difficult to prove as “repaired”. Wood that has been stained by moisture should **sealed with a mold inhibiting paint** (this repairs the issue and prevents images from showing damage on the report).

Damaged Roof Decking Replaced Decking is Visible, but There is Still Damage at Other Wood Roof Components

Damaged / Stained Roof Decking (Wood Decay Fungi Present)

Water Damage / Staining at Roof Decking & Ceilings

Ceilings at the home are also evaluated, any **staining at ceilings will show poorly on a report**. The inspector will evaluate any stains and determine if they exist from leaks that are active or leaks that have since been repaired. When there is ceiling damage from moisture and no visible damage at the roof or attic above, the moisture levels can be read from the ceiling to determine if moisture is high at the time of the inspection, if moisture levels are not elevated the report will show that there does not appear to be an active leak.

Ceiling Stain	**Ceiling Moisture Reading 09% Dry: Lower than the 20% moisture threshold used to gauge gypsum board as "wet"**

Flat Roofs – Modified Bitumen Paper

Some homeowner's insurance providers will not write policies for homes with flat roofs present.

Many insurance policies for homes with flat roofs are written by Citizens, and other insurers seem to follow the standards citizens requires. This includes the 5-year requirement on lifespan, which leads to the most common failure: **Age**. Any flat roof over 10-years old will fail a four point; the only way to combat this is to install a roof coating. The common issues found with roof coating tend to be: 1) Not covering entire roof, 2) Not installed to manufacturers specifications (only one coat, etc.), 3) Improper material used (paint used instead of polymer sealant, etc.).

Sealant Installed at Portion of Roof	**Poorly Installed Coating (Paint Used)**

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The **presence of ponding water** may also cause a failure. Ponding water is water that is present on a flat roof covering after 48 hours of no rain. Ponding water will accelerate weathering at the roof covering and lower the lifespan of the roof.

Another common failure is **“Air Bubbles Under Paper”**. This failure occurs when air is able to get between layers of the bitumen roof paper and cause air bubbles to form. This defect is the most common failure for newer roofs as air bubbles can form due to defects from construction.

Granule Deterioration and Debris Buildup Typical Signs a Roof has “Ponding” Water	**Air Bubbles Under Material This Roof has an Aging Sealant that Failed**

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Failures typically related to age can also occur due to weathering. The common failure **“granule loss / exposed asphalt”** occurs when the granules covering modified bitumen roofing are weathered away over time. The top layer of bitumen paper roofing has a granule coating present that helps to protect the material from weathering. Similar to the treads on a tire, the loss of granules at areas of bitumen paper roofs is a sign of accelerated weathering and a lower remaining lifespan.

Missing Granules / Old Roof (see next photo)	Coating Installed at Same Roof (Home then passed inspection for Citizens)

Thank You!

Thank you for taking the time to read our guide on Four Point home inspections! Our office is always available during business hours to answer any additional home inspection related questions you may have, contact us at **(561) 716-2742** and we are happy to help, outside of business hours email **FloridaStrongHI@Gmail.com** with any questions or to schedule an inspection.