Local Home Inspector
HI 00000 · (239) 555-0162

REPORT 26-0918
SEPT 18, 2026

1994 canal home, SE Cape Coral

1,870 sq ft · block ranch · pool · 214 photos · inspected by Ray Castillo

2	6	9	3
SAFETY	REPAIR	MONITOR	CREDIT

01 SAFETY Electrical 4-point

Federal Pacific Stab-Lok panel

Many Florida insurers won't write a policy with one in the house. Ask the seller to replace it before closing.

ASK FOR Replace the panel. Licensed electrician, permit required.

02 REPAIR Roof 4-point

Shingles are 17 years old

Most carriers want shingle roofs under 15 to 20 years. Get a roof certification or a replacement quote before you bind insurance.

ASK FOR Roof certification letter or replacement quote.



03 CREDIT Roof-to-wall Wind mit

Single wraps at every truss we checked

One of the bigger wind mitigation credits, and most owners never file for it.

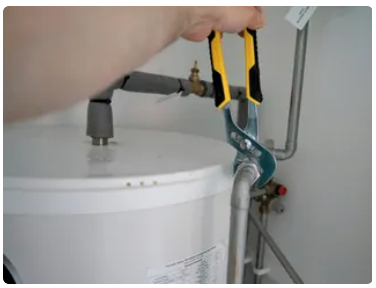


04 SAFETY Water heater 4-point

Relief valve is capped

A capped relief valve can't release pressure. It's a quick fix and a real hazard until it's done. The tank is also from 2011.

ASK FOR Remove the cap and pipe the valve to the exterior.



05

REPAIR Plumbing 4-point

Polybutylene supply lines in the attic

Gray plastic pipe common in homes from 1978 to 1995. Insurers flag it because the fittings fail without warning.

ASK FOR Repipe quote from a licensed plumber.



06

MONITOR HVAC

Salt air corrosion on the condenser coil

Still cooling with an 18° split. Plan on replacing it in the next few years.



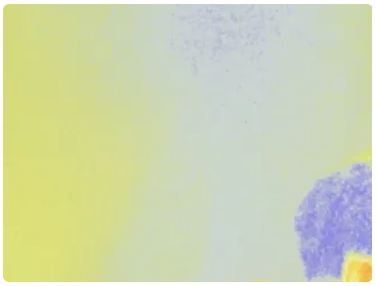
07

REPAIR Exterior

Moisture under the window sill

Our meter read 28% and thermal imaging shows it spreading. Failed sealant, caught before the drywall went soft.

ASK FOR Reseal the window and open the drywall below it.



08

REPAIR Pool cage Pool

Corroded screws at two beam splices

Cheap to fix now. Expensive after a storm.

ASK FOR Replace the corroded fasteners at both splices.



09

REPAIR Sewer Sewer scope

Belly in the cast iron drain

The camera found standing water and scaling under the slab. Get a plumber’s quote inside your inspection period.

ASK FOR Plumber’s quote to line or replace the belly.

10

MONITOR Attic WDO

Old drywood termite damage, treated

Frass and galleries on two trusses, with a tent tag from 2019. Documented on the WDO report for your lender.

Repair request list

- [ ] **Electrical.** Replace the panel. Licensed electrician, permit required.
- [ ] **Roof.** Roof certification letter or replacement quote.
- [ ] **Water heater.** Remove the cap and pipe the valve to the exterior.
- [ ] **Plumbing.** Repipe quote from a licensed plumber.
- [ ] **Exterior.** Reseal the window and open the drywall below it.
- [ ] **Pool cage.** Replace the corroded fasteners at both splices.
- [ ] **Sewer.** Plumber’s quote to line or replace the belly.

Ray Castillo

Ray Castillo · Florida home inspector HI 00000