

Florida Home Inspection Red Flags Guide

What Every Buyer Should Know (Charlotte County)

Florida homes face unique challenges: hurricanes, humidity, termites, and aging infrastructure. This guide highlights the most common (and costly) issues found during inspections.

Golden Rule: Always hire a licensed home inspector. This guide helps you ask the right questions, not replace a professional inspection.

RED FLAG #1: ROOF AGE & CONDITION

Why It Matters: Insurance companies often won't insure roofs over 15-20 years old. Replacement cost: \$8,000-\$25,000+

What to Check:

- Roof age: ____ years (Ask seller for permit/invoice)
- Missing, curling, or cracked shingles
- Granule loss (shingles look "bald")
- Sagging areas (indicates structural issue)
- Stains on ceiling inside home (water intrusion)

Deal-Breaker: Roof over 20 years old with no recent inspection = negotiate replacement or credit

RED FLAG #2: CAST IRON PLUMBING

Why It Matters: Homes built 1950s-1970s often have cast iron drain pipes that corrode from inside out. Replacement cost: \$3,000-\$15,000+

What to Check:

- Home built before 1975
- Slow drains (especially multiple drains)
- Sewage smell in home or yard
- Rust stains under sinks or around pipes

How to Verify: Ask inspector to camera-scope the sewer line (\$150-300 add-on, worth it)

RED FLAG #3: POLYBUTYLENE PIPES (POLY-B)

Why It Matters: Used 1978-1995 for water supply lines. Prone to sudden failure. Insurance companies often refuse coverage. Replacement: \$4,000-\$10,000

What to Check:

- Home built 1978-1995

Gray or white plastic pipes (1/2" to 1" diameter)

Blue, gray, or black pipes with "PB" stamping

Deal-Breaker: Poly-B present = negotiate full replacement before closing OR \$5K-8K credit

RED FLAG #4: SEAWALLS (Waterfront Properties)

Why It Matters: Seawall failure = catastrophic property damage. Replacement: \$400-\$1,200 per linear foot (\$20K-\$60K+ typical)

What to Check:

- Visible cracks in cap (top of seawall)
- Leaning or bowing sections
- Voids or sinkholes behind seawall
- Rust stains (steel seawalls)

How to Verify: Hire a marine contractor for seawall inspection (\$200-500)

RED FLAG #5: TERMITES & WOOD-DESTROYING ORGANISMS

Why It Matters: Florida has the highest termite activity in the U.S. Treatment: \$1,000-\$3,000 | Repair: \$500-\$10,000+

What to Check:

- Mud tubes on foundation, walls, or in crawl space
- Small holes in wood with sawdust piles
- Hollow-sounding wood when tapped
- Discarded wings near windows/doors

Deal-Breaker: Active infestation = seller must treat before closing

RED FLAG #6: UNPERMITTED WORK

Why It Matters: Can violate building codes, cause insurance issues, complicate resale. Cost to permit retroactively: \$500-\$5,000+

What to Check:

- Room additions or enclosed garages/patios
- New electrical panels, HVAC, or plumbing
- Pool or screen enclosure
- Mismatched construction (different siding, roof style)

How to Verify: Search Charlotte County permit records: charlottecountyfl.gov

RED FLAG #7: MOLD & MOISTURE

Why It Matters: Florida's humidity creates ideal mold conditions. Remediation: \$500-\$10,000+

What to Check:

- Musty smell (especially closets, bathrooms)
- Visible mold on walls, ceilings, corners
- Water stains on ceilings or walls
- Peeling paint or wallpaper

RED FLAG #8: ELECTRICAL ISSUES

Why It Matters: Fire hazard. Upgrade cost: \$1,500-\$8,000+

What to Check:

- Federal Pacific or Zinsco panels = MUST REPLACE
- Aluminum wiring (1960s-1970s homes; fire risk)
- GFCI outlets missing in bathrooms, kitchen, garage

RECOMMENDED INSPECTIONS (FLORIDA)

Inspection Type	Cost	When Needed
Standard Home Inspection	\$300-500	Always
WDO (Termite) Inspection	\$75-150	Always (often required by lender)
Sewer Scope	\$150-300	If home built before 1980
Mold Testing	\$300-700	If you see/smell mold
Seawall Inspection	\$200-500	If waterfront
Wind Mitigation	\$75-150	For insurance savings
Four-Point Inspection	\$75-150	Often required for insurance

Total Inspection Budget: \$500-\$1,500+ depending on property type

NEGOTIATING REPAIRS

Options After Inspection:

1. Ask seller to repair (get licensed contractor, verify with re-inspection)
2. Ask for credit at closing (you handle repairs after closing)
3. Reduce purchase price (reflects cost of repairs)
4. Walk away (if issues are too severe)

FINAL TIPS

- ✓ Never skip the inspection (even on new construction)
- ✓ Attend the inspection (ask questions, take photos)
- ✓ Prioritize safety issues (roof, electrical, structural) over cosmetic
- ✓ Get multiple repair estimates (if negotiating credits)
- ✓ Review inspection report carefully (don't just skim the summary)

Questions? Contact Leo Albanes

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This guide is for informational purposes. Always hire a licensed home inspector.